Napa Valley
Personal Computer
Users Group

http://www.nvpcug.org

P.O. Box 2866
Napa, California 94558

COMPUTER NEWS

Volume 24, No. 12 **December 2007**

Inside This Issue

2 NVPCUG Special Interest Groups

2 NVPCUG Calendar

2 President's Message

3 Officers List

4 10 Commandments for Online Shopping

8 A Laptop for the Holidays?

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

11 Online Consumer Help from the Federal Government

14 How To Find Podcasts

16 Need a sticky note? Put it on your computer!

The Napa Valley Personal Computer Users Group has served novice and experienced computer users since 1983. Through its monthly meetings, newsletters, online forum, special interest groups, mentor program and community involvement, it has helped educate people of all ages. The NVPCUG provides opportunities for people to find friends who share common interests and experiences. From January 2003 to October 2007 the NVPCUG provided 752 computers and 139 printers to local schools. Additional equipment has been given to charitable nonprofit organizations and to disadvantaged individuals.

Members You're Invited to Join the Dec. Meeting, A Holiday Potluck

The Napa Valley Personal
Computer Users Group will meet
Wednesday, December 19,
at 6:30 P.M.,
at the Peterson's
Family Christmas Tree Farm
1120 Darms Lane, Napa, California

Bring a potluck dish (plus BYOB)

R.S.V.P. to Dianne Prior at prior@napanet.net or 252-1506 (If sending email put "NVPCUG Picnic" in the subject area).

Let Dianne know your name, how many people are attending with you, what you are bringing for the potluck, and if you can bring extra folding chairs or help with setup or cleanup.

- The Computer Users Group will provide nonalcoholic beverages, paper plates, cups, plastic ware, & napkins.
- At this event we will introduce the new officers and present the member of the year award.

This is a time to visit with old friends and make new ones. We hope to see you all there. The party is always a lot of fun and the food is great and plentiful.

Could you use some practical information that would help you make better use of your computer? Come to this meeting! Guests are always welcome. Admission is always free.

Intersted in becoming a member?
See page 14 for application information.

NVPCUG Special Interest Groups

In SIG meetings you can learn about a subject in greater detail than is feasible at NVPCUG general meetings. SIG meetings are open to everyone. Meeting times and locations occasionally change, so for current meeting information, see our Web site, **www.nvpcug.org**, or contact the SIG leaders.

Investors SIG

Meets: Monthly, second Monday
5:30 to 7:30 p.m
Jerry Brown's home,
23 Skipping Rock Way, Napa

Leader: Jerry Brown
(707) 254-9607
bqandjbb@sbcglobal.net

Digital Photography SIG

Meets: Monthly, second Wednesday
7:00 to 8:30 p.m
Piner's Nursing Home,
Conference Room
1800 Pueblo Ave., Napa

Leader: Susy Ball
(707) 337-3998
susyball@aol.com

Macintosh SIG

Meets: Monthly, second Thursday
6:30 - 8:30 p.m.
Napa Senior Activity Center
1500 Jefferson St., Napa

Leader: Jim Gillespie
(707) 252-1665
napanerd@pacbell.net

President's Message

By Ron Dack, president, http://www.nvpcug.org/, President@nvpcug.org

2007 has been an interesting year in the life of the **Napa Valley Personal Computer Users Group**. The members of the Board of Directors have faced many complex and difficult issues. NVPCUG has finally become an established IRC 501(c)(3) Public Charity. We have faced and dealt with organizational, tax, and many operational issues. The board members worked hard to resolve all these complicated problems and took the actions that I believe best served the organization.

Of course we didn't just deal with highly volatile situations we also managed to have some excellent, interesting, and valuable meetings, presentations, and a great picnic.

I want to thank all those who served on the 2007 Board of Directors for a job well done. The members of that board are **Susy Ball**, **Jerry Brown**, **Jim Gillespie**, **Bernhard Krevet**, **Ken Manfree**, **Dick Peterson**, **Dianne Prior**, **Bob Simmerman**, **Kathy Slavens**, **Jeff Solomon**, **Dean Unruh**, **Marcia Waddell**, **Roy Wagner**, and for part of the year **Jim Stirling**. Oh, that's right, I was a member of that board, too.(editor's note: so let's give him a pat on the back too) Many of these same people have been elected to the 2008 Board of Directors and I look forward to working with them in the coming year.

As I said in my November message even if you are not serving on the 2008 Board of Directors there are many jobs you can do or help to do.

As the webmaster I am still looking for someone who would be willing to assist me in maintaining our "New Hot Links" page on the website. There are also several other jobs that will be available for you to handle or assist in. So if you are interested in getting involved and really enjoying our group you can e-mail me at **President@nvpcug.org** or **Webmaster@nvpcug.org** and let me know what you are interested in.

Our December 19, 2007 meeting will be our *Member's Annual Holiday Party* meeting that is a potluck BYOB event. Other than introducing the 2008 Officers and Board of Directors and acknowledging the Member of the Year recipient the meeting will be a chance to visit with old friends, make new friends, enjoy some great food and drink, hang out in front of a warm fire in a beautifully decorated room, and just have fun. I hope to see all of you at that meeting. Once again it will be held at **Dick & Sandy Peterson's Christmas Tree Farm** 1120 Darms Lane, Napa beginning at 6:30PM. Thank you Dick and Sandy for continuing to make your Christmas House available for this event.

Don't forget if you are a NVPCUG member and you want to attend the Holiday Party Potluck dinner on December 19, 2007 let **Dianne Prior** know you are going to attend and what potluck dish you will be bringing to share.

You can contact Dianne at Membership@nvpcug.org. ■

Take care and have a Merry Christmas and a Happy New Year,

Ron

NVPCUG General Meetings
Held the third Wednesday of each month, 7:00 to 9:00 p.m.
Napa Senior Activity Center, 1500 Jefferson Street, Napa

NVPCUG Calendar

Dec 19	7:00-9:00 p.m.	NVPCUG Holiday Pary, Peterson's Family Christmas Tree Farm, 1120 Darms Lane, Napa
Jan 2	7:00-9:00 p.m.	Board of Directors meeting, Piner's Nursing Home, 1800 Pueblo Ave., Napa
Jan 9	7:00-8:30 p.m.	Digital Photography SIG meeting, Piner's Nursing Home, 1800 Pueblo Ave., Napa
Jan 10	6:30-8:30 p.m.	Macintosh SIG meeting, Napa Senior Activity Center, 1500 Jefferson St., Napa
Jan 14	5:30-7:30 p.m.	Investors SIG meeting, Jerry Brown's home, 23 Skipping Rock Way, Napa
Jan 16	7:00-9:00 p.m.	NVPCUG General Meeting, Napa Senior Activity Center, 1500 Jefferson Street, Napa

