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Databases
with Ralph Squire

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Using the Social Security Death Records
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The Social Security Administration's Death Index (SSDI) can be a boon to beginning genealogists. The Social Security number is the most valuable piece of information when seeking a number of other documents. It is essential for ordering paper copies of original death records, obituaries, and more. The SSDI is the first step in obtaining this information. If you can only trace your U.S. ancestry back to your grandparents or possibly great-grandparents, the Social Security Administration can help you find where they were born, the

names of their parents, and more. The SSDI can be especially helpful for those researching immigrants as the data often shows where the individual was born in "the old country."

The Social Security Administration was created by an act of law in 1935 as part of President Roosevelt's New Deal program. The act laid out a retirement system for many Americans, although not all. The act also created a new governmental agency to manage the program. In the following 69 years, the Social Security Administration has become one of the largest agencies in the federal government.

The Social Security Administration started computerizing records in 1962. This made it possible to produce an index of people who had Social Security numbers and are deceased. The information in the Social Security Death Index for people who died prior to 1962 is sketchy since SSA's death information was not automated before that date. Persons who died before 1962 are rarely listed in the SSDI. Some of the online Web sites advertise that the data they possess will contain information about deaths "as early as 1937," but that claim is a bit misleading; 99.9% of the information is for 1962 and later.

Initially, the Social Security Administration only recorded the deaths of individuals who were receiving retirement benefits from the Administration. Those who died before reaching retirement age were not listed. Neither were those who had different retirement systems, such as railroad workers, school teachers, and other municipal, state, and federal employees. In the 1970s the railroad and many other retirement systems were merged into the Social Security system. Deaths of those retirees then started appearing in the SSDI.

In the late 1980s and after, all deaths in the U.S. were reported to the Social Security Administration and recorded in the SSDI. You can find deaths of children and non-retired adults listed for the 1990s, but not for earlier years.

Because legal aliens in the U.S. can obtain a Social Security card, their names may appear in the SSDI if their deaths were reported, even if the death occurred overseas.

The online SSDI databases contain the following information fields:
Social Security number Surname Given Name Date of Death Date of Birth Last Known Residence Location of Last Benefit Date and Place of Issuance.

You can access the Social Security Death Index at no charge on a number of Web sites, including:

New England Historic Genealogical Society (this database was updated just a few weeks ago with the latest data through June, 2004) http://www.newenglandancestors.org/research /database/ss/default.asp

Family Tree Legends (this version has several search capabilities not found on other sites): http://www.familytreelegends.com/records/ssdi

Ancestry.com: http://www.ancestry.com/search/rectype/vital/ssdi /main.htm The Church of Jesus Christ of Latter-day Saints (the Mormons) offer the Social Security Death Index on their popular Family Search site.

Keep in mind, however, that the online SSDI database is only an index – an abbreviated listing. The Social Security Administration holds additional information that can be a genealogical jackpot. The index listing of an ancestor is merely your ticket to this jackpot.

From 1936 on, anyone who has applied for a Social Security Card filled out an application form (SS-5) that the U.S. Government keeps on file. This application form (SS-5) contains the following information:

Full name *Full name at birth (including maiden name) *Present mailing address Age at last birthday Date of birth *Place of birth (city, county, state) *Father's full name "regardless of whether living or dead" *Mother's full name, including maiden name, "regardless of whether

living or dead" *Sex and race *Ever applied for SS number/Railroad Retirement before? Yes/No *Current employer's name and address *Date signed *Applicant's signature

The items marked with an asterisk are not available in the online SSDI database.

The SS-5 form is obviously much more valuable to the genealogist than the limited information shown in the online death index. The Social Security Administration makes copies of the original Social Security application form (the SS-5) available to anyone who requests information on a deceased individual. You can obtain a photocopy of the SS-5 form by writing to the Social Security Administration.

The SSA charges $27.00 for each individual SS-5 copy ($16 for an abbreviated NUMIDENT form, but most genealogists will prefer the SS-5 itself). The SSA is not in the business of doing genealogical research and cannot, by law, expend Social Security Trust Fund money for purposes not related to the operation of the Social Security program. The $27 fee is intended to offset the cost to the government whenever SSA provides information from its files for non-program purposes.

There is no standard form to fill out when requesting a copy of the deceased's SS-5. Instead, you must write a letter. You can "copy-and-paste" the following sample letter into your favorite word processor, then change all the information shown inside the curly braces {}:

Social Security Administration
Office of Earnings Operations
FOIA Workgroup
300 N. Greene Street
P.O. Box 33022
Baltimore, Maryland 21290
Re: Freedom of Information Act Request
Dear Freedom of Information Officer,

I am writing this request under the Freedom of Information Act, 5 U.S.C. Section 552. I hereby request a copy of the SS-5, Application for Social Security Card for the following individual:

{first name} {last name}
{Social Security Number as obtained from the online SSDI}
Birth: {Date of birth}
Death: {Date of death}

This individual is deceased, having been listed in the Social Security Administration's Death Master File. I am requesting a copy of this person's original SS-5 form. I understand the fee for this service is $27.00. Included is a check for $27.00 made out to the Social Security Administration to cover any administrative costs required by this request.

Please respond to my request upon receipt of this initial correspondence. Thank you for your attention and assistance.

