YOUR C.U.G.R. PRESENTS

4th Tuesday, March 27, 2012

Frank Tona Of Crown Camera Is Back With Us!

And he will help to prepare us for photo contests and presentation showings that always come about in the spring.

However, what he imparts about photo-taking and editing is worth volumes whether you are into contests, or not. He always has great tips and camera strategies to get that special photo of people to gardens.

Frank will also be bringing a couple of packages of software.

Door Prizes

1. Camera Case with great features

2. 50-pack CD-Rs

3. Desk Set: Stapler and Staples, Paper Clips, and Card Holder

Lucky Ticket! One free ticket to each member at the door!

6 PM Club Business & Presentation

Note: Change of time for April and May! Meetings for these months begin at 3 PM! See Page 4 for details of time change.

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 3 PM, April 24 To be announced

CUGR Calendar

**CUGR Board Meeting
1 PM Monday, Mar 5, 2012
at Redding Library in the Foundation Reading Room**

**MULTI-MEDIA
10 AM, Saturday, Mar 24**

Jane Quinn SIG Leader Digital Devices, usage of free software for Movie Creation, Photo Projects, Music Projects, and Social Networking, and more.
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.

Club Information

Members volunteering to help members!

Club Mentors & Sponsors

New Users .... **Bob Rice**
357-2143, ... Anytime
...............................ricerl@snowcrest.net
MS Windows .... **Darold Wright**
Photo Delux 222-1781
daroldlwright@yahoo.com
New Users .... **Fred Skill**
Free Library PC Classes 243-3557
Spread Sheets .... Sfskill@shasta.com
MS Windows .... **Bill Ball**
Hardware, Software 275-4632
98, ME, XP, Vista, 7 ...bcard9@charter.net

DTP .... **Judi Ball**
Graphic Prgs 275-4632
Photo Editing ....jebed@charter.net
MS Word, PowerPoint, ...**Jane Quinn**
Movie Maker 2, DVD Prgs. 365-0825
Digital Image Pro ...qjquinn@charter.net

Sponsors
Electronic Recycling For Charitable Situations:
Darold Wright
3300 Veda Street, Rdg.   245-0500
(no microwaves or large appliances)

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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.

CUGR UP Date

Past President Mike Doyle is in rehab and doing better!
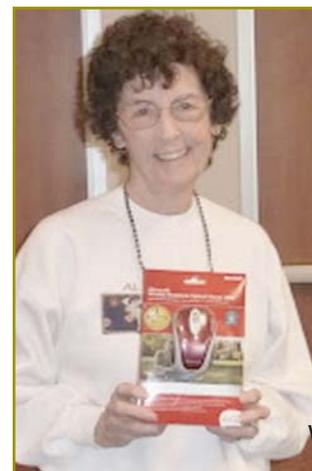Our thoughts and best wishes go to Mike for a quick recovery!

Congratulations To Our Winners!

Eugenia Goodman won a crosscut shredder

Betsy McCarville-won an 8 gig jump drive!

Anna Lee Horton won a wireless, optical mouse!

February Meeting

Colly Lord gave a presentation about wireless networking, and the necessities of a modem and router.

Welcome Renewals

*Anna Lee
Horton
Bob Rice
D. Butler
Jan Brockett
Larry Elliott
Margaret
Martinovich
Margot Letendre
Mary Todd
Richard Marx*

Change Of Time For April & May

FROM THE BOARD

We are trying something new this year in April and May.

Mario Quinn has reserved the Library's meeting room for April 24 and May 22, 3pm to 5pm on a trial basis to accommodate members who have night driving discomfort, as this will keep the meetings in the daylight hours particularly during winter and hopefully easier for all members to attend.

Be sure to let anyone on the Board know how this suits you and if it should be permanent.

East-Tec Eraser – Take Out The Garbage Permanently And Forever.

A Software Review by Herb Goldstein, Editor, Sarasota PCUG, FL, Jan. 2012 issue, Sarasota PC Monitor, *www.spcug.org, pcugedit@Verizon.net*

There's no shortage of software that will permanently erase files, but if you simply want the very best there is one that spares none of the bells and whistles, East-Tec Eraser leads the pack. It's for people that demand that their erasures, albeit a single file or an entire disk is erased in such a way as to be totally, completely, and unequivocally gone and unrecoverable by any means or entity known to man. In fact, it surpasses even top-secret military requirements.

