



# Phoenix PC Users Group Officers

President: Dean Botchuck
Vice President: David Yamamoto
Secretary: Chuck Lewis
Treasurer Lo Hardman

#### **Staff Members**

Membership Coordinator: Chuck Lewis Webmaster: Hank Pearson Fountain Hills Coordinator: Marion Smith East Side Coordinator: West Side Coordinator: Bill Aulepp **Public Relations:** Newsletter Publisher: Steve Semon Newsletter Editor: Bill Aulepp Advertising Manager: **David Yamamoto** 

#### **Contact Information**

Dean Botchuck: President@PhoenixPCUG.org
David Yamamoto: Vicepres@PhoenixPCUG.org
Chuck Lewis: Secretary@PhoenixPCUG.org
Lo Hardman: Treasurer@PhoenixPCUG.org
Steve Semon: Publisher@PhoenixPCUG.org
Bill Aulepp: Editor@PhoenixPCUG.org
Hank Pearson: Webmaster@PhoenixPCUG.org

#### **Steering Committee:**

Officers and Members who are present at the 6:00 P.M. West Side meeting.

# NEWSLETTER

# The Best Accessory for your PC!

### MAIN MEETINGS

West Side.....Tuesday, May 19

CollegeAmerica, 6533 N Black Canyon Hwy, Phoenix

### East Side .Wednesday, May 20

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

### Fountain Hills .....Thurs, May 21

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

#### Presentation

**SETTING UP A VIRTUAL PC** -- Avoid corrupting your computer when installing trial or unknown software by running the software in Virtual PC mode. Come learn how.

**PUT AN OLD IDE HARD DRIVE TO WORK AGAIN** -- Old IDE hard drives are still valuable. With a small inexpensive USB converter adapter, dusty old drives can be easily plugged or unplugged using a USB port. Use them for additional external storage space or quick backup of valuable files. See how it is done.

PRESENTER -- LO HARDMAN

### 

Check our Website at www.PhoenixPCUG.org to verify subject matter and time changes .

ALL meetings!

# JUSTIN FROM OUR MEMBERS

#### FROMOURPRESIDENT

This month Lo Hardman will again be our presenter, Thanks Lo. I have been lax and not learned how to run a virtual computer and as a result I have, many times, loaded software on my computer that later I wished I had not. I will be listening carefully to Lo's presentation. I had a bunch of old IDE drives collecting dust and recently easily setup my computer to use them as portable USB drives. Now I have multiple backups by category and it's low cost! Come Hear how it's done.

Last month at the East and Fountain Hills meetings members selected possible presentation topics from a list that was generated by the Steering Committee. My thanks to all the members that added their favorite topic ideas to the list. Members also selected the topics of their interest. Thanks to Bill Aulepp for tabulating the results. This month the List will be presented to the West Side group. All members are encouraged to add topics to the list at any time.

I regret to announce that one of our members, Lyle Wurtz, has passed away. Our sympathy to the Wurtz family.

Don't forget to send me your 'members ask' Questions.

Dean Botchuck

### FROM OUR EDITOR

This month we have an article on the latest Microsoft Internet Explorer Release. It is IE 8 which will give Mozilla Firefox greater competition than IE 7 did. You probably will want to try it out. (See page 9).

Microsoft has also just made available Windows 7 release candidate the "Ultimate" version. This beta offering is probably as close to the final product as we will get. The best part is this beta copy will be good until March of 2010. We plan to cover Win 7 in depth in the next few issues.

The Web Tour, thanks to S. Jack Lewtschuk (page 11) and Larry Cohen (page 13) whose articles appear in this month's issue, has included two web sites that bring relief in areas we often spend hours searching the internet to find. They are: "User Manuals" and "New Drivers".

Remember if there is an article you would like to see in a future issue send me an email at --

Editor@PhoenixPCUG.org

Bill Aulepp

HELP INCREASE OUR MEMBERSHIP.

BRING A GUEST

TO THE NEXT MEETING.

