Interface

Director
of
Education
Desperately
Needed

Tuesday
February 12, 2008

Learn about the One Laptop Per Child

(OLPC) project

Presented by

Neil Higgins

Tuesday
February 26, 2008

HDTV
What you need to know

Presented by

Dave Kennett

Monthly Meetings Held At Gould Auditorium
2nd Floor, St. Joseph Community Center, Lorain, OH
5:30 PM Doors Open With Outer Lobby Q & A Sessions
6:45 PM Meeting & Presentation Begins

A Word From Our President

So what will the year 2008 hold for you in the area of technology?

Is there a new computer in your future? Are you ready for Microsoft VISTA? That will be a new experience for many of us. Are you using a digital camera? Is this an area where you want to expand and learn more? Do you have a cell phone? Does it have a camera? Internet access? Do you download ebooks, audiobooks, or movies? What technology do you want to learn more about?

Lorain County Computer Users Group would like to help you discover the next great thing. Let us know your area of interest so we can help you explore that area of technology.

On February 12 we will have a presentation on the XO Computer, a small specially engineered laptop with the power to be a computer that can enable students to learn on as well as play games, use a webcam, communicate and get wireless access and also be an e-book reader. We will hear about the project that developed this: www.laptop.org. In this presentation we will not only learn about this new technology and hear about this global project but you can also possibly win one of these in a raffle.

What is on your wish list? I just upgraded my palm pilot (http://www.palm.com/us/products/handhelds/tx/) to one that enables me to manage my passwords, my checkbook, keep memos on any subject, play games, read ebooks, maintain my calendar and contacts, read and write Microsoft documents and spreadsheets, look at photos and videos, listen to mp3 music, Internet radio, audiobooks, and surf the Internet and do email. While I keep my cell phone and cameras separate, I do have a wireless keyboard that I can use with it and bluetooth wireless headphones. This configuration is just what I wanted! I am in my glory!

Join us this year as we continue to explore the newest innovations and technologies. *Sandee*

TUESDAY
February 12, 2008
Gould Auditorium

Want to learn more about the One Laptop per Child
(OLPC) project?

Presented by

Neil Higgins

What is the OLPC Project, you ask? Quoted from the OLPC website, http://www.laptop.org/:
"It's an education project, not a laptop project."
Nicholas Negroponte

Our goal: To provide children around the world with new opportunities to explore, experiment and express themselves.

The OLPC XO, once nicknamed the "Hundred Dollar Laptop" is the new children's laptop developed by MIT and the Open Source Lab with significant contributions from a community of developers. The XO promises to be a unique tool for children. The operating system and software on the XO have been specially crafted to create a very usable interface with minimal hardware.

LCCUG recently participated in the OLPC "Give 1 Get 1 Program", where an "XO" laptop was donated for a child's use, with the club also receiving one.

This machine will be demonstrated during the meeting. The presentation will include pictures and videos showing the machine's innovative hardware and software design.

LCCUG is conducting a raffle for this computer. Tickets are one dollar each, six for five dollars. If you are interested in a computer that young visitors to your home can readily use, this is the machine for that task.

TUESDAY
February 26, 2008
Gould Auditorium

HDTV
What you need to know

Presented by

Dave Kennett

Are you confused by all these new-fangled HDTVs? What about your old TV becoming a boat anchor in February 2009?

If you'd like some straight answers from someone whose only motivation is to make you better informed, then this discussion by Dave Kennett is for you. Dave has retired from a career in the technical side of broadcasting and television production, and his insight can help you spend your TV dollars a little more wisely.

Dave will tell you in plain English what to look for when purchasing an HDTV, so you are not stuck with something you don't like for years to come.

Purchasing an HDTV is a huge step and you do want to get it right the first time out. Dave's talk tonight will do just that, so you can talk with a store clerk and actually know what you are talking about and not let the clerk talk you into something you don't want.

