

# MOTHERBOARD

A Publication of the Computer Users Group Of Redding, CA

Volume 2009, Number 04

[cugr.apcug.org](http://cugr.apcug.org)

April 28, 2009

## YOUR C.U.G.R. PRESENTS

4th Tuesday, April 28, 2009

### Program One



Bill Ball and Bruce Roth are going to open a PC tower and demonstrate how easy it is to install basic hardware!

### Program Two



Lyle VanNorman is speaking about using "Magic Jack." The new phone system that costs only \$20 a year!

### 3 Door Prizes

1. Kingston 8 Gig USB Jump Drive



2. Wireless Keyboard with Wireless Mouse and
3. Wireless Optical Notebook Mouse



One free ticket to each member at the door!

6 PM Club Business & Presentation  
Drinks are available in the Library Cafe  
Sign in at the Greeting Table and pick up your name tag and please leave it in the Tag Box when the meeting is over. Also please stay and help reset the tables to the Library's original arrangement.

Thank you.

Future Presentation For May  
Frank Tona on "How To Win A Photo Contest"



## CUGR Calendar

**CUGR Board Meeting**  
1 PM Monday, May 4  
at Jack-In-The-Box, Dana Drive

**LINUX & MORE**  
10 AM, Saturday, May 9

**MULTI-MEDIA**  
10 AM, Saturday, May 2

**WINDOWS & MORE**  
11:30 AM, Wednesdays  
April 22, 29, May 6, 13, 20

**DTP SIG**  
2 PM, Wednesdays  
April 22, 29, May 6, 13, 20

See back page  
for more SIG information

**GENERAL MEETINGS ARE  
at the Redding Library  
100 Parkview Ave,  
off Cypress.**

**OFFICIAL WEBSITE IS**  
<http://cugr.apcug.org/>

For more information  
call any Board member  
listed on Page 2.

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## Club Information

Club Website: <http://cugr.apcug.org/>

Members volunteering to help members!

### Club Mentors

<b>New Users</b>	<b>Bob Rice</b> 357-2143, Anytime ricerl@snowcrest.net	<b>MS Windows 98, ME, XP Hardware, Software</b>	<b>Bill Ball</b> bcard9@charter.net 275-4632
<b>MS Windows Photo Delux</b>	<b>Darold Wright</b> 222-1781 daroldwright@yahoo.com	<b>DTP; Graphic Prgs Photo Editing</b>	<b>Judi Ball</b> 275-4632 jebed@charter.net
<b>New Users PaintShop Pro</b>	<b>Dorothy Kirk</b> 246-9661, Anytime oscartaffy@yahoo.com	<b>MS Word, PowerPoint Movie, Maker 2, DVD Prgs. Digital Image Pro</b>	<b>Jane Quinn</b> 365-0825 jqquinn@charter.net

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### Motherboard Newsletter Policies and Deadlines

The *Motherboard* newsletter is published monthly by the Computer Users Group of Redding, PO Box 494778, Redding, CA 96049-4778. The CUG is a 501(c)(3) non-profit corporation. Subscriptions are included in the \$25 annual membership fee. The purpose of the newsletter is to inform members of upcoming events and provide information about the use of IBM compatible computers.

**Disclaimer:** Neither the CUG, its Officers, the Editor, nor the newsletter contributors assume any liability for damages incurred due to the use of information provided in this publication.

**Reprints:** Articles from this newsletter may be reprinted by other user groups if credit is given to both the author, CUG and the *Motherboard*. Mail a copy

of the newsletter where the article is reprinted to the Editor at the address in the first paragraph of this text.

#### Personal Ads For Members:

Requirements are:

1. Advertiser must be a member.
2. The item must be computer-related.
3. The ad must be received by editor J. Ball by the *monthly date of the board meeting*. Sorry, no exceptions.

Other terms must be approved by the club's Board of Officers and Directors.

**Article Submissions:** All articles and reviews must be submitted to J. Ball by the *Monday of the monthly Board meeting (see Page 1 for date.)* Sorry, no exceptions.

**Motherboard Editor** reserves the right to make corrections and deletions in all articles in the interest of grammar, style, and space.

## Magic Word Brings Email To The Offline World

by Gabe Goldberg  
Computers and Publishing, Inc.  
[Tipler@gabegold.com](mailto:Tipler@gabegold.com)

This article has been obtained from APCUG with the author's permission for publication by APCUG member groups; all other uses require the permission of the author (see e-mail address above).

If you've ever wondered how to bring email to the techno-phobe in your life, the answer isn't Abracadabra, it's Presto.

If you're reading this online, you own or have access to a computer. But you likely have friends or relatives — perhaps elderly, budget-restricted, technophobic — who don't. So they're not in close touch and can't share online family or community activities.

Presto <<http://www.presto.com>> is a combination color inkjet printer and paid Web-based service which allows people without computers to receive email, including attachments.