### MEETINGS

# CALENDAR

### **GENERAL MEETINGS**

WEST SIDE: CollegeAmerica (see map - page 16)

- Tuesday, May 19, 2009
- 6:00 PM Steering Committee
- 6:30 PM Q and A
- Presentation follows by Lo Hardman Setting up a Virtual PC Using old Hard Drives

EAST SIDE: University of Advancing Technology (see map - page 16)

- Wednesday, May 20, 2009
- 6:30 PM Q and A
- Presentation follows by Lo Hardman Setting up a Virtual PC —
   Using old Hard Drives

FOUNTAIN HILLS: Fountain Hills Library (see map - page 16)

- Thursday, May 21, 2009
- 6:30 PM Q and A
- Presentation follows by Lo Hardman Setting up a Virtual PC —
   Using old Hard Drives

### **SIG MEETINGS**

WEST SIDE: CollegeAmerica (see map - page 16)

- Digital Photography Sig
- Wednesday, May 27, 2009
- 6:00 7:30 PM Q and A Topic is Camera Shutters
- Followed by: Digital Video Sig
- Note: The Fountain Hills General Sig Meeting is on hiatus

For room and time changes, check your website: phoenixpcug.org

### SMARTCOMPUTING MAGAZINE - SUPPORT



There is a way you can support your user group. Smart Computing Magazine will give a gift subscription to the Phoenix PC Users Group to be used as a door prize, raffle, etc., for each five subscriptions received from our group. Subscriptions can be applied for with the subscription coupon below or by phone as long as you use our group's unique source code number (8305) when beginning the subscription.

For each paid subscription using the source code 8305, our user group will be credited one credit. Results are calculated each quarter, and credits will accumulate until the group reaches five paid subscriptions, at which time they will contact the PPCUG.

In the event our group does not reach the five paid subscription mark by the end of the quarter, credits will be carried over into the following quarter until the amount reaches five paid subscriptions, at which time a free subscription will be issued.



### **USER GROUP PROGRAM 8305** Smart Computing.com/groups Order on line □1 Year.....\$29 □2Years.....\$48 □3Years.....\$64 Name (Please Print) \_\_\_\_\_\_ Company \_\_\_\_\_ Address \_\_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_ Zip \_\_\_\_ Phone \_\_\_\_\_ E-mail \_\_\_\_\_ **Payment Options (Check One) □** Payment Enclosed **□** Bill Me □ Discover □ American Express □ Visa □ Master Card Card Account Number \_\_\_\_\_ Expiration Date \_\_\_\_\_ Signature \_\_\_\_\_\_ Mail To: Smart Computing PO Box 86380 Lincoln, NE 68501-9807 OR Call To Order 800 733-3809 402 479-2136 Or Fax 402 479-2183 PLEASE ASK THEY CREDIT PHOENIX USER GROUP SC8305C PU513

## MEMBERS ASK

WEB TOUR

**Ouestion: Find file/folder sizes** 

Answer: Windows Explorer provides lots of file information and tools. I often forget the importance of Right Click. Vista and XP Right Clicks are much the same except XP is missing some functionality. The functionality of Right Click is dependent on the current focus, that is where the mouse is hovering. Just hovering over a file name will give the file size but, if you want folder or folder tree information, Right Click > properties will usually get you there.

Right Click over a folder opens a pull-down menu. It can send the file to a removable hard drive. Some other functions are New Folder, Backup, Copy, Scan, Rename and Properties. The Properties opens a window with multiple tabs. The tabs reflect the type of file/folder the mouse is hovering over. Folder Properties General tab lists the total size of all files, subfolders and sub-folder files in the folder. The creation date is also listed. The Sharing tab allows setting of the file sharing environment. The Security tab adjusts the security levels. One of the tools in the Customize tab allows icons to be changed. This is nice if you want your Windows to be something other than plain Vanilla.

Right Click over a drive opens a pull-down menu. The list of functions is almost the same as the folder pull-down except it also has a Format function. The Properties function has some additional tabs. The Tools tab can check for disk errors and defragment the drive. The Hardware tab lists current drives resident on the computer. Quota tab sets space limits for each user so one user cannot use up the entire drive.

There is a Free file size application if you don't like windows displays. Google "treesize free". I have not reviewed TreeSize Free so, cannot give any info at this time. There are some commercial ones if you really want to spend some money. I personally find that Windows file/ folder information works for me. This article is not a complete listing of Right Click functionality. Make visiting Right Click a habit!

This month we provide some programs that have the lookup features we can use while doing research. If you know of items we missed, please email us at —

Editor@PhoenixPCUG.org

and we will add them in the future.

First, some Old, New, and Basic Search Enaines.

