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November 2007

The Newsletter of the Phoenix Personal Computer Users Group
"Users helping users to understand computers"

PHOENIX PC USERS GROUP
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November 2007

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Contact Information

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The November 2007 main meetings will be
Fountain Hills Thursday, Nov 15

Fountain Hills Library, 12901 N La Montana Drive,
 Fountain Hills

West Side Tuesday, Nov 20

DeVry University, 2149 W Dunlap Ave, Phoenix

East Side Wednesday, Nov 21

University of Advancing Technologies
 2625 W Baseline Rd,
 Tempe (one block west of Fry's Electronics)

The topic for the main meetings this month are:

**Gadgets
 and
 Red Seven**

**Check our Website at
www.phoenixpcug.org
 to verify subject matter and
 time for ALL meetings!**

**Help Your
 User Group Grow**

**Bring a Friend
 to the Meetings**

Contributing Editors

Kathy Jacobs

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Users Group News

November 2007 General Meeting Topics:

Fountain Hills and West Side Meetings: Gadgets and expanded Q & A

Bruce Jacobs and some others will show off some cool computer related gadgets and answer lots of questions. If you don't see something new we will be shocked

East Side Meeting: RedSeven

RedSeven Linux, Computer Hardware and More

The presentation will focus the differences between Microsoft Windows and Linux. The security features of Linux, the applications that perform similar functions as familiar to well known windows applications.

See www.azacc.org for details

Coming in December

West and Fountain Hills: Christmas Party

East Side AZACC meeting:

Top 10 Ways to Protect your Computer

See www.azacc.org for details

General Meetings start with Questions and Answers at 6:30 PM. This is followed by the general topic of the meeting. The meetings finish by 9:00 PM

CALENDAR

Check our website for room and time information and to check for last minute changes

November 2007

Thursday, November 15 Fountain Hills (Gadgets)..... Library
Tuesday, November 20 West Side, (Gadgets) Room 212..... DeVry
Wednesday, November 21 East Side (RedSeven) UAT
Wednesday, November 28 6:00 PM (Photo SIG) room 102..... DeVry
Wednesday, November 28 7 PM (Video SIG) room 102..... DeVry

December 2007

Wednesday, December 5 (Board Meeting)..... DeVry
Thursday, December 12 Fountain Hills (General SIG @ 6:30). Library
Tuesday, December 18 West Side (Holiday Party)..... DeVry
Wednesday, December 19 East Side (Protect Your Computer) UAT
Thursday, December 20 Fountain Hills (Holiday Party)..... Library

Notice:

The December Board Meeting will be at DeVry.

Notices:

East Side meetings are now AZACC meetings

The November Fountain Hills Meeting will be one week early due to the Holiday

Websites 4U:

Sites I learned about at PodCampAZ

By Kathy Jacobs, Phoenix PCUG President

PodCampAZ 2007, held November 3rd 2007 at UAT, was a great success. Over 200 people attended. People were interacting, reporting, and twittering live throughout the day. It was an exciting and energizing day. As the day wore down, I realized I had a whole list of new websites to share with all of you. Instead of going into great detail on each of them, here is a survey of some of the sites you might want to check out:

The Wood Whisperer:
thewoodwhisperer.com/

Marc Spagnuolo is a wood worker here in town who runs his own blog and podcast on wood working. Marc and his wife Nicole presented several times at PodCampAZ about how their site came to be and how their lessons can help others. Not only that, the wood working he does is just great!

The PodChicks:
podchicks.net/Home_Page.html and
feed.podchicks.net/

Sisters who web together and podcast together. Check out their site for information on their podcasts. Their motto is "Our motto is E5: Entertain, Educate, Enlighten, Empower and Evolve".

iJustine:
tastyblogsnack.com/

iJustine is a lifecaster. That means that she has the guts to let anyone who wants to see what she is doing most of the time. She walks around with a webcam running live a good deal of the time.

You can see her videos, hear the music she is listening to, or read her blog from her site.

Jody Gnant:
www.jodygnant.com/

Jody is another lifecaster. She lives here in the Valley. She is also an awesome singer. She was one of the performers at lunch at PodCampAZ. You can even listen to her music from the site.

Brent Spore:
iboughtamac.com/

Brent and his wife, Michelle, were the main organizers and drivers behind PodCampAZ. His site is all about answering your questions about Macs: who should own them, how to fix problems with them, what runs on them, and much more.

Doug Welch:
welchwrite.com/blog/

Doug is the only guy I know personally who has a portal all his own. WelchWrite is actually a window to Doug's blog, his career advice column, his gardening site, and several others.

Steve Groves:
www.executiveconversationsinrealestate.com/

Steve is a Real Estate person here in the Valley who has turned Web connectivity into a business plan. He helped organize the 2007 Arizona Entrepreneurship Conference, along with his contributions to PodCampAZ.

Clint Comer:
www.idoitdigital.com/

Clint (also known around the world as Clintus McGintus), is a podcaster and videographer by

Websites continues on page 7

Websites continues from page 7

night, and an IT person by day. (Ok, I can't swear that he is an IT person by day. All I know is he works in the computer field and video has it that he works in a cube farm. He even videoed it

earlier this month for his site.)

