

The Rochester Computer Society, Inc.
1982-2012

MONITOR

Vol. 30, No. 8

August 2012

Next Meeting
Tuesday, August 14

Contents

Avoid Scams-Get a Real Credit Report	Ira Wilsker	1
Closing the Door on Facebook	Linda Gonse	4
Ask Mr. Modem		5
Review: Roxio Creator 2012	Mark Mattson	7
Make Hard to Break Passwords	Doris Collins	11
Spam and Spyware - It Takes Two	John Roy	12
Tablet Computers	Phil Sorrentino	13
Get Free Help, Tips, and Tricks from "Make Use Of"	Wilsker	15
Society News		17
The Lighter Side		17



Avoid Scams - Get A Real Credit Report and Score for Free

by Ira Wilsker

You have undoubtedly seen countless TV and print ads for a service that alleges to give you a "free credit report", but requires a monthly or annual membership for credit monitoring in order to get your "free" credit report. Countless victims did not realize that in order to get their "free" credit report that they were committing to a \$79.95 annual fee for credit monitoring (Source: www.ftc.gov/opa/2005/08/consumerinfo.shtm). Those bogus claims caught the attention of the Federal Trade Commission and state consumer protection agencies which took action against the leading purveyors of the so-called "free credit reports."

"Consumers paid the price for ordering free credit reports from freecreditreport.com," said Lydia Parnes, Director of the FTC's Bureau of Consumer Protection. "It's unfair and deceptive to promise consumers something for free and then trick them into paying for

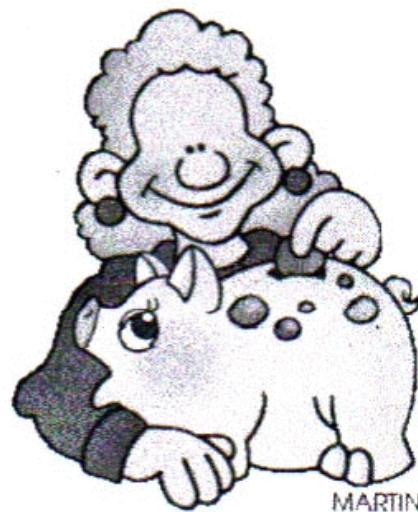
products they didn't want in the first place." (Source: FTC). These consumer protection agencies ordered refunds for many of the victims, corrective advertising, and even a required statement on the miscreants' websites that must prominently disclose that there are fees or paid memberships for their "free service" and that a legitimate free service is also available.

In 2003, a federal law, "The Fair Credit Reporting Act (FCRA), was amended by the Fair and Accurate Credit Transactions Act (FACTA) to provide a mechanism for American consumers to receive up to three free credit reports per year" (Source: Wikipedia). In response to the FACTA, the three major credit bureaus (TransUnion, Experian, and Equifax) entered into a joint venture called "Central Source LLC" in order to comply with the law. Central Source set up a toll-free phone number and a website where all consumers can get a totally free credit report from each of the three credit reporting agencies over a 12 month period.

These legitimate free credit reports can also be requested by mail. In order to help protect the consumer from other questionable websites that claim to offer free credit reports, the law now requires those sites to prominently display the following statement in a box, along with a link, that says, "You have the right to a free credit report from Annual Credit Report .com or 877-322-8228, the ONLY authorized source under federal law." Despite the federal statute, there are still several hundred fraudulent websites that claim to offer free credit reports that charge fees, do not post the mandated disclosure and link, and are often a front for identity thieves.

The authentic and legitimate free credit report website mandated by the Fair and Accurate Credit Transactions Act (FACTA), and administered by Central Source is AnnualCredit Report.com. For those who may not wish to use an online request for credit reports, they can call 877-322-8228, while those who may prefer to request their credit reports in writing may complete a written request available online from www.annualcreditreport.com/cra/requestformfinal.pdf and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Everyone is entitled to one free credit report from each of the three credit reporting agencies; some people prefer to order all three at once, while others prefer to spread out their requests over the year in order to better monitor their credit.

Regardless of the method used to obtain the legitimate free credit reports, the recipient will also receive information on how to read the credit report, and challenge any potentially inaccurate information that may be posted. Periodic and frequent review of one's credit report is one of the recommended tools to help fight possible identity theft. AnnualCreditReport.com has been proven to be very popular, with 52 million free credit reports provided to consumers in its first two years of operation. Some pundits have warned that a consumer requesting a copy of his own credit report will lower his credit score, but competent experts disagree with this. Requesting your own credit report counts as a "soft" inquiry which does not adversely



impact your credit score; when a potential lender requests a credit report that is referred to as a “hard” request or “pull” which may adversely influence a credit score.

Because the personal information required in order to request a credit report is often very sensitive, and because a credit report contains detailed personal information about the consumer, identity thieves can easily use this purloined information to propagate their criminal activities. The FTC has posted the following warning, “AnnualCredit Report.com is the only federally mandated and authorized source for obtaining a free credit report.

The Federal Trade Commission cautions consumers to be aware of “impostor” websites that have similar names or are deliberate misspellings of the real name.” In an independent investigation in 2005, the World Privacy Forum found 233 domain names with misspellings or minor variations of AnnualCreditReport .com, with 112 of those suspicious links connecting directly to fee based services, pornographic websites, link farms (selling the misleading domain names), and other questionable websites. It is quite possible that some of these rogue websites could use the information provided by the consumer for the purposes of identity theft.