Setting it up is simple: after purchasing the device, someone with just a bit of tech savvy creates the account, picks an email address (such as [gabeg99@presto.com](mailto:gabeg99@presto.com)), and lists people allowed to send email to the address. At specified times of day, the printer dials a toll-free telephone number, downloads accumulated email, and prints it.

With only two controls — Volume and Stop — it's easy to operate. It plugs directly into a telephone jack and doesn't need a separate phone line or jack or even a splitter, since an existing telephone or accessory (answering machine or Caller ID device) can plug into it, daisy-chain style.

Presto is ideal for letting seniors receive email from children, grandchildren, friends, former colleagues, military buddies, etc. And it's useful when businesses request customer email addresses to conduct or simplify transactions. It handles pictures and many attachment formats nicely, printing them as if it was a FAX machine. So it allows sharing any online or

*Continued on Page 4*



Bill Ball spoke about the importance of backing up your hard drive.



Jane Quinn spoke of her CD/DVD lesson plans of photo editing.

## March Meeting



Many times there are technical problems for the gurus!

Belva Sullivent talked about our new club business cards and how we hope members will give them out and invite other to join our organization.



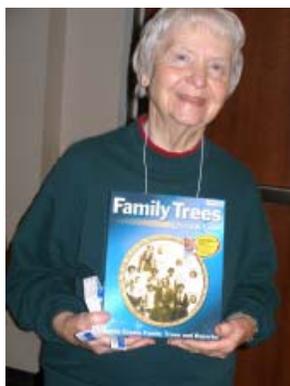
## Congratulations Winners



Sally Ann won the 60 Gig External Hard Drive, valued at \$56!



Marge Stewart won the 2 Gig USB Jump Drive!



Shirley Parker won the Family Tree Global program!



## Welcome Renewals

*Ed Beaulac  
Rush Blodget  
Larry Elliott  
Linda Mahaffey  
Burl W. Woodman  
Vivian Cherry  
Mike Doyle  
Bill & Anne Nicol*

### CUGR MEMBER WEBSITES

**KITTYSTONE PERSIANS**  
Lynn Johanson  
[kittystone.com](http://kittystone.com)

**MEXICAN-TOURS**  
[www.mexican-tours.com](http://www.mexican-tours.com)  
Lyle VanNorman  
[lyle@mexican-tours.com](mailto:lyle@mexican-tours.com)

**Publicize Your WebSite  
Here for FREE!**  
*(Members Only Please)*

## MAGIC WORD

*Continued from Page 2*

computer content as PDF files such as maps and directions, travel itineraries, Web pages, spreadsheets with financial or family contact information.

Simple steps authorize new people to send email, and when ink runs low, the printer is smart enough to either alert the person who set up the account or automatically order new cartridges.

After failing for a dozen years to excite my in-laws about e-mail — they steadfastly resisted being online — my retired Navy father-in-law fell in love with a Presto I loaned him, discovering that it let him hear from his old Navy buddies around the world. And receiving color pictures of the grandchildren sealed the deal.

The printer costs \$150 or less (always comparison shop online!) and the service costs \$12.50/month with yearly subscription. The only thing missing is the printer downloading paper and ink through the phone line — but that would need real magic!

**Crown Camera**  
TAKE YOUR BEST SHOT

## Frank Tona



**May is Photo Month  
and Crown Camera  
is preparing you for  
Spectacular Specials!**

**May 1<sup>st</sup> – May 9<sup>th</sup> All Poster Prints, Photo books and  
Calendars  
ONLY \$19.99**

**All Sizes Fit One Price for Only 8 Days!**

**Remember Mothers Day is May 10th**

**Super Slide Special  
The Lowest Price Ever  
May 11<sup>th</sup> – May 16<sup>th</sup>**

**35mm Slides scanned to CD and Printed 4x6  
ONLY 50 Cents Each  
5 days Only in May**

**Ok are you ready for this?**

**Digital Printing Special from Kiosks**

**All 4x6 prints only 19 cents each  
All 5x7 prints only 69 cents each  
Wait there is more...**

**All 8x10/12 Prints only \$1.99 each  
All 10x15 Prints only \$3.99 each  
For Only 5 Days in May!**

**No Negatives - No Problem**

**May 25<sup>th</sup> – May 30<sup>th</sup>  
Only 5 Days in May**

**Shoobox Special Extravaganza**

**1 print to 1000 prints scanned to CD and printed 4x6  
ONLY \$1 Each**

*Size and thickness Restrictions do apply,  
check with your sales person before you order.*

*These specials cannot be combined with any other coupon or specials.*

**Don't miss CUG's May 26 meeting when  
Frank Tona  
will show us how to win a photo contest.**

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with attribution to Tiptet and the author. It should be unchanged and this paragraph must be included. Please e-mail the author at [tiptet@gabegold.com](mailto:tiptet@gabegold.com) when you use it, or for permission to excerpt or condense. Tiptet's free newsletter provides weekly computer tips.