ASK JEEVES an older site that just keeps going and going.

http://www.askjeeves.com

CUIL--pronounced 'cool'. Less than a year old it features long entries with thumbnail pictures. Not your usual type of search site and worth looking into.

GOOGLE—The old standby.

http://www.google.com/

LIVE SEARCH (formerly MSN Search)

http://www.live.com/

YAHOO—Another old standby

http://www.yahoo.com/

DOGPILE—A search engine that uses the other search engines for a combined search.

http://www.dogpile.com/

#### Second, other research tools.

PEOPLE SEARCH — gives more than you probably want to know about a person for a price. Basic lookup is free.

https://www.intelius.com/

ELECTRONIC MANUALS—If you have ever lost the manual that came with one of your consumer electronic items this is the place to find it. Try it out now!

http://www.retrevo.com/samples/index.html

DRIVERMAX — is a new tool that allows you to download the latest driver updates for your computer.

http://www.innovative-sol.com/drivermax/

REMEMBER: All of the Web Tour sites are archived and instantly available on our website. Don't waste time typing the site address when you can get there with a simple "click" on our website at -

www.PhoenixPCUG.org

## BUSINESS CARDS









#### **How to Submit Commercial Advertisements**

Send commercial ad copy and payments to: Ad Manager, Phoenix PCUG Newsletter, 5555 N 7<sup>th</sup> Street Suite 5 PMB 101 Phoenix, AZ 85014

Make checks payable to Phoenix PCUG

(Note: AD PAYMENT MUST ACCOMPANY AD unless credit arrangements have been made). Commercial advertising rates per issue are shown below. Submit camera-ready black and white

Typesetting service and photographic services provided at additional cost and must be scheduled and paid for IN ADVANCE. Payment must accompany ad. Copy will not be returned unless return postage is prepaid. Single insertion ad rates are as follows:

Full Page (7.5" by 10.0") \$50.00

Half Page (7.5" by 5.0") \$25.00 Ask about multiple insertion discounts!!!

Quarter Page (3.75" by 5.0") \$15.00 Note: Oversized ads are charged to the next higher size

Business Cards (2.0" by 3.5") \$ 5.00 (minimum of 3 months prepaid)

For questions please contact David Yamamoto 602 418-1249 or write to above.

Submission deadlines are the 25th of each month prior to month of publication. Prices subject to change without notice.

### **NEWSLETTER POLICIES**

This newsletter is a publication of the Phoenix PC Users Group, Inc. All rights reserved except as specifically permitted.

Articles, programs, reviews, artwork, photographs and any advertisements are compiled without verification of accuracy, or suitability to a specific task or computer. Any comments, or claims, made within this publication are solely the responsibility of the author and do not express the views of any other group member, the Board of Directors, nor the Phoenix PC Users Group, Inc. We reserve the right to refuse any advertising for any reason.

The Phoenix PC Users Group News, a newsletter, is published monthly, with article submission deadlines occurring the 29th of each month. This publication is mailed with the intention of reaching members before the monthly meeting of issue date. The Group is not responsible for lost or destroyed newsletters, other than replacing an issue lost in the mail. Notify the group Membership Coordinator at least four weeks in advance of change of address when moving.

Copyright 2008 by the Phoenix PC Users Group, Inc. This publication may not be photocopied, reproduced in whole or in part,

by any means, without specific written consent of the Phoenix PC Users Group, Inc.

Other computer user groups currently exchanging newsletters with the Phoenix PC Users Group, Inc. are granted permission to copy, redistribute, and use this publication as needed, providing that articles, authors and this publication are credited. If the author of an article is not a member of PPCUG the author should be contacted for permission.

Submissions to the "News" should be in MS Word, RTF or unformatted text.

Articles, photos, screen shots may be e-mailed over the Internet directly to the editor at:

#### editor@PhoenixPCUG.org

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.

# DID YOU KNOW YOU CAN GET YOUR NEWSLETTER ELECTRONICALLY EACH MONTH?

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

Just send an email — members@phoenixpcug.org — or check the box on your membership application. You will get a notice each month when the newsletter is available.

MAKE SURE YOU INCLUDE YOUR EMAIL ADDRESS!