Isreal Hyman:

www.izzyvideo.com/

Tutorials on video and audio production. Some free samples, some only for members of his site. Great stuff if you do video!

Love Long and Prosper:

www.lovelongandprosper.com/podcast/

Dan and CJ do a regular hour long show on life, love, and the various Star Trek shows. Each one is guaranteed to make you laugh out loud, whether you are a trek lover or not!

Tucker Tales:

www.tuckertales.com/

Jen and Jason Tucker offer up a couples view on life in Southern California with three kids, including a crying baby, an IT schedule, and a stay-at-home mom.

Kent Nichols and Douglas Sarine:

askaninja.com/

A place to ask anything of a ninja and see dramatized answers by a ninja.

Fred Castaneda:

www.strugglingentrepreneur.com/

Advice for current and potential social media entrepreneurs

Did you know that you can get
your newsletter
electronically each month?

Or did you expect to get a
copy electronically and still
received a paper copy?

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the box on your membership
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Make sure you include your
email address. At least one
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electronic copy did not include
the email address on the
membership application.

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After Retirement, Who Are You?

*By Gabe Goldberg, Advisor, Region 2; Columnist,
CompuKISS.com
Gabe(at)gabegold.com*

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

Retirement -- even temporary job loss -- can trigger discomfort with one's changed identity. Especially for those who have been strongly career oriented, the simple question, "What do you do?" can lead to fumbling for an answer. And when socializing or doing business or volunteering, it can be awkward not having the usual trappings of the grown-up world such as business cards.

Though called "business cards", they're hardly restricted to that context. Stay-at-home spouses, volunteers, and other folks often need a quick way to provide identification and contact information such as email address or Web site URL. They can also list concise emergency information and instructions such as medical history, allergies, medications, and someone to contact.

But with modern proliferation of such data -- landline telephone number, cell phone number, instant messaging screen name, LinkedIn or other social networking Web site address, Skype number, etc. -- it's a challenge conveying one's whole story quickly.

Designing and purchasing cards the traditional way, using a real-world printer, can be a nuisance or daunting challenge, not to mention expensive. And personally printed cards -- whether laser or ink-jet -- never seem quite as polished. For an online alternative, visit VistaPrint, <www.vistaprint.com>, a user-friendly and economical source of personalized cards and many other customizable products.

Among VistaPrint's many attractive bargains is the opportunity to order 250 cards for free,

paying only shipping. The small "catch" is that there will be a small/tasteful VistaPrint ad on the cards' back. But for a small fee, the ad can be omitted. And larger quantities can be ordered for rates far below those of local print shops.

These bargain cards aren't limited to boring just-the-facts designs; more than 40 backgrounds cater to the most serious or the most fanciful among us. My cards are businesslike, while my wife's show a more flowery and artistic personality. Having browsed the site's design spectrum I occasionally recognize fellow VistaPrint customers from their cards! More elaborate designs are available at slightly higher prices and custom designs can be uploaded to the site.

VistaPrint runs occasional sales and promotions, during which other products (sticky notes, T-shirts, desk calendars, invitations, announcements, notepads, letterhead, etc.) are offered for just the cost of shipping or at greatly reduced prices. I've gotten essentially free personalized rubber stamps and refrigerator

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Want your own 15 minutes of fame?

Write an article for your newsletter.

- ◆ Explain Something
- ◆ Review a Product
- ◆ Write a letter to the Editor
- ◆ Solve World Hunger!

Fake Checks continued from back page

The major types of scams that use these methods are foreign business offers, rental schemes, love losses, sudden riches, overpayment, and work at home scams.

The common thread in all of these is that in response to an email, phone call, or letter, the victim received certified or cashiers' checks, or money orders, and was directed to deposit them in their personal bank accounts. Immediately after depositing the instruments, the victim was directed to deduct his commission or fee, and then wire the proffered balance (often via Western Union) to the crook. The checks and money orders would bounce as they were typically counterfeit, forged, or otherwise phony, leaving the victim with the financial loss for the amounts wired to the crook. The proceeds of the wired funds are often picked up overseas, and not at the address stated in the original offer.

Many of us have received the ubiquitous Nigerian 419 scam from the relative of some oil minister who was killed in a plane crash, and the widow needs help in investing the money. In the original scam, still circulating by the millions, the victim is to wire money to Nigeria or some "barrister" in London in order to pay the taxes and fees to release the funds, for which the victim is to receive a generous commission. In a new iteration of the scheme, the victim receives an email or letter that alleges that the crook claims to have a check which can be used to pay the taxes and fees, and in exchange for depositing the check and wiring the net proceeds to a third party, the victim can withhold a generous commission. Of course, the check is worthless.