East-Tec erasure is not only a leading permanent deleting utility, it offers an extremely useful associated bag of tricks you can employ at your choosing:
1. It will search any of your drives or partitions for remnants of previously deleted files and remove any trace.
2. It will wipe any remnants that exist in the free space of your drives and in your swap files.
3. East-Tec's Privacy Guard will wipe web pages, pictures, temp files, history, recent docs and all other tracks you usually accumulate in your Internet wanderings, newsreaders and web browser.
4. It will permanently erase the contents of your recycle bin.
5. It will permanently erase the contents of your "deleted items" folder in Outlook Express and compact the information in your other folders.
6. It will permit you to schedule regular erasure tasks of your time and choosing.
7. In Windows XP and in 32-bit versions of Windows 7, Eraser installs in your context (right-click) menu in Windows Explorer or your alternative file manager. If you right-click on any files or folders you have selected, Eraser will promptly dispatch them beyond recovery. While Eraser is not available in the context menu of 64-bit Windows 7, it is fully functional everywhere else in Windows 7.
8. Eraser can completely wipe an entire hard drive, CD or other media, making it safe for disposal.
9. You can password protect the use of Eraser.
10. You are provided a choice among several permanent and secure

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Bits And Pieces
by Rush Blodget; IMB/PCUG of Redding, rmaxtwo@charter.net

SPAM

We all know about Spam; however, it is now reaching a level that may damage the on-line market. I have bought many things on-line and as a result I have had many cookies planted in my drives. For a while I could keep up with deleting the unwanted random spam offerings. Lately, however, they have overwhelmed me at the rate of 100 or more per day despite sorting them alphabetically and deleting en bloc those from the same sender.

I have noted that some of the computer consultants who write advice columns have recommended using a separate computer for online access and not to put your everyday workhorse computer on-line at risk of such inundation or infection by viruses or other malware. I have tried to use the blocking feature to eliminate some by name, but I have not been too successful

Yahoo not long ago announced they would provide "throw away" email addresses which may help some.

CHARITABLE SOLICITATIONS

The above leads me tangentially to a topic that is not fully related but should be of some interest to most readers; that is the matter of direct mail solicitation.

Several months ago I made a small contribution to a heart-wrenching appeal for help for some starving children. Several weeks later I received another follow-up appeal. This was followed by a third appeal perhaps a week or more later. I ignored these, however, then the avalanche started. I began to receive daily appeals from three separate areas that rely on charitable contributions for part of their support (various religious charities, underprivileged, hungry, disadvantaged children, and assorted military charities). The brochures were exceptionally well written and I might have made a contribution to any one of them had I not recognized that it was an organized strategy. Every day that mail was delivered for six weeks I received an appeal from a different member of each of the three charitable area. The cycle was repeated after approximately 12 days with each one. Some of the mailings were not cheap: a flag, a blanket, coins – designed to make the recipient feel guilty. The daily appeal letters continued for six weeks then stopped abruptly.

Now I should mention that as soon as it became apparent that these appeals were all coming from the same place I searched the Internet for Fund Raising Strategies." Lo, there were many companies advertising that they did exactly what I had been observing. One that was called Fundraising Strategy was most candid and informative. They professed to handle the building of a donor lists or "house lists" as they termed them. For the average charity it was stated to take approximately six months during which time the charity might break even or might lose money due to the high cost of setting it up. When the house list has been developed the charity can take over the fund raising themselves, however, they might still want to farm out various aspects of it.

There is a great deal of information on these sites regarding the process, for example, the direct-mail company's personnel after making a study of the charity and its needs writes all the appealing letters while the charity itself only furnishes facts regarding its needs. I don't believe any national charities were represented in these appeals.

The cost of postage is stated to average 41%, the purchase of specialized target mailing lists is stated to be 8%, the cost of printing 20%, the cost of payment to the very creative writers 12%, and other items such as receiving the return mail and doing the accounting 3% and preparing the data for mailing another 10%. They stated that only about one-third of their clients can expect to reach a profitable status and that the average net profit of those charities that have an established home list is 15% although a few well-established national charities can generate a 50% return.

My conclusion is that in this instance the fundraiser set the charities up for a loss by the "overkill."

East-Tec Eraser

erasure methods which are fully explained.

11. Eraser will conveniently destroy the accumulation of an Internet session with a single click.

The program is easy to install and use. A total novice will have no problem employing any or all of its wizard-driven features. It has received top awards in such computer publications as PC World.