Bring your questions! Dave plans to discuss the pros and cons of cable, satellite, and broadcast TV, as well as the new varieties of TV sets. We'll read some Sunday ads, and try to make some sense of them all.

~~~~~~~~~~~~~~~~~

For more info, check out article on page 6 and at http://www.dtv.gov/consumercorner.html#faq12 on the Internet

---

There will be time for questions to be answered at the end of the presentations.

Raffles will be held at both of these meetings.

Executive Board Meeting Minutes

JANUARY 1, 2008

No Executive Board Meeting this month.

General Meeting Minutes

JANUARY 8, 2008

President Sandee Ruth called the meeting to order. A motion to accept the minutes as shown in the January issue of INTERFACE was made by Edie Lewandowski, seconded by Ken Ritchey. Motion passed.

Sandee mentioned receipt of a thank you letter for our contribution to Second Harvest.

Her photo SIG will not meet in January or February.

The Lorain library is participating in the Paperback books to Iraq program.

Also the library will be holding their book sale starting this coming weekend.

Neil Higgins showed the XO laptop from One Laptop per Child program. He will present a program on it on February 12th .

Edie had tickets available for the Workshop Players performance February 21st.

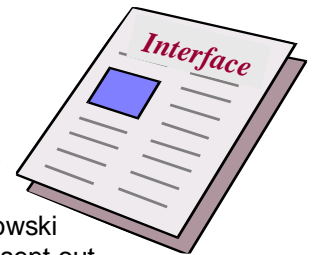Lorain library will hold a beginners computer class.

Dave Kennett has offered to do a program on what to look for when buying a new high definition television on February 26th.

Volunteers were then recognized for their work this past year. Edie then explained what each participant contributed to the club's operation.

Sandee presented her program "A List of Under the Radar Web Sites ." She went through many of the PC Magazine's Top 100 Classic websites. There appears to be a web site to answer every conceivable question a person may have.

Kay Coller won the money raffle, Victor Celaschi won the first software/hardware raffle.

Newsletter Survey Final Report

by Edie Lewandowski

Well, we gave it one more try, sent out printed duplicate forms, sent emails to those non repliers and still have 38 members who couldn't care less.

So for my **final report** to the board: we have as of Jan 25th, **52** wanting a printed copy, but willing to pick it up at the general meeting, **75** wanting a printed copy sent to them, **36** preferring the online method and **38** not caring which I am placing in the online group.

With that in mind, we now have to do **what is most fiscally responsible each month**. I will **always print** enough copies (127) to fill the requests of those members who have replied - 52 for pickup and 75 always mailed. There are times I will print 200 to fulfill the non-profit postage rates. Those situations include:

- When we do not have the newsletters ready to go for pickup at the last meeting.
- When we have a considerable number of renewals which are cheaper to send with newsletters.
- When we have a considerable number of guests that I send a complimentary newsletter to along with a membership form.

Since paper & toner have also gone up in price, if we can get those 52 to pick up their newsletter at the last meeting of the month, leaving us having to only send to the 75 wanting it always mailed, that will work out great. Hopefully those 52 will be excited with our 2nd meeting of the month selections and always come.

When I mail 200 copies, those specifically requesting an online version will be the first people to come off the mailing list. If I send them a copy it is to fulfill the 200 nonprofit limit. They can give it to a friend or family member to promote our club and possibly entice them to join us.

When the usual Ediegrams are sent to remind members of the general meetings, I will say if the newsletters will be ready for pickup or not. Periodically, like this month, if it is not ready to be printed, it will not be ready for pickup. We will work on that not happening very often.

If you are one of those 38 not replying and you DO WANT to get a printed copy, I must have a **printed form** indicating that choice. If you still have the form, check 1 of the 3, stick it in an envelope and mail to:

LCCUG
P O Box 792
Amherst, OH 44001-0792

If you do not have the form any longer, go to http://www.lccugsurvey.com/newsletters/ , print out the form and send as above.

Last but not least, THANK YOU to all who have replied to not only the newsletter survey, but also the Meeting Suggestions. We will try to fulfill your requests.
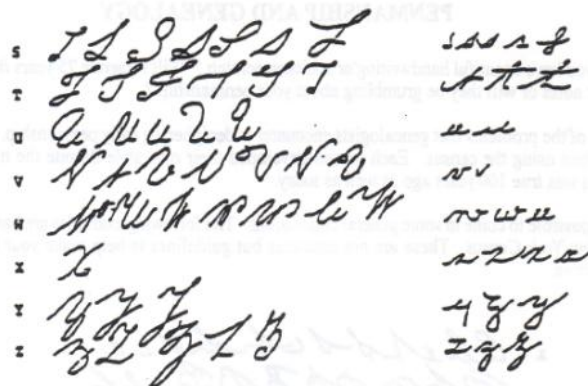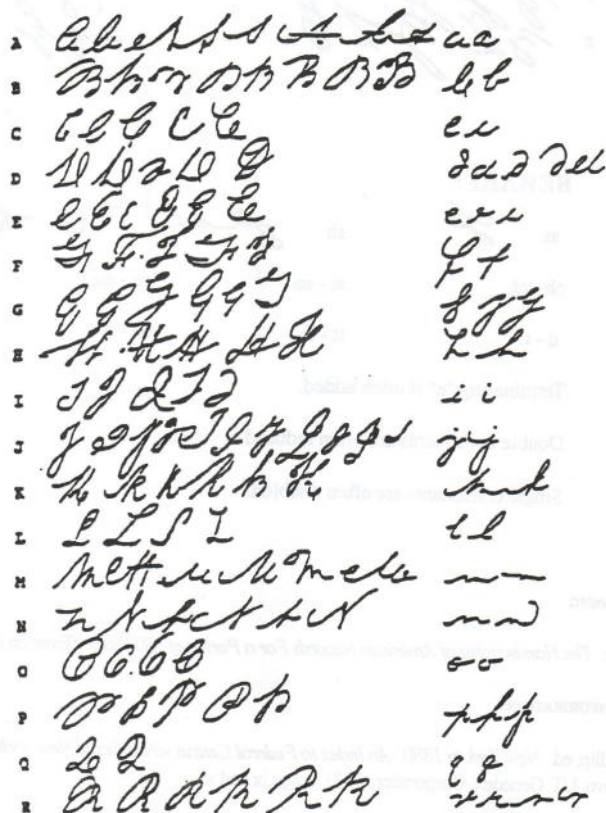
Pam Rihel: LadyGeneo@roadrunner.com

Penmanship & Genealogy

This article is going to be about old handwriting and what you should be looking for when trying to decipher old church records and other vital records.

Do you have a beautiful handwriting or chicken scratch? Will someone 75 years from now be able to read your notes or will they be grumbling about your penmanship?

One of the problems that genealogists encounter is deciphering early penmanship. This is particularly true when using the census. Each person developed their own style despite the method taught in school. This was true 100 years ago as well as today.

It is possible to come to some general conclusions. The following examples are based on a study of the 1800 New York Census. These are not absolutes but guidelines to help make your census and other records in your research more productive.

BEWARE:

ss ... sh ... Th

ch - ck   ai - ea   ou - au   ie - ei

d - t   tt - ll   dd - tt

Terminating "e" if often added.

Double consonants are often reduced to single.

Single consonants are often doubled.

Further Reading:

Kirkam, E. Kay. *The Handwriting of American Records For a Period of 300 years.* (Everton Publishers, 1973

Sources of Information:

McMullin, Phillip, ed. *New York in 1880. An Index to Federal Census schedules of New York with Other Aid to Research.* (Probo, UT: Genedex, Corporation, 1971, page ix and x.

If you own a TV, you'll want to read this...

By GEORGE VOINOVICH

It may be more than a year away, but the federally-mandated switch from analog to digital television is the most significant upgrade in television since the advent of color programming.

In the Digital Television and Public Safety Act of 2005, Congress set a hard deadline of Feb. 17, 2009, for television stations to replace traditional analog broadcasts. This switch from analog to digital broadcasting is known as the "DTV transition."

When the switch occurs, analog broadcasts previously used for television will now be dedicated to first responder services. One of the lessons of 9/11 was that emergency first responders, police and firefighters require improved systems of communication. The transition to digital television will provide these responders with new frequencies to allow officials from all jurisdictions and levels of government to more easily share information. This will ultimately save lives.

As your United States Senator, I am personally striving to inform each and every Ohioan of the switch, to help them decide whether this change will affect them and let them know what they can do to ease the impact of the digital television transition. While not an exact number, most experts believe there are about 720,000 Ohio households that would be affected if this change happened today.

While this may be a short-term burden for some, it will have long-lasting benefits for all Ohioans who enjoy their televisions.

Simply put, the analog standard is now outdated. Digital is not only better television, it's a more efficient way to broadcast and will offer consumers an array of new wireless broadband services. The benefits of digital television are clear: crystal clear pictures and CD quality sound, more choices through additional digital side channels - such as all weather or all traffic channels - and the capability of high-definition broadcasting.

More than 90 percent of television stations in the United States are already broadcasting in digital, but few consumers are aware of it and even fewer are aware of the mandatory February 2009 transition. According to a recent survey by the National Association of Broadcasters, only 62 percent of Americans have seen, read or heard anything about the DTV transition - and among the few who have, none could say when the transition would occur.

The DTV transition doesn't directly affect everyone, however. Those who have a digital tuner in their television, or subscribe to a cable, satellite or telephone company television service provider need not worry. But those who are impacted will be impacted dramatically.

You need to take action if you are one of the 19.6 million American households that rely exclusively on free, over-the-air broadcasts made available through a rooftop antenna or "rabbit ears." Even if you do subscribe to a television service provider, you may have a television set in your second bedroom or kitchen that is impacted. Overall, the transition will directly impact more than 69 million television sets.

Fortunately, navigating the transition is easy. You have only to follow one of three simple steps to make sure your family continues to receive free, over-the-air television:

♦ Purchase a DTV converter box that will convert the digital signal into analog for an existing analog television set. The DTV converter box, sometimes referred to as a set-top box, is an electronic device that makes the new digital signal viewable on an older analog television set. Converter boxes will be available for purchase in early 2008 and are expected to cost between $50 and $70. To help cover the cost of the converter box, the federal government will offer two converter box coupons, valued at $40 each, to eligible households beginning early next year. Each coupon may be used

toward the purchase of a single converter box, and the coupon program will be administered by the U.S. Department of Commerce. One will still need basic antennas in addition to the converter box to receive a digital signal on their analog television sets, but current antennas will work the same as before. For more information about the converter box coupon program, visit www.ntia.doc.gov.