# Bits And Pieces

by Rush Blodget; IMB/PCUG of Redding, [rmaxtwo@charter.net](mailto:rmaxtwo@charter.net)

## IDENTITY THEFT REVISITED

I received a monthly statement from the credit card company last month showing that all 32 charges had been cancelled and decided that the battle was won – then lo, earlier this week I received a statement from a Credit Bureau that I had been reported to owe a cosmetic purveyor a sum of money (my first name is sometimes thought to be a feminine name).

I also inadvertently discovered when I attempted to enroll in a “for pay” credit reporting site that the fraudster had also enrolled giving my home address, but giving his own “throw away” fraudulent e-mail address and other data using my name. Both enrollments were cancelled. I was told that I was not eligible to enroll in an identity theft and detection program since I was already involved in a continuing identity theft situation. Presumably the scamsters wanted to keep close track of my status. They had already charged three credit reports to the credit card

account back in December 2008. Very possibly many more of the 32 vendors will turn in claims to the credit bureau – I will seek law enforcement advice.

In view of the new credit-card-sized hand scanners I am told that a person should never let a credit card get out of his sight – especially at restaurants and gas stations.

A friend who is leery of making purchases online told me that he uses a *reloadable Visa card* to limit his liability and further minimize the chance of identity theft. These cards which can be reused and reloaded are obtainable for a small initial fee and can be purchased and loaded at all major drugstores plus Walmarks’ stores. Use of the Internet site finder showed ten locations within three miles of Court and Market streets in Redding. I may instead explore the possibility of getting an additional credit card with very low limits. They are a necessity for Internet purchases such as at [Amazon .com](http://Amazon.com) and at the elec-

tronics retailer sites.

## FREE SOFTWARE THAT CREATES PDF

**Pdf955** is a free downloadable software program that will let you create standard PDF documents. Another module lets you combine separate documents into one PDF, insert comments and bookmarks, rubber stamps, and convert files from PDG to HTML. The free version shows some advertising while converting, however, for \$9.95 you can get a version without the advertising. There are also a number of other modules that may be used and purchased on the same basis, e.g. OmniFormat which lets you convert among 75 file formats, Photoedit 995 which provides touchup tools, and others. (PC World, March 12, 2008).



# digitaltips.org

Powered By  **CEA**  
Consumer Electronics Association

## Multi-room audio video systems can be designed to fit nearly any residence or budget. They also make it possible to eliminate redundant components.

(NAPSA)—Thanks to new technology, homeowners are finding it easier to enjoy their music and video collections throughout a home.

What’s not always easy, however, is making the right decisions when it comes to selecting and installing the right equipment. Fortunately, a new interactive buying guide may change all that.

The interactive guide shows consumers how multi-room audio video (MRV) systems can distribute content both indoors and outdoors, giving homeowners a wide range of entertainment possibilities.

Such systems can make it possible for consumers to centralize audio and home theater equipment, eliminate

redundant components and control their components from any part of the home. Created by the Consumer Electronics Association (CEA), the guide follows ‘A Day in the Life’ of the Johnson family using their MRV system. It includes a printable planning checklist with step-by-step directions on how to speak with builders, remodeling contractors or integrators about incorporating a system into a home.

Multi-room audio video systems can be designed to fit nearly any residence or budget. The guide demonstrates how MRV systems can offer a smaller footprint over traditional home entertainment systems.

The MRV Guide is located at [Digital Tips.org](http://DigitalTips.org), the CEA’s consumer Web site.

The site provides a comprehensive guide to consumer electronics, from how to choose products to how to use them and make it easier for novices and gadget gurus alike to get the most out of their electronics.

“There is a growing demand from consumers to be able to access their music and video libraries wherever and whenever they want in their home,” said Jason Oxman, senior vice president, industry affairs for CEA. “The MRV Guide and checklist are tools to use when thinking about adding a zoned system to a home. MRV installed solutions allow consumers to add both entertainment and value to their home.”

To view the MRV guide, visit [DigitalTips.org](http://DigitalTips.org).

# Multi-Media SIG UpDate

by SIG Leader Jane Quinn, [jqquinn7427@gmail.com](mailto:jqquinn7427@gmail.com)



Weekly S.I.G. Group meetings are every Thursday at the Senior Center in Anderson from 1- 3 pm. Only members may use the club's laptop to burn their DVD movie projects.

Our next Multi-Media monthly SIG is on May 2, at my home from 10 am to noon. For directions contact me at [jqquinn7427@gmail.com](mailto:jqquinn7427@gmail.com) or phone 365-0825.

Our focus this month was about camcorder issues. It is apparent "I" have lots to learn about camcorder file types. A quick call to Frank Tona, a fantastic supporter to our club, immediately set all of us straight on issues of codecs and the fact that video files are mostly compressed mpeg files. Personally I have had only one camcorder in my life and never had a reason to investigate why my video files wouldn't play with sound. I have a whole new vocabulary and lots of information now to share with members, thanks to Frank Tona's assistance.