Napa Valley Personal Computer Users Group

Officers for 2007

Board of Directors

President	Ron Dack	unlisted	President@nvpcug.org
Vice President	Jerry Brown	254-9607	VicePresident@nvpcug.org
Secretary	Marcia Waddell	252-2060	Secretary@nvpcug.org
Treasurer	Roy Wagner	253-2721	Treasurer@nvpcug.org
Other Directors:	Susy Ball, Jim Gillespie**,** Bernhard Krevet, Ken Manfree, Dick Peterson, Dianne Prior, Bob Simmerman, Kathy Slavens, Jeff Solomon, Dean Unruh		

Appointed Officers

Computer Recycling Coordinator			
	Ken Manfree	224-3722	Recycler@nvpcug.org
Computer Tutor Coordinator			
	Jeff Solomon	553-2114	Tutor@nvpcug.org
Facility Arrangements Coordinator			
	Dianne Prior	252-1506	Facility@nvpcug.org
Greeter Coordinator			
	Bob Simmerman	259-6113	Greeter@nvpcug.org
Librarian			
	Dean Unruh	226-9164	Librarian@nvpcug.org
Membership Director			
	Dianne Prior	252-1506	Membership@nvpcug.org
Mentor Program Coordinator			
	Dick Peterson	738-1812	Mentors@nvpcug.org
Newsletter Circulator			
	Jim Hearn	224-2540	Circulation@nvpcug.org
Newsletter Editor			
	Susy Ball	337-3998	Editor@nvpcug.org
Product Review CoCoordinator			
	Susy Ball	337-3998	Reviews@nvpcug.org
Product Review CoCoordinator			
	Marcia Waddell	252-2060	Reviews2@nvpcug.org
Programs Director			
	Susy Ball	337-3998	Programs@nvpcug.org
Publicity Director			
	Ron Dack	unlisted	Publicity@nvpcug.org
Random Access Moderator			
	Jerry Brown	254-9607	Questions@nvpcug.org
Special Projects Director			
	Jeff Solomon	553-2114	Projects@nvpcug.org
Webmaster			
	Ron Dack	unlisted	Webmaster@nvpcug.org

- All telephone numbers are in Area Code 707.

NVPCUG
Computer News

Computer News (ISS 0897-5744) is published monthly by the Napa Valley Personal Computer Users Group, Inc. (NVPCUG), P.O. Box 2866, Napa, CA 94558-0286. Subscriptions: $30 for one year (12 issues). Editor: **Susy Ball**, *Editor@nvpcug.org*. The material in *Computer News* is intended for noncommercial purposes and may not be reproduced without prior written permission, except that permission for reproducing articles, with authors properly credited, is granted to other computer user groups for their internal, nonprofit use only. The information in this newsletter is believed to be correct. However, the NVPCUG can assume neither responsibility for errors or omissions nor liability for any damages resulting from the use or misuse of any information.

The NVPCUG is an IRC 501(c)(3) tax-exempt nonprofit educational organization (EIN 68-0069663) and is a member of the Association of Personal Computer User Groups (APCUG), an international organization. Donations to the NVPCUG are tax-deductible as charitable contributions to the extent allowed by law. Copyright © 2007 by NVPCUG.

10 Commandments for Online Shopping

By Robert Spotswood, a Member of HAL-PC, Texas, www.hal-pc.org, Robert@spotswood-computer.net

Obtained from APCUG with the author's permission for publication by APCUG member groups

Navigating the Minefield

Just as flies are attracted to a fresh pile of manure, so are criminals attracted to large amounts of money. With online shopping sales at an estimated $132 billion in 2006, the number of online crooks trying to steal from you has grown, too.

Body text: But just because there are crooks out there doesn't mean you have to give up online shopping. While there is no such thing as perfect security, and anyone who tells you differently is either lying or deluded, there are things you can do to stack the odds in your favor. The following 10 online shopping commandments will help you enjoy the benefits while minimizing the risks of online shopping.

I. Understand the Risks

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

According to a 2004 study by Javelin Strategy & Research, 72% of the identity theft cases studied occurred offline, while only 12% started online, with the rest undetermined (www.identitytheft911.org/articles/article.ext?sp=29). Further, the study found that those who used the Internet to keep tabs on their bank accounts and credit cards lost only $551 on average, while those that stuck to more traditional paper statements averaged losses of $4,543.

As you can see, using the Internet to shop and for banking isn't automatically dangerous, and offline usage isn't automatically safe. While you should exercise care, don't let unfounded fears stop you from enjoying all the benefits of online shopping (and banking).

II. Keep your computer clean

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

Start protecting yourself by having and regularly updating a virus scanner. Grisoft (free.grisoft.com/) offers both free AVG anti-virus software and an AVG anti-spyware program. Supplement the AVG spyware program with both Spybot (www.safer-networking.org/) and Ad-aware (www.lavasoftusa.com/). No one anti-spyware program catches everything, so you need to use multiple products to be really sure.

Don't use Internet Explorer, but use Firefox or Opera instead. Internet Explorer's bad track record plus being actively targeted make it an unsafe choice. While neither Firefox nor Opera are perfect, their track records are far better than Internet Explorer.

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

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

III. Shop around

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

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

IV. Don't trust that lock

Just because your web browser shows the SSL symbol, such as a closed lock or key, that doesn't mean everything is safe. First, what type of encryption is being used? 128 bit is considered the minimum standard today, with some sites using 256 bit AES encryption, but that

➔

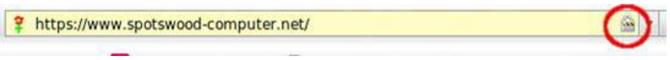
doesn't stop sites from using older, poorer encryption, such as 40 bit. If the website can't get at least 128 bit, don't trust them to do anything else correctly either.

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

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

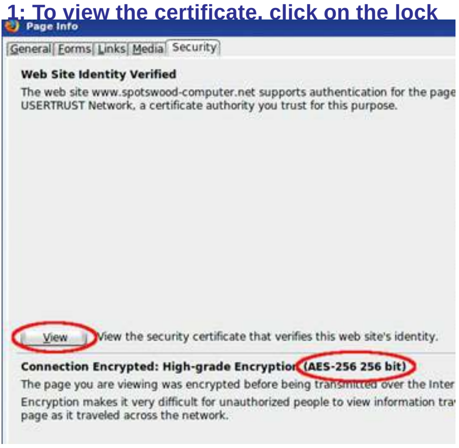
However, just because the certificate name does not match the website name doesn't automatically mean something is wrong. Certificates are expensive. Sometimes companies will use their parent companies certificates to save money. Some websites use their web host's certificate to save money or if they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