♦ Purchase a new television set with a built-in digital tuner. Another option you may choose is to upgrade to a new television set with a built-in digital tuner. As with older sets, you will need basic antennas that provide quality reception of over-the-air analog television signals to pick up free digital broadcast programming from local stations. Before deciding to purchase a new digital TV, make sure your current TV doesn't have a built-in digital tuner. Most sets sold in the last few years that are larger than 27 inches will likely have a digital tuner.

♦ Subscribe to cable, satellite or a telephone company television service provider. All of these services will allow you to receive digital television signals on analog television sets, as long as all the sets are connected to the service. No additional equipment is required for consumers who decide to go this route.

While there is still time to decide how to navigate the digital television transition, it's a good idea to start thinking about which option will work best now. Eligible consumers will be encouraged to apply early for the converter box coupons. If you choose to purchase a new television equipped with a digital tuner, take time to learn about available options and features and shop around for the best deal.

The digital television transition is coming and it means a better quality television experience for viewers and better communication for our first responders. So take action now to avoid problems and plan for the future.

George Voinovich is the senior United States Senator from Ohio and a member of the Republican Party.

YOU KNOW YOU ARE LIVING IN 2008 when...

1. You accidentally enter your PIN on the microwave.

2. You haven't played solitaire with real cards in years.

3. You have a list of 15 phone numbers to reach your family of three.

4. You e-mail the person who works at the desk next to you.

5. Your reason for not staying in touch with friends and family is that they don't have e-mail addresses.

6. You pull up in your own driveway and use your cell phone to see if anyone is home to help you carry in the groceries.

7. Every commercial on television has a web site at the bottom of the screen

8. Leaving the house without your cell phone, which you didn't even have the first 20 or 30 (or 60) years of your life, is now a cause for panic and you turn around to go and get it.

10. You get up in the morning and go on line before getting your coffee.

11. You start tilting your head sideways to smile. :)

12. You're reading this and nodding and laughing.

13. Even worse, you know exactly to whom you are going to forward this message.

14. You are too busy to notice there was no #9 on this list.

15. You actually scrolled back up to check that there wasn't a #9 on this list.

Author Unknown
Submitted by President Sandee Ruth

Microsoft patches still another patch

By Bob de Violini, a member of the Channel Islands PCUG, CA www.cipcug.org
rjddev(at)gmail.com

From the once is not enough department, Microsoft has, again, patched a patch. This time, it involves patch number MS07-069, which is a cumulative security update for Internet Explorer 6 installed on Windows XP Service Pack 2 only. Apparently the initial patch released on December's patch Tuesday caused computers to experience an unexpected crash or hang upon launching Internet Explorer. If you, like I, have updating set to notify but not download and install, or if you visit the Windows Update site on your own once a month instead of using Auto Update, then by all means please go to the Windows Update site and grab the fix as soon as you can. The fix doesn't require a reboot; it just makes a minor registry entry to prevent IE6 from crashing again.

Internet Explorer and G-mail

Rolling right along, there was some debate during December with regards to a "vulnerability" that exists when visiting Google's web-based e-mail site, Gmail, with Internet Explorer. When the "bug" was pointed out to the computer industry media, both Microsoft and Google denied the root of the problem was with theirs. Apparently, an investigator has claimed that IE improperly stores files in its cache and that the scripting of Gmail allows this to be exploited, which would allow someone to steal any user names and passwords for Gmail that have been entered since the last time the IE cache was purged. The simple way around this is to use a browser besides IE when you visit Gmail or, if you must use IE for checking your mail with Gmail, first purge the cache and all cookies and then log in to the site. To purge IE's cache, inside IE go to the Tools drop down menu and select Internet Options. Now, in the middle of the Internet Options box, click the Delete Cookies button and click OK in the box that pops up. Next, click the Delete Files button and click OK in the box that pops up. Now click the OK button at the bottom of the Internet Options box, and you're all set. There has been no other news about this issue, so using another browser or purging IE's cache is the only solution for now. By the way, the biggest risk for this behavior appears to be if you're sharing computer access such as that which is available at a public library or a shopping mall where you pay for a few minutes of high-speed Internet access.

Critical Updates for QuickTime

For those of you who are fond of using Apple's QuickTime media player, there have been a couple of updates released in December to fix a few critical security vulnerabilities. If you only updated QuickTime once during that timeframe, you might want to visit Apple's site to get the latest update. The most recent version of the player (without the iTunes add-on) is 7.3.1.70. While you're at the Apple site, you might want to download and install the Apple Software updater, which makes it very easy to keep QuickTime updated. Just click on it and watch it do its thing.

HP computer vulnerabilities

For those of you who have Hewlett Packard laptops and desktops, there is a vulnerability in HP's Software Update software. This vulnerability can allow an attacker to turn your computer into a useless collection of metal and plastic that's completely unbootable. HP rushed out a fix in around four days, and it's now available for your download. Computer security experts suggest installing it even if you don't use the HP Software Update function at all, as just having the software on your computer makes it vulnerable. One catch — you have to run the vulnerable software to get the update to fix it. HP has had no comment about it at all, and there's no mention of it on its Web site. Please keep in mind that the HP Software Update software is completely separate from, and unrelated to, any other updating software that is installed on the computer like Windows Update or Microsoft Update.

Windows Vista change

Shifting gears toward Vista, Microsoft has announced that, effective with Service Pack 1 for Vista due out in the first quarter of this year, those with cracked or counterfeit copies of Vista will no longer have their machines made to run in reduced functionality mode by the Windows Genuine Advantage validation tool. Instead, they'll just get nagged about once an hour to get a legal copy of Vista on their machines. Microsoft has said that this new stance is in response to customer and partner requests. Time will tell just how well this new policy goes over.

Adobe Flash patch coming

This next item pertains to a good number of folks reading this and deals with an application that runs within the vast majority of the Internet browsers in use that's called Flash. This application enables you to see animated ads and other "mini movies" within your browser. There have been a couple of very widely publicized bugs in it, one of which has been patched. The other one is under investigation by Adobe, which has pledged a fix early this year. The way I read the security bulletin, it will probably be out by the end of January, and may already be out by the time you're reading this at home. As of this writing, the latest version of the Adobe Flash player is 9.0.115.0. This version number will, no doubt, change as soon as the second bug is patched. The Adobe security bulletin about the second patch can be found at http://tinyurl.com/2kktqs. When you get there, you'll find it on the technical side of things, but there's a section titled "Preventative Measures for End-Users" which spells things out in plain English for the rest of us.

This article has been provided to APCUG by the author solely for publication by APCUG member groups. All other uses require the permission of the author (see e-mail address above).

NEED HELP?—
Here's Who to Contact:

Neil Higgins

440-967-9061 - higgins.neil@gmail.com
Evenings 6 p.m. -10 p.m. + Weekends
Hardware, Windows Operating Systems, Tweaking your system

Micky Knickman

440-967-3118 - micky@knickman.com
Evenings 6 p.m. -10 p.m. + Weekends
General Software Configuration, Hardware Installation,
Basic to Advanced Windows

Lou Koch

440-985-1585 - lkkoch@centurytel.net
Microsoft Office: Excel, Word, PowerPoint, Publisher, Access, &
Outlook, Basic to Advanced Windows

Edie Lewandowski

440-282-4188 - elew@erienet.net
daytime – midnight
Desktop Publishing, General File Management, Eudora Email,
MSWorks Tools,

Richard Barnett

440-365-9442 - Richard216@aol.com
Evenings & Weekends
General Software Configuration, HardwareInstallation, Basic to
Advanced Windows & Web Page Design

Sandee Ruth

440-984-2692 - sruth172@comcast.net
6 p.m. - 10 p.m. except when at work
Basic Word Processing, Windows, & Web Design
Advanced Internet

Jeff Kasler

440-967-7142 - jeffy@centurytel.net
10 a.m. - 7 p.m.
Burning CDs using Record Now

David Kennett

440-327-8624 - david.kennett@comcast.net
9 a.m. - 8 p.m.
Video Editing & DVD Burning

Cathy Ratcliff

therats1@verizon.net
Though she lives in Coshocton, you can call
740-327-1483 before 8 pm
Paint Shop Pro, other Photo Editing programs,
Microsoft Office programs

We have lost some of our members willing to take calls. If you would like to help us out, add your name to this list by contacting the Newsletter Editor newsletter@LCCUG.com