This Saturday, our member Ed Beaulac, shared his new Google toy: iGoogle. It's fabulous.

iGoogle lets you create your own homepage in seconds. Let me just name a few of the webgadgets.

- A ToDo gadget lets you add your tasks, highlight them in different colors, change their order on the list and strikethrough or delete tasks that are done — everything you need to get things done.
- A printable calendar that can be easily edited, set reminders, share with co-workers or family, downloadable and used offline. This has replaced my need to use Outlook. I now have a more friendly web calendar.
- Add Live Weather by zipcode, as well as the latest news by topic; politics, technology, etc.
- Entertainment has LabPicks TV, Yahoo music, YouTube Videos (the NY Times Crossword, as an example).
- I personally added the webgadget for learning a Spanish word daily. Not only do you hear the pronunciation, but they provide a sentence usage complete with sound byte.

Each category has literally hundreds of gadgets. The interface that lets you easily rearrange the page as you decide to add more unique webgadgets or desire a new look. We all switched that afternoon to [igoogle.com](http://igoogle.com) as our homepage.



## Vendor/Evaluation Program

Contact: Jane Quinn at:  
[jqquinn@charter.net](mailto:jqquinn@charter.net)

As a member of this club you are eligible to request Review Software from vendors who support User Groups. See the club's Website on the Evaluation Program for details of this great resource!

Below is the current list whose review is scheduled to appear in the Motherboard.

Product: **Roxio 2009 Suite**

Reviewer: Jane Quinn

Due 6/09

*Note: Software and hardware companies are quite generous in providing their products for review by individuals and therefore these companies (not PCUG) dictate the time limit for these reviews, and will not permit a review of another product by their company until the current review is turned into them.*

## Put Your Computer To Work Using The Evaluations/Review Program!



Don't forget to check out the Evaluations Program offered by this organization! If there is an application you would like to have, put your request in to Jane Quinn and she will contact the company/vendor to see if the product is available for review. If it is, she will order it for you.

This could be a new program to you, or it could be the newest version of a program you already know.

When it comes in, Jane will let you know, and you will have at least three months to install the program, learn to use its most prominent features, then write a review that will be published in this newsletter and sent to the company to complete their requirements.

Evaluations Person, Jane Quinn  
[jqquinn@charter.net](mailto:jqquinn@charter.net)



# Linux & More SIG UpDate

by SIG Leader Colly Lord, [johnclord@charter.net](mailto:johnclord@charter.net)



Our next meeting will be on May 9, about the newest release of Ubuntu 9.04, Jaunty Jackalope.

The April 11<sup>th</sup>, 2009 meeting main topic was "Updating your software under Ubuntu and Windows." We spent 5 minutes in Ubuntu on Phil Graham's laptop, by going to the menu bar and using > System > Administrative > Update Manager, and clicking on Check for Updates, then clicking on Install. The rest of the meeting was spent doing Windows updates. Why the huge difference? Ubuntu and Linux software are all centrally managed by included 'package management' software and all the updates are accessible from the Internet where they are stored in various 'repositories', which are continuously maintained and updated by the developers of each application. Unlike Windows, Linux is 'aware' of ALL installed software and where it came from. To change how often Ubuntu checks for updates, or to set updates to install or download automatically, choose > System > Administrative > Software Sources, and then Updates. More information about this is available at:

<http://help.ubuntu.com/8.10/keeping-safe/C/updates.html>

In Windows, we used multiple tools to check for updates:

>Windows and/or Microsoft update  
<http://windowsupdate.microsoft.com/>  
<< Update the Windows operating system

<http://update.microsoft.com> << Update Microsoft software applications

>Secunia's PSI (Personal Software Inspector)

[http://secunia.com/vulnerability\\_scanning/personal/](http://secunia.com/vulnerability_scanning/personal/)

>Microsoft Baseline Security Analyzer 2.1 (2.1 adds support for Vista)

<http://technet.microsoft.com/en-us/security/cc184924.aspx> - Checks for missing Microsoft hot patches and updates, as well as inspect MSIE browser settings.

>Belarc's Advisor

[http://www.belarc.com/free\\_download.html](http://www.belarc.com/free_download.html) - Shows installed software and also check for installed, missing, or corrupted Microsoft patches.

After the meeting, I also learned about these other two freeware update checkers from a friend:

>SUMo (Software Update Monitor) from:

<http://www.techsupportalert.com:80/best-free-software-update-monitor.htm> and

>Update Notifier from:

<http://cleansofts.org:80/>

I haven't tried these last two products, but my friend tells me they check ALL installed software, rather than just things that need security updates, as PSI does. Whew! I don't know that I need to update some game I installed eight years ago and forgot I even had on my PC, but if you want to know about these, feel free to try SUMo or Update Notifier.