While the consumer is absolutely entitled to those three free credit reports every 12 months, many consumers are more concerned about their credit scores. Credit scores are commonly used to determine credit worthiness (risk), and the interest rates charged for credit, as well as for other purposes where trust and credibility are valid considerations, such as for many types of insurance. Central Source is allowed to offer for a fee, credit scores as determined by the big three credit reporting agencies; links for this paid credit score are available on AnnualCredit Report.com. It should be noted that there are many different methods and weightings used to calculate a credit score, and different lenders and other companies often come up with different credit scores using the same basic data. For anyone who would really like a free credit score, even though it may differ from the score used by many lenders, the web service at CreditKarma.com is very popular. While many of the websites offering “free credit scores” are fronts for fee based subscription services, similar to what happened in the past with the questionable websites offering free credit reports, CreditKarma is indeed free, and has earned an “A” rating from the Better Business Bureau (BBB) in San Francisco, where it is headquartered. (www.bbb.org/greater-san-francisco/business-reviews/credit-services/credit-karma-in-san-francisco-ca-295805)

According to the CreditKarma.com website, “Get your 100% free credit score instantly, securely, and safely. Credit Karma provides truly free credit scores to consumers direct from the credit bureaus. Your scores are retrieved securely with no hidden fees.” CreditKarma offers free daily monitoring of members’ credit scores, with email alerts of any significant changes, as well as scheduled monthly emails with Credit Karma’s calculated credit score.

These alerts and monthly emails explicitly explain what factors or events, if any, impacted the posted credit score; prompt disclosure like this allows the user to immediately take any necessary remedial action, and may also serve as a key indicator in the event of identity theft. CreditKarma offers a free “Credit Report Card” which details how it arrived at the listed credit score. This report card compares the members’ credit reports and scores to national averages, and includes a calculator (slider type) to demonstrate how a change in each type of item listed influences the members’ credit score. With this calculator, a user can approximate the impact of a late payment, canceling or obtaining new credit cards, paying off

a mortgage, and other events that may influence a credit score. While there are no fees charged to the user, CreditKarma does generate revenues by offering, "... individual savings offers from leading providers to maximize your savings potential. Credit Karma shows you the best offers based on your credit report data."

With identity theft as common as it is, and the importance of an accurate credit report and credit score to our daily financial lives, AnnualCreditReport.com and CreditKarma.com may be valuable resources. Be aware that both legitimate free services require that the user discloses private and personal information, that disclosure is necessary in order to obtain the appropriate free reports. By obtaining your three free credit reports every 12 months from AnnualCredit Report.com, and subscribing to a free service such as CreditKarma, there is much a user can do to verify the accuracy of his credit report and credit score, as well as an opportunity to correct any possible errors. All of this is vitally necessary in order to protect our financial health.

WEBSITES:

<http://www.ftc.gov/opa/2005/08/consumerinfo.shtm>

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>

<http://credit.about.com/od/creditreportscoring/qt/freereportscam.htm>

<http://www.scambusters.org/freecreditreport.html>

<http://www.bankruptcylawnetwork.com/ftc-takes-on-freecreditreport-com/>

<https://www.privacyrights.org/ar/FTC-FreeCredit.htm>

<https://www.annualcreditreport.com>

<https://www.annualcreditreport.com/cra/helpfaq>

<https://www.annualcreditreport.com/cra/requestformfinal.pdf> (Written request)

<https://en.wikipedia.org/wiki/Annualcreditreport.com>

<http://www.creditkarma.com>

<http://www.bbb.org/greater-san-francisco/business-reviews/credit-services/credit-karma-in-san-francisco-ca-295805>

Ira Wilsker is a member of the Golden Triangle PC Club, an Assoc. Professor at Lamar Institute of Technology, and hosts a weekly radio talk show on computer topics on KLVI News Talk AM560. He also writes a weekly technology column for the Examiner newspaper <www.theexaminer.com>. Ira is also a deputy sheriff who specializes in cybercrime, and has lectured internationally in computer crime and security.

Closing the door on Facebook

by Linda Gonse

Editor/Webmaster, Orange County PCUG, CA

So, you have been reading about more privacy concerns in Facebook. You have decided to close your account. But, unless you are aware of what this means and how to go about it, you may not actually close the account.

You should be aware, too, that you are not going to erase your existence in Facebook when you do close your account. Some people have the mistaken idea that after quitting Facebook their data will get old and vanish.

Know the facts. Familiarize yourself with Facebook's policies before you take steps to end your relationship.

There are two methods of closing a Facebook account. You can either deactivate your account or you can delete it. If you deactivate it, your account is closed immediately. Your information is saved as you left it in the event that you may want to return to it someday.

What's more, if you log into Facebook within 14 days of deactivating your account, it is automatically reactivated!

Deletion is another thing. Not so easy. What does Facebook say about deleting the account?

If you do not think you will use Facebook again and would like your account deleted, keep in mind that you will not be able to reactivate your account or retrieve any of the content or information you have added. *If you would like your account permanently deleted with no option for recovery, log in to your account and then submit your request here.* Prior to taking this option, you should delete any information you wouldn't be comfortable leaving behind. Note, too, that you are only submitting a request. The request goes into the system where it is regarded as a pending deletion request. Then what happens?

Once you have submitted a request to permanently delete your account, no further action is required on your end. Our system delays the deletion process in case you change your mind and no longer want to permanently delete your account. Note that logging in to your account again will undo a pending deletion request.

Once your account is permanently deleted, there is no way to undo this action. You will not be able to reactivate the account or retrieve any of the content or information you have added to it. (Source page: <http://on.fb.me/HiYHzI>)

You'll note that it does not say how long the deletion process is delayed, only that it will be.

Eventually, the account gets deleted. But, what actually happens when your account is permanently deleted? Here's what Facebook says. (The emphasis is mine.)

- *You will not be able to regain access to your account again.*
(This should not be a surprise. That is the idea, right?)
- *MOST personally identifiable information associated with it is removed* from our database. This includes information like your email address, mailing address, and IM screen name. *SOME personally identifiable information MAY REMAIN*, such as your name if you sent a message to someone else.
- *Copies of SOME material (photos, notes, etc.) MAY REMAIN* in our servers for technical reasons, but this material is disassociated from any personal identifiers and completely inaccessible to other people using Facebook. (Source page: <http://on.fb.me/HE95ab>)

Armed with this information and lowered expectations, you are now ready to close the door on Facebook.