Free Beginners Classes
Periodically Offered
Check Page 11 for Availability

Beginners PC

Shortened 2 hour overview of Computer 1 class. Those wishing more instruction should take the 6 hour Computer 1 class also.

Computer 1

This six hour class will help you understand how to use a computer, from turning it on to saving and printing out your information. It will include using a mouse, cut and paste, making shortcuts, and working with text.

Computer 2

This six hour class will review and extend the various basic functions learned in Computer I Beginning (cut/paste, highlighting text, scroll, changing font sizes/styles, deleting and moving text, saving and printing etc.) It will also include more advanced word processing and other related program skills. **Computer 1 is required**

Basic Word Processing

This is a two hour class. Practice the basics of word processing: Create a document and learn how to change its appearance by utilizing margins, font style and size, color, centering, etc. Also learn how to save and retrieve the document. **Computer 1 class is required.**

Internet / Google

This is a two hour class. A wealth of information is available to those who learn to dig for it, computer style. Learn how to access and search the Internet using Google. **Computer 1 class is required.**

Intermediate

This is a six hour class. Using Wordpad to show how to move around in a document using arrow keys. Format and copy to a floppy. Change the screen saver & the speed of the mouse. Do computer maintenance: (ScanDisk, Disk Cleanup, Disk Defragmenter) and printer maintenance. **Computer 1 class is required.**

Learning the Keyboard

This six hour class helps you understand and use the keyboard with its many functions. It incorporates typing skills for the beginner or for those who simply want to increase their speed. **Computer 1 class is required.**

Computer Maintenance

This is a two hour class. To keep your computer running at its best. Learn how to do Disk Cleanup, Scan Disk, Defrag, Windows & Virus Updates. **Computer 1 class is required.**

Director of Education: Vince Traina (education@lccug.com)

Learning Center
St. Joseph Community Center

LORAIN SENIOR CENTER

LORAIN PUBLIC LIBRARY SYSTEM

LCCUG Ongoing Classes And Workshops
All Are Free And Open To The Public

Microsoft Digital Image

Date: 1st & 3rd Mondays, February 4th & 18th, 2008
Time: 3:00 to 4:30 pm
Place: LCCC Learning Center
St. Joe's Com. Center, 21st & Broadway

Call Dina Ferrer 366-4507 to register
Dial 0 if you can not get through on her number.

For Info contact Don Hall - secretary@lccug.com

Computer 1 Review Class

Date: Tuesday & Thursday, February 19th & 21st
Time: 9:30 to noon
Instructors: Sandy Strong and Mavle Green
Place: Senior Center, 3360 Garfield Blvd.

This is a new 5 hour **Computer 1 Review** class that we are adding for those who have taken the required 6 hour Computer I class.

Registration Required - Phone 440-288-4040

Digital Photography SIG

**The LCCUG Photo SIG is on hold until April
while we reorganize and plan to
incorporate new ideas into the group.**

No meeting in February or March. Send any ideas for this group that you have to Sandee Ruth, President@lccug.com. Check our blog for photo ideas in the meantime - http://lccugphotosig.blogspot.com/

Problem Solving Workshop

Date: Tuesday, February 19, 2008
Time: 5:30 - 8 pm   **Instructor:** Micky Knickman, et al.
Place: Amherst Church of the Nazarene
210 Cooper Foster Park Rd.,44001

Learn how to repair or update your computer by changing hard drives, memory, CD ROMs, etc.
Members are encouraged to bring their computers anytime before 7:30 pm for assistance from Micky, Neil or other knowledgeable members.

Beginners Corel Paint Shop Pro

Date: Thursday February 28, 2008
Time: 7 - 9 pm
Instructor: Kaye Coller
Place: LCCC Learning Center.
St. Joe's Com. Center, 21st & Broadway

This is a graphics class that will not only explore graphic design but also allow Photographic enhancement, manipulation and composition.

To register, email Kaye at caseycatnip@gmail.com

Genealogy

Date: Thursday February 21, 2008
Time: 5 - 7 pm
Instructor: Pam Rihel
Place: LCCC Learning Center.
St. Joe's Com. Center, 21st & Broadway

Learn more about finding your ancestors with public records & online websites. How to start & sources to use.

To register,
Email: LadyGeneo@roadrunner.com
Phone: 440-277-6076

LCCC Learning Center

In cooperation with the LCCC, LCCUG provides Free Classes held on the 2nd & 4th Tuesdays of each month from 3 to 5 pm in the Learning Center Computer Lab, Room 106 at St. Joseph Community Center.

February 12, 2008   3-5 pm
Beginners PC

February 26, 2007 3-5 pm
Word Processing

Pre-Registration Is Required
Call Dina Ferrer 366-4507 to register
Dial 0 if you can not get through on her number.

February 2008 Classes

Class Type	Location	Registration	February	Time	More Info
Beginners Classes					
Beginners PC	LCCC Learning Center St. Joe's Com. Center 21st & Broadway	440-366-4507	Tuesday February 12	3 - 5 pm	Page 9
Intermediate Classes					
Computer 1 review Sandy Strong Mavle Green	Lorain Senior Center 3360 Garfield Blvd. Computer 1 is required	440-288-4040	Tues Feb 19 & Thurs Feb 21st	9:30 am - 12:00 pm	Page 9
Word Processing	LCCC Learning Center At St. Joe's Com. Center 21st & Broadway	440-366-4507	Tuesday February 26	3 - 5 pm	Page 9
Non-Beginner Classes / Workshops					
Digital Imaging SIG Don Hall	LCCC Learning Center St. Joe's Com. Center 21st & Broadway	Secretary @lccug.com or 440-366-4507	Mondays Feb 4th & 18th	3 - 4:30 pm	Page 10
Genealogy Online & off	LCCC Learning Center St. Joe's Com. Center 21st & Broadway	Reg. required LadyGeneo @roadrunner.com	Thursday February 21st	5 - 7 pm	Page 10
Problem Solving Micky Knickman	Amherst Church of the Nazarene 210 Cooper Foster Park	Not Required	Tuesday February 19th	5:30 - 8 pm	Page 10
Paint Shop Pro Beginners Kaye Coller	LCCC Learning Center St. Joe's Com. Center 21st & Broadway	Reg. required caseycatnip @gmail.com	Thursday February 28th	7 - 9 pm	Page 10
All Classes, Workshops & SIGs are FREE Classes held at the Lorain Senior Center requires yearly $7.00 dues and 55 years & older					

10 Commandments for Online Shopping

By Robert Spotswood, a Member of HAL-PC, Texas
www.hal-pc.org
robert(at)spotswood-computer.net

Navigating the Minefield
Just as flies are attracted to a fresh pile of manure, so are criminals attracted to large amounts of money. With online shopping sales at an estimated $132 billion in 2006, the number of online crooks trying to steal from you has grown, too. But just because there are crooks out there doesn't mean you have to give up online shopping. While there is no such thing as perfect security, and anyone who tells you differently is either lying or deluded, there are things you can do to stack the odds in your favor. The following 10 online shopping commandments will help you enjoy the benefits while minimizing the risks of online shopping.

I. Understand the Risks
If you get most of your information from the mass media, you will likely be sadly misinformed. While major data breeches make headlines, most identity theft sails under the media's radar. By definition, "news" means that it hardly ever happens. Despite the widespread belief that seems to be promoted by the mass media that identity theft occurs primary online, in truth, most occurs offline.

According to a 2004 study by Javelin Strategy & Research, 72% of the identity theft cases studied occurred offline, while only 12% started online, with the rest undetermined (www.identitytheft911.org/articles/article.ext?sp=29). Further, the study found that those who used the Internet to keep tabs on their bank accounts and credit cards lost only $551 on average, while those that stuck to more traditional paper statements averaged losses of $4,543. As you can see, using the Internet to shop and for banking isn't automatically dangerous, and offline usage isn't automatically safe. While you should exercise care, don't let unfounded fears stop you from enjoying all the benefits of online shopping (and banking).

II. Keep your computer clean
Viruses, spyware, and trojans, oh my! If the bad guys have their software planted on the computer you use to go shopping (or banking), you lose. No matter how careful you are with your financial and credit card info on the Internet, if the bad guys can see your every move, every keystroke, then the bad guys win.

Start protecting yourself by having and regularly updating a virus scanner. Grisoft (free.grisoft.com/) offers both free AVG anti-virus software and an AVG anti-spyware program. Supplement the AVG spyware program with both Spybot (www.safer-networking.org/) and Ad-aware (www.lavasoftusa.com/). No one anti-spyware program catches everything, so you need to use multiple products to be really sure. Don't use Internet Explorer, but use Firefox or Opera instead. Internet Explorer's bad track record plus being actively targeted make it an unsafe choice. While nei-

ther Firefox nor Opera are perfect, their track records are far better than Internet Explorer.

McAfee offers a neat, and free, plug-in for both Firefox and Internet Explorer called Siteadvisor (www.siteadvisor.com). McAfee has tested a huge number of websites for bad stuff. This plug-in shows you the results of those tests in a little bar at the bottom of the browser window. A green site was safe when last tested, while a red site has serious problems (stay away!), and a yellow site has some issues, but not bad enough to warrant a red rating. A few sites are gray, which means they haven't been tested. As Siteadvisor integrates with your browser, it will even add a color-coded rating symbol next to your search results if you use Google, Yahoo, or MSN. This helps you avoid problems, and malware, in the first place.

Stay up-to-date with your patches, and consider some sort of firewall software, even if it's an external device. Finally, never use a computer you don't trust for online shopping or banking, especially a public computer. You never know how well it's taken care of, and, being public, even the best care won't catch everything.

III. Shop around