Sincerely,
{Your name}
{Your full address}
Daytime Phone Number: {Your telephone number}

If you want to obtain the SS-5 forms for more than one person, it is suggested that you write separate letters and separate checks, and mail them in separate envelopes. Be patient. You may have to wait several months for the response to your letter(s).

If you cannot find a person in the SSDI, the Social Security Administration may still be able to help. You may request an "SSN search." The SS will try to find the person's Social Security

Number, even for those deaths before 1962. To request this service, you must send $29 and provide the person's full name, state of birth, and date of birth to:

Social Security Administration
OEO FOIA Workgroup
300 N. Green Street
P.O. Box 33022
Baltimore, Maryland 21290-3022

Providing names of parents is also helpful, especially with common surnames. Be sure also to provide proof of death as the records of living individuals are not publicly available.

Social Security Numbers

It is interesting to note that you can tell where a Social Security Number was issued simply by looking at the first few digits of the number. This does not tell where the person was born, only where he or she was living when the number was issued. Nonetheless, it can be a valuable clue as to where to look for additional information.

The Social Security Account Number (SSAN) is divided into three sets of digits. For example, let's take 123-45-6789. The 3 digits in the first group indicate the state or territory in which the number was originally issued. The second group of 2 numbers is used to define the people within the state. The third group of 4 digits is simply issued in numerical sequence. The following list shows the area indicated by first 3 digits:

001-003 New Hampshire	387-399 Wisconsin	526-527 Arizona	730-899 Unassigned
004-007 Maine	400-407 Kentucky	528-529 Utah	A few Social Security Numbers beginning with a 9 have been issued, but these are very rare.
008-009 Vermont	408-415 Tennessee	530 Nevada	
010-034 Massachusetts	416-424 Alabama	531-539 Washington	
035-039 Rhode Island	425-428 Mississippi	540-544 Oregon	
040-049 Connecticut	429-432 Arkansas	545-573 California	
050-134 New York	433-439 Louisiana	574 Alaska	
135-158 New Jersey	440-448 Oklahoma	575-576 Hawaii	
159-211 Pennsylvania	449-467 Texas	577-579 District of Columbia	
212-220 Maryland	468-477 Minnesota	58 0 U.S. Virgin Islands	
221-222 Delaware	478-485 Iowa	581-585 Puerto Rico, Guam, American Samoa	
223-231 Virginia	486-500 Missouri	585 New Mexico (some 585 numbers)	
232-236 West Virginia	501-502 North Dakota	586-699 Unassigned	
237-246 North Carolina	503-504 South Dakota	700-729 Railroad Retirement Board	
247-251 South Carolina	505-508 Nebraska		
252-260 Georgia	509-515 Kansas		
261-267 Florida	516-519 Idaho		
268-302 Ohio	520 Wyoming		
303-317 Indiana	521-524 Colorado		
318-361 Illinois	525 New Mexico		
362-386 Michigan	(also 585 below)		

For more information about obtaining information from the Social Security Administration, look at:

http://www.socialsecurity.gov/foia/foia_guide.htm

Courtesy of APCUG.

AVAST Followup

by Art Gresham
Editor, UCHUG Drive Light, *San Diego, CA*

After our October UCHUG meeting, (Protecting Yourself, Your Computer, and Your Identity with Bob Gosticha, from AVAST) I installed AVAST on my primary home computer. It was previously protected by another product, for which the paid period was just expiring. And I had already installed AVAST on my second desktop machine, and my Dell laptop.

On the drive to the UCHUG October meeting I had commented in our carpool about that uncertainty that some of us have experienced, of not knowing if an anti-virus program was doing its job when it does so very quietly. Does that mean you have not been infected, or did it just miss something that should have been prevented? Sometimes you might look at the antivirus application, dig into its statistics or reports, and find that indeed some suspect things may have been caught, but how bad were they, and how much trouble were you saved from experiencing?

Now to events unrelated to our computer group, but very related to other work that I do. I am one of the two people who do normal updates, maintenance, and content editing on a website, with many more pages than our UCHUG.ORG. Normally, it is just update the articles, announcements, and occasional pictures.

Last week, I uploaded my weekly work one day, the next day I tried to make some additional changes, but my FTP program (http://fireftp .mozdev.org in Firefox) would not let me in. I Knew that I Knew the password, because I had just used it the day before. What was I doing wrong? A quick email to my buddy disclosed the very sad news. Our site had been hacked, so he had disabled the account, changed passwords, and restored the backup code.

What he had learned lead to a sickening discovery. A user had reported to him that they were unable to get to our site by following a Google search link. It was news to us, but then we always access it by saved bookmarks. No need to "Search" for your own site!

When he looked at the web files he found that the bad guys had gotten in to our site and injected into each of our files a piece of code (an eval() statement into the php file, more about this later) that detected that the user had arrived from a Google search. It then did a redirect to some bogus site, we speculated it might be to earn money from each click. And perhaps also to do some further infection of that unsuspecting visitor. Fortunately for us, that redirect site had been taken down-undoubtedly because someone had already discovered this was happening, and that site was reported, and disabled. But who knows how many of our search visitors, and those of other websites similarly infected, had already been affected.

So down the site, change the passwords, restore the code, update the recent changes not in the backup. And that should make us good again ... right?   Wrong!