From the April 2012 issue of Nibbles 'n Bits. Courtesy of APCUG.





Use Arrow Keys for Text Selection

Q. Isn't there some way to use the arrow keys when highlighting text? I try to use my mouse cursor, but I always end up overshooting the mark or selecting an entire paragraph when I only want a few words or a sentence or two.

A. There is indeed a way to use your arrow keys to select text. Place your cursor where you want to start highlighting, hold down your Shift key, then use your up and down arrow keys. If a section that you want to highlight is really large, use your Page Up and Page Down keys.

Q. I'm using the latest version of Microsoft Office, but for the life of me, I cannot find the Close All command that I had in previous versions. Can you help, Mr. M?

A. The Close All command comes in handy when you have multiple files open and you want to close them in one swell foop. It still exists, but it's hidden so it needs to be nudged out into the open which you can do with the Quick Access Toolbar, located by default in the upper left corner of the screen. Use the down arrow to the right of the Quick Access Toolbar to select the More Commands option. Within the Customize category, use the drop-down list on the left to choose All Commands > Close All. Use the Add button to place it on the list for the Quick Access Toolbar, followed by OK. You will then be able to execute the Close All command from the Quick Access Toolbar.

Q. I terminated my AT&T account for my smartphone because I didn't need all the Internet-related bells and whistles. Even though I no longer have Internet access by phone, can I continue using the phone's calendar, camera, etc? I'd consider selling it, but I don't know why anybody would want a year-old phone. Thanks for always providing honest, reliable answers, Mr. M.

A. Honest? Reliable? Whew. I'm really feeling the pressure, but I'll do my best: Different phones function in different ways, so if the calendar and camera aren't dependent on Internet access, you should be fine, though you won't be able to forward photos and other items. If the calendar is Web-based and you were using your cell phone's wireless connection to the Internet, you will not be able to access that feature.

The easiest way to check is to simply power up the phone and see what you can and cannot do. As far as selling your phone, there are many people who do want older phones, particularly folks who may not be able to afford newer ones. If you do decide to sell it, Gazelle.com is one of several popular (and legitimate) outfits that buys and sells older technology.

Q. At the top of my computer screen it shows my current printer and two other printers that I have not had for sometime. How can I remove these two former printers? I'm using Windows XP, if that makes any difference.

A. Click Start > Settings > Printers and Faxes. You will see your printer icons there. Right-click any printer you want to remove and select Delete. Restart your computer and the icons will be gone with the wind.

Mr. Modem's DME (Don't Miss 'Em) Sites of the Month

Best Senior Dating Sites

This site was created to educate and counsel single seniors who are contemplating joining a dating Web site. Its objective is to provide information about the pros, cons, and risks of online dating and how to minimize them; how to safely and securely create an online dating profile, and read reviews of online dating sites that cater to the “seasoned single.” This is not a dating site itself; its focus is assisting those who are interested in meeting others online, in a safe manner. I tested the site. Mrs. Modem was not amused.

www.bestseniordatingsites.org

Brain Age Games

Medical researchers wearing white lab coats and carrying clipboards, tell us that as we age, it is important to exercise our brains and continue to use them to help ward off those increasingly frequent “senior moments” that most of us have come to know and...and...what was I talking about about? Through a series of five games/tests that focus on memory, attention to detail, language, and reaction times, this site will compute the age of your brain. Completing all the tests requires about five minutes. Upon completion you will be presented with your brain-age score. Ideally, it will be less than your current age. Mine was...barely.

www.freebrainagegames.com

FreeMD

An online symptom-checker that can help determine if you need to head to the emergency room, make an appointment with your doctor, or have another slice of pizza and take a nap. Unless you have a death wish, don't use this site as a replacement for in-person medical care and consultation with a real physician or health care professional, but it does provide a convenient means of preliminarily evaluating symptoms.

www.freemd.com

For more information about Mr. Modem's technology-tips eBooks and award-winning weekly computer-help newsletter, featuring his personal answers to your questions by email, visit www.MrModem.com

Software Review - Roxio Creator 2012

by Mark Mattson

Computer Users of Erie, PA

It's been a while since this program suite was last reviewed in these pages. In fact, it was when the software was known as Easy Media Creator, and version 7.5 was the subject of the review. This was around 2005, and Gene Meeks did a great job with that review.

Fast forward to the present. This review will introduce you to Roxio Creator 2012, the latest and greatest in this long-running suite line.

Long running indeed - the first version of this software was bundled with my very first CD-R burner, which I bought in 1994. I have tried several other burning applications over the years, but always come back to this one, as it's an old and trusted friend.

Originally owned and sold by Adaptec, it has had a couple owners over the years, the most recent of which is Corel (as of late 2011).

Please note that there are two versions of Creator available: the standard (reviewed here) and the PRO version. The PRO version offers all the features of the standard edition, and adds additional features to enhance your projects even more. You can find out more about that version on the Roxio website at www.roxio.com.

As the software has evolved, so has the size of the package. The version I used in 1994 came on a single CD-ROM disc. Subsequent versions grew to two CDs, and then moved to DVD discs when the capacity limits of CDs were reached. Indeed, Creator 2012 is so large, the download files were two 1GB archives. As the version I obtained for review came as an electronic download, I cannot tell you if the physical boxed version comes on one or two DVDs. No matter what, the package is large. If you have a slow Internet connection, you may want to opt for physical delivery.

Installation can take a bit of time to perform, especially if your machine is slower. On a dual-core 2.6 GHz system running Windows 7 here, it took about 20 minutes to install the applications package, and an additional 15 minutes for the Content files (backgrounds, music tracks, etc.). Installation is not difficult. Just answer a few questions in the Installer, and you're off and running.

So what can you do with the software?