Unless what you're looking for is obscure, there is going to be more than one store selling it. This is especially true with name brand, popular items. Remember that with online shopping, visiting multiple stores is quick and easy. The range of prices can vary considerably on the exact same item.

When comparing prices, don't forget to compare shipping costs and methods, too. Sometimes a company that charges a little more may offer free shipping, versus a company that charges less but has high shipping rates.

IV. Don't trust that lock
Just because your web browser shows the SSL symbol, such as a closed lock or key, that doesn't mean everything is safe. First, what type of encryption is being used? 128 bit is considered the minimum standard today, with some sites using 256 bit AES encryption, but that doesn't stop sites from using older, poorer encryption, such as 40 bit. If the website can't get at least 128 bit, don't trust them to do anything else correctly either.

SSL depends on certificates in order to work. Is the certificate issued to the company you think you're dealing with? For instance, Amazon.com's certificate says it was issued to Amazon.com Inc. This is what is expected. However, suppose the web site, buyme.cxm, certificate reads ABC company. Is something fishy going on? If you just looked at the lock, you might think everything is OK. Since very few people bother to check the certificate, a bad guy can cause your browser to display a legitimate lock, while you're at a different site than you think you are. Anti-phishing tools are making this harder to do, but by no means impossible.

In one case, I wrote to a company I was going to order from because the certificate didn't match the company name it should. According to the reply I got back, the certificate was legitimate, and I was the first person to write them about it in

the two years it had been up. The certificate was soon fixed.

However, just because the certificate name does not match the website name doesn't automatically mean something is wrong. Certificates are expensive. Sometimes companies will use their parent companies certificates to save money. Some websites use their web host's certificate to save money or if they don't really need SSL and the web host sets this up automatically.

You can see the certificate's details for yourself in Firefox by left clicking on the lock in the address bar. This opens a window where you then click on details to see the certificate information. In the pictures below, the SSL lock is there, but the certificate does not match the site name (ignore any warning that comes up for this example). This is because the SSL certificate belongs to the web host, and not the website. This is an example of the website owner not needing SSL, so he went with the web host's certificate. The figures were collected using Firefox.
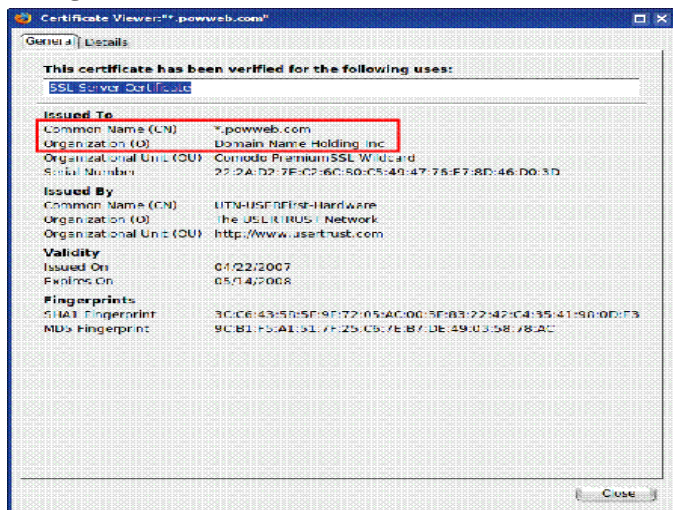
Figure 1: To view the certificate, click on the lock

Figure 2: Click on view to see the names.
Notice this certificate uses 256 bit encryption.

Figure 3: Do the names look correct for the website?

V. Check out the company

Unlike brick and mortar stores, where the purchase is pretty much a simultaneous exchange of money and goods, online shops demand payment upfront. They then ship the items to you in good condition, you hope. Thankfully, you are not defenseless.

There are more than a few sites out on the web that allow users to post reviews of not just the items, but the stores. Six such sites that do this are: www.amazon.com, pricegrabber.com, bizrate.com, pricewatch.com, www.google.com/products, and shopping.yahoo.com, where others who have bought from the company before you can post their experiences. However, you should never just look at the average rating to make your decision on whether or not to do business with this company. The ratings can be misleading.

The first thing to consider is how many ratings. The average of 1000 ratings is more telling of what to expect than the average of 2 ratings. But the number of ratings isn't the only thing to consider. How far back do the ratings go? A store that gets 1000 ratings but only goes back 2 months either does a huge amount of business, or is faking their own ratings, probably the latter.

Then you have to look at the ratings themselves. Scummy stores are not above posting positive ratings about themselves. One tell-tale sign of this is that many to most of the positive ratings all read the same, as if someone had copied and pasted. Detailed ratings have much more credibility. This is why it's important to scan the ratings, and sort from highest to low. If you see this sort of thing, stay away from the store! Any store that needs to post positive ratings about itself is a store you don't want to do business with.

The other thing to consider is the low ratings. Why were they given low ratings? Are the low ratings detailed, or do they look like they are copied and pasted? Rival stores (especially scummy rivals) are not above posting bad ratings about a good store to drive business away from the good store and hopefully to themselves.

Remember, just because the store is listed on one of the major shopping sites mentioned above doesn't mean it is a good store. Another way to check on a store is to use a major search engine like Google or Yahoo. If others have had bad experiences with the store, it's likely the search engines will find some mention of it.

VI. Use credit cards, not debit cards

It is important to understand that despite the Visa or Master-Card logo sported by almost all debit cards, they are not the same as credit cards, especially online. There are important protections you have by law with credit cards that don't apply to debit cards.

If you buy something that's damaged or defective and you use a credit card, you can withhold payment under the Fair Credit Billing Act, both online and offline. You must make a good-faith effort to solve the problem with the merchant first. However, if you can't resolve it, contact your credit card company and they will investigate the problem. If the

card company sides with you, which will probably happen if you have a reasonable case, the charge won't be added to your bill. However, purchases made with debit cards are not covered under the Fair Credit Billing Act. Good luck getting your money back!

Some credit cards offer extended warranties and other protections for large purchases made on the card. This does vary by card, so check with all your credit card companies, if you have more than one, before buying to see which will give you the best deal. No debit card doing this could be found while researching this article.

Credit cards have a maximum of $50 liability if you report the problem promptly. While your maximum direct liability with a debit card is $500 by law, this only applies if you notify the bank more than 48 hours after you learn of the problem. Some banks promise to limit the liability to $50, but there are numerous reports that not all banks honor that promise.

But the real danger with debit cards is they are a direct line to your checking account. A thief can drain it all, including any overdraft line of credit. While you may get most of the money back, in the meantime, you don't have access to your money. It could take the bank 10 days or more to refund your money. In the meantime, you can have checks bouncing all over town, along with the bounced check fees, and possible embarrassment.

Blocking is also a bigger problem with debit cards than credit cards. Some places, such as hotels, gas stations, and rent-a-car agencies, among others, will contact the company that issued your card to give an estimated total of the bill, their estimated total. If the transaction is approved, your available credit (credit card) or the balance in your bank account (debit card) is reduced by this amount. That's a "block." Some companies also call this placing a "hold" on those amounts. Hotels and rental car companies often add anticipated charges for "incidentals" like food, beverages, or gasoline to the blocked amount. If you are close to your checking account limit, which is far more common than with credit limits of credit cards, you can bounce checks even with enough money in the bank, while waiting for the block to be released.

Credit cards offer you much better protection than debit cards, especially online. Never use a debit card for online shopping.

VII. Zero liability sounds better than it is
Protecting your credit card accounts is more important than most people realize. Some people think just because your liability with credit cards is limited to a maximum of $50, taking precautions isn't worth the effort. After all, that $50 is only if the card itself is stolen rather than just the number, and most credit card companies tend to waive that for good customers, although you might have to call and ask. So you might believe the maximum loss with a stolen credit card is only $50 as an extreme worst case scenario. Wrong!

Depending on how the card issuer handles things, they may

close the current account and reopen a new, identical account for you, with a new card number (flipping the account).

While to most people this is not a change in your credit status, it will affect your credit score. Your credit score is partially based on how long the various revolving accounts (like credit cards) have been open. Length of time accounts have been open makes up roughly 15% of your credit score. New accounts will actually cause your credit score to go down, especially if the previous account was open for years. Your credit score touches more parts of your life than most people realize. Applying for a new car loan, home mortgage, or other loan? A flipped account means you could pay more or even not get the loan. Insurance companies are starting to base rates partially on credit scores. A flipped account means your rates can go up.

Some employers check credit scores before hiring or promoting. Having a flipped account could make the difference between getting and not getting that position you want. Your credit score is also looked at when you connect utilities, try to rent an apartment, or even buy a cell phone. Lower scores mean higher prices or you have to buy a lesser model, if the sale happens at all.