### DESKTOP ZOOM

#### DesktopZoom

A review by Bonnie Snyder, member of P\*PCompAS (Pikes Peak Computer Application Society), CO http://ppcompas.apcug.org
Bonniels21(at)gmail.com

This article has been obtained from APCUG with the author's permission for publication by APCUG member groups; all other uses require the permission of the author (see e-mail address above).

One evening while surfing the Web, I stumbled across a free screen magnifier called DesktopZoom. I downloaded it and put it through its paces. And, I was quite impressed with it. There are those freeware programs that "you get what you pay for," and then there are those that give you a whole lot more value. DesktopZoom is definitely in the latter category.

When you first load Desktop Zoom, it comes up with a settings screen, with two tab areas; in the top area, the default is 3) Entire desktop and in the bottom tab area, the Mouse is the default tab. You can type in a numerical size for the mouse pointer and then select a shape and color for the mouse pointer. The "Big Mouse" option is selected by default (if you unselect it, you don't get a mouse pointer at all ... not good). Other options on the Mouse tab include selecting a Crosshair, selecting a thin red Rectangle which helps you focus on the working area of your application (don't use the Crosshair and the Rectangle together because the Rectangle won't move if you do), and another default selection: Hide real mouse (recommended).

Moving from left to right on the tabs, the first tab is for Zoom. The Zoom selection area has two input boxes for the size of the magnification. Default is 3000/1000. You'll have to fiddle around with the numbers to find the best for you. There are three checkboxes, the first is to hide the configuration screen when the

program is running (it is not checked, but I would recommend that you check it). The second is for No screen changes when not zoomed (it is not checked, but I would recommend that you check it). The third is Stop zoom if mouse in right bottom corner (I checked it because I find it a convenient option).

The next lower tab is for Keys. These key combinations are for increasing or decreasing the magnification on the fly. By default, the Mouse Wheel option, a radio button, With Ctrl-key, in a combo box, is checked. There are three other key combinations you can select from. If you prefer to use the arrow keys instead of the mouse, you can select the Arrows radio button with Without Key selected in the combo box (there are three other key combinations to select from in the combo box). Finally, the Alt-Keys are selected by default in a checkbox with six possible settings for on the fly changes (Zoom in and out; Zoom on or off; tracking and crosshair each option has a character to press with the Alt-Key to accomplish its task).

The Mouse tab comes next (we've already covered that); then comes the Color tab. There are three checkboxes: the first is for Grey shades (it has a combo box/edit box with seven choices of shades of grey including an option to type in a number of your preference); the second is for Invert Colors, and the third (checked by default) is for Smoothing. You can have all three boxes checked if you wish. Finally, it has an edit box for Show original screen (you can type in a numeric percentage ... 0 is the default). This one makes me crazy ... what it does is show the original screen as a kind of background of the magnified screen. But, it was probably included because somebody needed that feature!

Then we move on to the Tracking tab. The first Tracking option has a combo box from (Continued on page 15)

### INTERNET EXPLORER 8

Microsoft Releases Internet Explorer 8
Written by Ira Wilsker, APCUG Director; Columnist, The Examiner, Beaumont, TX; Radio Talk Show Host
Iwilsker (at) apcug.net

#### **WEBSITES:**

http://www.microsoft.com/ie http://www.ieaddons.com/en

This article has been obtained from APCUG with the author's permission for publication by APCUG member groups; all other uses require the permission of the author (see email address above).

Microsoft has released the latest iteration of its ubiquitous browser, Internet Explorer version 8 (IE 8). This browser is for all versions of XP and Vista, and is a 16.1 mb download for XP.

I had tried one of the early beta (pre-release) builds of IE 8, and was impressed by its features and speed, a substantial improvement over what I felt was a lethargic Internet Explorer 7. Now I have downloaded and installed IE 8 on all of my computers, and my first impressions of it are quite positive. I have been using Firefox, IE's major competitor, almost exclusively for several years. I was not alone in using Firefox instead of IE, as Firefox has been taking market share from IE for years as it has generally offered more speed, features, and security than IE. Now with IE 8, Firefox has a worthy competitor which has added features, speed and security to challenge the gains made in the marketplace by Firefox.