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



https://www.spotswood-computer.net/

Figure 1: To view the certificate, click on the lock



Web Site Identity Verified

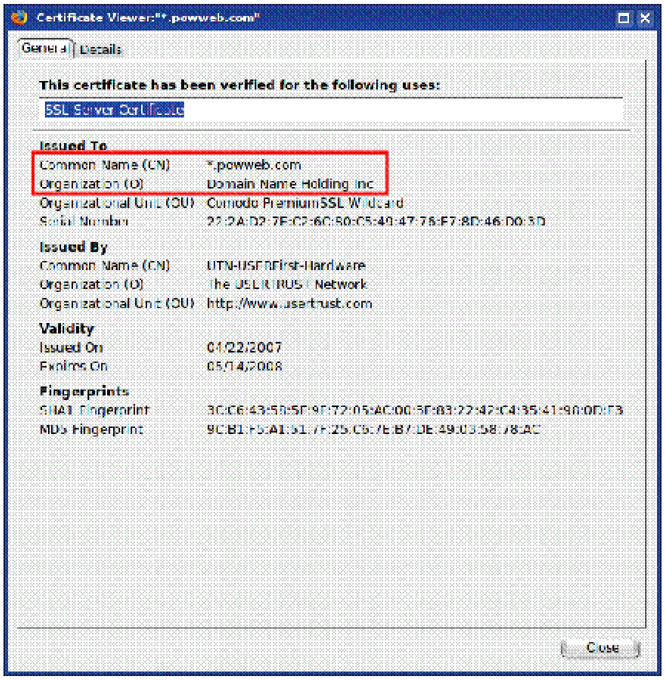
The web site www.spotswood-computer.net supports authentication for the page
USERTRUST Network, a certificate authority you trust for this purpose.

View   View the security certificate that verifies this web site's identity.

Connection Encrypted: High-grade Encryption (AES-256 256 bit)

The page you are viewing was encrypted before being transmitted over the Inter
Encryption makes it very difficult for unauthorized people to view information tra
page as it traveled across the network.

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



This certificate has been verified for the following uses:

SSL Server Certificate

Issued To

Common Name (CN)	*.powweb.com
Organization (O)	Domain Name Holding Inc
Organizational Unit (OU)	Comodo PremiumSSL Wildcard
Serial Number	22:2A:D2:7E:C2:6C:50:C5:49:47:76:E7:8D:46:D0:3D

Issued By

Common Name (CN)	UTN-USERFirst-Hardware
Organization (O)	The USERTRUST Network
Organizational Unit (OU)	http://www.usertrust.com

Validity

Issued On	04/22/2007
Expires On	05/14/2008

Fingerprints

SHA1 Fingerprint	3C:C6:43:58:5E:9F:72:05:AC:00:5E:83:22:42:C4:35:41:90:0D:F3
MD5 Fingerprint	9C:B1:F5:A1:51:7F:25:C5:7E:B7:DE:49:03:58:78:AC

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

V. Check out the company

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

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

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

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

10 Commandments cont. on page 6

10 Commandments cont.from page 5

positive ratings about itself is a store you don’t want to do business with.

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

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

VI. Use credit cards, not debit cards

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

If you buy something that’s damaged or defective and you use a credit card, you can withhold payment under the Fair Credit Billing Act, both online and offline. You must make a good-faith effort to solve the problem with the merchant first. However, if you can’t resolve it, contact your credit card company and they will investigate the problem. If the card company sides with you, which will probably happen if you have a reasonable case, the charge won’t be added to your bill. However, purchases made with debit cards are not covered under the Fair Credit Billing Act. Good luck getting your money back!

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

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

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

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

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

VII. Zero liability sounds better than it is

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

Depending on how the card issuer handles things, they may close the current account and reopen a new, identical account for you, with a new card number (flipping the account). While to most people this is not a change in your credit status, it will affect your credit score. Your credit score is partially based on how long the various revolving accounts (like credit cards) have been open. Length of time accounts have been open makes up roughly 15% of your credit score. New accounts will actually cause your credit score to go down, especially if the previous account was open for years.

Your credit score touches more parts of your life than most people realize. Applying for a new car loan, home mortgage, or other loan? A flipped account means you could pay more or even not get the loan. Insurance companies are starting to base rates partially on credit scores. A flipped account means your rates can go up.

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

➔

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

VIII. Protecting Your Credit Card Online

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

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

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

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

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

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

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

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

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

IX. Close the Browser

Due to the nature of the web protocol (AKA HTTP protocol), it is necessary to temporarily store your credit card information in a cookie. The cookie is encrypted, and almost never written to disk. When the session (think conversation) ends, the cookie is automatically purged and so is the key to decrypt it. So when you end your transaction, and leave the website, your credit card info is gone right? Not necessarily.

10 Commandments cont. on page 8

Welcome to the world of cross-selling. Cross-selling is where a legitimate merchant (or their shopping cart vendor, often without informing the merchant) cuts a deal with another company to add a link to the transaction complete page. But this is no ordinary link.

This link actually continues the session, so your credit card info is still available. The link may entice you with something like “Click here to claim your $10 Cash Back Reward on your next purchase!”. If you click the link, buried somewhere on the page, usually you will have to scroll down to see it, is a checked box saying something like “Sign me up”.

As if that wasn’t sneaky enough, there is some JavaScript on the page so if you then close the browser or navigate away from the page, the on-exit script kicks in and completes your “order” with the credit card info from the legitimate merchant’s session. Any e-mail they send you (as required by law), if they send one at all, has a subject line designed to trip every spam filter out there so you will never see it.

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

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

X. Use common sense

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

Robert Spotswood, a HAL-PC member, is active in the Linux SIG and a freelance computer professional. He can be reached at robert(at)spotswood-computer.net.

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

Editors Note: *Since I am formatting this newsletter while visiting in Texas, I thought it was appropriate to send you some info that was submitted by our friends in Texas.*

A Laptop for the Holidays?

By Vinny La Bash, a regular columnist and member of the Sarasota Personal Computer Users Group, Inc., Florida,
vlabash@comcast.net, www.spcug.org

Obtained from APCUG with the author’s permission for publication by APCUG member groups.

In June of 2005, monthly laptop sales exceeded desktop sales for the first time. Since then, the popularity of laptops has continued to gain. Improved battery life, manufacturing quality, larger disk drives, and enhanced video have all contributed to make laptops more attractive. Laptops are replacing desktops in homes and corporate offices.

Competitive pressures have lowered consumer prices. Unfortunately, these pressures have not always seen a corresponding increase in quality. Low prices are all too often directly related to cost cutting, and that means you stand a good chance of ending up with a dud if you buy a laptop off-the-shelf. Laptops should be manufactured for real world usage and applications. Here’s what to look for if and when you decide that a laptop is for you.