As you can see, even if your direct liability is $0, you still want to protect your account information. Having your number stolen can cost you indirectly in ways most people don't realize. Even if the new account isn't reported as new, you still have to wait for the new card to use it again. It is worth the effort to protect your card number.

VIII. Protecting Your Credit Card Online
So how do you protect your credit card number online? After all, you have to give them your card number to make the purchase, right? Well, for some cards, no. Let me explain.

Some credit card issuers have special programs where you can get "temporary" card numbers. By using these, your real number never goes out on the web, and hence is much harder to steal. This means you don't need to worry much about how secure the store keeps its servers. These numbers can also be canceled if the shop tries to play games with your number. For example, according to Thomas Hawk, PriceRitePhoto threatened to bill his credit card $100 if he posted a negative review (thomashawk.com/2005/11/priceritephoto-abusive-bait-and-switch.html). Using a "temporary" card number shuts these and other games down very quickly.

In addition, the "temporary" card numbers can be used for phone orders, or even mail orders, not just online orders. However, trying to use one at a brick and mortar store is not recommended. Cashiers really don't like it if you pull out a piece of paper with a credit card number written on it and try to pay with that.

Do not confuse the temporary card numbers with the "Verified by Visa" program. The Verified by Visa program does not work with all online stores, only those signed up for the program. It also doesn't help you with phone or mail in orders.

10 Commandments

So how do you get a "temporary" card number? It depends on who issued your credit card. However, in every case, you must have a credit card with the bank, and must create an online account. Out of the 5 largest credit card issuers in the United States, neither Chase nor Capital One offer temporary card numbers. Discover, Bank of America, and Citi all offer temporary numbers.

Discover Card (www.discovercard.com) offers Secure Online Account Numbers, which are temporary numbers linked back to your real number. The credit limit and expiration date are the same as your real card. The temporary number even includes the CVV code for websites that think it provides any real security. (The CVV is not random, but generated by a formula based on your credit card number. Do not assume the criminals don't know the formula.) According to the Discover Card website, "A secure account number can only be used at the retailer where it was first used—it can't be used anywhere else. If the secure account number is stolen, you can deactivate it without canceling your actual Discover Card Account." Of course, since it can only be used at one place, its value if stolen is far less than that of a regular number. These numbers can be used for recurring charges and automatic bill pay, provided the merchant does not change.

Unfortunately, the Secure Online Account Numbers page is rather hidden. To find it, you have to go the Discover Card home page, scroll down, then click on "Security Center". Scroll down on the new page and near the bottom you will find a "Create a Secure Number" button. Click on that to get started. A new window opens and the username and password are the same as your online account. This works with both Internet Explorer, Firefox, and even with Firefox on Linux. You should be aware that based on an admittedly small sample size, the first time you use one of these numbers, you will trigger a fraud alert with Discover. Be prepared for the phone call.

Bank of America (BoA) credit card holders can use BoA's Shopsafe program. With this program you have to sign in to Online Banking at www.bankofamerica.com or fiacardservices.com which is a redirect to https://www.ibsnetaccess.com (both are BoA sites). From there you can create the temporary card number. You can set the credit limit and expiration date for each number. It is only good for one merchant, but can be used for recurring charges at that merchant. It is known to work with Windows and Macs, and to work with Netscape 8.1, which is based on Firefox, so Firefox should work as well.

Citi refused to respond to questions about whether or not they even had a temporary number program. However, a HAL-PC member who has a Citi card did offer the following: "...I wanted to mention (since they didn't bother to respond to your question) that Citi does indeed have virtual credit card numbers...The card numbers have one-month expirations and can be closed by the card-holder once the transaction has been posted. They can be monitored and managed on-line through the Citi card holder's account." As these temporary numbers have one-month expirations, they are not suitable for recurring charges. It is also known that the Citi website does not work correctly with Firefox, and therefore Linux users are out of luck.

IX. Close the Browser

Due to the nature of the web protocol (AKA HTTP protocol), it is necessary to temporarily store your credit card information in a cookie. The cookie is encrypted, and almost never written to disk. When the session (think conversation) ends, the cookie is automatically purged and so is the key to decrypt it. So when you end your transaction, and leave the website, your credit card info is gone right? Not necessarily. Welcome to the world of cross-selling. Cross-selling is where a legitimate merchant (or their shopping cart vendor, often without informing the merchant) cuts a deal with another company to add a link to the transaction complete page. But this is no ordinary link.

This link actually continues the session, so your credit card info is still available. The link may entice you with something like "Click here to claim your $10 Cash Back Reward on your next purchase!". If you click the link, buried somewhere on the page, usually you will have to scroll down to see it, is a checked box saying something like "Sign me up". As if that wasn't sneaky enough, there is some JavaScript on the page so if you then close the browser or navigate away from the page, the on-exit script kicks in and completes your "order" with the credit card info from the legitimate merchant's session. Any e-mail they send you (as required by law), if they send one at all, has a subject line designed to trip every spam filter out there so you will never see it.

Usually there is a 60-90 day free trial before the billing starts in order to hide the source of the billing. The billing is small to avoid scrutiny, and the description is often obfuscated. The billing is also recurring. One company that does this is Webloyalty.com and the charges currently appear as WLI*RESERVATIONREWARDS.

There are two good defenses against this sort of scam. First, when the page comes up that says your transaction is complete, close the browser. Don't navigate to somewhere else, just close the browser and reopen it. Second, use temporary card numbers if possible. Since both Discover and BoA temporary card numbers are only good for one merchant, the billings will be automatically rejected. You can cancel that particular number for good measure if necessary.

X. Use common sense

Finally, consider the price. If one store is way below all the others selling the exact same item, there's a reason, and it is usually not a good one! Someone once told me the following about investing, "Lost opportunities almost always come round again, but lost money never does." It applies equally to online dealing. If it seems too good to be true, pass it by.

This article has been provided to APCUG by the author solely for publication by APCUG member groups. All other uses require the permission of the author (see e-mail address above).

Note from LCCUG Treasurer: I personally use Citicards' Virtual Account Numbers and have never had any trouble using them, nor do they expire in only one month.

FBI Asks "How Aware Are You of the Dangers of the 'Net?"

By Ira Wilsker, APCUG Director; Columnist, The Examiner, Beaumont TX; Radio and TV Show Host
lwilsker(at)apcug.net

WEBSITES:
http://www.fbi.gov/page2/nov07/cyberspeech110607.html
http://www.fbi.gov/pressrel/speeches/mueller110607.htm
http://www.debka.com/headline.php?hid=4723
http://housecall.antivirus.com
http://safety.live.com
http://www.gcn.com/online/vol1_no1/45386-1.html

This is not the column that I had originally prepared for publication this week. As regular readers may know, I frequently lecture on computer security topics, and have written numerous columns on security topics over the years. While many of us surf the net oblivious to the online threats that face us, many others are aware of the threats, and sadly, many have learned of the threats the hard way. The online threats that we face on a regular basis have not been lost on our federal government leadership.

FBI Director Mueller recently gave a speech at Penn State University where he warned about the cyber threats that we all face. He started his speech talking about the recent World Series, where the tickets for the Rockies' home games were initially unavailable online because some hacker had made the website inaccessible. He referenced the cyber attack against the country of Estonia last spring, where a coordinated attack from computers around the world, "… shut down banks and emergency phone lines, gas stations and grocery stores, newspapers and television stations, even the prime minister's office." Director Mueller went on to explain the effect of a similar attack here in the United States, "If we lose the Internet, we do not simply lose the ability to e-mail or to surf the web. We lose access to our data. We lose our connectivity. We lose our intellectual property. We lose our security. What happens when the so-called 'Invisible Man' locks us out of our own homes, our offices, and our information?" This brings up the question, "…given the growing presence of the web in our personal and professional lives, how aware are you of the risks of attack via the Internet?"