The most basic feature of the package allows you to burn data, pictures, audio files and documents (or any other files you have on your system) to removable optical media, such as CDs, DVDs and now Blu-Ray discs. This allows you to free up hard drive space, especially if you have smaller drives in your machine. Rather than taking up space on your drives, the data can be stored on removable discs, and restored when needed.

But you can do so much more with it than just offloading files to discs.

There is basic file backup and recovery tools included in the package, giving you the ability to save your important files to disc, and restore them when needed. Please note however, that this is NOT a full-featured system backup application. For those functions, you would need the PRO version, or an external application.

With the explosion of mobile devices into the digital lifestyle, you can share and produce content for iPod, iPad, iPhone and other supported devices without the need for an external program. You can convert from one file format to another, and then output it to your selected device.

If you enjoy listening to music, you can create compilations of your favorite tracks, convert files to digital audio, and burn them to disc...or again, output to your mobile device.

Do you like to share your home movies with others, or create unique video content to share? You can do so with Creator 2012 as well. Capture video streams, convert them to DivX or DVD movies, or even to 3D features. If you want to (or need to) produce Hi-def video, you have that ability also, using the optional Blu-ray plug-in available from the Roxio store (this plug-in is part of the PRO package, and therefore only needs to be bought if you buy the standard version). NOTE: If you just need to burn data to Blu-ray discs, you do not need the plug-in. Blu-ray burning is available as an option when creating data discs. But to burn movies to Blu-ray, you DO need the plug-in.

Working with photos? There is an assortment of features in the suite for you as well. You can create seshows complete with music to share, do basic image editing and enhancements, and so much more. When you're done, you can output them to DVD to watch on your TV, share with others, or even upload them to Facebook (as you can also do with your video projects to upload to YouTube).

Do you like to record television programs on a TiVo unit? There is now support for these devices included in the suite. You can record your programs to disc, or even transfer them to mobile devices to take on the road with you.

Once you have your project completed and ready to share, dress up those boring looking DVDs and CDs with a custom label that you can create using the included application designed just for that purpose. Add your photos, backgrounds and text to complete your project.

There are many more features to the software; you can find a complete list on the Roxio website.

With all this horsepower under the hood of the software, the system you run it on needs to be capable of running it as well. If not, then you will be unable to perform some of the tasks you may want or need to.

The following list is taken from the Roxio website. Please note that updates to the programs may add new requirements not listed here.

Minimum System Requirements:

Microsoft® 7 Home Premium, Professional or Ultimate (32- or 64-bit), Microsoft® Windows Vista™ SP2 (32- or 64-bit), Windows® XP SP3 (32-bit), Windows® XP SP2 (64-bit)

For data burning and copy, audio capture and editing: Intel® 1.6GHz Pentium 4 processor or AMD equivalent, 512MB RAM for windows XP and 1GB RAM for Windows Vista and Windows 7. For video editing and conversion and DVD playback Intel Pentium 4 2GHz processor or AMD equivalent and 1GB RAM. Multi-core processor with at least 2GB RAM recommended.

- 1024x768 DirectX 9.0c compatible graphics card with at least 16-bit color setting, sound card, DVD-ROM drive
- ATI Stream® and CUDA™ acceleration only available with AMD ATI Stream and NVIDIA® CUDA enabled graphics cards
- Hard drive with at least 3GB free space for the installation process. DVD and BD copy, video editing and authoring may require large amount of free disk space, up to 10's of GB
- Windows Media Player version 10, 11 or 12
- Internet Explorer 7, 8 or 9
- Internet connection required for installation, registration, product updates and some features. Any Internet charges are the user's Responsibility.
- QuickTime® player version 7 required for some functionality
- iTunes® version 8 for some functionality
- TiVo® requires a TiVo® Series2™, Series3™, TiVo HD DVR or other TiVoToGo™ compatible DVR connected to your home network and TiVo Desktop. Does not work with DirecTV® provided TiVo DVRs. See www.tivo.com for more information.

For video capture:

- OHCI compliant IEEE 1394 FireWire card for use with DV camera or Roxio Video Capture

USB for analog sources

- Blu-ray authoring requires an additional plug-in which can be purchased at www.roxio.com
- Setting up of media access server capability requires and always on PC connected to a wired network

3D

- 3D glasses and other 3D hardware is the user's responsibility
- 3D video input formats: over/under full and half height, side-by-side full and half width, anaglyph red/cyan, RealD, Fuji FinePix REAL 3D
- 3D video output formats: anaglyph red/cyan, side-by-side and full and half-width, over/under full and half height, RealD

Input Formats:

- Video: AVI, DV, HDV, DV-AVI, MKV, MPEG-1/2/4, MPEG2-HD, DVD-Video, IFO/VOB, XviD, DVR-MS, TiVo, ASF, MOV, WMV, QuickTime, 3GP, MPEG2 Transport Stream, AVC (H.264), AVCHD
- Audio: Audio CD, MP3, WAV, WMA, Dolby® Digital AC-3, AAC, Ogg Vorbis, FLAC, M4A, MP4, Playlists (WPL, ASX, M3U, PLS, XSPF)
- Image: MPO, JPG, PNG, TIFF, BMP, GIF

Output Formats:

- Video: AVI, DV-AVI, HDV, MPEG-1/2/4, MPEG2-HD, , WMV, WMV HD, AVC (H.264), MP4, 3GP
- Audio: MP3, WAV, WMA, Dolby Digital AC-3, Ogg Vorbis, FLAC, MPEG-1/2, M4A, M4B AAC, Playlists (M3U, PLS, XSPF, WPL)
- Image: JPG, PNG, TIFF, BMP, GIF
- Video disc formats: DVD, Video CD(VCD), Super Video CD (SVCD), Mini DVD

Recordable Formats:

- CD-R/RW, DVD+R/RW, DVD-R/RW, DVD-R DL, DVD+R DL, DVD-RAM, BD-R/RE, BD-R/RE DL

Disc image formats:

- read ISO, C2D, BIN/CUE and GI;
- write ISO and GI

As can be seen from the above list, it takes quite a bit to enable execution of certain operations. If your machine is more than three years old, it MAY not have enough under the hood to run parts of the suite. Such is my case and my two 'antique' machines. To do this review, I had to put it on my wife's newly built computer, which definitely meets the specs.