In another version, also distributed in the millions, the victim receives an email, letter, or fax claiming that they have won an international lottery. In the past, the victim had to come up with the taxes and fees on his own, and wire the money to the crook in order to collect the winnings. Now the scheme sends the victim an authentic looking check which is to be used to pay the foreign taxes and fees on the prize winnings. The victim deposits the check, which may also include a small percentage of his winnings, and

wires the taxes and fees to a third party. The check bounces, and the victim is out the proceeds, often in the \$3000 to \$4000 range.

I have actually had students who advertised their cars online, and received a call or email from a barrister in London representing a client who wanted to buy the car for the full asking price. They would then overnight a certified check to the seller for more than the selling price of the car, and ask the seller to wire the balance back to London, sometimes after deducting a generous fee or bonus. A bonded courier will be by to pick up the car. Of course there is no courier, and the check is no good, leaving the seller with his car plus a several thousand dollar loss.

Another student recently brought me an email where she could make hundreds of dollars a week by accepting checks and money orders from a seller that needed an American presence, asking her to deduct her 20% commission, and then wiring the proceeds to some distant place. The scam is obvious.

Greed and gullibility can affect all races and religions. The website fakechecks.org may provide a valuable warning to those who might fall victim. If the Postal Service can seize 540,000 fake checks worth \$2.1 billion, one may wonder how many were not seized, and made it to the victims. One can only wonder how much more was lost by the victims, often those who can least afford it.

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OnPPT

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Microsoft
Most Valuable
Professional

Microsoft Vista Ultimate Pros and Cons

By Bruce Jacobs, Phoenix PCUG newsletter editor

Pros: Security, ease of installation, features

Cons: Packaging, hardware requirements, marketing

I just finished doing a dual boot install of Windows Vista Ultimate and decided to write a review of Vista now that it has been out on the market for a while.

Despite all of the bad press about Vista, there is a lot to like about it. I have seen many reports which complain about Vista stating that the only differences are eye candy and hardware requirements. Most of these comments show that the user is not really familiar with Vista. The people who comment that they had it on their computer for three days and could not stand it, have not generally given it a fair shot. There are lots of new features in Vista. It would take hours to demo all of the new features. I will highlight some of the "hidden" features later in this article.

That being said, there are problems with Vista. Unfortunately, the three major problems with Vista are the things people see first. The packaging, the marketing of the product and the unneeded security prompts. I have to address them first. There are lots of good stuff here, but you will need to read past the negatives to see it.

The first problem is the packaging. I have to mention this first because it is the first thing you are exposed to. The packaging is confusing to open and is problematic for people with some disabilities. There is a large red sticker on the side which needs to be removed. Then there is a red tag that needs to be pulled down and to the side to open the case. But, first there is a large clear round sticker that must first be removed. Removing the clear sticker will destroy the certificate of authenticity on the top of the box in most cases. You need a knife or scissors to cut this label off in order to open it. Also because, the sticker is clear, you generally will not notice it until you try a couple of times to open the box. When I show people Vista, I have to explain the box. This should not be necessary.

The second problem is the marketing. The advantages of Vista are not being shown in the advertisements. Yes, the Aero interface has the Windows Flip task switch feature, but most people could care less about that. Show people that you can get a live preview of a running programs window by floating over it and they see the value of that. Show them Parental Controls, the Reliability Monitor, Instant Search, the improvements in the help system (the list goes on....) and they will be much happier. The biggest competitor to Vista is Windows XP. They will not sell Vista to XP folks if they are afraid of saying things in XP could have been improved.

The last problem that needs urgent attention is the pop ups for User Access Control (UAC). I hear more complaints about this than I do any other feature. Many, many people have abandoned Vista for XP because of this feature. Many others have turned much of the security in Vista off because of it. People need to realize that you will see this dialog box quite frequently the first week of running Vista and not as frequently thereafter. This is because when you first get a computer you spend quite a bit of time doing the things that change the system. You will add software, add hardware, change the systems settings, etc. For example, when you install new software on the machine, Vista wants you to authorize the change, so UAC comes up. Please realize that you will see the UAC dialog frequently in your first week or so of use and much less often at other times.

People out there who have been thinking about buying a Macintosh as their next computer should be aware that the UAC prompt is one of the Vista improvements copied from the Mac. However, on a Mac you usually need to enter the system password. The days when a general user machine can be secure without a feature like UAC are gone. What Vista needs is a snooze feature. I know I am doing

Ultimate continues on page 11

Ultimate continues from page 10

configuration updates for the next half hour so I can have the system auto accept the changes.

There are two other problems with UAC in Vista, the first one is that we see the UAC prompt when it is not needed.

For example I bring up the reliability and performance monitor to look at what is happening on the system and I get a UAC prompt. I probably am not going to make any changes in the system, I just want to look at what is going on. Don't prompt me yet.

In some cases when you have a bunch of applications open at once, the UAC prompt can come up underneath other windows on the screen. You can then think an application has hung. This is very confusing.

All that being said, Vista is the first operating system Microsoft has produced that is even close to safe for teenage use in the home. Just make sure they do not have an administrator account. UAC will even protect most administrators from problems if they do not develop the habit of hitting OK to everything.

Now that I have spent some words bashing Vista, I want to tell you some of the positive features of it that many people do not seem know about.