One week after our Oct 3rd meeting and cyber security presentation, I received another email "Here We Go Again." My partner notified us ... "Well they got us again. On Wednesday the 3rd, our clicks coming from the search engines were directed to a website where the users would be attacked by a virus. Nice huh?"

You know the drill. Down, change passwords, restore. Pain. But this time he did a bit more research and found that our CMS software package (Joomla) has a potential vulnerability in the Admin account and they recommended disabling it (after creating new superuser accounts to be able to perform the necessary functions. We fix it.

So if they are getting in by that known vulnerability we should be safe now. Right?

Hey, You're getting ahead of me, but you by now have figured that they got in again. ARGH!

So the next morning he installed a new "detector" file onto our website. The purpose of this mini-page is to send him an email if the date stamp of the index.php (that is the ROOT of the website-the home page if you will) is changed from the hard coded value. If they re-edit and save that page (all the rest also were getting infected, but we just need to find it one time) he gets a warning email.

At the same time I started to implement an external program to monitor the site automatically. We want to be alerted much earlier of any future events. You know how it is. You pledge to check it often to spot problems. After a few weeks you think you are going to be OK and gradually stop monitoring daily. And then they zap you days, weeks or months later. So now we will be OK for some period of time, right? Again.... WRONG!

That afternoon I had just emailed my partner that I had implemented this external monitor. I also noted that we should probably test to see if we could trigger the alerts, to be sure they work as we desired. I sure did not expect to hear back from him 8 minutes later that "You spoke too soon. We were nailed at 2:30 PM. Thankfully I got the heads up a few minutes ago. We are in big trouble. They are still getting in! "

The good news is that his little detection code had worked. But the bad news is they are still at it somehow. That was AVAST's response if you understand my meaning.

So how does this relate to AVAST? Well, in trying to understand what code is performing this little trick I looked at a copy of our new 'detector.php' that I had saved from 24 hours earlier. And then downloaded (via our FTP) the current infected file. When I compared them I saw about 1600 characters of added code at the beginning. Here is part of it (only part of it here ... so this rendered harmless):

<?php
eval(base64_decode("DQplcnJvcl9yZXBvcnRpbmcoBCk7DQokcWF6cGxtPWhlYWRlcnNfc2
VudCgpOw0
KaWYgKCEkcWF6cGxtKXsNCiRyZWZlcmVyPSRfU0VSVkVSWydIVFRRQX1JFRkVSRVIn
XTsNCiR1YWc9JF9TRVJWRVJbJ0hUVFBfVVNFUl9Bn0VOVCddOw0KaWYgKCR1YWcp
IHsNCmlmICghc3RyaXN0cigkdWFnLCJNU0lFIDcuMCIpIGFuZCAhc3RyaXN0cigkdWFn
LCJNU0lFIDYuMCIp5XsKaWYgKHN0cmlzdHIoJHJlZmVyZXIsInlhaG9vIikgb3Igc3RyaX
N0cigkcmVmZXJlciwiYmluZyI..............tZG5zLmNvbS8iKTsNCmV4aXQoKTsNCn0KfQp9
DQp9DQp9")); $filename = "index.php"; print "$filename was last modified: ".date("m/d/y H:i:s", filemtime($filename)); if (date("m/d/y H:i:s", filemtime($filename)) != "10/09/12 12:52:46") {mail("johnsmith@gmail.com", "Page Change Detection", "There has been a update to theindex.php file: ".date("m/d/y H:i:s", filemtime($filename)));}?>

There, in that eval statement, the string of unreadable letters and numbers, is code that the browser will interpret as executable code! Bad Stuff!

So I planned to email this, along with some discussion to my buddy. I composed the email with the entire unedited code chunk above, hit send and then, wham. AVAST kicks in and tells me it has just detected a Trojan and has quarantined the problem code. And because I had turned on the AVAST email notification I immediately received the following email which reported:

You see, AVAST had done its job. Now that's what I call A Fast Followup.

Subject: Virus Warning
avast! [DESKTOP-HP]: File "Outgoing email 'Re: www.changedetection.com' From: A Gresham <1editor101@uchug.org>, To: John Smith <john******@gmail.com>|>PartNo_0#4077213843" is infected by "PHP:Agent-CF [Trj]" virus.
"Mail Shield" task used Version of current VPS file is 121011-0, 10/11/2012

So where are we now? Well next evening he emailed me that he had found a back door file hidden in the images folder, named post.php. It runs any code the hacker passes to it as a parameter. That file is now deleted, and we hope that with the change of passwords and other changes that the bad guys will not get in as easily. Perhaps this will finally be the end of it. For now. Illegitimi non carborundum.

From the November 2012 issue of Drive Light*, the newsletter of Under the Computer Hood, San Diego, CA. Courtesy of APCUG.*

www.MrModem.net
Ask Mr. Modem

Unsquish Internet Explorer Tabs

Q. I'm using IE 9, though I don't really care for it that much. One thing that annoys me is when I open tabs for various Web sites, all the open tabs are squished together next to the Address bar. Is there some way I can make room for the tabs to expand?

A. Right-click in the area where your tabs normally open and place a check next to Show tabs on a separate row. Once you do this, all your tabs will open in the expansive space available under the Address bar.

If IE 9 is wearing a bit thin on you, take a look at either Firefox (www.mozilla.com/firefox) or Google Chrome (www.google.com/chrome). Both are excellent browsers and worthy of consideration.