Within minutes of its release, I downloaded the new version of IE 8 on my work computer. I went directly to Microsoft's IE website at www.microsoft.com/ie to download IE 8. Microsoft identified my operating system, and proceeded to connect me to the proper variety of IE 8, which I downloaded. The installation process was smooth, with several informational windows appearing with install op-

tions. One of the first windows to appear was a statement that the IE 8 install utility was going to download the latest version of Windows Malicious Software Removal Tool, and scan my computer for malware prior to the installation of IE 8. My computer was free of any detected malware, and the installation continued. A reboot was required in order to complete the IE 8 process, which I allowed. After the reboot, a small window appeared displaying the setup sequences of the new software. Subsequent windows offered me the opportunity to install add-ons, and select default search engines. IE 8 imported my selections from IE 7, and asked if I wanted to keep my IE 7 defaults and use them in IE 8, which I did. The final window displayed correctly identified that I had other browsers installed on my computer, including Firefox, Opera, and Safari, and asked if I wanted to import bookmarks (favorites) and feeds from them; I selected yes, and data was imported from my other browsers into IE 8, making them immediately available on that platform. IE 8 did indeed load faster than IE 7 ever loaded, and web pages appeared to load faster, but I have no empirical data to corroborate that.

IE 8 is more feature rich than IE 7, and in many ways appears to emulate the finer points available in Firefox. One feature in IE 8 that offers improved possibilities is "Accelerators" which provide quick access to information by simply highlighting a word, phrase, address, or other item on a webpage. If the proper accelerators are installed, then appropriate information in the form of maps, web searches, translations, email, blogs, and other relevant resources and outputs are immediately displayed.

Another interesting feature in IE 8 that may be of interest to many users is "Web Slices", where the user can automatically monitor desired information, displaying updated information as it becomes available. Web Slices can monitor auctions, sports scores, weather, (Continued on page 10)

### INTERNET EXPLORER 8

#### (Continued from page 9)

stock quotes, and other dynamic content, and can directly provide that updated information, without user intervention. If a Web Slice is available on a web page, a green icon will appear in the top right corner of the page; clicking on this icon will add the "slice" to the favorites bar, enabling real-time tracking of the selection. When new information is available about the selected web slices, the relevant web slice will be highlighted. Clicking on the highlight will take the user directly to the updated information.

IE 8 offers a "Smart Address Bar" which displays recommendations as a web address is typed in the address bar. The suggestions are distilled from the browsing history, favorites, and previously selected feeds, as well as Windows Live Search. If a single word is typed in the address bar, the Smart Address Bar will reach out and try to match the term against domain names, making web surfing faster and more efficient.

I frequently go online to show my L.I.T. students information on the web. Sometimes the fonts on the web pages are so small, that students in the back of the classroom can not view the displayed content. IE 8 solves that problem with its enhanced zoom feature, "Improved Zoom". This feature improves the resolution and readability of a webpage, while maintaining the desired layout. Clicking on VIEW - ZOOM allows the user to zoom in or out on a webpage, from 50% (zoom out, smaller text, more information displayed) to 400% (zoom in, larger text, less information displayed).

Web surfers are often concerned about their personal privacy while browsing on the net. IE 8 offers a feature, "InPrivate" that allows the user to control the protection of his personal information while online. When selected, InPrivate deletes the browsing history, temporary internet files, filled forms, cookies, usernames, and passwords when

closing the browser, leaving no traces of browsing or search history on the computer.

Sometimes a website appears to crash the browser while being viewed, shutting down all of the opened tabs, and requiring a reloading of the browser. IE 8 offers "Automatic Crash Recovery" where if the content in a tab crashes, the other opened tabs are unaffected, such that other opened pages are not closed or lost unexpectedly. IE 8 will attempt to recover the lost tab once it has identified and resolved the problem.

Phishing, identity theft, and web-borne malware have become endemic, and a threat to web users. IE 8 includes a "SmartScreen Filter" which incorporates anti-phishing tools to protect the user from imposter websites designed to trick the user into entering his personal information. The SmartScreen Filter also incorporates sophisticated anti-malware capabilities to help prevent web-borne adware, spyware, and other dangerous software from installing itself on the users' computer. If a dangerous website is opened and detected, the address bar and window will turn red on the page, and a prominent warning will be displayed on the red background. Other protection is provided by a cross site scripting (XSS) filter, which can detect and protect from malicious code execution while online, providing additional protection. A cute feature, which can help protect from phishing and identity theft is "domain highlighting" which highlights the domain name in the address bar, with the remainder of the address string in gray, displaying the true identity of the website.