1. Windows search: If I want to run a program and or access a feature of Vista and I do not remember where that program is, I can just click on the start button (or hit the Windows key) and begin typing part of the name of the feature I want to access. A list of matches is shown and when I see only the one I want, I just hit enter and it starts.

2. Reliability and Performance Monitor: My favorite new feature in Windows, Hit Start, type in "Rel" and enter. Accept the UAC challenge. Then click on Reliability Monitor on the right hand side. You will see a screen that has lots of nicely

organized information about the history of your system. This includes the software you have installed, programs that have crashed and many system problems. This tool makes it easy to identify many computer problems.

3. Individual User Settings: Screen resolution, background and even language settings are kept on an individual basis. This is great if one of the users of the computer needs lower resolution screens due to vision problems. The system remembers the resolution for that login so you do not have to constantly be changing it to match your taste. One of the extras you get with Vista Ultimate is language packs. I was able to set up a test user in the Spanish language. That user has Spanish language menus when they login. The other users on the system were not affected.

4. New Windows Explorer: Many new features here. This includes improvements such as controlling the size of the thumbnails, improved detail view...

5. Parental controls: Control the times that the computer can be used, what websites can be viewed, log the websites visited and view the reports in a human readable format. You can prevent users from downloading content from the web. You can also control what games can be played individually by game, by ESRB rating or even by pick and choose based on keywords used in game ratings to block games that contain specific contents such as "simulated gambling."

6. Games explorer: See at a glance all of the games that are installed on the system. If the games have and ESRB or computer performance rating, these will be shown as well.

7. Media Enabled Editions: Vista Editions that are media enabled allow you to edit movies, create your own movies based on photos you have taken, even burn DVD's that can be played on a standard DVD player. (you will need a DVD burner of course)

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Ultimate continues from page 11

8. Improved Security: By notifying you of system changes instead of just installing things, you can prevent most if not all malware from running on your computer. The “Sony Root Kit” install would have been obvious.

9. Public vs. Home/Work network: When you hook your computer up to a new network, Vista asks you if the network is a public network or home/work network. It then sets firewall setting for this network and remembers the status of the network. XP computers frequently share files when hooked into hotel and coffee shop networks.

10. Presentation Mode: Vista laptops detect when the computer is controlling a projector and change some settings to prevent the screen saver and some other distracting notifications while the user is presenting.

The Edition of Vista reviewed was Vista Ultimate. Ultimate has all the features of all other Vista editions plus a collection of downloadable features called Ultimate Extras. At the time this article was written, the extras consisted of the Hold ‘Em (a poker game), DreamScene (which allows some movies to be used as a moving screen background), and downloadable language packs.

To really know what edition is right for you, you will need to examine the Windows Vista Product Guide. This is available as a free download from Microsoft. I will warn you it is over 300 pages long but the version I have has a nice chart starting on page 17.

I will give you a brief overview of the differences of the popular editions if you promise not to sue me if I make a mistake.

Basic Edition: Security and Parental controls. No Aero interface and not much else.

Home Premium: Aero Interface, Media Features, Meeting Space and limited backups. Better

backups in some other versions, cannot join a domain so most schools can’t use this as their OS, does not have built in fax or scanner support

Business: Can join a domain, has built in fax and scan support, and a much better backup system. It does not have built-in media support so many schools can’t use this OS with their students. No games.

Ultimate: Everything above and then some.

Note: There are other editions that are not available to the general public in the United States.

Summary:

No review can do justice to something as complex as an operating system. I have found Vista to be stable and quite enjoyable to use. I have been using it as my primary operating system for nearly a year. It has its problems but much less than any new operating system Microsoft has put out in its first year. It is a good product and we will all be upgrading to it or its successor. The driver problems that plagued it when new have mostly been solved.

When asked “should I get a copy”? I generally respond as follows:

Check out the system requirements and run the Upgrade Advisor to see if you can run Vista. If you have children using your computers, then get the upgrade when you next need to wipe the hard drive. If you are buying a new computer get one with at least Home Premium on it. Do not bother to get the XP downgrade until you have been using Vista for at least two weeks. Otherwise, look at your budget and decide if it fits.

Most people will not upgrade to Vista except when buying a new computer.

Google Search Bar and Your Telephone Number

By Sandy Berger, CompuKISS.com
www.compukiss.com
sandy(at)compukiss.com

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

If you know someone's telephone number, how hard would it be to find that person? Well, with Internet resources, it couldn't be easier. Type any telephone number into the Google search bar and you will quickly be given the name and address that relates to that number. Even a bit scarier is the fact that right next to the name and address is the word "map". Just click on that word and the location in question is marked with a big green arrow on a detailed map. One more click and you can see the building with that address from a satellite view.

If you think that you are exempt from this because you have an unlisted or unpublished number, think again.

I say this is scary because it is. This information may be put to good use by friends and relatives, but in the hands of a stalker or a criminal, it can be highly dangerous. Imagine how easy it would be to find a woman who lives alone in a rural area. Or think about a child who might innocently give out their telephone number and have a pervert be able to find their exact location so easily.