In his speech, Director Mueller was poignant in describing the situation that is facing us online. There were several key points in his speech that require some additional discussion. One point he made was, "The growing intersection of terror and the web." He described the case of Younis Tsouli, who went by the screen name "Terrorist 007", who was an al Qaeda webmaster. Taking advantage of most of the contemporary online threats that we all face, Tsouli broke into servers to get the data bandwidth he needed to carry out his nefarious schemes, and used "phishing" (authentic appearing but counterfeit websites to steal personal information), to steal credit card and personal information. With these purloined credit card numbers and personal information, he managed to purchase over $3 million worth of deadly supplies and equipment for terrorists. Tsouli also created a website "You bomb it" patterned after the popular "YouTube", which he hoped would become a centralized website for terrorists to exchange information. Director Mueller explained that local internet service providers could unknowingly run a server that is helping terrorists, and that we, as the innocent victims of identity theft, could end up financing terrorist activities.

Another threat facing us, according to Director Mueller, is "The rise of bots", where networks of computers are unknowingly taken over for nefarious purposes. One of the most common ways of taking over a computer is to plant a type of Trojan on the computer referred to as a "zombie", which effectively makes the infected computer a zombie under the control of persons unknown. According to recent security statements, some "bots" consist of over a million infected computers. It is well known in cyber security circles that the many variants of the Storm Worm, which is still spreading to infect countless computers, mostly through email attachments, has created millions of zombies. While many of these bots are currently being used to spread spam email, generating riches for the "bot masters" or "bot herders" who sell their purloined capacity, there are more dangerous uses of bots. It is important to note that owners of zombie infected computers are unaware that their computers are infected, and are a component of an illicit bot spreading spam and chaos to other computers. Director Mueller stated, "Once under their thumbs, these networks can wreak all kinds of havoc, from shutting down a power grid to flooding an emergency call center with millions of spam messages."

"Hackers are using sophisticated techniques to steal sensitive intelligence, scientific research, and communications data." This is what the Director is calling "the invisible man" where an unknown cyber intruder oversees everything on a network, including what people are typing, and reading any files stored on a computer or on a network. Since most cyber intruders will never leave any indication that they have viewed your files, stolen your passwords, and copied your critical and confidential data, you will never even know that you have been victimized and your data has been compromised. Once victimized in this manner, you will never know how much damage has been done, maybe until it is too late.

The federal government is actively fighting international cyber terrorists, and contemporary news accounts are rife with stories about criminal and espionage cyber attacks from China, Russia, Iran, Iraq, and other unfriendly countries. Despite governmental attempts to secure our computer infrastructure, much of the responsibility falls upon us individually. We must accept responsibility for the safety and security of our own computers. As has been appealed many times in this column before, we absolutely must have updated defenses in play on our personal computers. Antivirus, anti-spyware, and firewall software are imperative on our computers; after all, it is the personal computer that is the target of the zombie Trojan, and it is millions of personal computers like yours and mine that make up these huge bots that can wreak such havoc.

For those who would be interested in seeing what a cyber attack warning might look like, an unofficial Israeli website that disseminates anti-terrorism information, the "DEBKAfile", has recently posted such a warning about a massive upcoming cyber attack on the US (www.debka.com/headline.php?hid=4723). I am typing this prior to the date of this next al-

leged "cyber jihad" attack on the United States (November 11, Veterans' Day) and you will certainly be reading this column after that date. I hope that this warning, as have many other such warnings, turned out to be false. In fact, several security authorities such as McAfee, and Computerworld magazine, have argued that the DEBKAfile warning is a hoax, and that the information presented is unreliable. Another publication, Government Computer News, also belittled the warning, but the column that said that had the subtitle, "Don't cancel your day off yet" (www.gcn.com/online/vol1_no1/45386-1.html). This cyber attack warning is but one example of what Director Mueller is warning about.

Since the antivirus and anti-spyware on our computers can be compromised or neutralized by a zombie that slips through our defenses, it is a good idea to perform a free online security scan from one of the many available. My two personal favorites are Trend Micro's Housecall (housecall.antivirus.com), and Microsoft's online OneCare at safety.live.com (click on the shield in the middle of the window). A successful scan by either or both of these services will likely indicate that your computer is clean of viruses, worms, Trojans, spyware, and zombies. Make sure your firewall is installed and updated. As I complete most of my security presentations, I close with the expression, "Practice safe HEX."

This article has been provided to APCUG by the author solely for publication by APCUG member groups. All other uses require the permission of the author (see e-mail address above).

Many tickets to the Workshop Players' production of Over the River are still available for the LCCUG reduced price of $10 each.

Our insiders say that this is a very humorous and heartwarming production. It has nothing to do with the holidays, but is a play dealing with intergenerational relationships - 2 sets of grandparents and their grandson.

Like previous years we bought out the house. our night is Thursday Feb 21nd at 8 pm. This is the first year that we have had such a poor ticket sales. There are 46 still left out of the 100.

All members were sent an order form with a preaddressed envelope. To get your tickets, simply use this form and envelope or if lost, make up your own form and send in an envelope address to:

        LCCUG
        P O Box 792
        Amherst, OH 44001-0792

Join other LCCUG members for a nice evening out together. Don't wait until the last minute and then miss out on this fine production.

Are You Ready for Tax Season?

Tax Season Is Right Around The Corner
Well, 2007 is officially over and 2008 is here. You know what that means! No, I'm not talking about sticking to your New Year's resolutions. I'm talking about tax season. If you haven't thought about how you're going to handle your taxes this year, you need to get a move on. Here are your top options.

A Professional CPA
A professional CPA is not cheap, but it might be your best bet if you have complicated taxes. For instance, if you are self employed as a sole proprietor or an S corporation you might want the advanced services a CPA can give you. Those "walk-in" tax services you can find during tax season probably don't have the extensive expertise needed to ensure you're putting as little as you have to into Uncle Sam's pockets. On the other hand, if your income taxes are simple and straightforward then a CPA is probably overkill. It'd be like hiring the Orkin man to take out a single house spider. Will it get the job done? Yes, but there are easier (and more affordable) ways of doing it.

Walk-In Tax Centers
If you aren't comfortable doing your own taxes but don't require the extensive services of a CPA, you might be wondering if a walk-in tax center is a good idea. They are in abundance during tax season. Some have even been known to set up shop at the local Wal-Mart or grocery stores. Herein lies the problem...

Walk-in tax centers are usually seasonal operations and the people working on your taxes are seasonal employees who usually don't have much of a tax background. Some of them just go through a short training program before they're put to work. When you consider that these people aren't really tax professionals and they're getting access to your very personal information, it's cause for concern. That being said, many still prefer this method of tax preparation.

Do-It-Yourself
Of course, you can always opt to tackle tax season yourself. If you're pretty sharp and computer savvy, you can file your return online and have your return in a couple of weeks. Just make sure you compare the do-it-yourself products out there. Not all of them are created equal and pricing changes quite a bit from one company to the next.

ScamBusters.org

Scams Against Seniors

Seniors aren't necessarily more vulnerable to scams, says AARP's Sally Hurme. But seniors are at a different point in their financial lives than other generations, and that can bring some special challenges.

"Scams that can really hurt seniors will target their savings, which can be more significant as a person grows older. Or they might exploit a senior's worries about living on a fixed income," Hurme said.

All The Money You Will Ever Need --
Seniors Easily Hurt by Lottery Scams

We've written about lottery scams many times before.

However, Hurme says older people tend to be more trusting of lottery scam artists than the average person.

The lottery scam often begins with a telephone call from a stranger who excitedly tells you that you have won a contest. You can't believe your good fortune.

Then the caller explains, there will be some fees you have to pay -- taxes or a courier fee -- to collect your winnings.