Most of what I have used the suite for has been to offload files from my systems, and burn it to disc for archival storage. Starting out in the 90's with CDs, it progressed to DVDs into the 80's and beyond, and now to Blu-ray discs, for increased storage capacity. Being that Tanya and I are both photographers, the 25 and 50 GB capacities of Blu-ray media will be important as we migrate image files to disc for a secondary backup of our work. At present, to burn both our image libraries to DVD would mean burning about 200 4.7GB DVD discs. Using Blu-ray, this is cut down to around 50 BD-R discs (25 GB capacity each).

Before doing the archiving, however, I need to investigate the system further. Burning a test BD-R disc took about 1.5 hours for a full 25 GB disc, and an additional 45 minutes for

verification. The writer was only burning at 1x speed, while the discs I used were rated for 6x recording. Evidently I need to upgrade the burner's firmware, or check the settings in the software.

Another area of investigation concerns the creation of DVD movies. During testing, I noticed some audio dropouts during playback of the compilations I assembled into a DVD movie. Referring to the Roxio forums brought forth some tips and tricks to try to resolve this. After applying some of those recommendations, I now have the dropouts minimized, but they still occur randomly. I will need to further test this, using different media, and perhaps trying the DVDs on different players than my own home machine.

Overall, the Creator 2012 suite is a powerful, highly useful package. There is not much you CAN'T do with it, and a lot you CAN. This package has matured as the years have gone by into one that no serious media creator should be without. Even though aimed at the home market, many small businesses looking to create rich media presentations and projects will find the power of this software to more than meet their needs.

For further details on this version, or the PRO version, please go to the Roxio website at www.roxio.com. Roxio Creator 2012 is selling for \$79.99 after a \$20 mail-in rebate. The rebate also applies to the PRO version, if you decide to purchase the added power and features it offers. If you own Creator 2011, you qualify for a special upgrade price of \$69.99. However, you can't upgrade at this price from an older version. Remember, you can get delivery via electronic download or a physical box. If your Internet connection is not a broadband one, opt for the box delivery. It will save you hours of downloading.

Would I recommend this package? Definitely YES. It has been a steady and reliable friend for almost 20 years, and not many others can come close to the features it offers.

From the June 2012 issue of Horizons. Courtesy of APCUG.

Make Hard to Break, Yet Easy to Remember Passwords

by Doris Collins

Computer Club of Oklahoma City, OK

We all know that simple passwords are dangerous. If you're using any of the following for passwords (or forms thereof), you probably aren't as secure as you think:

- Names of Pets
- Birth date
- Last 4 digits of your SS#
- Kid's Names
- Grandkid's Names
- Parent's Names
- Addresses
- Phone Numbers
- The word Password

Did I catch you? Well, it gets even worse!

Even if you're not using any of the above, but are still using simple words (like car, bike, etc.) for your passwords, your accounts are still pretty easy to break into. Now, a better password looks more like this:

ks86jw03ts92ctb02

Although some would argue that it's not better than what most people have been using thus far. Yeah, yeah, I know what you're thinking, "How the heck am I supposed to remember that thing? It's 17 random letters and numbers!" Read on. That password is as easy to remember as any other – if you understand how it was constructed:

It's based on a fictitious Smith family with a daughter named Kelly and a son named Tyler. They have a 2003 Jeep Wrangler and an 02 Chevy Trail Blazer. Now, let's take those facts and look at the password again:

- ks - Kelly Smith, born in 1986
- jw03 - Jeep Wrangler, 2003 model
- ts92 - Tyler Smith, born in 1992
- tb02 - You guessed it, Chevy Trail Blazer, 2002 model year

I simply took the first initials of everyone and everything involved, then the year they were born (or built). It's a lot tougher to guess a password like that, but still very easy to remember.

From the May 2012 Issue of eMonitor. Courtesy of APCUG.

Spam and Spyware - It Takes Two: Senders and Receivers

by John Roy

The PC Users Group of CT

As a recipient, everyone must be cautious before opening any email including those from family or friends. Fortunately, most ISPs do a fairly good job of stripping out obvious spam/malware email so it never reaches your inbox. You may even have a second filter to further reduce what arrives in your real mailbox but it is impossible to eliminate all spam/malware. Therefore, the final filter is a manual decision by you not to open a potential Spam/malware email.

Common sense about opening any questionable email has been published numerous times and need not be repeated here. Those of you that heed this generic advice will minimize your chances of becoming infected. The people that can't resist knowing what lies behind the questionable email will continually be infected. The bottom line is if it doesn't look right delete it. If you really think your friend sent something important, just respond requesting a follow up without opening the pending email.

Are you or your email address being flagged as the sender of this spam/malware? If you are being accused of sending spam/malware one or more of these things have happened.

- Your computer is infected and is sending this email without your knowledge.
- A friend of yours with your email address has a compromised computer that is sending the spam/malware using your email address.
- One or more of your email address passwords has been cracked and consequently compromised by a criminal.

Of course there could also be random spoofing of common email addresses. Some other clues

that you may notice is getting replies or bounce messages to email you never sent.

So what can be done? When I receive a potential email threat from someone I know I first disable any active hyperlink and respond to the sender letting them know that spam/malware is being received from their email address. I recommend the person take preventative action by first running several malware tools such as Malwarebytes on their personal computer.

They can also change their ISP password in case that has been compromised. If the spam/malware source is someone else's computer or just random spoofing there really isn't much more that can be done but hope it eventually stops.