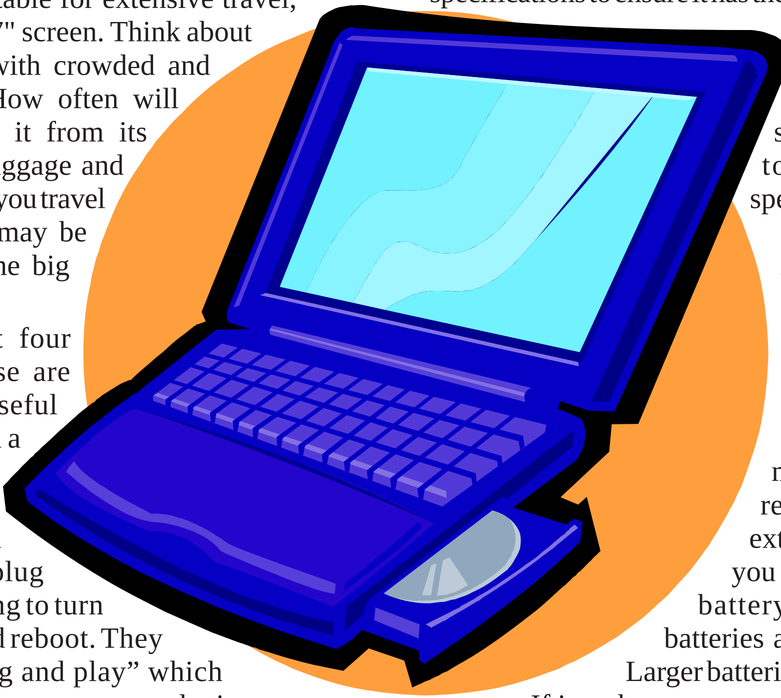
The chances are good that your new laptop will have some version of Vista installed. Unless you are a business professional with high security needs, Vista Home Premium will be your best choice. There are other operating systems such as Linux, but these generally require more expertise than Vista, and Vista handles more applications than all the others combined.

Some vendors proudly proclaim that their laptops come with one full gigabyte of RAM. That’s about as desirable as a one bedroom apartment for a family of six. You can do it, but why bother when RAM is so cheap? Two gigabytes will suffice for most people who don’t need video editing or other memory intense applications. If you think you need more memory, you probably do. Why not simply order their laptop with four gigabytes of RAM? You will never have to wonder if you have enough, and it won’t bust your budget.

A low priced laptop won’t come with a high powered CPU. Don’t settle for a portable that takes ten minutes to boot up, and doesn’t have the muscle for your applications. Look for Intel’s Core 2 Duo CPU. Not only does it have excellent performance, it generates less heat, and uses less energy. You will have all the power you need to run multiple applications simultaneously, and you’ll get longer battery life as a bonus.

Video has been a weak spot with laptops because most portables use video graphics integrated with the mother board. Integrated video robs main memory from the CPU, degrading performance. Insist on a laptop with at least 128

MB of onboard RAM. If your video requirements are high, 256 MB is even better.



If you use your portable for extensive travel, you may not want a 17" screen. Think about how you will cope with crowded and cramped airplanes. How often will you have to remove it from its protective case for baggage and customs inspectors? If you travel often, a 12" display may be best. If not, go for the big screen.

You want at least four USB 2.x ports. These are probably the most useful ports you can have on a machine, and you can't have too many of them. With them you can plug and unplug devices without having to turn your computer off and reboot. They reliably support "plug and play" which means that after you connect a new device to your system through a USB port, Vista automatically detects and installs the device making it instantly available.

Apple developed Firewire to be a broadband connection for streaming data devices like camcorders, DVD players, and digital audio equipment. It became especially popular after it was standardized as IEEE-1394. Lower priced laptops usually are missing this port.

With broadband everywhere, a standard RJ-45 NIC 8 pin female connector should be standard equipment. It is used to connect LAN (local area network), broadband cable modems, DSL modems or routers. Standard RJ-11 jacks are still available for dialup modems, but if you have broadband, there is no need for this obsolete option.

Get at least 1 PCMCIA card slot. Once there is a newer and faster wireless standard, you can upgrade easily if you need the additional speed.

An IrDA port can be very useful for transmitting data between your laptop and various devices such as PDA phones. They are fast, convenient, and wireless. Their only drawback is that they are line-of-sight devices. Infrared doesn't transmit around corners or through walls. The devices have to see each other to work.

If you plan to hook up your laptop to a wide screen digital monitor projector you need a DVI (Digital Video Interface) port. Digital monitors are far superior to their analog counterparts. The DVI port allows a pure digital signal to flow from the laptop to the monitor. A superior image is displayed because there is no signal degradation due to digital to analog conversion.

Some laptops may have parallel, serial or standard VGA ports. Before buying your laptop examine the technical specifications to ensure it has the ports you consider essential.

802.11g capability should be required in every laptop. Since there is no such requirement you need to consult the technical specifications.

Don't make battery life a deal killer. It is undoubtedly important, but if the laptop you're considering has everything else you want and need, consider buying a spare battery. Carrying multiple batteries can be a real hassle considering the extra weight involved. Ask if you can upgrade to a 12-cell battery. Most standard laptop batteries are either 6 cells or 9 cells. Larger batteries almost always last longer. If it makes sense, go for the big one.

Laptops are cheaper than ever, but that doesn't mean that the cheapest laptop is the one that's best for you. Examine the specifications, test drive it if you can, then make your choice.

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

Photo IDs

Get the little ones in on the action of gift giving. Instead of using a traditional To/From tag, get creative. Print out a few of your favorite digital photos and ask the kids to cut out pictures of the recipient and your family. Then, paste the cutouts onto the package to display the giver and receiver. This is especially great if you have a niece or nephew graduating and want to involve your kids. Even if your little princess is still learning her ABCs, she'll know who the gift is for by "reading" the picture tag.

Reprinted with permission from* Smart Computing*.
***Visit* `www.SmartComputing.com/Groups`**
to learn what
Smart Computing
can do for you and
your user group!

FBI Asks “How Aware Are You of the Dangers of the ‘Net?”

By Ira Wilsker, APCUG Director; Columnist, The Examiner, Beaumont TX; Radio and TV Show Host, Iwilsker@apcug.net

Obtained from APCUG with the author’s permission for publication by APCUG member groups

WEBSITES:

http://www.fbi.gov/page2/nov07/cyberspeech110607.html

http://www.fbi.gov/pressrel/speeches/mueller110607.htm

http://www.debka.com/headline.php?hid=4723

http://housecall.antivirus.com

http://safety.live.com

http://www.gcn.com/online/vol1_no1/45386-1.html

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

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

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

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

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

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

For those who would be interested in seeing what a cyber attack warning might look like, an unofficial Israeli website that disseminates anti-terrorism information, the “DEBKAfile”, has recently posted such a warning about a massive upcoming cyber attack on the US (www.debka.com/headline.php?hid=4723). I am typing this prior to the date of this next alleged “cyber jihad” attack on the United States (November 11, Veterans’ Day) and you will certainly be reading this column after that date. I hope that this warning, as have many other such warnings, turned out to be false. In fact, several security authorities such as McAfee, and Computerworld magazine, have argued that the DEBKAfile warning is a hoax, and that the information presented is unreliable. Another publication, Government Computer News, also belittled the warning, but the column that said that had the subtitle, “Don’t cancel your day off yet” (www.gcn.com/online/vol1_no1/45386-1.html). This cyber attack warning is but one example of what Director Mueller is warning about.