Q. I would like to download Microsoft Security Essentials to my system, but I already use Norton, provided free by Comcast. Will this be a problem?

A. Not for me and not for Comcast, but it could be a problem for your computer. I would not use both. If you're happy with Norton, stick with it. If at some point it no longer brings joy to your life, that would be a good time to make the change.

If you try to use both, there is a good chance each program will detect the various bits of embedded virus code in the other, so each program will think the other program is a virus. That can lead to false positive and false negative reports, which is not good. Very few anti-virus programs work well with other anti-virus programs so it's best to let one protection rule the roost.

Anti-spyware programs are better at socializing, so you can have multiple anti-spyware programs installed on the same system without any problem.

Q. Is there some way I can show more items on my Start menu than currently appear? It seems like the icons for each program are taking up most of the room. Can I make the icons smaller?

A. Yes, you can shrink Start menu icons in Vista and Windows 7. Right-click a blank area of your Taskbar and select Properties. Select the Start Menu tab from the window that appears and click the Customize button. Scroll down to the bottom and remove the check mark beside Use Large Icons, then click OK > OK.

Q. I have been on Facebook for three years now and I'm a little embarrassed to ask this question, but how do I invite someone to become my friend?

A. Log into your Facebook account, then choose "Invite Friends" from the Friends menu at the top of the page. You will have to provide some information at that point, but just follow what appears on screen and you shouldn't have any problem.

Q. Using Windows Live Mail, how do I permanently make my font larger?

A. Click Tools > Options. (You may have to hold down the ALT key to display the Menu bar.) Go to the Compose tab and under Compose Font, click the Font Settings button next to Mail. Choose the desired font size, style and color. Click OK when you're done to save your selections.

If you change your default to a larger font, but you can still barely see what you are typing, your reading font settings may be the culprit. Check the main Windows Live Mail screen under View > Text Size and adjust them accordingly.

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

Ask Philosophers

This site bridges the gap between intellectuals and knuckle-dragging, monosyllabic, mouth-breathers like myself. Profound, headache- inducing topics are discussed among visitors and a panel of esteemed philosophers. You are invited to submit your own philosophical query or browse the list of categories that includes everything from Art to Consciousness, to Truth, Justice, and The American Way. The sites Question of the Day as I write this is, What is nominalism? I would have enjoyed participating in the discussion, but I was afraid my head was going to explode. Perhaps another time.

www.askphilosophers.org

Cameratown.com

If you like to take pictures, Cameratown will teach you everything you want and need to know about digital photography, plus provide news, forums, tutorials, articles, access to camera manuals and even software updates.

www.cameratown.com

Edible Arrangements

Specializes in creating delicious fruit designs filled with fresh strawberries, pineapple, grapes, oranges, cantaloupe and honeydew. All ingredients are natural, with no added preservatives or sweeteners. I first learned of Edible Arrangements when I received one as a gift. I have since given several and because the ingredients are all healthy, it really does make an excellent alternative to the more traditional candy or cookies – though I personally never met a chocolate-chipper that I didn't like.

www.ediblearrangements.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

Free Income Tax Preparation Online

by Ira Wilsker

It is that dreaded time of year for many us, when our mailboxes start to fill with those dreaded W-2, 1099, and other forms that indicate to us what may be taxable income. Some people simply throw all of the tax documents in a shoe box or gallon size plastic bag, and take them to a CPA or store front tax service for completion of those dreaded 1040 series of forms and schedules. Many others collect their tax documents and use one of the many commercially available boxed income tax programs from the likes of H&R Block or Intuit's TurboTax. For those eligible, there are a number of respectable companies that offer free online tax calculations and e-filing to those eligible. According to the IRS, "...approximately

70% of all taxpayers have an AGI (adjusted gross income) of $57,000 or less... " which makes them eligible to use one of the many free online tax services that are members of the IRS Free File Alliance, the listings of which will be available on the IRS website at freefile.irs.gov starting on January 22. In the past, over 36 million individuals took advantage of these free filing services.

According to the IRS website, "The Free File Alliance, LLC is a group of industry-leading private-sector tax preparation companies that have agreed to meet the IRS' high standards for security and privacy and provide tax software options for free." Over 20 tax preparation services, all members of the Free File Alliance (freefilealliance.org), have offered free online tax calculation and e-filing services to those eligible. Generally, anyone (or couple filing jointly) with an adjusted gross income of $57,000 or less is eligible for these free filing services. Some of the services are only available to residents of specific states, while others have other restrictions, but as previously stated, the IRS claims that 70% of workers, about 100 million people, are eligible for at least one of these free online services. Some of the online services also have special arrangements for military families, military retirees, students, or retirees. Most of these services only prepare simple tax returns, which may not be appropriate for many people. All of them meet IRS requirements for safety, security, accuracy, and privacy, and will electronically file (e-file) the tax return with the IRS when completed, providing the fastest possible refunds for those receiving them. Most of these free file services do not prepare state income taxes for free, but instead charge a nominal fee from $5 to $15 to prepare and e-file (where available) state income taxes. No special tax knowledge is necessary in order to utilize these free online services as they use a question-and-answer method to solicit appropriate information from the taxpayer, providing explanations as they go along. All of them will make the necessary calculations, freeing the individual up from trying to comprehend the massive IRS tax tables.