From the May 2012 issue of The Program, Courtesy of APCUG.

Tablet Computers - Great for Accessing the Internet

by Phil Sorrentino

Sarasota PCUG, FL

Tablets are all the rage. You might think it started with the iPad, but the iPad is just the latest and greatest implementation of what started out as pen computing with a stylus on a Personal Digital Assistant, circa 1992. (I bet many of you had a Palm Pilot, or something similar. I know I did.) Microsoft even introduced a tablet or slate computer using a pen (rather than a keyboard) around 2002. (The term Tablet PC was coined by Microsoft, as a pen-enabled computer conforming to Microsoft's hardware specifications, and running a licensed copy of the "Windows XP Tablet PC Edition" OS. Things have really changed from then.) The Apple iPod-Touch, in 2008, was the forerunner of the eventual iPad in 2010. Since the iPad introduction, many similar featured tablets have shown up for sale in stores and online retailers. Tablets, in use, are even showing up on popular TV shows. I bet you've seen them used on shows where technology plays an important part of the plot, like NCIS and NCIS Los Angeles.

Tablets are basically computers, but they are built for mobility, even more-so than laptops. They are light (under 1 ½ lbs.) and there are no moving parts, so they should be fairly rugged. (There are no hard drives or optical (CD/DVD) drives.) The Operating System and Applications (Apps) are stored in semi-conductor memory so they are readily available; the boot-up time is really quick. All tablets have a touch sensitive screen which acts as both the keyboard and mouse. All interactions are done by finger movements on the screen, called gestures. Most gestures are done by one finger, like a "flick" which moves an object in the direction you flick your finger, but some gestures require two fingers such as zoom, which is a outward pinching-like movement of the thumb and pointer fingers. Most popular tablets are either 7 or 10 inches (diagonally measured), although I've seen some smaller and some other sizes. Most Tablets do not have cell phone capabilities, but I have seen some smaller ones that included phone features.

Besides the hardware manufacturer, one of the main distinguishing features of a tablet is the Operating System (OS). Currently, there are three major OSs, Apple's iOS, Google's Android, and Microsoft's Windows Phone7. Apple has a line of tablets that use iOS, the iPad and iPad2. Many tablet hardware manufacturers, such as Motorola, LG, Lenovo, HTC, Samsung, Toshiba, ASUS, etc. make use of Android OS. And Microsoft has stated that many manufacturers will use Phone7, among them Samsung and Nokia. The User Interfaces (UI)

that ride on top of the OSs are fairly similar in functionality, but have some very different features. Apple iPads are tightly tied to Apple iTunes. (What would you expect?) Google tablets are loosely tied to Google's applications such as Gmail and Google+. I haven't seen much of Phone7, but I would guess it will be tied to Microsoft products and websites. Because the current tablet universe seems to be populated by Apple iPad products and those running Google's OS, I will leave Phone7 out of some of the comparisons. As of this writing Apple has about 60% of the market, and Android has around 30% (the Amazon Kindle Fire uses Android). One of the major software differences is that Android runs the Adobe Flash software that is used on many websites to support videos. Apple does not allow Adobe Flash to run. Another hardware difference seems to be that Google supports more interfaces to get data onto, and off, the tablet. Some Android tablets provide micro-SD slots for added storage, micro-HDMI output connectors, USB ports for file transfers, as well as the ability to replace batteries.

The tablet is a great computing device for using (or consuming) data. You probably would not want to create any large amount of data with a tablet (maybe only if you have a unit with a docking or wireless keyboard). Because of its light weight, the tablet is very convenient to use for accessing the internet when you're not at a desk or table. It fits right into your lap or can be easily held with one hand while the other hand controls its operations. It is great for checking your email, surfing the internet, reading a newspaper or magazine, reading a book, watching a video or movie, reviewing your collection of home photos, playing a game (have you tried Angry Birds?), all while listening to music from your own personal playlist.

So if you think you might like a Tablet, what should you look for? The first decision is really, What OS? If you like the Apple environment, then go with an iPad or iPad2, and you're done. There are very few decisions to make, except for how much memory; 16GB, 32GB or 64GB. If you prefer the more open environment of the Android OS, then there are a few more decisions to be made. The first one is size, 7" or 10". Some manufacturers have models in both sizes, and some make only one size. The seven inch size is good if you expect to carry it around and use it in many places; it probably fits into a handbag, but probably not a pocket. The ten inch size is easier on the eyes and typically will display more of a webpage. This larger size is nice for viewing, but is not as portable.

The next thing to consider is battery life. The current range seems to be roughly between 7 and 10 hours. Some models make it easy to replace the battery, some do not. (With the iPads, you are instructed to return the unit to the manufacturer.) Internal memory and an external memory slot are another area to consider. Internal memory is typically 8GB, 16GB, 32GB and possibly 64GB. External memory may be provided by an SD slot or a mini or micro-SD slot. The external memory is dependent on the size of the chip you put into the slot, currently up to 32GB. With external memory, you can use many memory chips, one at a time, which allows you to keep different things on different memory chips. (Another memory number you may see is RAM memory. This is typically 1GB (possibly as much as 2 GB) and is similar to the RAM in a PC. More RAM usually means increased speed and better multi-tasking.)

All models provide Wi-Fi connectivity to the internet. Some also provide 3G or 4G connectivity, via the cell phone network. Cell phone network connectivity will probably require a data plan which can cost from \$30 to \$60 a month depending on your data needs. If you only connect via Wi-Fi, there is no additional expense. Most models provide a USB port for

connection with a PC. When connected to a PC, data files such as pictures, videos, and documents can be transferred between the devices. Many models also include a micro-HDMI interface for connecting to a digital TV. When connected to a TV, videos can be played on the tablet and viewed on the large screen digital TV. Bluetooth connectivity is also typically included.