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

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

Online Consumer Help from the Federal Government

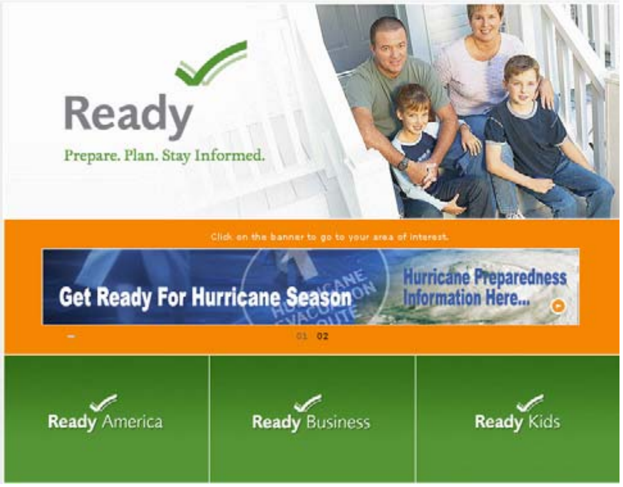
By Ira Wilsker

Obtained from APCUG with the author’s permission for publication by APCUG member groups.

WEBSITES:

http://www.consumer.gov
http://www.recalls.gov
http://www.usa.gov
http://www.ready.gov
http://www.annualcreditreport.com
http://www.ftc.gov/idtheft
http://www.consumer.gov/military

President Bush has requested that all federal agencies make it easier for consumers (the general public) to locate and utilize information on federal websites. In some cases a variety of federal agencies have pooled their resources and information, and compiled the data in easy to use websites that represent several agencies in one place.

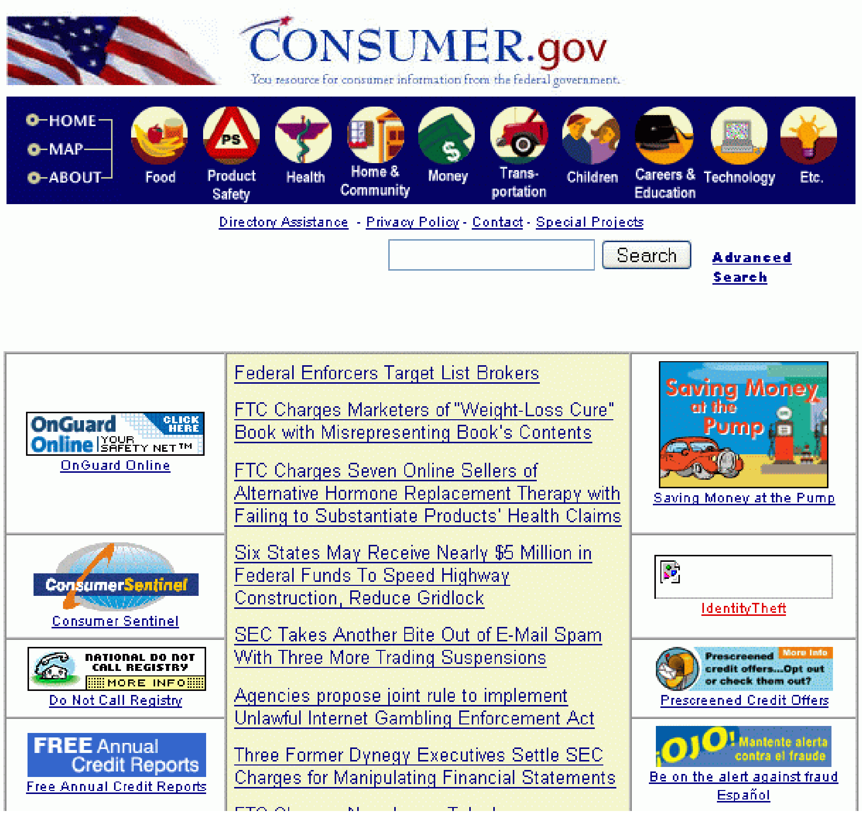

Ready
Prepare. Plan. Stay Informed.
Click on the banner to go to your area of interest.
Get Ready For Hurricane Season
Hurricane Preparedness Information Here...
01 02
Ready America
Ready Business
Ready Kids

Some of these integrated federal websites are consumer.gov, recalls.gov, and usa.gov.

Consumer.gov is probably the premier federal website

Consumer Help cont. on page 12

Consumer Help cont. from page 11



CONSUMER.gov

You resource for consumer information from the federal government.

HOME · MAP · ABOUT

Food · Product Safety · Health · Home & Community · Money · Trans-portation · Children · Careers & Education · Technology · Etc.

Directory Assistance - Privacy Policy - Contact - Special Projects

Search · Advanced Search

OnGuard Online CLICK HERE YOUR SAFETY NET™
OnGuard Online

Federal Enforcers Target List Brokers

FTC Charges Marketers of "Weight-Loss Cure" Book with Misrepresenting Book's Contents

FTC Charges Seven Online Sellers of Alternative Hormone Replacement Therapy with Failing to Substantiate Products' Health Claims

Six States May Receive Nearly $5 Million in Federal Funds To Speed Highway Construction, Reduce Gridlock

SEC Takes Another Bite Out of E-Mail Spam With Three More Trading Suspensions

Agencies propose joint rule to implement Unlawful Internet Gambling Enforcement Act

Three Former Dynegy Executives Settle SEC Charges for Manipulating Financial Statements

Saving Money at the Pump
Saving Money at the Pump

ConsumerSentinel
Consumer Sentinel

IdentityTheft

NATIONAL DO NOT CALL REGISTRY MORE INFO
Do Not Call Registry

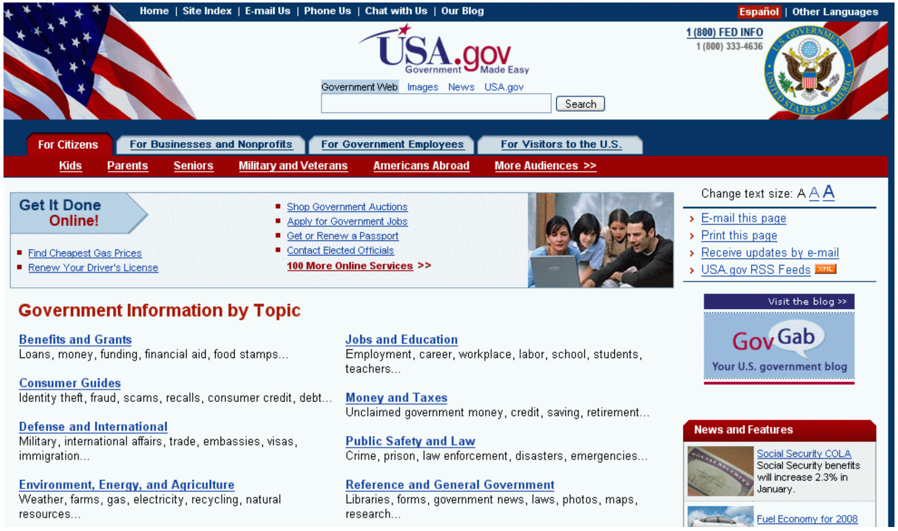
Prescreened credit offers...Opt out or check them out? More Info
Prescreened Credit Offers

FREE Annual Credit Reports
Free Annual Credit Reports

¡OJO! Mantente alerta contra el fraude
Be on the alert against fraud
Español

for comprehensive consumer information. The tabs across the top of the page lead directly to such consumer topics as food, product safety, health, home & community, money, transportation, children, careers & education, and technology. The perimeter of the page contains icons and links which directly connect to specific government services.