We need to keep our software up to date primarily for security updates. You can read about Secunia at <http://en.wikipedia.org/wiki/Secunia> and follow links to their advisories. You can go to <http://www.computerworld.com> and in that page, enter a search for "Secunia Inc. -inform.do" (without the quotes) to see some of the many advisories published by Secunia.

By coincidence, my Dilbert calendar had a cartoon about software updates on April 15<sup>th</sup>. I also found the cartoon archived at: <http://www.geek.nl/pics/dilbert-arch/dilbert-20060412.gif>

The strip begins with the computer saying "Your security software is out of date," followed by "Would you like to spend the rest of your natural life trying to figure out how to update it?" and then "Or would you prefer to let hackers steal your identity, drain your bank accounts and destroy your hard drive?" Dilbert's mom responds with various exclamations, the last of which is an emphatic "I need more choices!" Hopefully, some tools above will help you spend less than the rest of your natural life doing updates.

Phil's Ubuntu update completed in minutes without any complications. On Dick Franks's Windows laptop, we found a JavaScript release that needed to be manually uninstalled from Control Panel before being updated. This is a typical problem with both Sun's JavaScript, and Adobe's Acrobat products. Neither vendor removes older versions when installing newer versions. The user needs to deal with these on an individual basis. Also,

Adobe's FlashPlayer may have some versions that need to be uninstalled by a special download available from Adobe, whose link is provided by Secunia's PSI in details, if it's needed. During the meeting, we only used Secunia's PSI and Windows Update to check Dick's laptop. I did use the Control Panel to uninstall the JavaScript release he'd been warned about. Sometimes, those may be hard to identify, with names that might only show J2SE-something without the actual word JavaScript. In one case on my own PC at home, I had a very, very old version of JavaScript that dated back to Windows 98 days, and the MSI file from its installation was missing, which prevented Control Panel from doing the uninstall. I had to find this page: [http://www.java.com/en/download/faq/other\\_jreversions.xml](http://www.java.com/en/download/faq/other_jreversions.xml) and use the link to the "Archive Java Technology Products Download" at <http://java.sun.com/products/archive/>

By going to the products archive, I was able to download an install file for my very old J2RE 1.4 so I could reinstall it (which replaced the missing MSI file), so I could then uninstall it using Control Panel.

If you find any Java, JDK, JRE, J2SE, or other "J"-something products listed in Control Panel that refuse to uninstall, try looking at the products archive page to find a download that will reinstall them so you can uninstall them cleanly.

When NOT to upgrade an out-of-date Java or JavaScript installation: If you find PSI reporting JavaScript (JRE) in an unusual, application specific folder, as I did with my Readerware software which had it stored at D:\readerware\jre, you should NOT update the Java installation, as it may break the application. In this example, Readerware includes a JRE (Java Runtime Environment) which was specifically configured for and tested with this application. I updated it and broke Readerware. Now I need to reinstall it using the vendor's included JRE libraries. If you have to install the Java updates in a non-default location, be very sure you know what you're doing first. Most likely, you should check with the vendor of the application whose library holds the odd JRE and ask if they have an update for you.

# THINGS, THINGLETS & THINGASSOS

by S. Jack Lewtschuk, President, MBUG-PC (Monterey Bay UG – PC), CA, [www.mbug.org](http://www.mbug.org), [Blacklion&royal.net](mailto:Blacklion&royal.net)

*This article has been obtained from APCUG with the author's permission for publication by APCUG member groups; all other uses require the permission of the author (see e-mail address above).*

## CLEANING YOUR COMPUTER

During the summer you had your hands full cleaning your yard and patio. In the fall you winterized your home and prepared for the holidays. Now that all of that is over, it's time to spring clean your computer. When was the last time you opened up your "box" and looked inside? Don't tell me!

I found a very thorough guide explaining how to clean, what tools you need, why you should clean and yes, how often you should clean, courtesy of Computer Hope at [www.computerhope.com/cleaning.htm#00](http://www.computerhope.com/cleaning.htm#00).

Let me know what you found inside your box—I dare you! Is it still alive?

## THE TINY MIRACLE

Have you ever received via e-mail, a URL like this:

<http://search.atomz.com/search/?sp-q=Gang&getit=Go&sp-a=00062d45-sp00000000&sp-advanced=1&sp-p=all&sp-w-control=1&sp-w=alike&sp-date-range=-1&sp-x=any&sp-c=100&sp-m=1&sp-s=0>

...with only the top line underlined and in blue?

And when you clicked on it you got an "error 404," or did not get the website you expected?

That's because the URL should have included all four lines. You need to copy the whole thing (all four lines), and paste it into your browser, making sure that you do not introduce any spaces. A few websites are configured so that their URLs don't break, but not very many bother to do this.

I am guilty of sending long URLs via MBUG Listserv (see the back page to find out how to register). This has caused some of our members to be confused by the split URL. I appreciate the fact that recently someone took the time to remind me about a great solution for this problem. Years ago I knew about this but completely forgot (you can call it my "senior moment").