Most of the popular models have processors that are quite adequate. Some of these are made by nVidia, Qualcomm, Arm, Texas Instruments, Samsung, and of course, Apple. (Where are Intel and AMD, you might ask. Low power consumption is the main requirement for tablet processors, and Intel and AMD have not been players in this arena in the past, but I think you will see some new processors from them show up in tablets in the near future.)

Tablets are now all the rage. Once you have one the real job begins; that of trying to decide what you are going to do with it. The thing that makes the tablet so useful is, like the PC, the fact that you can put Applications (Apps) on it. Many, which are becoming standard, Apps usually come with the tablet. Other Apps are easily downloaded from either iTunes or the Android Market. But the whole discussion of Apps will have to be the subject of a future article. Stay connected.

From the April 2012 issue of the Sarasota Monitor. Courtesy of APCUG.

Get Free Help, Tips, and Tricks from "MakeUseOf"

by Ira Wilsker

It never ceases to amaze me as to how much reliable and quality help is available on the internet. One of my favorite resources for tips, tricks, cheat sheets, and apps is the website at www.makeuseof.com. With an international staff, but hosted in the U.K., MakeUseOf has established a recognized reputation of excellence in terms of tips and tricks to improve our cyber lives, regardless of what operating system that we choose to use, or devices that we own. Windows, Android, Linux, Apple OS, and other operating systems are covered, as well as hints and help for smart devices and phones, tablets, laptops, netbooks, desktops, and other digital platforms.

The menu bar at the top of the website somewhat says it all, indicating what type of information is available, with the simple headings linked to "How To & TIPS," "Best of APPS," "Ask Tech HELP," "Cheats and GUIDES," "Websites INDEX," and "Geeky FUN."

The front page of MakeUseOf.com, which I review on a daily basis, shows the latest articles posted, as well as a listing of the most popular articles referenced. Founded just six years ago, in July, 2006, Make UseOf has 450,000 active subscribers, and 15 million page views each month. MakeUseOf is ranked as one of the top blogs on the web, and listed as one of the top 1000 websites by Amazon's Alexa. The heart of the MakeUseOf website is the collection of articles that it has posted; with about 10 article summaries per page, starting on the front page of the website, there are 1393 pages of article summaries, with each summary linking to the full article! As I type this, the most recent articles on the front page include such diverse items as, 3 Tools To Unleash Your Mac OS X Menu Bar, 10 Free MP3 Albums To Download (Sunday special, every Sunday), Why I'm Done With Windows (Commentary), Cool Websites and Tools, Cool Tech Deals of the Week, and Create Your Very Own Operating System With Linux From Scratch [Linux].

While a comprehensive collection of nearly 14,000 catalogued and indexed articles is a wealth of useful information, these articles make up but one small part of the MakeUseOf website. Moving the cursor over the “How To & TIPS” part of the menu bar on the website opens a wide choice of options; here is where operating system help can be selected (Windows, MAC, iOS, Linux, Android), browser tips covering all of the major and most of the minor internet browsers (Internet Explorer, Firefox, Safari, Opera, Chrome, and many others), Facebook and Twitter help, Wordpress and blogging assistance, online music help, security information, gaming, hardware and gadget information, and a variety of other interesting topics. Being personally interested in cyber security issues, I clicked on the “Security” link on the pull-down “How To & TIPS” menu, where the latest person-level security articles were posted. Among the latest articles posted was an updated story about the 450,000 Yahoo! passwords that were compromised by hackers and posted online, an update on the FBI pulling the plug on internet servers that it had been running to mitigate the impact of the DNSChanger malware (see my April 27 column in the Examiner online archives), security risks on the Pinterest social media service, Trojans attacking Android and iOS devices, and a frightening prediction from Trend Micro that warns of a massive malware assault on Android devices, stating, “Trend Micro expects to find 138,000 malware samples in the fourth quarter of 2012 – up dramatically from 5,000 at the start of 2012.” Other contemporary security columns include articles on massive password thefts, gaming security, and online scams.

Under the “Best of APPS” banner is a directory of the best applications available, as determined by the MakeUseOf staff and broad community of contributors. The listing of categories of “Best APPS” is large and includes the best websites, as well as the best software, applications, and plug-ins for all of the major operating systems, portable devices (including smart phone and tablets, including the iPhone and iPad), browser extensions and add-ons, Wordpress plug-ins, portable applications (most run from a USB flash drive), and Linux distribution files. In this lengthy list, there is literally something for everyone.

With the widespread and increasing utilization of digital technology, it is inevitable that all of us will likely need some type of technical help or assistance; while there are many online sources of this technical help, including manufacturers’ or publishers’ websites, MakeUseOf has compiled an impressive collection of articles in its “Ask Tech HELP” section. Technical help and assistance is available for all of the major operating systems, hardware and software aid, networking solutions, Facebook help, Smartphone assistance (Android and iPhone), help with the many different web browsers currently available, and help for bloggers. Since I have an Android Smartphone, I decided to explore some of the more recent Android tech support issues, and I found several of use to me. In each of the tech support categories, the protocol is for someone to post a question, and then there may both expert and community responses. The number of possible solutions is posted adjacent to the inquiry, with the answer box color coded, which indicates if the problem has been resolved to the satisfaction of the person who originally posted the inquiry; red indicates unresolved, while green indicates satisfactorily resolved. Only registered users can post tech support questions on MakeUseOf, but registration is fast and free. MakeUseOf recognizes the users’ registration on Facebook and other social media websites, which can be used to access all of the features and downloads on MakeUseOf; for those without social media membership, or those who prefer to register directly, they may do

so directly from any page on the site.