East-Tec Eraser provides the most advanced, thorough and effective erasure utility of its kind, to safeguard and protect your privacy. It is well worth its cost of $39.95. You can try it for free or purchase it at www.east-tec.com.

Fred Skill's Tips
Belarc Advisor Software

Have you ever gone to a computer store for help and the salesperson asked what your computer has on it?" And you just stood there with that 'Bambi in the headlights' look?

Well, Belarc Advisor is the software that gives you a report about your computer hardware and all the software on it, so if you ever have a need to know, Belarc knows how it is set up with product numbers and the keys to use to load the programs again. www.belarc.com is the site. Once there, go to the Free Download menu item at the top of the page and download it for free.

Did you know?
Metro Online News

Airbags were invented in the early 1950s by John W. Hetrick, an industrial engineer and member of the U.S. Navy. It wasn't until roughly 20 years later that airbags began being used in mass-produced autos. Nowadays, airbags have become an instrumental part of a vehicle's safety system, offering extra protection in crashes. Each year, thousands of lives are saved thanks in part to airbags. However, airbags are not without some measure of danger. It is estimated that airbags deploy at between 100 to 300 mph and in mere milliseconds. The force of the airbag can cause injuries to the face and head.

Multi-Media SIG UpDate

by SIG Leader Jane Quinn, qjquinn7427@gmail.com

Weekly SIG Group meetings are every Thursday at the Anderson Senior Center from 1-3 pm. For special projects or one on one assistance walk-in 3-4 pm. You can also connect to the classroom at high speed internet through SKYPE that id is AAASCO2009.

Our monthly Multi-Media SIG is the Saturday 24, at our home from 10 am to noon. For directions contact me via email above or phone, 365-0825.

Our recent SIG meeting was extraordinary. We watched a movie Donna Salas brought that was created with iMovie software from Apple. I admit I was jealous. This movie version was more artistic than a traditional slideshow with music and motion. There was more use of special effects and artwork. For example, a photo of a graduation program appeared. Then the animation effect seemed to Create Words, have them float on the screen, then drift off the screen. It reminded me of a Microsoft Power Point slide show. Where several objects can appear on a single photo or slide. And each object would have some kind of animation applied to it. Whether it grew on the screen, then floated away, or remained on the screen and had several objects layered on to it. It was very stimulating and fun to watch. I did check out the iMovie software and some *YouTube* instructional movies and found it to be amazing. It has several easy templates that let you create Hollywood effect types of movies, complete with trailers. Another software program similar to this is PC based Pinnacle Movie software. However, it is quite pricy.

Years ago when I first began making home movies I used more animation effects similar to what I had done in making PowerPoint slide shows.

Recently I found the new free version of Movie Maker can create some of those Hollywood animation effects I was seeking, as can my version of Roxio Creator.
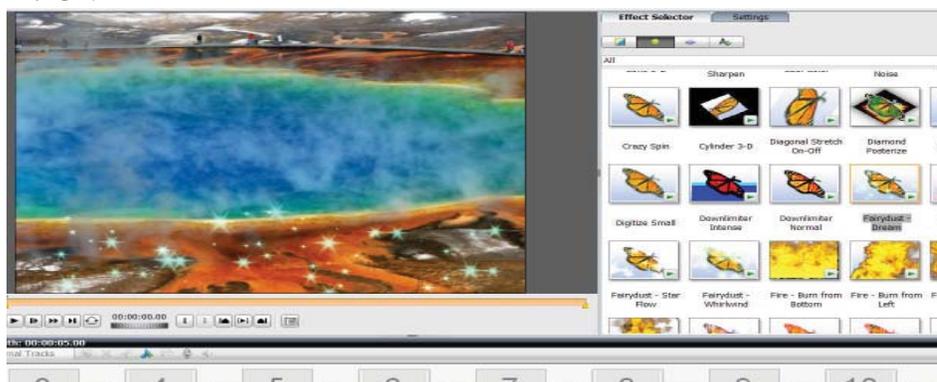
Movie Maker calls these "Visual Effects" on their toolbar. The obvious choice is to pick one from the long list of effects. However, they have Multiple Effects as a choice. Select this category and you can customize the actions to be applied. (Fig 1)

Roxio Creator 2012 , which I did purchase, has hundreds of Visual effects in their program Video Wave similar to iMovie which I will begin using now that I saw this wonderful movie Salas created. (Fig 2)

Our Thursday SIG group has been learning Movie Maker. We will continue with it and begin to include these embellishments to our movies. See you at the next SIG Saturday March 31, 2012

(Fig 1)

(Fig 2)

Memo To Software Developers: LEAVE ME ALONE!

by Walt Graham, President, Connecticut PC Users Group, Feb, 2012 issue, CPCUG Newsletter, www.ctpc.org,, president@ctpc.org

It seems no matter how carefully I configure my computers and other devices to work the way I want, there's always some programmer just one step ahead of me. Just when I think everything is perfect, he or she manages to break it!