One solution is Tiny URL or [www.tinyurl.com](http://www.tinyurl.com). All you have to do is go to that URL and create a shortcut for future

use. The instructions are simple:

1. Copy the giant URL.
2. Paste it in the slot provided by Tiny.
3. Click on the button provided.

And, like magic, the long four line URL becomes tiny, is automatically copied to your clipboard, and looks more like <http://tinyurl.com/52fuz2>. Surprised? Try it, you'll like it, and it's FREE! By the way, some time ago Tiny URL was reported to contain malware, however the manufacturer assures us that the problem has been rectified.

Also, another MBUG member suggests to try adding "< >" brackets to prevent URLs from falling apart.

Another program similar to Tiny URL is at [www.webware.com/8301-1\\_109-9898698-2.html?tag=bl](http://www.webware.com/8301-1_109-9898698-2.html?tag=bl) (or I could say: <http://tinyurl.com/57dqyk>)!

## ARE YOU THE ADMINISTRATOR?

If you need to quickly tell if you are currently logged onto a PC as a Local Administrator of the Windows server, right click on the "Start" button. If you see "Open All Users" rather than just "Open," the account is in the Local Administrators group.

## MANUAL! MANUAL!

### MY KINGDOM FOR A MANUAL!

Have you had an instant when you had a question or a problem with one of your 21st century electronic gadgets and the dog ate the manual? Have no fear bunky, SmartComputing to the rescue! Go to [www.retrevo.com/samples/index.html](http://www.retrevo.com/samples/index.html).

## WHAT'S IN YOUR WALLET?

### Credit Cards

While two credit cards might act and look alike, levels of consumer protection that each type of credit card provides can be different. Under federal law, if someone steals your credit card you're only responsible to pay the first \$50 of unauthorized charges. However, if you notify the credit card issuer before a thief is able to make any charges, you may be free from all liability. If the credit card is not physically present when an unauthorized or fraudulent purchase is made (such as over the Internet), you're also free from liability for those charges.

MasterCard and Visa offer zero-liability protection where you don't have to pay any charges if someone uses your

credit card to make an unauthorized purchase. Many credit cards offer additional benefits and supply a yearly summary of your spending.

### Debit Cards

A debit card is a direct key to your bank account. The protection offered for debit card fraud is similar to credit cards but with a few exceptions. For example, your liability under federal law is limited to \$50, the same as for a credit card, but only if you notify the issuer within two business days of discovering the card's loss or theft. Your liability for debit card fraud can jump up to \$500 if you don't report the loss or theft within that time.

Debit cards provide a direct pass to your bank account. You may also face cash flow problems and bounced-check fees when thieves clean out your bank accounts.

If you are the type of person who gives a passing glance to your monthly bank statement, you could be totally liable for any fraudulent debit card charges if you wait 60 days or more from the time your statement is mailed.

Visa and MasterCard zero-liability protection applies to your debit card with them but only for transactions that do not involve the use of your PIN (personal identification number).

Additional protection against fraudulent use of your credit or debit cards may be available through your homeowner's or renter's insurance. Check your policy or with your agent for more information about your coverage.

You should avoid using your debit card for any online purchase or for things which are expensive. Why? The main reason is that it is much easier to dispute a charge when you use your credit card. If the gold-plated, limited-edition, hip-swinging Elvis wall clock arrives broken, your credit card company will remove the charge until the problem is resolved. With your debit card you are stuck dealing with the merchant directly to resolve any problems with a purchase. Don't fall for rumors about not signing your cards—all banks insist that you are much safer signing your cards immediately upon receiving them.

*Continued on Page 9*

Just to make sure that you have all the necessary information should you become a victim of stolen or lost cards and other important documents:

1. Empty your wallet.
2. Place all your credit/debit cards and important documents on your scanner or copying machine.
3. Make copies of your cards, front and back.
4. Place the copy in a safe place: a safety deposit box, fire safe, or even your refrigerator is better than a desk drawer (in case of fire, the chances for survival of contents in your refrigerator are pretty good).
5. Check your wallet periodically. Thieves often steal just one credit card to make sure that you don't notice it's gone. By the time you notice, it's too late.

NOTE: When you give your card to a person to pay a bill, make sure that when you get it back it's your card and not an expired card belonging to someone else!

One last precaution: NEVER carry your Social Security card around with you.

### THE THIRD GENERATION OF USB

Many of you recall the old USB (Universal Serial Bus) 1.1. Its time passed when the much faster USB 2.0 was invented — it's the USB we all use now to connect our peripherals (mouses, printers, flash drives, etc.).

Last November we were given some good news:

Good news #1: by 2010 we will be able to buy USB 3.0.

Good news #2: it will be 10 times faster than USB 2.0 and it will feature improved power efficiency.