I am not too proud to say that sometimes I need help with some of the most commonly used applications, and MakeUseOf offers about 75 full length guides, and about three dozen cheat sheets. The full length guides are available for free to registered users (password required, and is provided free to registered users). The free downloadable guides are available in the universal PDF format which can be downloaded or viewed online, or in ePub format which can be viewed on an iPad, Nook, Kobo, and most other e-readers. Kindle users will have to convert the ePub file to MOBI format in order to read it for free on the Kindle, or it can be purchased directly from Amazon for download to the Kindle. One of the guides that I use frequently is the 30 page long “Office 2010: Ultimate Tips and Tricks” which is exactly what the title says. Other guides include comprehensive guides to Windows Phones, Photoshop, Chrome, iPad, LinkedIn, social media marketing, Google+, Android, Ubuntu, a complete guide to malware removal, guides to backup and restore, and many other useful (and free) complete guides.

The free MakeUseOf cheat sheets are mostly one or two pages in length, and consist of keyboard shortcuts, hints, and other tips that may make applications faster to use and more enjoyable for the user. I regularly use several of these cheat sheets in some of the adult education classes that I teach, and have taught entire classes using only the appropriate cheat sheets as my instructional text. I routinely use several of the cheat sheets myself, including Windows, MAC OS X, Office 2010, Google Docs, Outlook, Gmail, Facebook, “Chat Smileys,” and Firefox cheat sheets, which I store on my desktop in PDF format.

Some of us occasionally need a little light humor when online, and the “Geeky FUN” section may meet that need. Geeky FUN has two primary sections, pictures and videos. There are enough funny computer and technology related pictures and images to satisfy anyone’s funny bone, as there are a dozen funny pictures on a page, and there are 233 pages of funny images (about 2800 images)! For those who like funny videos, Geeky FUN has 55 pages of videos, with a dozen thumbnails per page (660 total videos). For entertainment value, these images and videos are a fun way to burn many hours of online time.

If you would like to keep up with the latest materials from MakeUseOf, it offers a customized free email subscription of user selectable topics including a daily newsletter, articles, tech support answers, and the newest “Geeky FUN” images and videos. With all of its extensive free collection of articles, tech support assistance, cheat sheets, guides, and humorous content, it would be easy for any user to become a regular on the MakeUseOf website. Anyone who visits the site and explores its offerings will comprehend why it is a part of my daily online ritual.

WEBSITES:

<http://www.makeuseof.com>

<http://www.makeuseof.com/about>

Society News

Help's Half Hour Notes

July 10, 2012

Pittsford Town Hall

by Jan Rothfuss

Q: When trying to install an update to .NET an error message appears. Does it make a

difference?

A: It should not make a difference unless you want to watch NetFlicks.

Q: Should I uninstall and reinstall again?

A: That may require a lot of work. You might be able to salvage it that way.

Q: Another member has an update that keeps trying to install '1 of 1' whenever he boots up. What is happening?

A: It was suggested that he delete the download file as it might be corrupt. Some machines create a file at startup that is similar to a check point file. This might be what it is doing.

Q: One member reported replacing his old hard drive with a new SSD and the speed has increased. It runs faster and cooler and takes less power.

A: The only downfall may be no warning as it is going to fail.

Q: When using his XP machine, he went to the first restore point. He keeps getting a 'cannot restore'.

A: You may have a virus that is keeping you from restoring. Go through the security tango and see what it finds. Another idea would be to put in a Linux boot disk and use its utilities to clean out. See Carl if you want to explore this option.

Q: Periodically a member cannot get on the internet. The solution is to unplug the Time Warner router and then restart after 30 seconds.

A: This is a common problem. This resets the router and will get rid of the issues. If the problem persists it may be worth a visit by Time Warner. They may replace their equipment and will measure the line. Be a complainer. It works.

Q: How many devices can be using the network at the same time?

A: The RoadRunner router may limit to five but usually there will not any issues until after twenty or so.

It has been our custom to have a picnic for our August meeting. This year, to celebrate our 30th anniversary, we are having a dinner complete with a little something to remember the occasion. The usual silent auction will still take place.

It's time to get your checks and reservations in. The deadline is August 7. Send them to Steve Staub, 2 Bambi Ln, Rochester, NY 14624.

The date is August 14th and we will celebrate at the Lodge on the Green, 2888 Ridgeway Avenue. Cocktails (cash bar) with cheese and crackers at 6 pm followed at 7 by dinner. The cost is \$16.50 per person.

The buffet menu consists of round of beef, baked chicken, Italian sausage with peppers and onions, au gratin potatoes, macaroni with meat sauce, green beans with almonds, fruit, three bean salad, jello, assorted relishes, chef's salad, rolls with butter, after dinner mints, and coffee, tea, or milk.

The Lighter Side

I'm a tech support engineer for a software company. I had a guy call up rather annoyed that the disks we'd sent him containing the latest version of our software didn't work.

- Customer: "The install fails half way through. I tried several times, and it always fails at the same point."
- Tech Support: "Did you see any kind of error message?"
- Customer: "Yes."

- Tech Support: "What did the error message say?"
- Customer: "It said, 'Please insert Disk 2.'"
- Tech Support: "Have you got another disk there?"
- Customer: "Yes."
- Tech Support: "Is it labeled 'Disk 2'?"
- Customer: "Yes, it is."
- Tech Support: "Insert that disk into the drive, and click 'OK!'"
- Customer: "Wow, thanks! That's fixed it. It's installing now. What was it, a faulty disk or something?"

I went to the post office to ship a package of software to a customer. Since the software was expensive, I decided to insure it. As the postal employee was filling out the insurance form, he asked me what I was shipping.

- Me: "Software."
- Him: "You mean, like, pajamas?"
- Tech Support: "Ok, ma'am, I need you to do a ctrl-alt-del."
- Customer: "How do I do that?"
- Tech Support: "Push and hold 'ctrl' and 'alt' at the same time, and then hit 'delete'."
- Customer: "Where are those?"
- Tech Support: (*explains the location of the keys*)
- Customer: "Nothing happened."
- Tech Support: "Try again."
- Customer: "Still nothing."

A minute or two later....

- Customer: "Should I turn my computer on? Would that help?"