Example: after a couple of years of automatic updating, my browser of choice, Google Chrome, became sluggish. A Google search turned up a number of such complaints, but no solutions. Unable to find an answer, I switched to Firefox but noticed that some features I used all the time in Chrome (Duplicate Tab, for example) were missing. So I found and installed an add-on called "Tab Utilities Lite" that brought those features back. Problem solved – until this morning (Groundhog Day) when Firefox automatically updated itself to v10.0, thereby breaking Tab Utilities Lite!

Yes, I suspect the developer of Tab Utilities Lite will update his utility to work with Firefox 10, but why couldn't Firefox have pointed out the incompatibility before delivering the update, instead of afterward, and let me choose to keep using V9 for awhile longer?

Thirteen months ago my otherwise excellent online broker, E*Trade, updated an online application called MarketCaster that I use for obtaining real-time quotes. It hasn't worked correctly since – it now shows totals in the "gains/losses" column as "minus 100%" in all my watch lists. Their IT folks have acknowledged and apologized for the problem but for over a year now they have either been unable to fix it, or perhaps it's not a priority – maybe other users don't bother totaling their watch lists. Immediately after the update I asked, "Can I return to the previous version that worked?" "No, there's no way we can do that," they replied.

A few months ago my wife complained that Yahoo! had updated her

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Shortcuts And How To Type Strange/Odd Symbols On Your Computer

by Tanya Mattson, Librarian, Computer Users of Erie, PA, Jan, 2012 issue, Horizons, www.cuerie.com, faith6860@verizon.net

Ever wondered how people manage to type those 'strange' symbols that are seen in emails, websites, and letters? Generally, in many programs everyone know (at least for Windows) these simple shortcuts.

To Select All (as in the complete document or page) Hold down the Ctrl key and press A

To Copy (as in the selected section) Hold down the Ctrl key and press C

To Cut (as in remove part of a paragraph or sentence) Hold down the Ctrl key and press X

To Paste (the cut or copied selection) Hold down the Ctrl key and press V. These shortcuts work not only in documents, but in some drawing and photo applications.

NOW FOR THE 'ODD' ONES:

How To Type Cent Sign ¢
Hold down the ALT key and type 0162 on the numeric keypad

How To Type Bullet • (list dot)
Hold down the ALT key and type 0149 on the numeric keypad

How To Type Copyright © (copyright sign, copyright symbol)
Hold down the ALT key and type 0169 on the numeric keypad

How To Type Paragraph (paragraph symbol) Hold down the ALT key and type 0182 on the numeric keypad

How To Type Registered Symbol ® (registered trademark) Hold down the ALT key and type 0174 on the numeric keypad

How To Type Trademark ™ Hold down the ALT key and type 0153 on the numeric keypad.

How To Type A Heart
Hold down the ALT key and type 3 on the numeric keypad.

To find more/others symbols, punctuation, accent marks – just search the web.

"How to type symbols" search led me to these sites:

Alt-Codes.org http://alt-codes.org/how/ (they have pages for Mac, Linux, Windows, and Laptops)

How To Type.net http://www.howtotype.net/ (just click on the mark you want, and it will list the different formats)

Wikihow.com http://www.wikihow.com/Type-Symbols-Using-theALT-Key uses the character map found in the computers.

FOR WINDOWS:

Click on the Windows Start menu.
Select "Programs," "Accessories," "System Tools", then "Character Map". (For Windows 7 just search for character map)
Choose A Font
Double-click the character(s) you want. It is important to select the exact font you're using in your document before selecting the symbol you wish to copy. Not all font-faces contain all possible combinations of available symbols.
Copy.
Return to your document.
And Paste. Font size of the character may need to be changed after you've pasted it into your document.
One can always do searches for not only symbols, but special characters, accent marks – or if you know the name do a search for "how to type infinity symbol" Good luck!

Memo To Software Developers:

Continued from Page 6

online calendar requiring more clicks to get things done.