If you think that you are exempt from this because you have an unlisted or unpublished number, think again. Google states, "Our phone and address listings are gathered by a third party provider, which collects telephone directories and other public records available elsewhere on

the web." It is the "other public records" that might get your telephone number into these listings. They use everything from public utility records, court records, and property records, to business records. I was able to easily find the names and addresses of several people who have unlisted telephone numbers.

Because of privacy complaints, Google has initiated a way to be removed from this reverse telephone lookup. Just search for your telephone number in Google and click on the link with your name. You will be taken to another page with an obvious removal link. Yet, if you want to remove your name and address from the entire Web, you should be prepared to settle in for a long, tedious task. Removing my telephone number from Google was easy. Unfortunately, I quickly found more than a dozen other places that had my telephone number listed including Yahoo, InfoSpace, Intelius, AnyWho, and addresses.com.

Each one of these has a different method for removing your name and number, and often the process is quite convoluted. At Yahoo, there was an obvious "Remove my Listing" link. But the link went to the Yahoo help pages, which were not at all helpful. It took me about 30 minutes of searching to find the correct removal link. (<http://phone.people.yahoo.com/py/psPhoneSupp.py>)

Although most of the major search sites did not have listings for cell phones, I found that I could get the names and addresses for many cell phones numbers at Intelius for just \$14.95. Getting your name and address out of Intelius is even more complicated than removing it from some other websites. To opt out of Intelius they require that you fax them a copy of your driver's license or a notarized form proving your identity.

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magnets showing my business card design. And the site offers a small bonus for referring new customers.

A very convenient feature is the site remembering details of orders for reuse or modification. So when I've moved or changed contact information, I haven't needed to redesign my cards from scratch: I simply update the information and reorder.

Having cards handy in pocket or purse eliminates having to scribble contact information on scraps of paper, and avoids someone having to later puzzle what's written. One warning applies, though: Consider how much information to reveal. Telephone number and email address, perhaps with city and state, may suffice without compromising privacy.

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APCUG Articles

This User Group is a member of the Association of Personal Computer User Groups (APCUG). The organization provides many services to its member organizations.

One of the services provided is a common clearing house of articles for use in member newsletters. Any article in the newsletter which says "Via APCUG" in the by line was obtained through APCUG.

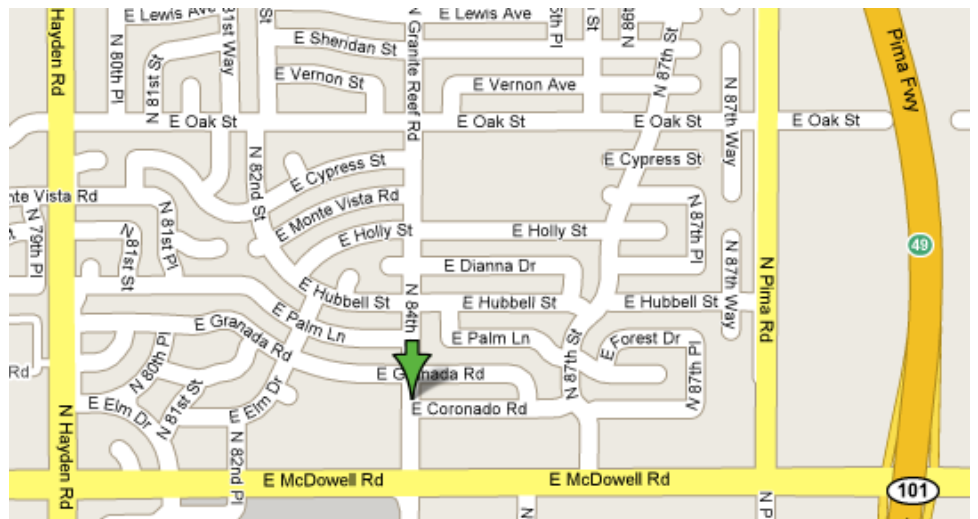
If given permission by the author, we will submit articles to APCUG for publication in other newsletters.

If you submit an article to the *Phoenix PC User Group News*, please let me know if you want it submitted to them.

The Official Policy of the Phoenix PC Users Group is that we do not condone software piracy in any form.

Granite Reef Senior Center
1700 N. Granite Reef Road,
Scottsdale

Please note that the
December board meeting will
be at DeVry.



Need a Ride?

Have you been not able to come to our monthly meetings because you have no way to get to them? We have a solution for you!

Able to Provide a Ride?

Are you willing to pick up, transport and drive another member to one meeting a month? We have an opportunity for you!

PPCUG's Ride Sharing Program

Allen Hunt, long time group member has volunteered to coordinate member communication for those who need rides and those who can provide them.

To join the program for either side, email Allen at adhunt@cox.net Provide your name, your address, a way to contact you, and whether you can give or need a ride.

Allen will gather the information from everyone who responds and connect up drivers with riders. It will be the responsibility of the individual members to organize the actual rides, dates, and pick up information.