Among the better known companies offering free online tax preparation and e-filing is H&R Block, with its "H&R Block At Home Free" (www. hrblock.com/online-tax-preparation/free-edition.html). This online service is intended only to complete what it calls "simple tax returns," which is defined by H&R Block as, "A simple tax return excludes self-employment income (Schedule C), capital gains and losses (Schedule D), rental and royalty income (Schedule E), farm income (Schedule F) and shareholder/partnership income or loss (Schedule K-1)." Taxpayers with any of these forms of income (or losses) will have to use one of the commercial products or paid preparers. This free online product offers many of the same benefits and services as its commercial (paid) counterparts, including H&R Block's "Accurate Calculations Guarantee," and "Worry-free Audit Support." The number of IRS forms and schedules that can be completed by this free service is arguably the most comprehensive list available in a free service. H&R Block's free online service will complete a 1040EZ, 1040A, or 1040 as appropriate, along with any additional forms or schedules, as determined by a comprehensive and easy to understand interview process. This interview process is somewhat intelligent, in that it will attempt to find all lawful deductions and credits in order to maximize any refund, or minimize any taxes due.

Another extremely popular tax preparation software or online service is TurboTax, which also offers a free online service for simple returns at turbotax.intuit.com/personal-taxes/online/free-edition.jsp. As do most of the other free online tax services, TurboTax uses an easy to follow interview procedure in order to determine the proper forms to use, and calculates the proper taxes. According to TurboTax, "Easy Questions, Tailored to You — We ask questions in plain English aand then put your answers on the right forms for you, including 1040EZ, 1040A, and 1040. TurboTax skips interview questions that don't apply to

you, so you can finish your return faster." Also as most other major services, TurboTax guarantees the largest possible refund as well as audit support, if necessary. For those who start with the TurboTax free edition, but later find that one of the paid versions of TurboTax would be more advantageous, the free edition will prompt the user if a different TurboTax product would be better for them, and will automatically fill out the upgraded (paid) version with the information previously entered into the free version. TurboTax will check the return for accuracy, and then e-file it with the IRS, quickly getting the user a refund, if one is coming. Previous users of TurboTax can import last year's data into this year's product, speeding up the process. State tax returns can be completed, if necessary, for a nominal fee.

One of the more unusual free online tax services is FreeTaxUSA (freetaxusa.com), also listed online as "TaxHawk," an identical product and service. FreeTaxUSA differs from all of the other free online tax services in that it is explicitly free for everyone, not just those with an AGI of $57,000 or less. According the FreeTaxUSA website, "Our free service covers a wide range of federal returns, including investment, self employed, home ownership, rental income, farm income, and other tax situations." Unlike most of the other free products, this service is also available for those with other forms of income and expenses, including, "Capital Gains, Office & Business Expenses, Rental Income, Investment Income or Losses, Traditional & Roth IRAs, Retirement and Pensions, Military Income, Charitable Contributions, Gambling income, and Farm income." For those who may need additional priority support and services, a deluxe edition is available online for only $5.95. State taxes can be completed and e-filed by FreeTaxUSA for $9.95, FreeTaxUSA claims to have processed over 8 million free tax returns.

Another unusual, but very popular free online tax service, TaxACT, also offers free online tax preparation for everyone, including both simple and complex returns without the income restrictions (taxact.com). According to the TaxACT website it is, "The most complete free tax filing solution for everyone! It's true! FREE to prepare, FREE to print, FREE to e-file - no income or age restrictions. Get the fastest tax refund possible with free e-file. Handles simple AND complex tax returns — supports 1040, 1040A, & 1040EZ, and includes all e-fileable IRS forms to handle all filing statuses & life situations. Another unique benefit offered by TaxACT is not just that it is available for free online preparation, just like all of the other free products, but it also offers the complete program as a free download, such that it can be completed offline on the computer, rather than online in a web browser. TaxACT offers guaranteed accuracy, guaranteed largest refunds (if eligible), and audit assistance. Users of either the free online or free downloaded versions can also complete a state tax return for a fee of $14.95. For families with college age children, or adults contemplating a college education, TaxACT also offers a "College Student Financial Aid Worksheet" which enables the user to easily complete the FAFSA (Free Application for Federal Student Aid), which is a requirement to get financial aid at almost all colleges and universities. For those who may need additional services, TaxACT offers a Deluxe Federal version for online use or download for $9.95, and a bundle with both the Deluxe version and state program for $17.95 (download or online). For the extra $3, those living in states that have a state income tax may find the Deluxe bundle advantageous over the free version plus the state filing.

These are but a few of the dozens of such products available. Several of the products are in the process of being reviewed and evaluated by the community of users at Gizmo's Freeware (www.techsupportalert .com/best-free-income-tax-filing-software.htm). The online reviews and rating are by necessity incomplete, as many of the 2012 free services will not be available until January 22, 2013, and some of the services evaluated were the 2011 versions, not the 2012 versions. Of the handful of 2012 versions reviewed and evaluated, they were early versions,

and not necessarily the latest builds available, as the publishers constantly update and revise their software.

With dozens of free online tax services available to the 100 million taxpayers with an AGI of $57,000 or less, and at least two free services (including one with free downloadable software) available to everyone regardless of income or family status, the old necessity of paper and pencil tax forms is now virtually obsolete.