Recently my TomTom GPS started nagging me to update its maps. Thinking that could do no harm, I downloaded and installed the new maps. Before the update, I was able to drive for miles on the highway in peaceful silence. As I neared my exit, she (why is her name "Tom?") would tell me to prepare to exit. But ever since the update, she chimes in at every exit along the way reminding me not to exit but to instead stay on the highway! So I can't live with her anymore but I can't live without her either. The workaround, of course, is to mute the sound – and risk missing the exit.

Intuit has now begun warning me that I need to update to Quicken 2012 by April in order to keep downloading data from my financial institutions. What will the new version break? I can hardly wait.

Facebook users can likely look forward to some nasty surprises when the company goes public and updates the user interface to better monetize the site for

Memo

"…all I ask is to be LEFT ALONE! When it's time to upgrade, bill me if you must, but let me keep working the way I want without spending needless hours trying to outsmart the programmers."

Videographers who rely on Apple's "Final Cut Pro" for their livelihood are up in arms because some months ago Apple made sweeping changes to the program that severely disrupt their workflow. For the first time in over a decade I won't be upgrading to the latest version of Samplitude, the wonderful audio software I use to make a living, because the latest version introduces new annoyances without addressing old ones.

With installable software such as Samplitude and FCP, vs. "the cloud," at least the user can choose to not upgrade but, unless you stay current, you lose a level of support and inevitable changes in the OS and hardware environment will eventually render the old version useless.

So, all I ask is to be LEFT ALONE! When it's time to upgrade, bill me if you must, but let me keep working the way I want without spending needless hours trying to outsmart the programmers.

I realize we need to keep moving forward – the Firefox update, for example, may well contain some important improvements in security. But enough is enough! It's not that each individual change is a crisis – although some are – it's that we use so many different pieces of software these days, much of it embedded in various devices, that the totality of change can seem overwhelming.

Software developers might want to take a deep breath and ask themselves, "Is this change really necessary and what possible damage could it do?" – before adding another bell or whistle that might only cause more trouble.

Crime & Conflict Over The Internet

by Greg Skalka, President, Under the Computer Hood User Group, CA, Oct, 2011 issue, Drive Light, www.uchug.org,president@uchug.org

Recently my family and I were in Las Vegas and while we were there, another hacking incident hit the news. Zappos.com, an online shoe and clothing retailer, announced that they had been the victim of a cyber-attack. Being based in nearby Henderson, the reports on this company that I was previously unaware of (you can imagine how much online shoe buying I do) dominated the Las Vegas local news. Customer address, phone and email information had been stolen, but fortunately credit card info and account passwords remained secure.

This was just one more incident in an increasing trend of crime and conflict conducted over the Internet.

Reports of hacked computers and stolen commercial data have become commonplace. The Internet appears to be a prime medium for crime, with organized crime elements taking advantage of the easy access and anonymity. I've so far avoided being part of one of these data thefts from a major company that I've entrusted with some of my personal information, but it is probably just a matter of time until I'm a victim too. I'm also under siege on a smaller scale, receiving several scam emails every day. Most are such obvious scams that I almost have to laugh. Is the head of the FBI or Secretary of State Hillary Clinton really going to email me about claiming foreign funds I previously knew nothing about? I have seen some pretty realistic emails from banks (mostly ones I don't do business with, but a few that I do), advising me to click on a link to avoid a loss of account access. A little restraint and outside research show even the most polished of these to be fakes intended to trick you out of personal information or plant malware on your computer.

The worst of these online scams try to use your own friends and family to trick you into lowering your guard. I recently received an unsolicited email from my sister, which was also addressed to a number of other family members. It contained only a vague greeting and a link. I recognized it as a scam, but my wife did not.

Fortunately, it appears the link only led to a Viagra-peddling website, as repeated cleanings of her computer turned up no malware. It appears that someone gained access to my sister's email account and used it to send this message to everyone in her email address book. After receiving this sham email herself at work, she changed her email account password and sent a warning out to all her contacts. That showed good web etiquette. I receive similar emails periodically from a friend's account, but he never responds to my warnings about his email account being hijacked. If you lose control of an email account in this way, at least let the provider know so the account can be closed. If you simply abandon the compromised account, you'll likely leave a zombie account out there to continue pestering your friends.

In addition to the criminal element, the political conflicts of our world are starting to creep into the Internet.