Good news #3: USB 3.0 will be backwards compatible with USB 2.0 and 1.1 devices, which means that we will have time to upgrade our peripheral devices when we are ready.



## The Kindle2 May Make Newspapers Obsolete

by Sandy Berger, CompuKISS,

[www.compuKISS.com](http://www.compuKISS.com), [sandy@compuKISS.com](mailto:sandy@compuKISS.com)

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Every now and then a revolutionary new product comes along at a time when it is most needed. So it is with the just released Kindle2 wireless reading device, fondly called an e-book reader.

Up to now, electronic book readers have been very slow in taking off. Sony has had a book reading device for several years. Last year Amazon came out with the first version of the Kindle, which was impressive and fairly popular, but had a few drawbacks.

Now, however, the time for these devices may have finally come. At 8" x 5.3" the Kindle2 is about the size of a paperback. At about 1/3" thick, it's thin but strong. In this second iteration, Amazon has corrected the design flaws of the original Kindle. It is now easy to use. The e-ink technology allows you to read the words on the Kindle just as you would read a book, with no eye strain or glare. You can adjust the size of the text to your liking. To turn the page you simply press a button. The reader even lets you read several books at once, always returning you to just where you left off. You can look up any word with the built-in dictionary. You can underline words and add your own notes to the pages. This Kindle will even read the text of most books to you. So if you are engrossed in a book on the Kindle and need to pick up the kids, you can take the Kindle along and have it read to you in the car.

The best part of the Kindle, however, is the reading material and how it is delivered. The Kindle2 can hold more than 1,500 books. You can choose from over 240,000 books in the Kindle's Amazon store. Most of the books are priced at \$9.99. You can also subscribe to newspapers and magazines on the Kindle. The books, newspapers, and magazines are downloaded directly to the device over a free cellular network. I drove down a rural highway in North Carolina and downloaded a book and was reading it in less than five minutes. Better yet

would be sitting on a beach and downloading a romance novel. In any case, the Kindle is ultimately useable. The biggest drawback for the Kindle right now is the price. At \$359, the Kindle is pretty expensive.

But if you are you ready to watch the ebook market explode, stick around for awhile. The Kindle2 has appeared on the horizon just as the economy is slumping. There are many hard-hit business sectors, but the newspaper and magazine industry is already showing signs of cracking. CNN reports that many major newspapers are struggling including the San Francisco Chronicle, the Chicago Sun-Times, the Minneapolis Star Tribune, and the Miami Herald. Certainly online versions of newspapers and magazines are an alternative, but up to this point very few newspapers or magazines have been able to support themselves with online subscriptions and/or advertising.

As the print industry is looking for ways to cut costs, ebook readers may be an answer. If there were no print costs, perhaps large newspapers would be able to provide e-book readers to subscribers as part of the subscription costs or at least at a highly reduced rate. If the electronic device were done well enough, it could mimic the printed version and be filled with ads just like the print newspapers and magazines. Normally I would expect that this type of transition would take a few years, but the economic woes may put a rush on this type of move. The Hearst Corp., one of the largest publishers, is already planning to launch its own wireless e-book reader. Most are speculating that this would be a device with a larger screen that would more closely imitate the newspaper and magazine reading experience. Hearst, who is a megapublisher, would be in a great position to create the liaisons needed to make this type of device and its content work. Fortune reports that the Hearst device will be available sometime this year.

There is no doubt that we live in a world that is changing because of technology and this type of technology may be in your hands sooner than you think.

# DesktopZoom

by Bonnie Snyder, Member of P\*PCompAS (Pikes Peak Computer Application Society), CO  
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One evening while surfing the Web, I stumbled across a free screen magnifier called DesktopZoom. I downloaded it and put it through its paces. And, I was quite impressed with it. There are those free-ware programs that "you get what you pay for," and then there are those that give you a whole lot more value. DesktopZoom is definitely in the latter category.

When you first load DesktopZoom, it comes up with a settings screen, with two tab areas; in the top area, the default is 3) Entire desktop and in the bottom tab area, the Mouse is the default tab. You can type in a numerical size for the mouse pointer and then select a shape and color for the mouse pointer. The "Big Mouse" option is selected by default (if you unselect it, you don't get a mouse pointer at all ... not good). Other options on the Mouse tab include selecting a Crosshair, selecting a thin red Rectangle which helps you focus on the working area of your application (don't use the Crosshair and the Rectangle together because the Rectangle won't move if you do), and another default selection: Hide real mouse (recommended).

Moving from left to right on the tabs, the first tab is for Zoom. The Zoom selection area has two input boxes for the size of the magnification. Default is 3000/1000. You'll have to fiddle around with the numbers to find the best for you. There are three checkboxes, the first is to hide the configuration screen when the program is running (it is not checked, but I would recommend that you check it). The second is for No screen changes when not zoomed (it is not checked, but I would recommend that you check it). The third is Stop zoom if mouse in right bottom corner (I checked it because I find it a convenient option).