One of the icons links to "OnGuardOnline" which says, "OnGuardOnline.gov provides practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information." There is another link for "Consumer Sentinel" which contains comprehensive information on fighting and preventing fraud and identity theft.



Home | Site Index | E-mail Us | Phone Us | Chat with Us | Our Blog · Español | Other Languages

USA.gov Government Made Easy

1 (800) FED INFO
1 (800) 333-4636

Government Web · Images · News · USA.gov · Search

For Citizens · For Businesses and Nonprofits · For Government Employees · For Visitors to the U.S.

Kids · Parents · Seniors · Military and Veterans · Americans Abroad · More Audiences >>

Get It Done Online!

- Find Cheapest Gas Prices
- Renew Your Driver's License
- Shop Government Auctions
- Apply for Government Jobs
- Get or Renew a Passport
- Contact Elected Officials

100 More Online Services >>

Change text size: A A A

› E-mail this page
› Print this page
› Receive updates by e-mail
› USA.gov RSS Feeds XML

Government Information by Topic

Benefits and Grants
Loans, money, funding, financial aid, food stamps...

Consumer Guides
Identity theft, fraud, scams, recalls, consumer credit, debt...

Defense and International
Military, international affairs, trade, embassies, visas, immigration...

Environment, Energy, and Agriculture
Weather, farms, gas, electricity, recycling, natural resources...

Jobs and Education
Employment, career, workplace, labor, school, students, teachers...

Money and Taxes
Unclaimed government money, credit, saving, retirement...

Public Safety and Law
Crime, prison, law enforcement, disasters, emergencies...

Reference and General Government
Libraries, forms, government news, laws, photos, maps, research...

Visit the blog >>
GovGab Your U.S. government blog

News and Features

Social Security COLA
Social Security benefits will increase 2.3% in January.

Fuel Economy for 2008

One link that I have personally used and strongly recommend leads to the "National Do Not Call Registry" (donotcall.gov) where you can enter your home and cell phone numbers, and prohibit most telemarketers from calling. After activation, if a telemarketer does call, there is a link to enter a complaint, which may lead to a substantial fine against the telemarketer.

You have probably seen a TV commercial hawking free credit reports, but the fine print and disclaimer advises that the credit report is only free with a paid subscription to a credit monitoring service. It just so happens that congress has required that all Americans are entitled to a genuinely free credit report once a year, without the strings or necessity of paying for a credit monitoring service. This free service is overseen by the Federal Trade Commission (**ftc.gov**), and linked to the **consumer.gov** website, or can be reached directly at **www.annualcreditreport.com**.

Many of us have had concerns about our children's safety while online, and consumer.gov has a linked resource for that purpose as well. The FTC has created an online child safety website "Kidz Privacy" which is a childish looking website that will appeal to kids of all ages. On this site are resources for kids, adults, the media, and teachers.

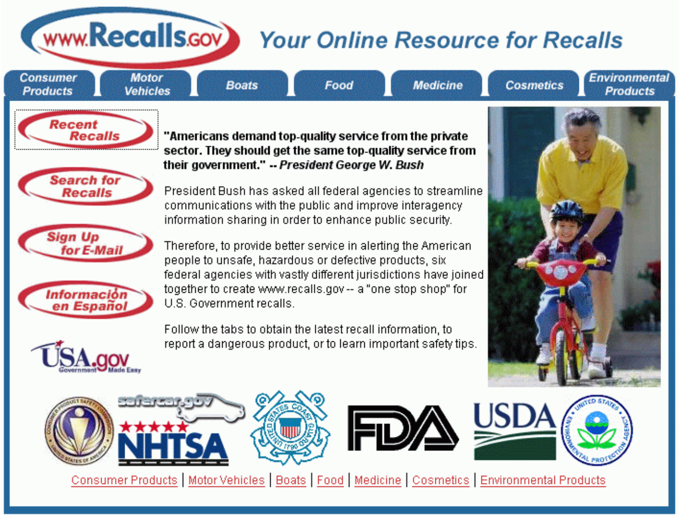
We are all faced with higher prices at the gas pump, and we generally do not like it. There are scammers out there promoting a variety of miracle products to dramatically improve our gas mileage, but there are also several legitimate tasks we can undertake to save gas. Consumer.gov obliges with an icon linked to a FTC website "Saving Money at the Pump". This is a cute, interactive website with several tips that we may find useful and money saving.

There is a pandemic of identity theft taking place which is costing our society tens of billions of dollars per year, with millions of victims of identity theft annually. Consumer.gov has a link to the central repository of identity theft prevention and information services, which is administered by the FTC at **www.ftc.gov/idtheft**. On this site is a link to report identity theft, steps to follow if a victim, information on preventing theft, and other useful resources. ➔

Many of us are inundated with prescreened credit card offers, and invitations to purchase insurance. For those who want to reduce or end this unsolicited and often unwanted mail, there is a link to “Prescreened Credit Offers”. On this site is information on how these prescreened offers work, and how to stop them. For those who want to stop these prescreened offers, the FTC says, “Call toll-free 1-888-5-OPTOUT (1-888-567-8688) or visit **www.optoutprescreen.com** for details.” That website and phone number are operated by the three major consumer credit reporting agencies, and they will ask for personal information, but promise that it will be treated confidentially.

Hardly a day goes by where we do not hear on the news about some consumer product or food item being recalled for a safety or health reason. Occasionally we also hear about massive automobile recalls to correct some safety deficiency. There is an icon and link on this site to a centralized database on recalls which is continuously updated. This connects to a site recalls.gov, which is a joint venture of several government agencies that are involved in consumer recalls. Categories of recalled products include consumer products, motor vehicles, boats, food, medicines, cosmetics, and environmental products. What I find especially useful and informative on this website is the list of “Recent Recalls”. There are six small windows on the recent recalls page that list the latest recalls from the Consumer Product Safety Commission, Food and Drug Administration (FDA), National Highway Traffic Safety Administration, Environmental Protection Agency (EPA), Department of Agriculture (USDA), and the Coast Guard. Personally, I check this site regularly, and sometimes find that I have a recalled product in my house.