As an added bonus, any driver participating will receive one extra raffle ticket each time they drive a member to a meeting.

Thanks to everyone who participates in the program for making our group better!

SIG Notes

Digital Photography

Joe Benedetto runs the Digital Photography SIG. This month's topic will be:

Paint Shop Pro and Friends

We typically use a variety of tools when working with pictures. See how various products and methods can be used to accomplish tasks. In this session, we'll work with layers, annotations, animations, and two kinds of stitching.

Video

David Yamamoto leads the Video SIG, which meets right after the Digital Photography SIG. This months topic will be announced.

General Interest

Chuck Lewis leads the General Interest SIG. This SIG meets in the Fountain Hills Library conference room. Email for this SIG can be sent to genint@phoenixpcug.org

The General discussion SIG will meet Thursday Nov 15 at 5:30 immediately before the regular Fountain Hills meeting,

We plan to resume discussion on several hardware capacity questions that are open, how the task manager memory calculations relate to your performance in XP, and review the closure on one member issue that has been resolved.

Contact SIG leaders by e-mailing SIGs@phoenixpcug.org for more information.

Google continues on page 12

Even if you take the time to eliminate your name and address from all the directories that you find today, you might appear in some new directory tomorrow. Yet, if you want to guard your privacy, it may be worth the effort to eliminate yourself from as many of the directories as possible. It may also be time to realize that a simple thing like a telephone number can now lead to more personal identification than you ever imagined. Perhaps we need to start guarding our telephone number as carefully as we do our social security number.

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What is a PPCUG mentor? A mentor is a person who volunteers to answer short computer questions asked by members.

Questions should be simple and answerable in less than 15 minutes.

You can set a specialty to answer questions on like Excel or Outlook, or just be a general mentor.

You can also limit the hours you are available.

Contact the newsletter editor at jacobsbd@cox.net

Include your phone number, available hours and specialty for listing in the newsletter.

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Articles, photos, screen shots may be e-mailed over the Internet directly to the editor at jacobsbd@cox.net. Please include the author's name, address, phone number and e-mail address on the first lines of the article.

All materials submitted will be considered for inclusion in the "News", but the Editor reserves the right to edit as necessary, to maintain standards of literacy, grammar, and length requirements. No materials will be returned unless arrangements are made in advance.