Internet Explorer 8 is much improved over version 7, with improved security and enhanced features. Users of earlier versions of IE should upgrade to IE 8. Users of other browsers should give IE 8 a try, as they may be pleasantly surprised. Even though I have been a loyal Firefox user for several years, I will be using IE 8 far more than I ever used IE

# THINGS, THINGLETS & THINGASSOS

THINGS, THINGLETS & THINGASSOS Written by S. Jack Lewtschuk, President, MBUG-PC (Monterey Bay Users Group - Personal Computer), CA www.mbua.ora Blacklion (at) royal.net

This article has been obtained from APCUG with the author's permission for publication by APCUG member groups; all other uses require the permission of the author (see email address above).

#### CLEANING YOUR COMPUTER

During last summer you had your hands full cleaning your yard and patio. In the fall you winterized your home and prepared for the holidays. Now that all of that is over, it's time to spring clean your computer. When was the last time you opened up your "box" and looked inside? Don't tell me!

I found a very thorough guide explaining how to clean, what tools you need, why you should clean and yes, how often you should clean, courtesy of Computer Hope at www.computerhope.com/cleaning.htm#00.

Let me know what you found inside your box—I dare you! Is it still alive?

#### THE TINY MIRACLE

Have you ever received via e-mail, a URL like this:

http://search.atomz.com/search/?spq=Gang&getit=Go&sp-a=00062d45--q2&0000000@sp-

advanced=1&sp-p=all&sp-w-control=1&spw=alike&sp-date-range=-1&sp-x=any&spc=100&sp-m=1&sp-s=0

... with only the top line underlined and in blue?

And when you clicked on it you got an "error 404," or did not get the website you expected?

That's because the URL should have included all four lines. You need to copy the whole thing (all four lines), and paste it into your browser, making sure that you do not introduce any spaces. A few websites are config-

ured so that their URLs don't break, but not very many bother to do this.

I am guilty of sending long URLs via MBUG Listserv. This has caused some of our members to be confused by the split URL. I appreciate the fact that recently someone took the time to remind me about a great solution for this problem. Years ago I knew about this but completely forgot (you can call it my "senior moment").

One solution is Tiny URL or www.tinyurl.com. All you have to do is go to that URL and create a shortcut for future use. The instructions are simple:

- 1. Copy the giant URL.
- 2. Paste it in the slot provided by Tiny.
- 3. Click on the button provided.

And, like magic, the long four line URL becomes tiny, is automatically copied to your clipboard, and looks more like http:// tinyurl.com/52fuz2. Surprised? Try it, you'll like it, and it's FREE! By the way, some time ago Tiny URL was reported to contain malware, however the manufacturer assures us that the problem has been rectified.

Also, another MBUG member suggests to try adding "< >" brackets to prevent URLs from falling apart.

Another program similar to Tiny URL is at www.webware.com/8301-1\_109-9898698-2.html?tag=bl (or I could say: http:// tinyurl.com/57dqyk)!

#### ARE YOU THE ADMINISTRATOR?

If you need to quickly tell if you are currently logged onto a PC as a Local Administrator of the Windows server, right click on the "Start" button. If you see "Open All Users" rather than just "Open," the account is in the Local Administrators group.

MANUAL! MANUAL! MY KINGDOM FOR A MANUAL!

Have you had an instant when you had a question or a problem with one of your 21st century electronic gadgets and the dog ate (Continued on page 12)

# THINGS, THINGLETS & THINGASSOS

#### (Continued from page 11)

the manual? Have no fear bunky, SmartComputing to the rescue! Go to www.retrevo.com/ samples/index.html.

#### WHAT'S IN YOUR WALLET? Credit Cards

While two credit cards might act and look alike, levels of consumer protection that each type of credit card provides can be different. Under federal law, if someone steals your credit card you're only responsible to pay the first \$50 of unauthorized charges. However, if you notify the credit card issuer before a thief is able to make any charges, you may be free from all liability. If the credit card is not physically present when an unauthorized or fraudulent purchase is made (such as over the Internet), you're also free from liability for those charges.

MasterCard and Visa offer zero-liability protection where you don't have to pay any charges if someone uses your credit card to make an unauthorized purchase. Many credit cards offer additional benefits and supply a yearly summary of your spending.