Websites:

https://www.taxact.com

http://www.hrblock.com/online-tax-preparation/free-edition.html

http://www.taxhawk.com

http://www.freetaxusa.com

http://turbotax.intuit.com/personal-taxes/online/free-edition.jsp

http://www.freefile.irs.gov

http://freefilealliance.org

https://www.techsupportalert.com/best-free-income-tax-filing-software

Warning: 81 Apps Accessed My Personal Info Online

by Greg West
Vice President, Sarnia Computer User Group, Ontario, Canada

When I scanned Google for invasive Apps I found six Apps that were non-Google apps that had access to my personal information. Who is accessing your personal info? Scary? It should be.

Wired magazine agrees. "You may trust Google to keep your mail safe," but would you trust an interesting startup app by unknown college kids? Wired asks you to also consider what a disgruntled employee can do or even "an engineer working in his 20 percent time [at Google maybe]" Here is a must read detailing this topic: http://bit.ly /wired-security

Not scared yet?

Do you use Facebook? Is it secured? Of course, you went into Facebook's security settings and set them all. Even if you did, are you sure someone is not peeking into your personal life, still? You bet they are.

I scanned my computer and found 81 "intrusive Apps" in Facebook alone and they could access my personal information in various degrees. Here is what I found intrusive Apps could do with my Facebook data:

66 apps can use my name somewhere

81 apps have access to my personal info

5 apps know my home location

2 apps are able to access my contacts

51 apps can access my 24/7 Facebook app

52 apps have access to my media and files

The Naked Security blog, by Sophros, one of the leading security and antivirus companies, says, "Of course, there are many legitimate apps and websites which you can give permission to connect with your account - but that doesn't mean you have to have a free-for-all [in downloading them]." Sophros goes on to say that apps that you give permissions to are potentially not safe anymore, "And, in the case of Facebook, it could put your friends' information at risk, as well." One reason is the free-for-all way many simply give their info to anyone out there. Here is another must read: http://bit.ly/nakedsecurity

"OK, so what can we do?" The big tech guns such as Mashable, Tim O'Reilly, Techzilla, MNSBC and many more, recommend this free and amazing software app "MyPermissions." This program scans your computer (and no, they don't have any accesses) for all invasive apps on your computer and/or mobile devices. After the scan you are given the complete list of apps that are a possible threat and gives the number of how many can access what information.

Now you can click on the icons of the apps listed and go through and remove apps you do not trust. In my case I simply clicked the "Nuke All Intrusive Apps" button and after several minutes all apps were re-moved. Of course you don't have to go to this extreme if you want to go through each app and alter settings. I will add them back on a need-to- have basis.

Wired magazine listed ways for you to "Stay Safe":

Clean up your app permissions, especially ones you no longer use.

Think before you authorize an app. Put on your detective hat and research the app.

Whenever in doubt, change your password in the given program.

To get the "MyPermissions" software go to: http://mypermissions.org. You can find video tutorials at http://alternatecloud.com.

App of The Month - zoom.us

http://zoom.us

This is an easy way to set up an online conference call with up to 15 people. It is fast and free and the best part is the clarity of screenshots and video. The screen resolution, by far, beats Skype. Screen sharing is easy to use and is great for showing family members photos or videos and giving your business people a PowerPoint presentation without leaving your home. I have been helping Rayjon Sarnia (http://www .rayjon.sarnia.com/) who is planning on using this for some of their presentations to organize their missions to Haiti. To see how Zoom.us works, watch this video from the *Wall Street Journal*: http://on. wsj.com/RQuI8J

Greg is an APCUG, Advisor for Regions 6 and International User Groups. Courtesy of APCUG.

Windows Q&A
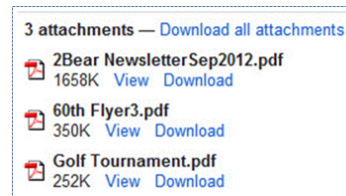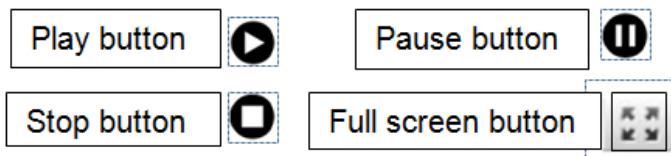
by Mary Phillips
ICON Computer Users Group, MO

Q1. How do I Copy and Paste from email?

A1. Here is what I do:

1. Highlight the text or picture you want to copy. (I usually start highlighting from the bottom and go up with the mouse.) Hold down the left mouse button and drag up. Release the left mouse button when you reach the top.

2. Ctrl+C to Copy or right click with pointer in the blue highlighted part for a menu and click Copy.

3. Open a word processor document (or if you have one already open, click the taskbar button to bring it to the front).

4. Ctrl+V to Paste or right click in the work area for a menu and click Paste.

Q2. Why do I get a .zip file when I click Download All on email attachments?

A2. A .zip file or folder is compressed so it takes up less room on the hard drive, it also can keep a set of files together for transferring quickly to another computer. Double clicking on the .zip file will open it so that the enclosed files are now available and can be opened individually by double clicking on them.

Play button	▶	Pause button	⏸
Stop button	⏹	Full screen button	⛶

3 attachments — Download all attachments
- 2Bear NewsletterSep2012.pdf 1658K View Download
- 60th Flyer3.pdf 350K View Download
- Golf Tournament.pdf 252K View Download

Q3. How does one create a zipped or compressed file?