While electronic personal communications can play a positive role in exposing repression around the world, and can be a tool for change towards more open and free political systems, the access to information can also be a weapon. Enemies of our country and way of life hack our government and commercial web sites to steal information and deny legitimate access. Our businesses and institutions may be under attack through the Internet by factions related to or agents of China, Russia or our middle-eastern adversaries. Our own government has formed cyber warfare elements and acknowledges that future battles may include skirmishes in cyberspace. It is speculated that the Stuxnet worm, which appears to have targeted uranium processing facilities in Iran, may have been the product of U.S. or Israeli intelligence agencies. Palestinian hackers steal and release account information from banks and institutions in Israel, leading some in Israel to do the same with information on Palestinians.

Where will all this lead? I'd hate to see the "Information Superhighway" that was supposed to be our free and open Internet turned into the electronic equivalent of the highways in "Mad Max", where danger lurks everywhere and lawlessness abounds.

And speaking of laws on the Internet, we have recently witnessed online protests over U.S. Internet piracy legislation. A number of prominent web sites, including Google and Wikipedia, conducted partial shutdowns or redirections to protest pending legislation and solicit support from their users. The Stop Online Piracy Act (SOPA) and Protect IP Act (PIPA) are bills under consideration by the U.S. Congress to protect intellectual property. Opponents claim the proposed legislation would harm free speech and reduce technical innovation on the web. I acknowledge online piracy is a problem, but also don't want a solution at the expense of an open Internet. Hopefully our own government won't soon be in the censoring business. We all have an interest in how this issue is resolved.

With all this conflict on and over the web, it makes me wonder if I'm taking all the reasonable measures I can to protect myself and my assets as I use the Internet. It is sometimes difficult to determine where "reasonable" fits in between "it won't happen to me" and a bunker mentality. As I've moved my finances and shopping online, I've realized I've become more dependent on the Internet. By conducting all my banking activities, including bill payment and monitoring of accounts, on the web, I hope I've not made myself more vulnerable in the process. Am I safer not having bank statements mailed to me, or am I now more open to theft by hacking or scams? How would I access my money in a web-only bank account if the Internet should for some reason go down? It is great to be able to surf where I want, but does that surfing potentially expose me to malware that could capture my account information when I bank with the same computer? Is it paranoid to consider using a separate computer for banking and another for other web access?

It is exciting to think that the whole world can be accessed through that

Safety Measures To Take When Banking Online

Metro Online News

In mid-2011, roughly 200,000 Citigroup credit card customers received some startling news. Hackers had accessed the gigantic bank's system, a security breach that exposed account holder's names, e-mail addresses and account numbers to hackers.

News of the breach created a sense of panic among Citi's customers. Despite the fact that customers' social security numbers, dates of birth, card expiration dates, and card security codes were not compromised, the breach did leave those customers whose information was accessed susceptible to further fraud. Having names and matching sensitive information, such as e-mail addresses and account numbers, enables hackers to potentially perpetuate mass fraud, leaving Citi customers at great risk.

The Citi breach wasn't the only breach to cause panic. Shortly before

CRIME AND CONFLICT

little RJ-45 Ethernet jack on your cable or DSL modem. It should also be sobering to consider that the whole world could be there in that connection.

TABLETS OF CLAY

The crooks are not only after us on the Internet, but also in our electronics stores. Over this last Christmas, a number of iPad purchasers got the wrong kind of tablet. In Canada, a number of customers that purchased iPads at reputable stores like Best Buy and Walmart later found the box contained not a tablet PC but a slab of modeling clay. In perhaps more than a dozen reported cases, it appears crooks purchased iPads at these stores with cash, replaced the items in the box with the same weight in clay and expertly resealed the boxes. The boxes were returned to the stores for refunds, and since they appeared to be unopened, they were replaced on the shelves to be purchased by unsuspecting customers. The first customer discovering this switch was thought to be a scammer by the store, but after additional cases were discovered, he was reimbursed and given an iPad.

Citi revealed its security had been compromised, a banking breach at the People's Federal Credit Union in Texas was victimized by hackers who used a software program to generate debit card numbers which they then used in other states that do not require PIN numbers to make a transaction. That breach left many of the credit union's customers with nothing in their accounts, though the credit union insisted the money would be replaced. In Australia, a security breach caused a handful of banks to cancel credit cards in an effort to protect customers.

These incidents occurred within weeks of one another, leaving many account holders wary of online banking. While it's safe to assume there will be future security breaches, that doesn't mean banking customers should abandon online banking. But it may mean customers should take security more seriously. The following security measures are some of the ways men and women can protect themselves from criminals looking to access their information.