#### **Debit Cards**

A debit card is a direct key to your bank account. The protection offered for debit card fraud is similar to credit cards but with a few exceptions. For example, your liability under federal law is limited to \$50, the same as for a credit card, but only if you notify the issuer within two business days of discovering the card's loss or theft. Your liability for debit card fraud can jump up to \$500 if you don't report the loss or theft within that time.

Debit cards provide a direct pass to you bank account. You may also face cash flow problems and bounced-check fees when thieves clean out your bank accounts.

If you are the type of person who gives a passing glance to your monthly bank statement, you could be totally liable for any fraudulent debit card charges if you wait 60 days or more from the time your statement is mailed.

Visa and MasterCard zero-liability protection applies to your debit card with them but only for transactions that do not involve the use of your PIN (personal identification number).

Additional protection against fraudulent use of your credit or debit cards may be available through your homeowner's or renter's insurance. Check your policy or with your agent for more information about your coverage.

You should avoid using your debit card for any online purchase or for things which are expensive. Why? The main reason is that it is much easier to dispute a charge when you use your credit card. If the gold-plated, limited-edition, hip-swinging Elvis wall clock arrives broken, your credit card company will remove the charge until the problem is resolved. With your debit card you are stuck dealing with the merchant directly to resolve any problems with a purchase. Don't fall for rumors about not signing your cards—all banks insist that you are much safer signing your cards immediately upon receiving them.

Just to make sure that you have all the necessary information should you become a victim of stolen or lost cards and other important documents:

- 1. Empty your wallet.
- 2. Place all your credit/debit cards and important documents on your scanner or copying machine.
- 3. Make copies of your cards, front and back.
- 4. Place the copy in a safe place: a safety deposit box, fire safe, or even your refrigerator is better than a desk drawer (in case of fire. the chances for survival of contents in your refrigerator are pretty good).
- 5. Check your wallet periodically. Thieves often steal just one credit card to make sure that you don't notice it's gone. By the time you notice, it's too late.

NOTE: When you give your card to a person to pay a bill, make sure that when you get it

(Continued on page 14)

### DRIVER BACK UP PROGRAMS

**Driver Backup Programs** 

Backup -- The Ware Essential to Your Computer

Written by Larry Cohen, Member at Large, ICON PCUG, NY

From The ICON Graphic, Newsletter of ICON PC User Group, Inc., January 2009 Edition www.iconpcug.org president (at) iconpcug.org

This article has been obtained from APCUG for publication by APCUG member groups; all other uses require the permission of the author (see e-mail address above).

Last month I wrote about traditional backup programs. I will continue the discussion with free driver backup programs.

As you are aware, drivers are small programs that associate your hardware with your operating system. It is particularly useful to have these programs if you have to re-install windows either from the manufacturer's restore disk or a new install of windows. It avoids the hassle of having to go to each manufacturer's website and download one-by-one drivers.

#### Driverback.bat

This is a batch file from PCWorld magazine to backup all device drivers. Here are the directions from PCWorld:

Once it's on your system double click the file to create your backup.

The batch file copies the drivers (and a lot of extra files) to a folder called 'driverback inside My Documents. Use your CD authoring software to copy the contents of this folder to a CD.

To reinstall the drivers, use either Device Manager or Control Panel's Add Hardware applet to open Update Wizard. If the Wizard doesn't automatically look for drivers on the CD, point to the CD drive when asked for a location.

It can be downloaded at: <a href="http://">http://</a> www.pcworld.com/49366

Figures 1, 2, and 3 show the program 'doing its thing'.

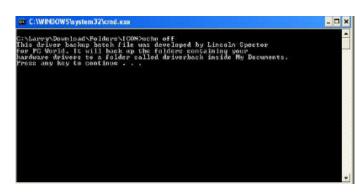


Figure 1 - The Opening Screen

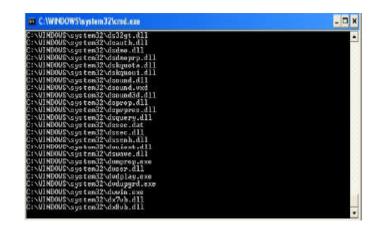


Figure 2 - Scanning

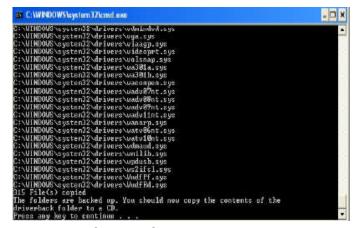


Figure 3 - The Finish

(Continued on page 14)