A3. You can combine several files into a single compressed folder, making it easier to share a group of files, since you only need to attach one folder to an e-mail message instead of several files.

To compress a file or folder

1. Locate the file or folder that you want to compress.

2. Right-click the file or folder for a menu, point to Send To, and then click Compressed (zipped) Folder. A new compressed folder is created.

To rename it, right-click the folder, click Rename, and then type the new name.

3 attachments — Download all attachments
- 2Bear NewsletterSep2012.pdf 1658K View Download
- 60th Flyer3.pdf 350K View Download
- Golf Tournament.pdf 252K View Download

To extract files or folders from a compressed folder

1. Locate the compressed folder that you want to extract files or folders from.

2. Do one of the following:

To extract a single file or folder, double-click the compressed folder to open it. Then, drag the file or folder from the compressed folder to a new location.

bearbattalionnewsletter.zip State: Shared Size: 2.00 MB
Compressed (zipped) Folder Date modified: 9/19/2012 5:01 PM Date created: 9/19/2012 5:01 PM

Name	Type	Compressed size	Password protected	Size	Ratio	Date modified
2Bear NewsletterSep2012.pdf	PDF File	1,519 KB	No	1,658 KB	9%	9/19/2012 5:01 PM
60th Flyer3.pdf	PDF File	289 KB	No	350 KB	18%	9/19/2012 5:01 PM
Golf Tournament.pdf	PDF File	242 KB	No	252 KB	4%	9/19/2012 5:01 PM

To extract the entire contents of the compressed folder, right-click the folder, click Extract All, and then follow the instructions.

Notes: If you add encrypted files to a compressed folder, the files will be unencrypted when extracted, which might result in unintentional disclosure of personal or sensitive information. For that reason, you should avoid compressing encrypted files.

Some types of files, like JPEG pictures, are already highly compressed. If you compress several JPEG pictures into a folder, the total size of the folder will be about the same as the original collection of pictures because the JPEG file format is compressed to begin with. If you want to make pictures smaller to send in e-mail, see Send pictures or videos in e-mail.

If you have already created a compressed folder and you want to add a new file or folder to it, drag the files you want to add to the compressed folder.

Q4. When I try to watch a video on my computer, it keeps stopping and starting and there's a circle of dots when this happens. What's hap-ening and how can I prevent it?

A4. What's happening is called "buffering." This means that the data transfer rate can't keep up with the speed of the video so it loads a portion of the video, then has to stop and load some more. One way (sometimes works) to see the complete video without these interruptions is to start the video with the Play button, the Pause the video by clicking the Pause button. The video will continue to load and when it's finished loading, push the Play button again and see the entire video free of interruptions.

From the October 2012 issue of The ICON Newsletter. Courtesy of APCUG.

The Tip Corner

by Bill Sheff
Lehigh Valley Computer Group, PA

Show Desktop in Windows 7

Do you miss the desktop icon back in Windows 7? While most of them are too complicated to explain here, do we need a show desktop icon when there's already one in the lower right-hand corner of your screen?

If you click it your desktop becomes visible; hold your mouse pointer over it and the open windows on your desktop will fade. It's just like the show desktop icon of the old days.

A quick way to the Task Manager

The quickest and easiest way to get to your Windows Task Manager is simply to right click an empty area of your Task Bar and choose "Start Task Manager."

Computers are computers, so if you open up your IE and there's no Menu Bar to be found, don't panic.

Here's how to get it back. Open Internet Explorer and right-click on a blank area up at the top. The resulting menu should have a bunch of options (favorites, status bar, command bar, etc.). Just make sure "Menu Bar" has a check mark next to it and you're all set!

Slow or stuttering Youtube

Some people complain about YouTube video playback always stuttering and stopping. I haven't noticed it myself but perhaps I am usually patient in most cases. So if you do have a stuttering and stopping You Tube movie here are a few of the things you can check out.

Could it be Microsoft Security Essentials or Malawarebytes or your virus protector or even your firewall or your cable broadband service? So what can we blame for this problem? Is it one thing or could it be a mixture of things?

If it happens all the time it could be your computer. You may have too many programs running in windows that suck up too much memory. Try closing everything you're not using. You may also have multiple browser pages open simultaneously with stuff going on with each one, that can dramatically slow down everything.

It could be your cable internet. During peak usage periods – like when people first come home from work, more people on the server less bandwidth per user. Also cable can slow down for other reasons also.

It could be Youtube. Their site slows down due to a variety of reasons from time to time. Heavy usage, server troubles, site being attacked by hackers/viruses etc, software updates having snags, server mainte-nance.

Regardless on the possible cause, one solution might be is to click on the video to play, then immediately hit pause. Why? Because hitting play starts the process of buffering (loading). What you are describing can occur when the video plays faster than your internet and computer can buffer it - essentially the player is trying to read something that hasn't loaded yet, and stops until more is downloaded, and the process gets repeated. By pausing the video right after hitting play, and leaving it for a little bit, the buffering can get ahead to a point where the speed of playing can't overcome it. So if see the red bar filling across the bottom of the video - that's the buffering progress, give it a little time before you start playing.

For more drastic action, Go with Windows 7 (Vista is part of the problem), upgrade the RAM in your machine, disable any services running in the background and upgrade to a fast video card.