Some of the other useful links on the Consumer.gov website are to specialized websites such as ready.gov and usa.gov. Ready.gov is a website sponsored by the Department of Homeland Security (DHS) that has resources about home and personal safety in a variety of threatening scenarios. Also included on this DHS website is information for businesses continuity, and child safety during disasters. USA.gov is the central clearing house for all federal agencies. It uses a simple menu hierarchy that eases the location of desired information. Topics are comprehensive, and include such helpful items as government benefits and grants, money and taxes, consumer guides, and many other topics. This site can be a good starting point for someone looking for something to do on the internet.



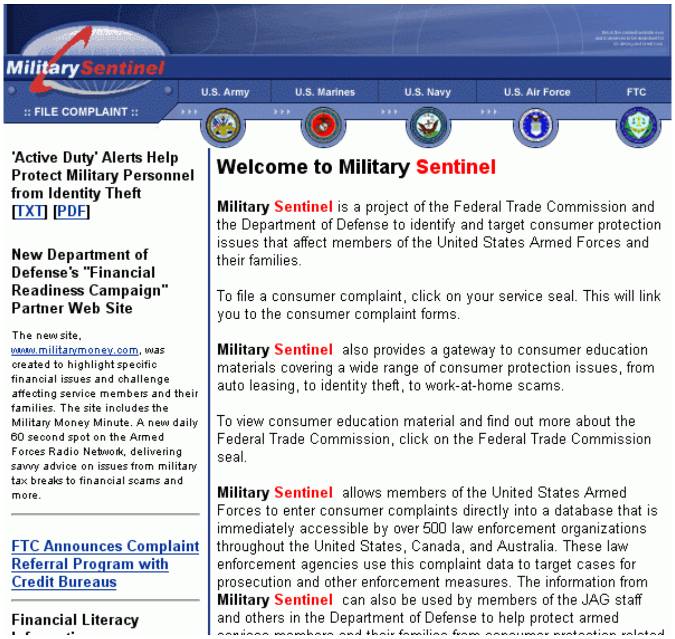
"Americans demand top-quality service from the private sector. They should get the same top-quality service from their government." -- *President George W. Bush*

President Bush has asked all federal agencies to streamline communications with the public and improve interagency information sharing in order to enhance public security.

Therefore, to provide better service in alerting the American people to unsafe, hazardous or defective products, six federal agencies with vastly different jurisdictions have joined together to create www.recalls.gov -- a "one stop shop" for U.S. Government recalls.

Follow the tabs to obtain the latest recall information, to report a dangerous product, or to learn important safety tips.

Consumer Products | Motor Vehicles | Boats | Food | Medicine | Cosmetics | Environmental Products



'Active Duty' Alerts Help Protect Military Personnel from Identity Theft
[TXT] [PDF]

New Department of Defense's "Financial Readiness Campaign" Partner Web Site

The new site, www.militarymoney.com, was created to highlight specific financial issues and challenge affecting service members and their families. The site includes the Military Money Minute. A new daily 60 second spot on the Armed Forces Radio Network, delivering savvy advice on issues from military tax breaks to financial scams and more.

FTC Announces Complaint Referral Program with Credit Bureaus

Financial Literacy

Welcome to Military Sentinel

Military Sentinel is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families.

To file a consumer complaint, click on your service seal. This will link you to the consumer complaint forms.

Military Sentinel also provides a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing, to identity theft, to work-at-home scams.

To view consumer education material and find out more about the Federal Trade Commission, click on the Federal Trade Commission seal.

Military Sentinel allows members of the United States Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other enforcement measures. The information from **Military Sentinel** can also be used by members of the JAG staff and others in the Department of Defense to help protect armed

Military personnel and families may find the link to “Military Sentinel” a very useful resource. According to the website, **www.consumer.gov/military**, “Military Sentinel is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families.” Included on this website is information on specific identity theft problems faced by military families, financial scams against military personnel, and other military specific information.

Other links on Consumer.gov are to the “Consumer Action Handbook”, **www.consumeraction.gov**, and information that the disabled may find helpful at **www.disabilityinfo.gov**.

The website at Consumer.gov is a goldmine of consumer information that is free for the taking. I suggest that everyone should periodically visit this website and review any informational resources that may be of personal interest and benefit. ■

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

How To Find Podcasts

By Mike Lyons, President Orange County IBM PC Users' Group, CA, www.orcopug.org, president@orcopug.org

Obtained from APCUG with the author's permission for publication by APCUG member groups.

Download the free 7.3 iTunes program from www.apple.com/itunes/ and install. Now, all you need is an mp3 player, and you're all set to download podcasts and listen to them on the go.

When you first open iTunes, click on the "Podcast Directory" at the bottom next to "Report a Concern." That actually takes you to the Apple Store. In the upper left corner is a magnifying glass and a space to search for a word or phrase. Type in "computer." The Apple logo in the top center area changes to a candy cane-striped bar as it searches. The bar will turn solid and display the results: Name, Time, Artist, Album, Price, Popularity and Genre.

Next to the name is a grayed-out circle with an arrow in it. This leads to more information about the podcast. It includes a description, user reviews, a list of the last 20 podcasts and a list of 5 "Listeners also subscribed to."

Headings are sortable by clicking on them, so if you click on Price, all the free ones appear at the top.

Some of the stuff is pretty explicit, that's why they call it the "wild, wild web." Podcasts are labeled "clean," "explicit," or blank which means the rating hasn't been determined.

I look to see how often and consistently the podcast occurs (some really good ones haven't been updated since 2006), check customer comments, and the "Also subscribed to" list.

If you want to subscribe, simply click on the "subscribe" button. To go back where you were, under the Apple logo on the left is a small button with a left pointing twirly. Click on this to get back.

After downloading podcasts, connect your mp3 player to a USB cable and right click on the file. Select "Send to" and click on the drive letter of the mp3 player to transfer podcasts to it from your computer.

Besides the iTunes Podcast Directory, you can find podcasts of Computer America shows at www.businesstalkradio.com/weekday_host/Archives/cc.shtml and National Public Radio at www.npr.org/rss/podcast/podcast_directory.php. ➔

Napa Valley Personal Computer Users Group

Membership Application/Renewal *

□ New □ Renewal □ Information Update

Please Print

Full Name: ________________ Nickname: ______________________

Street/PO Box: ____

City: __________________ State: ______ ZIP Code: ________ - ______

Phone (check preferred): □ Home: (______) _______ - ____________
□ Work: (______) _______ - ____________

E-mail (check preferred): □ Home: ______________________________
□ Work: ______________________________

Ocupation/Profession ____________________________ Retired? ______

Do you want to be added to the following NVPCUG e-mail lists?