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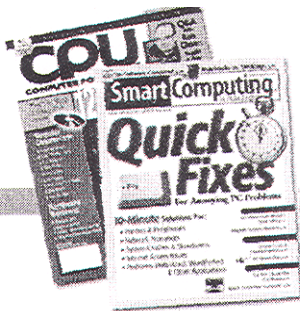
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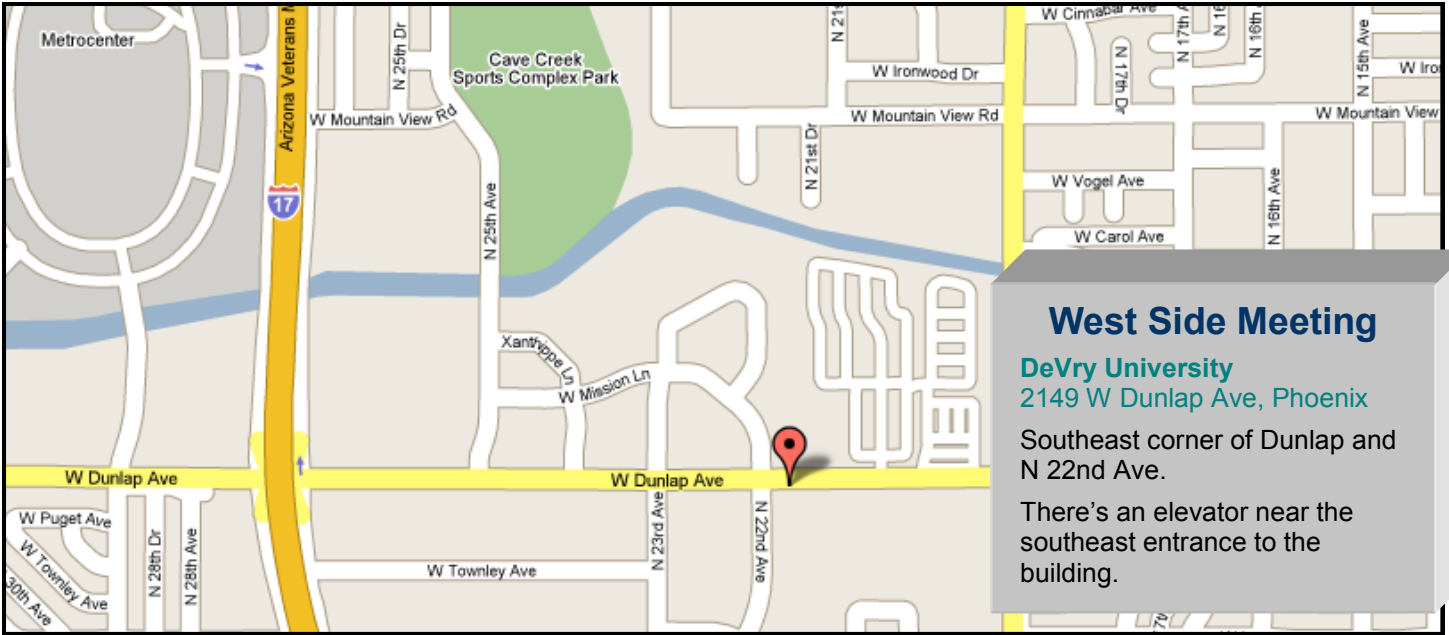
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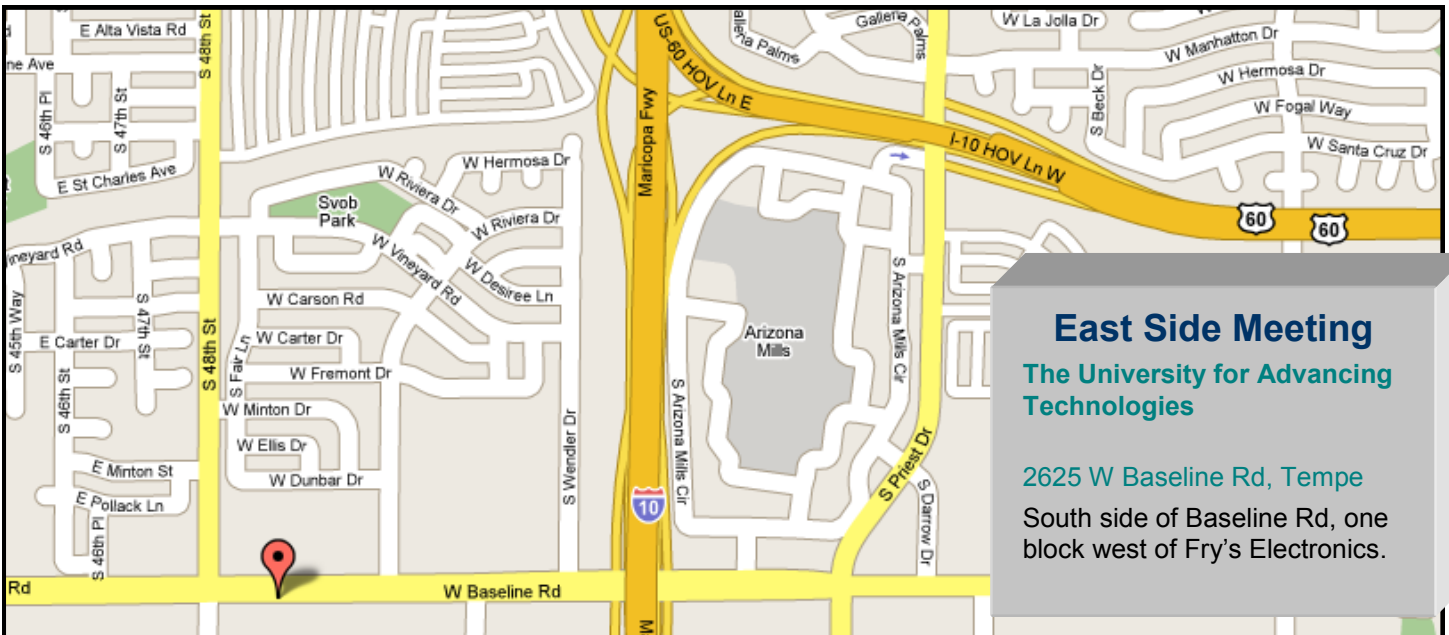