I could go on about power supplies and other hints, but the main one is what we mentioned at the beginning: Pause the download and let the buffer load in enough video to preclude the speed of the video from catching up to the buffering point.

Chasing the Frog

Are you a movie buff? Do you ever wonder how much truth there is in a movie that is based on a true story? At Chasing the Frog (http://www.chasingthefrog.com/index.html) that is exactly what you can find out! This site is devoted to revealing just how true to the actual story the movies are.

On the main page you'll find featured movies like *Soul Surfer* and *Not Without my Daughter*. But if you want to check out more go to the right of the page where you will find the True Story Archives, an alphabetical listing of the movies they have investigated. Some of their investigations are truly in depth analysis. This site is certainly one to check out, and you might even want to bookmark it so that you can explore future investigations as new movies are released.

Is your computer a 32 or 64 bit operating system?

For Windows XP and Vista: Hold the Windows Key, and then press the Pause Key, which is located two keys to the right of the Print Screen key. This window shows all of the basic info about your computer like how much RAM you have and what-not, but it also can tell you what OS you're running. In XP If it doesn't specifically say Windows XP x64 Edition, then you're running a 32 bit operating system. But with Vista there is a specific field that says "System Type," which has your OS type listed after it and will actually tell you 32 bit or 64 bit. No Means No.

Multiple files

When working in Windows that involve multiple files, you might have noticed that there's an option for "Yes to All," but no button for "No to All"? What can we do?

Well, the good news is that if you find yourself in this situation, all you need to do to get "No to All" is hold the Shift key when you click "No." Voila!

Fake Name Generator

Here is a cute little site (http://www.fakenamegenerator.com/) that invents a whole lot of make believe information for you. Just specify the gender you want, choose a name set from the drop down list and pick a country. Then click Go. That will generate a random fake name with fake information to go with it.

Don't like the first name that comes up? Then just keep clicking Go or changing the options until you find one you like. There are tons of names in this generator. If you are squeamish about the fake information they provide, especially with identity theft happening more and more frequently, check out the FA0. page to see what they based all of their information on. So if you have needed to use a false identify for fun or protect yourself on a suspect site, check it out.

From the October 2012 issue of The LVCG Journal, *newsletter of the Lehigh Valley Computer Group in PA. Courtesy of APCUG.*

Gizmo's Freeware:

What Ransomware is and How to Deal with It

Gizmo's Tips Editor Vic Laurie says "A number of people I know have had their PCs infected with the form of malware that is being called "Ransomeware." Here is what

ransomware is and what you should do if you get infected by it." http://www.tech supportalert .com/content /what-ransomware-and-how-deal-it.htm

Society News

Help's Half Hour Notes

by Jan Rothfuss
Led by Carl Schmidtmann

Q: When using a WebCam, it worked with Vista. Now, with Windows 7, it no longer works. "Camera not found."

A: Check the drivers again. Then check which USB devices, system hardware. Try booting off of your Ubuntu disk and, if the camera is then found, it is a Windows function.

NOTE: Carl went into Windows 7 and then Device Manager. No solution was found.

B: Is there such a thing as a photo program that will allow reviewing a full directory of photos and allow me to save them at a lower resolution into another folder?

A: Most photo packages allow you to export into another location with a different resolution.

Q: One member has a new printer and a router. The router needs to be plugged into the cable modem but there is no outlet.

A: Remove all items currently plugged into the modem and then hook up the router. You may need to bring the machine down and up so that it will recognize the new installation.

Q: There is a member who cannot get to his email. Is there anyone who would be willing to do a house call?

A: Since he can get to the Internet, it was suggested that he uses a gmail account and do not use the Frontier/RoadRunner.

Q: He is getting a message that there are three AOL mails but he cannot find them.

A: It was suggested that he goes to AOL.com's website and click on the Help Me / Contact Us button. There may be a Chat Box. They will then be able to tell you how to access your mail.

The Lighter Side

This guy at a large university has the title Instructional Technology Manager – a job that really shouldn't exist separate from IT.

"Due to historic disagreements and departmental control issues, the convergence between AV and IT was never going to happen at this place," he says. "So Instructional Technology is all classroom and lab equipment *except* the computers and monitors.

"One morning the IT hardware specialist stopped by to inform me she had just returned from a classroom where she took care of a trouble ticket concerning there being no image on the computer monitor.

"She told me all the computer equipment was working fine, but I might want to have the ceiling mounted projector inspected to make sure it was working and had a video image, because she found a 'dangly thing' lying near the back of the computer.

"Sure enough, I found the 'dangly thing' right where she said it would be. It was the VGA cable that should have been connected to the computer which meant her monitor, which she said was working fine, was not getting an image."

Murphy's Laws of Computing!

For every action, there is an equal and opposite malfunction.

To err is human … to blame your computer for your mistakes is even more human; in fact it is downright natural.

He who laughs last probably made a back-up.

If at first you don't succeed, blame your computer.

A complex system that does not work is invariably found to have evolved from a simpler system that worked just fine.

The number one cause of computer problems is computer solutions.

A computer program will always do what you tell it to do, but rarely what you want it to do.

When computing, whatever happens, behave as though you meant it to happen.

When you get to the point where you really understand your computer, it's probably obsolete.

The first place to look for information is in the section of the manual where you least expect to find it.

When the going gets tough, upgrade.

When you need to send an email quick, that's when the modem won't connect!