* Be wary of junk e-mails. Junk e-mail is less prevalent than it once was, but that doesn't mean it's now harmless. In fact, hyperlinks within junk e-mails are one of the more common ways hackers gain access to private a information. Such links will likely take consumers to sites that look very similar to their bank's Web site, and it's there where consumers find themselves in deep trouble, entering personal information that they're essentially handing over to criminals. Banks do not use e-mail to contact their customers about account balances or other sensitive information. Even if the e-mail appears legitimate (and it likely will), do not click on the link within it. Instead, go directly to the institution's Web site and login from there.

* Protect mobile devices. Mobile devices are the same as computers and they need the same protection. More and more people bank through their mobile devices, but those people might be surprised to know mobile banking apps are not always very secure.

Banking with a mobile device is one of the many trends hackers have begun to take advantage of, victimizing unsuspecting customers who use online banking apps that aren't necessarily secure.

When downloading apps for your phone, always research their security before downloading and always update the mobile device security software as frequently as possible.

* Change passwords. It's getting increasingly difficult to remember passwords. The more people go online, the more likely they are to be asked to create a username and password. Each is required for e-mail accounts, online banking, accessing bills online, and just about anything else that involves sensitive information. While it can be difficult to keep track of all those usernames and passwords, it helps to change them frequently and to never use the same password for multiple accounts. It's especially important to have a unique password for online banking. In addition, make answers to additional security questions something only you would know. For example, if asked for your high school's mascot, say "meatloaf" or "hot dog" instead of the school's actual mascot. Such answers are more likely to be known by you and you alone.

* Monitor accounts online daily. In response to the Citi breach, many customers may have considered closing online accounts. However, such a measure makes it more difficult to monitor financial activity. Instead of eliminating accounts, people can monitor their online accounts on a daily basis. This makes it easier to customers to detect fraud and report it to their financial institution immediately.

Power USB

by Clint Tinsley, Editor, Idaho PCUG, Dec, 2011 issue, Bits and Pieces, *http://idahopcug.apcug.org/, c_tinsley@msn.com*

In a presentation to the IPCUG a couple months back, I touched on some considerations in using the USB (Universal Serial Bus) connectors on your computer. This article will reinforce the points I made in that presentation but will go much further.

First, let's talk about the laptop as the new desktop computer. The laptop offers many things a desktop system doesn't offer out-of-box, such as webcam, built in speakers, touch pad, keyboard, and monitor, all in a package that is powerful, highly useful, and portable. However, one downside is that most all connections to the laptop are made using its USB Ports which are generally few in number, typically 3. I have a new netbook that only has 2 USB ports.

As an example desktop system and how I use USB, my work-at-home desktop computer is a HP ProBook 6455b, a small 14" notebook, standard keyboard without a keypad, and 3 USB ports. I have no less than 6 devices that must connect via USB for work.

1) Wireless Full sized Keyboard/ Mouse
2) 2nd Display Monitor Adapter
3) USB Active Key for VPN Network Access
4) USB Powered Speakers
5) USB Powered Chiller Pad to keep the PC Cool.
6) USB Storage device.

With only 3 ports, I have to use 4 port hubs on one of the ports to connect to items 3 through 6. And I am still not done with devices I might need to connect such as a second DVD drive, card reader, or tablet. There are three things that need to be considered in using USB ports, damage control, USB power, and USB port speed, which I will cover in that order.

DAMAGE CONTROL

[Bottom left colum] Shown right are the 2 USB ports on one of my laptops. One is usable, one is obviously not! The left port is still good and normal in appearance. The right port is unusable due to the connector material being busted out and the 4 connectors hanging out in space; I don't know how this happened but I strongly suspect that something plugged into that port was struck hard enough to break it. I really recommend against plugging any large sized devices into the USB ports that could damage the ports if accidentally struck or leaned on, which can also damage the internals of the computer. The picture below shows a short extension cable that can greatly reduce that kind of damage from occurring.