You send the money, but the winnings never arrive.

"The reason older people want to believe this scam is because it sounds like it will be all the money they need to solve all of their financial problems," said Hurme.

Worse, if you fall for it, the scam artist may do what is known as re-loading, says Hurme.

"You might send $2000. Then they tell you there's another fee you have to pay," she said. "They string you along to see how much money they can get out of you."

Lottery scams have two signature traits, according to Hurme:

-The caller makes exaggerated claims of the amount of money that will have to come out of your winnings, and

-They tell you that you have to pre-pay to get those winnings.

"It's illegal to ask for money to collect winnings. That's a key thing that suggests it's illegitimate," Hurme said. And you can find a lot more about lottery scams at the link above.

No Such Thing As a Free Lunch --
The Investor Education Lunch Scam

Seniors need to protect and sometimes even grow their life savings. Reputable advisors are trained to help them find the best investments to do so.

But beware. Not all investments are appropriate for

elderly people and others may be too uncertain to risk your nest egg over.

Increasingly, untrained and even unlicensed professionals are selling seniors "investments" that offer them little benefit while lining the agent's pockets with a fat commission.

A September 2007 U.S. Senate Special Committee on Aging hearing reviewed the growing problem with so-called "free lunch" seminars. At these, seniors enjoy a free meal in a resort-type setting, as part of an "educational" seminar offering investment advice.

Many real investment advisors also pick up new customers through educational seminars. But the scam seminars have detectable differences.

"The seminar's main purpose is typically to get an appointment to come into the person's home," said Hurme. There seniors are pressured with high sales tactics to purchase unsuitable investment products, like variable annuities, she said.

"Variable annuities, with something like a 20-year payout, are not appropriate for an 85-year-old. Most of these come with a high commission, which is not revealed," Hurme said.

A hybrid between a life insurance policy and an investment product, variable annuities often charge hefty penalties when money is withdrawn early. This makes it inappropriate for an elderly person, who might need to access the cash earlier for health or other reasons.

Hurme says to watch out for free lunch invitations that hype you with over-exaggerated problems or claims, like those that tell you to invest $10,000 and you will make $1 million tomorrow.

If you do attend, do not agree to an in-home visit.

If you would like to buy an investment, check out both the product being sold and the person selling it. The Financial Industry Regulatory Authority offers an online broker check where you can find out if any complaints have been filed against a broker or a company. You can find it by clicking the FINRA BrokerCheck link on the left of the page.

The Ponzi Investment Scam

As hurtful as inappropriate high-fee investments may be, Ponzi scams are worse. A Ponzi scam may appear to be a real investment deal. But upon closer examination it turns out to be a complete fraud.

The scam artist usually organizes the Ponzi scam as a pyramid scheme in which early investors appear to be earning "returns," but they are actually being paid off by later investors.

"These are the biggest scams that hurt seniors," said Hurme. "They have the opportunity to totally wipe you out."

Many Ponzi scams are made to sound enticing, exciting and sophisticated investments that promise to pay high returns. Some common examples are:

- Mortgage deals

- Real estate deals
- Oil and gas leases
- Promissory notes in startup companies
- Housing for the homeless

"They make it sound like it's really logical and plausible" said Hurme, but there's nothing really there. "It's not even a leaky bucket. It's a bucket with no bottom."
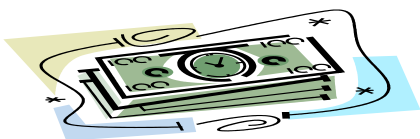
Be especially suspicious of a company that claims to be registered in one state, physically exists in a second state and sells to investors in a third. It's likely the physical company does not exist and the scam artist is counting on investors living too far away to check out the facts.

Always check with your state securities regulator to verify the company's registration. You can find out who that person is for a given state through the North American Securities Administration Association website. Click on the Contact Your Regulator link and the state where the business is supposed to be registered.

If you think you may be a victim of a Ponzi scam, contact your state Attorney General's office.

To get more advice on scams committed against seniors, visit AARP's website and click on either the Scams or Investment Fraud links.

Tips *Smart Computing* In Plain English *Fun Facts* *Terms*

Blocked Web Sites

If you can't access certain Web sites from computers on your network, chances are good that your software firewall is the culprit, rather than your router. Software firewalls might block your access to certain Web sites for a variety of reasons. If your computer runs a software firewall, start your troubleshooting by first disabling the software firewall and then visiting the Web site again. If you still can't access the site, enter your router's firmware menu and then navigate to its filtering settings. Anyone who can log into your router's firmware (via the username and password you defined) can use the router's filtering features to create a list of Web sites that the router will block access to. As we mentioned, this is a much less likely scenario than your software firewall detecting something on the Web site that triggers its own blocking features.

The Librarian's Internet Index

If a librarian says a Web site is trustworthy, than it must be, right? Find out for yourself by going to the Web site librarians use as reference points. The Librarian's Internet Index (www.lii.org) lists Web sites that fall into different reference categories, so librarians can suggest them to you for research. Some of the categories include Media, Home and Housing, and Regions of the World. So, before you trek off to the library to get advice, go to the Librarian's Internet Index.

Find Programs Fast In Vista

In the past, getting to the icon to launch a program required creating shortcuts or drilling through the All Programs menu. You can still do those things with Vista, but it often is quicker to click the Start button, type the name of the program you want to launch in the Start Search field, and then click the shortcut for the program in the Search field. Often it is possible to simply type the name of the program and press ENTER, because Vista automatically launches the topmost program on the list when you press ENTER.

Fun Site Of The Day: Dialectizer

Many of us have taken a foreign language, be it French, Spanish, German, or what-have-you. These are accepted modes of speaking with clearly defined grammatical rules that must be followed in order to speak the language correctly. Through the years, other less-acceptable "languages" have arisen. Most of us can't claim fluency in Pig Latin or Cockney. So, for those of you who would like to brush up on your current knowledge or just learn a new lingo, there is the Dialectizer (www.rinkworks.com/dialect). Through this amazing language manipulator, you can take any Web site, pick a dialect in which you would like to have it translated (you can choose from Redneck, Jive, and Elmer Fudd, among others), hit Dialectize, and when the site comes up, everything on the page is converted to the new dialect.
http://www.rinkworks.com/dialect/

Tip: Be Prepared

When you're on the go, one of your gadgets is bound to run out of juice, be it your iPod, cell phone, or PDA. Place the appropriate chargers for the devices you use most frequently in a small, zippered cosmetics bag and keep them in your purse or briefcase. The zipper will keep dust and other debris away from the connectors' fragile components. Use a gadget such as the Cord-It Headphone Cord Manager (prices vary; cableorganizer.com), which can accommodate cords as big as 0.2 inches in diameter, to keep everything from getting tangled into a big mess.
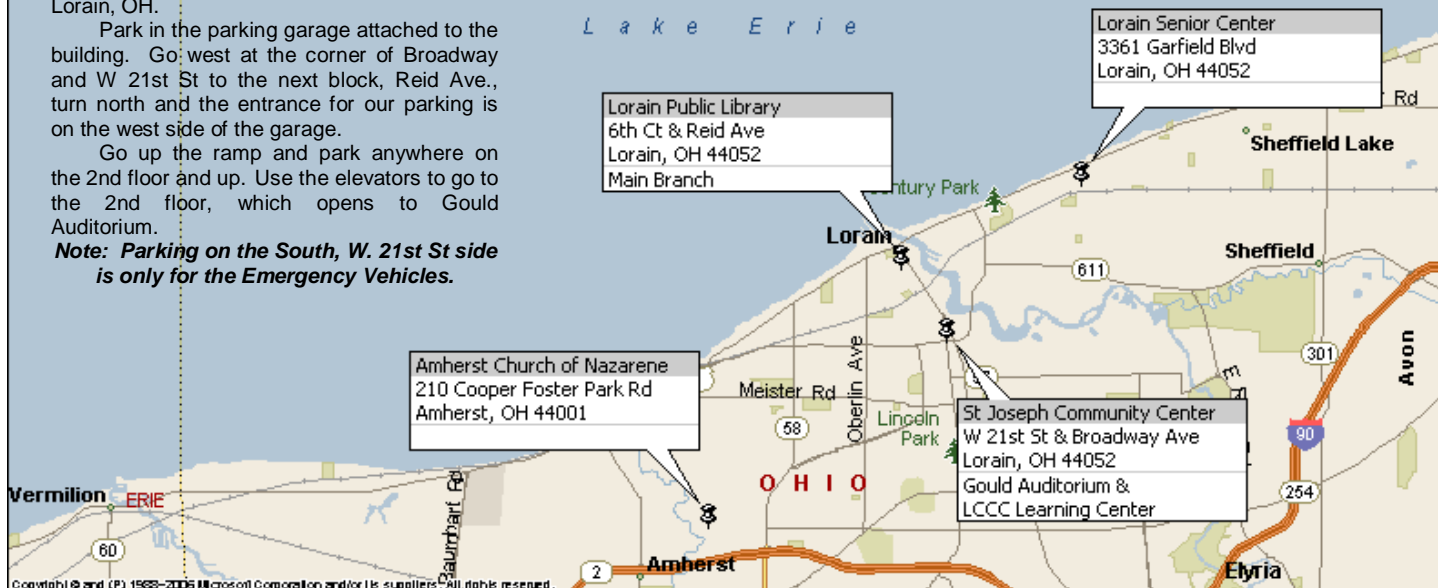
Various LCCUG Meeting Locations

Gould Auditorium

All General Meetings are held at Gould Auditorium - St Joseph Community Center, Lorain, OH.

Park in the parking garage attached to the building. Go west at the corner of Broadway and W 21st St to the next block, Reid Ave., turn north and the entrance for our parking is on the west side of the garage.

Go up the ramp and park anywhere on the 2nd floor and up. Use the elevators to go to the 2nd floor, which opens to Gould Auditorium.

Note: Parking on the South, W. 21st St side is only for the Emergency Vehicles.

Lorain Public Library
6th Ct & Reid Ave
Lorain, OH 44052
Main Branch

Lorain Senior Center
3361 Garfield Blvd
Lorain, OH 44052

Amherst Church of Nazarene
210 Cooper Foster Park Rd
Amherst, OH 44001

St Joseph Community Center
W 21st St & Broadway Ave
Lorain, OH 44052
Gould Auditorium &
LCCC Learning Center

Copyright © and (P) 1988-2006 Microsoft Corporation and/or its suppliers. All rights reserved.

MEMBERSHIP WITH LCCUG

Yearly dues are $25 for a single membership.

Family membership dues are $25 annually for the first member, additional members in the same household are $12.50 each. (Family memberships receive only 1 newsletter per household).

Interested persons wanting more information should contact:

Edie Lewandowski, Director of Membership, (440) 282-4188 or membership@lccug.com.

LORAIN COUNTY COMPUTER USERS GROUP
USERS HELPING USERS

POSTMASTER:
SEND ADDRESS CHANGES TO:
LCCUG
P.O. BOX 792
AMHERST, OH 44001-0792

TIME VALUE
MAIL
PLEASE
DELIVER
PROMPTLY

NON-PROFIT ORG.
U.S POSTAGE
PAID
Permit # 792
AMHERST, OHIO

Look Here
For Membership
Renewal Date

apcug
Member of
The Association of Personal Computer User Groups

Place Label Here