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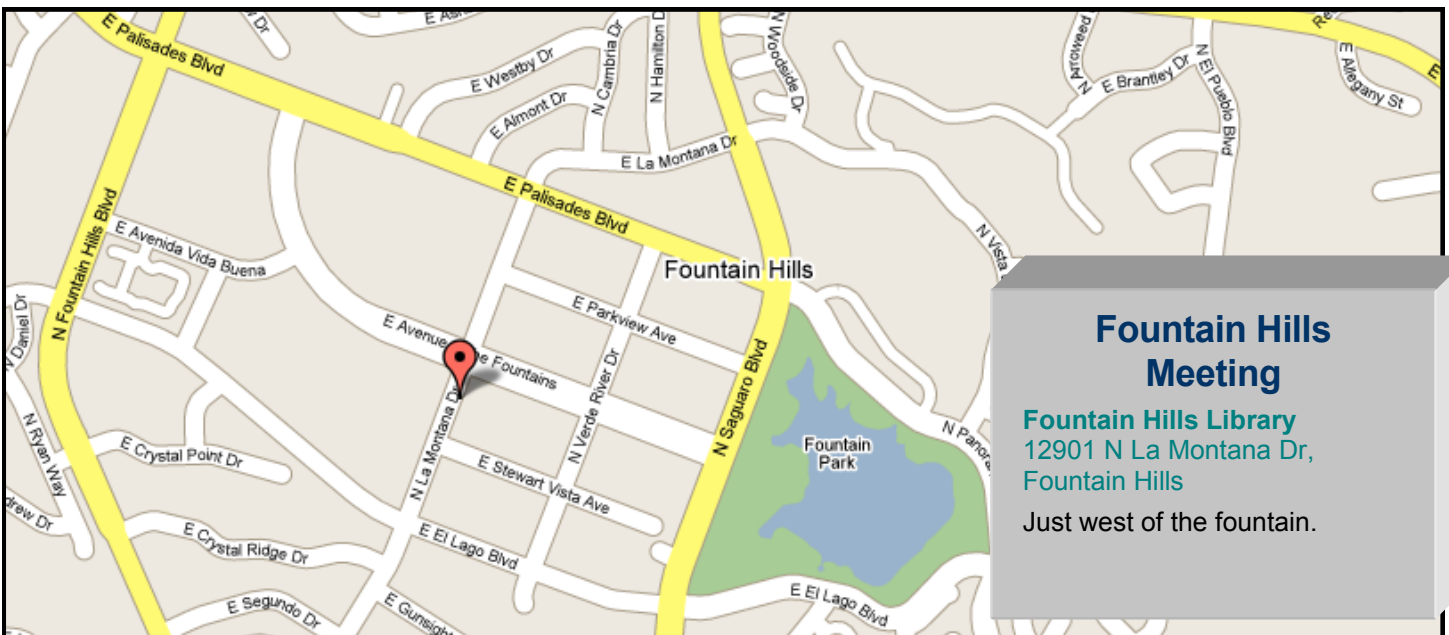




West Side Meeting
DeVry University
2149 W Dunlap Ave, Phoenix
Southeast corner of Dunlap and N 22nd Ave.
There's an elevator near the southeast entrance to the building.



East Side Meeting
The University for Advancing Technologies
2625 W Baseline Rd, Tempe
South side of Baseline Rd, one block west of Fry's Electronics.



Fountain Hills Meeting
Fountain Hills Library
12901 N La Montana Dr, Fountain Hills
Just west of the fountain.

Fake Check Scams on the Internet Explode

*By Ira Wilsker, APCUG Director; Columnist, The Examiner, Beaumont, TX; Radio & TV Show Host
Iwilsker(at)apcug.net*

WEBSITES:

<http://fakechecks.org>

<http://fakechecks.org/prevention.html>

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You may remember the recent case of a local woman who responded to a "work at home" opportunity where she would accept payments from the customers of a business, deposit the checks, deduct her generous commissions, and then wire the balance elsewhere.

Recently, in my High Tech Crime Consortium (HTCC) listserv, an investigator posted the following inquiry (redacted): "Is anyone working a case involving a fraudulent check from XXX Bank on the account of YYY Financial Trust Company, a supposed winner of a drawing scam. My victim received this letter and check, deposited it and XXX BANK told her it was good so they put the money in her account. Turns out it was not. She of course was told to wire "taxes" in the amount of \$4425.00 to a subject XXXXX in Houston, Texas, but the money gram was picked up in XXXXX."

Recently, (October 3), the Reuters news service ran a story "Spam-scam crackdown nets \$2 billion in fake checks". The story goes on to explain, "An international crackdown on Internet financial scams this year has yielded more than \$2.1 billion in seized fake checks and 77 arrests in the Netherlands, Nigeria and Canada, U.S. and other authorities said on Wednesday. The scammers, often West African organized crime groups, use ploys such as "spam" e-mail offering to pay recipients "processing fees" for depositing checks, which later turn out to be phony, and sending the ostensible proceeds to the scammer, authorities said." Demonstrating how prevalent this scam is, the Reuters article

goes on to say, "Two-thirds of Americans said they received at least one potential scam contact per week, and 18 percent said they or a family member had fallen for one, in a survey conducted for an alliance of banks, consumer groups and the U.S. Postal Service. Grant said complaints to her group about fake checks have risen 60 percent this year, and the average victim loses about \$3,000 to \$4,000."

In a parallel news story at FoxNews.com (October 3), "Postal Service Declares War on Nigerian Scam", in discussing the same seizure writes, "So far this year, an average of more than 800 people a month have filed complaints about such scams. Hoping to stem the losses, the U.S. Postal Inspection Service announced an international crackdown Wednesday in which more than 540,000 fake checks with a face value of \$2.1 billion have been seized." The financial and emotional impact of being a victim can be disabling, "Retired people have lost their nest eggs and young families have been defrauded of their savings for a home."

If 800 people a month report losses to the Postal Inspector, one may wonder how many other victims are too ashamed or embarrassed to report the crime which victimized them.

You may have noticed some TV commercials warning about these scams, another indication of the degree of the threat. The commercials are promoting a consumer education website fakechecks.org, a creation of the National Consumers League, and sponsored by groups such as the American Bankers Association, American Express, Capital One, JP Morgan Chase, Visa, Western Union, and the United States Postal Inspection Service. The meat of the website is a curt warning that says, "There is no legitimate reason why anyone would give you a check or money order and ask you to wire money in return."

Fake Check continues on page 9