POWER MANAGEMENT

The USB 2.0 specification limits the current available per port to 500 mA, or .5A, which is half an amp of current. This is not enough current to run some USB devices, such as USB DVD Drives and External Hard Drives, even the "pocket" sized ones. Vendors of hubs, DVD drives and USB drives get around this power limitation supplying a cable that uses 2 USB Ports on your laptop, one for data/power and second for power in order to provide enough power for the device itself and anything else that might be plugged into it. In well-designed laptops, each USB port is supposed to be limited by a Vbus power controller, isolating the 5V on the USB port from the laptop, providing some protection to the computer, but this may not be the case in all laptops and further damage or overheating can occur. The solution to this problem is the use of an externally powered USB hub that has its own AC power supply. Unfortunately, many USB hubs don't come with a power supply even though they have a jack for which to plug in a power supply. One such 7-port hub I showed at the meeting is the Ativa® Mobil-IT™ 7-Port USB 2.0 Desktop Hub with a 3.5 amp power supply (Seven times .5A!), which I had purchased at Office Depot for $25.99 (SKU 196179). A search of Amazon reveals a number of 4- to 7-port USB hubs with power supplies from a few dollars on up. It is very important that when buying a USB Hub is to make sure it comes with its own power supply.

USB SPEED OR THE NEED FOR SPEED!

You may be fortunate enough to get one of the new laptops with a 3.0 USB port. These new ports are capable of speeds up to 5 GB/second! Compare that to 480Mbps for high speed 2.0 ports and down to 12 Mbps for legacy 1.1 ports on older computers. Note that the 480MBs is a per port specification and when you connect a hub into a USB port and depending on the devices plugged into hub, overall speed through the hub is limited to 480 Mbps, so don't try to play a DVD, use an USB Hard Drive, and a thumb drive, all at the same time. If you shop around and get one of the new 3.0 hubs with an external power supply, you will be blessed with great speed on all the ports, just make sure you plug it into a 3.0 port on your laptop. My personal laptop has 4 USB ports, the two 3.0 ports which are distinguished by a dark blue colored insulation material on the contacts (such as in the picture below). The 2.0 ports have a black insulation material. One other advantage of using powered hubs is that they can be used to charge up USB devices like MP3 players without having to turn on a computer or leave it on just to charge a device.

StarTech.com 4-Port Black Super-Speed USB 3.0 Hub $42 (with Power Supply)

Cerny's Cyber Sense:

What's The Difference Between "Save" and "Save As…"?

by Jim Cerny, Director, Sarasota PCUG, FL, Feb, 2012 issue, Sarasota PC Monitor, www.spcug.org, jimcerny123@gmail.com

My usual answer to this question is "always use Save as…". Well, OK, now why?

First, let me take a moment of your time to show the "save a file" process. If you open a program and create something NEW, when you are done you probably want to save your work. If you click on the "Save" option, guess what? – you will get the "Save as…" Dialog Box. The "Save as…" Dialog Box is important because that is where you can see and change (if you wish to) the following three options:

1. WHERE you save your file – in what folder or disk.
2. The NAME of the file. If it is the first time you are saving the file, you need to give it a good name that means something to you – so you can find it again.

3. The FILE TYPE. Many programs allow you to save a file with a selected file type. I don't want to get into file types here, but that is a great topic for another article.

Ok, so now you save your file with a good file name, right? So the next day comes and you want to OPEN that file you created yesterday and make some changes to it. Once you have made some changes and you want to save the changed file – be careful now – do you click on "Save" or "Save as…"? If you click on "Save" you do NOT get the "Save as…" Dialog Box and BOOM your changed file has TOTALLY REPLACED your previous file with the same name. Thus, your previous file is GONE, and it is NOT in the recycle bin either. But if you always use "Save as…", you will always get

the "Save as…" Dialog Box so you can check those three important file options (location/folder, name, and file type). If you choose not to change any of these options, then it is no different than using the "Save" option. But with "Save as…" you always get to see what is going on and you get a chance to change an option if you wish. If you do change the NAME of the file, then you will have two files saved, your old file before your changes and the new file with your changes and the new file name. So if you are in the habit of always using the "Save as…" option whenever you save a file (old or new) you will always be given the chance to change something if you want. Choosing just "Save" will not give you those options unless your file is being saved for the first time.

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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

4th Tuesday

Monthly Meetings Are At The Redding Library

1100 Parkview Ave.

off Cypress and to the right of City Hall.
We will be in the Community Room, which is inside to the left of the main library door.

Multi-Media SIG

Saturday, 10 AM, March 24, 2011

At Jane Quinn's Home, for information contact:
Jane Quinn, 365-0825, **qjquinn7427@gmail.com**

Learn about Digital Devices, usage of free software for Movie Creation, Photo Projects, Music Projects, and Social Networking.

Jane also conducts classes at the Anderson Senior Center (Frontier Center), Thursday 1-3 pm. You can connect to the classroom via high-speed internet to SKYPE, ID # AAASCO2009.

Walk-ins welcome between 3 and 4 pm for tutoring or special projects.