News and announcements: □ Yes □ No

General discussion of computer-related topics: □ Yes □ No

If you do not want your preferred phone number and/or e-mail address published in the *NVPCUG Directory*, which is for the exclusive use of NVPCUG members, check the appropriate box(es):

□ Do not list phone number □ Do not list e-mail address

Family members whom you want to sponsor as Associate Members:

(Associate Members have the same membership rights as their sponsors, except for receiving newsletters)

Full Name E-mail Address

__________________________ ______________________________

__________________________ ______________________________

Annual Dues:

□ $30 **Regular Member** - an individual who is not a full-time student

□ $20 **Student Member** - a full-time student who is not eligible for Associate membership.

□ $10 **Associate Member** - a family member of a Regular or Student member. Associate memberships run concurrently with sponsors' memberships.

Make check payable to:
Napa Valley Personal Computer Users Group

Mail application/renewal to:
Napa Valley Personal Computer Users Group
Attn.: Membership Director, P.O. Box 2866
Napa, CA 94558-0286.

The NVPCUG is an accredited IRC 501(c)(3) nonprofit organization. Your dues payment may be tax-deductible as a charitable contribution.

* To request a Corporate Membership Application / Renewal form, e-mail: Membership@nvpcug.org

Revised 4-23-07

There are even locally-produced user group podcasts. The Los Angeles Computer Society has podcasts of their main meetings at **www.lacspc.org/podcast/Archive.html**

You don’t have to have an mp3 player to listen to podcasts, though. If you left-click on the mp3 title, it plays right in your browser. Or, if you right-click on the title, select “Save Link As,” and you can save it to a directory on your computer.

Besides playing podcasts in mp3 players and browsers, mp3 files on your hard drive can be burned to a CD. Then, you can play them in your car. Just burn them as a music CD instead of a data CD.

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

Two Great Speakers Beat Six Mediocre Ones

We all want the full surround-sound experience, but if you have to make a financial choice between buying a low-priced full 5.1 surround sound setup or a single pair of high-quality stereo speakers for the same price, in practically every case the high-quality pair will give you better sound. Read the dynamic range specs for each of the speakers in both systems and pay attention to the amount of power that goes to each speaker (not just the entire system). Distortion ratings also matter, especially if you’re using your TV instead of an external amplifier to power the speakers. Listen to all the choices, by all means, but listen to crisp, clear, full, undistorted sound to guide your decision.

Use WMP To Create An Audio CD

Click Copy From CD on WMP’s interface, select the particular tracks you want to record, and click the Copy Music button. Repeat the process for every album in your collection; just make sure to use the same recording settings when ripping all of your tracks. Configure the settings by opening WMP’s Tools menu, selecting Options, and choosing the Copy Music tab. We suggest that you select the Windows Media Audio (Variable Bit Rate) format option and position the Audio Quality slide to the Uses About 59MB To 94MB Per CD (135Kbps To 215Kbps) or higher setting. (Kbps stands for kilobits per second.) Once the selected files are on a local hard drive, usually in the WMA (Windows Media Audio) or MP3 format, it’s time to transfer them to disc. You have two options for doing so, each of which produces a different outcome. The first option is to create a data CD by copying the audio files directly to the disc in their existing WMA or MP3 format. This option boasts one significant benefit: You can fit 10 to 12 hours of music on a single disc. The second option is to create an actual audio CD. You can do so by converting the compressed (condensed so as to occupy less space) audio files to audio tracks.

Reprinted with permission from* Smart Computing. *Visit* www.SmartComputing.com/Groups *to learn what* Smart Computing *can do for you and your user group!

Thank You !

The Napa Valley Personal Computer Users Group is grateful for the support provided by the following companies:

Happy Holidays

See You on Dec 19 at the Holiday Party (see cover page for details)

For more information about the NVPCUG, visit our Web site: **http://www.nvpcug.org**

Need a sticky note? Put it on your computer!

By Linda Gonse, Editor & Webmaster, Orange County IBM PC Users' Group, CA,
editor@orcopug.org,
www.orcopug.org,

Obtained from APCUG with the author's permission for publication by APCUG member groups.

Sticky note programs for your pc, as you might imagine, are a utility that takes the place of paper Post-It notes that we all stick to our monitors!

But, sticky note programs I've researched this year discouraged me from even trying them out. Sometimes they didn't have enough features, or if they did, they were expensive.

Then, someone recommended a program called Stickies, created by Tom Revell, at www.zhornsoftware.co.uk/. So, I looked at Stickies on the web page, liked what I saw, and downloaded the program.

My first discovery about the program is that it is small, 953Kb, and doesn't interfere with system files and doesn't write to the registry. In fact, Stickies stores all its information in a single text-based *ini* file. When was the last time you had a program on your computer as well-mannered as this one?

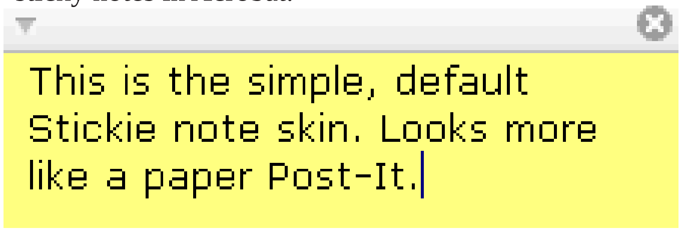
An icon in your system tray will allow you quick access to Stickies' features and options. From this dropdown list you can manage your Stickies notes, configure them, get help, and download new skins. When you do make a Sticky, it won't disappear unless you tell it to, and it stays where it is placed. You can edit, format, and print them. Make as many as you want, or as many as your screen space will permit. But, to save room and keep Stickies organized, they will snap to each other and to the sides of the screen where they can be neatly lined up. You can even "hide" them from view.

Besides viewing Stickies on your screen, you can attach them to a website, a document, or a folder, so they only appear when the objects they are attached to are on the screen.

Stickies are portable, too. You can transfer Stickies from one computer to another over your TCP/IP network connection, to your PDA and back again, or send to friends in email.

They can be set to "sleep" and appear on a specified date and time, as announcements or reminders. They can even play a sound alarm so they get your attention when they "awaken"!

What's fun is being able to customize the notes with various fonts, colors and buttons. You can even download customized skins from a big selection to change the outward appearance of the notes — plain, borderless, simple border, etc. The notes can be resized, just like the sticky notes in Acrobat.



This is the simple, default Stickie note skin. Looks more like a paper Post-It.

Stickies are located in five categories within the application so you can see and manage them. You can search for information in Stickies, wake sleeping Stickies, restore closed Stickies and detach Stickies.

What else? Oh, yes! Another attractive feature of Stickies is...the program is free!

What are you waiting for? Try it out and see if you like this little program as much as I do! ■

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

Napa Valley Personal Computer Users Group
P.O. Box 2866
Napa, California 94558-0286

Address Services Requested

Newsletters

NVPCUG