The next lower tab is for Keys. These key combinations are for increasing or decreasing the magnification on the fly. By default, the Mouse Wheel option, a radio button, With Ctrl-key, in a combo box, is checked. There are three other key combinations you can select from. If you prefer to use the arrow keys instead of the mouse, you can select the Arrows radio button with Without Key selected in the combo box (there are three other key combinations to select from in the combo box). Finally, the Alt-Keys are selected by default in a checkbox with six possible settings for on the fly changes (Zoom in and out; Zoom on or off; tracking and crosshair – each option has a character to press with the Alt-Key to accomplish its task).

The Mouse tab comes next (we've already covered that); then comes the Color tab. There are three checkboxes: the first is for Grey shades (it has a combo box/edit box with seven choices of shades of grey including an option to type in a number of your preference); the second is for Invert Colors, and the third (checked by default) is for Smoothing. You can have all three boxes checked if you wish. Finally, it has an edit box for Show original screen (you can type in a numeric percentage ... 0 is the default). This one makes me crazy ... what it does is show the original screen as a kind of background of the magnified screen. But, it was probably included because somebody needed that feature!

Then we move on to the Tracking tab. The first Tracking option has a combo box from which you can choose three tracking items: None, Caret, Caret + Menu; the default being Caret + Menu. Next addresses specifically Track MsWord Caret (checkbox checked by default). Then you get to select the Tracking delay time by typing a number in an edit box (30 is the default). Another check box comes next for allowing display of a Thumbnail with your choice of ratio (in an edit box). The Thumbnail is similar to a histogram in an art program; it displays the entire screen in miniature in the bottom right area of the screen. Finally, there is a combo box for choosing View. The options in this combo box include Follow the mouse, Static – changes when hitting the border and Static – Jump to mouse. The default is Static – changes when hitting the border. You'll just have to check these out yourself to see which works best for you. For the present, I am using the default. And then, the final lower tab is for Speech. I have noticed that people with low vision will experience visual fatigue with long documents to read. The addition of speech in DesktopZoom is an excellent option when the eyes are ready to give out (or put you to sleep). The Speech option picks up on any SAPI5.0 voices you might already have on your computer as well as any premium voices you have acquired. You can turn the speech on only when you want it and you can control volume and speed in this tab.

There is more, but I really ought to leave some of the mystery so you can enjoy setting the program up. DesktopZoom has many really good features. My biggest complaint is that it does slow down movement on the screen. Ah well, nothing is perfect. Give DesktopZoom a try if you feel the need for some screen enlargement to help you read your computer monitor. Just Google DesktopZoom and you'll be taken to a site for download.





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Editor, Judi Ball 275-4632  
jebed@charter.net

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**(For general information call any Officer or Director listed on Page 2)**

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## Multi-Media SIG



Includes Digital Cameras, Burning Music CDs, and DVD Movie Making

**Weekly (Thursday) SIG 1 - 3 PM  
Anderson Senior Center**

(Only members will be able to use the club's laptop to burn their DVD movies.)

**Saturday — 10 AM, May 2  
At Jane Quinn's Home, contact following for information:**

Jane Quinn, 365-0825  
qjquinn@charter.net

IBM/PC Users Group  
of Redding  
P.O. Box 494778  
Redding, CA  
96049-4778



## Meetings are at The Redding Library



*1100 Parkview Ave.,*

*off Cypress to the west of City Hall.*

*We will be in the Community Room, which is to the left of the main library door.*

*A variety of drinks is available at the Cafe just outside the meeting room on the left.*



## Linux & More SIG

*Linux, the Other Operating System*

**Saturday — 10 AM, May 9  
Redding Library, Computer  
Lab, upstairs**

Colly Lord, 530-224-1633  
johnclord@charter.net

Please include "SIG" in the subject line.

### Why Join A Computer Group?

1. Benefit from a common interest in a personal (and costly) investment: Your business or personal computer.
2. Enjoy more of that investment by learning more about it.
3. Share tips and tricks, as well as new and old ideas.
4. Become exposed to a variety of new hardware and software without sales pressure.

5. Receive an informative monthly newsletter.
6. Have access to various club functions and all Special Interest Groups (SIGs).
7. Find out that no one needs to be alone and helpless with today's computer technology.



## Windows & More SIG

**Wednesday — 11:30 AM  
April 22, 29  
May 6, 13, 20**



Bill Ball, 275-4632  
bcard9@charter.net



## DTP and Graphics Art SIG

Do you have an interest in projects, such as flyers, business cards, newsletters, etc., or art and photo editing? We have an informal forum, so bring a question or a project and we'll all work together to solve it.

Basic knowledge of *copy and paste* is a must.

**Wednesday — 2 PM  
April 22, 29, May 6, 13, 20**

See map to left for meeting site.

Judi Ball 275-4632  
jebed@charter.net