#### DRIVER BACKUP **PROGRAMS**

#### THINGS.THINGLETS &THINGASSOS

#### (Continued from page 13)

#### DriverMax

This is a wonderful easy to use sophisticated backup tool that allows you to either set up a login account to retrieve drivers or export them to a zip file that you would copy to a CD for later installation. Here is a description from the DriverMax website:

"DriverMax is a new tool that allows you to download the latest driver updates for your computer. No more searching for rare drivers on discs or on the web or inserting one installation CD after the other. Just create a free Last November we were given some good news: updates that you need.

(or just the ones that work ok) to a folder or a compressed file. After reinstalling Windows you will have everything in one place! [Underlining added] Most of the situations when Windows is running slower are caused by faulty driver installations. Windows stores all versions of older drivers just in case you want to go back; sometimes it messes up older versions with more recent ones. The Export Wizard will only export the drivers you select by copying the needed files to a folder or a compressed ZIP file. After reinstalling Windows all drivers will be back in place in less than 5 minutes - sparing you of searching, inserting disc after disk and losing precious time. The Import Drivers wizard allows you to install all the drivers that you exported earlier. The entire operation might take up to 5-10 minutes.

Just one single computer restart will be required after all drivers are reinstalled!

Note: DriverMax only works on Windows Vista, Windows XP and Windows 2003 (all service packs). Driver downloads are \*only\* available for Windows Vista and Windows XP users."

Figure 4 illustrates the opening screen that is the gateway to every available subprogram.

(Continued on the right)

#### (Continued from page 12)

back it's your card and not an expired card belonging to someone else!

One last precaution: NEVER carry your Social Security card around with you.

#### THE THIRD GENERATION OF USB

Many of you recall the old USB (Universal Serial Bus) 1.1. Its time passed when the much faster USB 2.0 was invented—it's the USB we all use now to connect our peripherals (mouses, printers, flash drives, etc.).

account, log in, and start downloading the Good news #1: by 2010 we will be able to buy USB 3.0.

Good news #2: it will be 10 times faster than USB You can also export all your current drivers 2.0 and it will feature improved power efficiency.

> Good news #3: USB 3.0 will be backwards compatible with USB 2.0 and 1.1 devices, which means that we will have time to upgrade our peripheral devices when we are ready.



Figure 4

It can be found at: http://www.innovativesol.com/drivermax/ Note: After starting the program, it does require free registration which is acquired from the above web site.

Larry Cohen is a Professor Emeritus of Mathematics at Nassau Community College and is a Member-At-Large of the ICON Executive Board.

### DESKTOP ZOOM

#### (Continued from page 8)

which you can choose three tracking items: None, Caret, Caret + Menu; the default being Caret + Menu. Next addresses specifically Track MsWord Caret (checkbox checked by default). Then you get to select the Tracking delay time by typing a number in an edit box (30 is the default). Another check box comes next for allowing display of a Thumbnail with your choice of ratio (in an edit box). The Thumbnail is similar to a histogram in an art program; it displays the entire screen in miniature in the bottom right area of the screen. Finally, there is a combo box for choosing View. The options in this combo box include Follow the mouse, Static - changes when hitting the border and Static - Jump to mouse. The default is Static - changes when hitting the border. You'll just have to check these out yourself to see which works best for you. For the present, I am using the default. And then, the final lower tab is for Speech, I have noticed that people with low vision will experience visual fatigue with long

documents to read. The addition of speech in Desktop Zoom is an excellent option when the eyes are ready to give out (or put you to sleep). The Speech option picks up on any SAPI5.0 voices you might already have on your computer as well as any premium voices you have acquired. You can turn the speech on only when you want it and you can control volume and speed in this tab.

There is more, but I really ought to leave some of the mystery so you can enjoy setting the program up. Desktop Zoom has many really good features. My biggest complaint is that it does slow down movement on the screen. Ah well, nothing is perfect. Give Desktop Zoom a try if you feel the need for some screen enlargement to help you read your computer monitor. Just Google Desktop Zoom and you'll be taken to a site for download.

### **PPCUG's Ride Sharing Program**

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

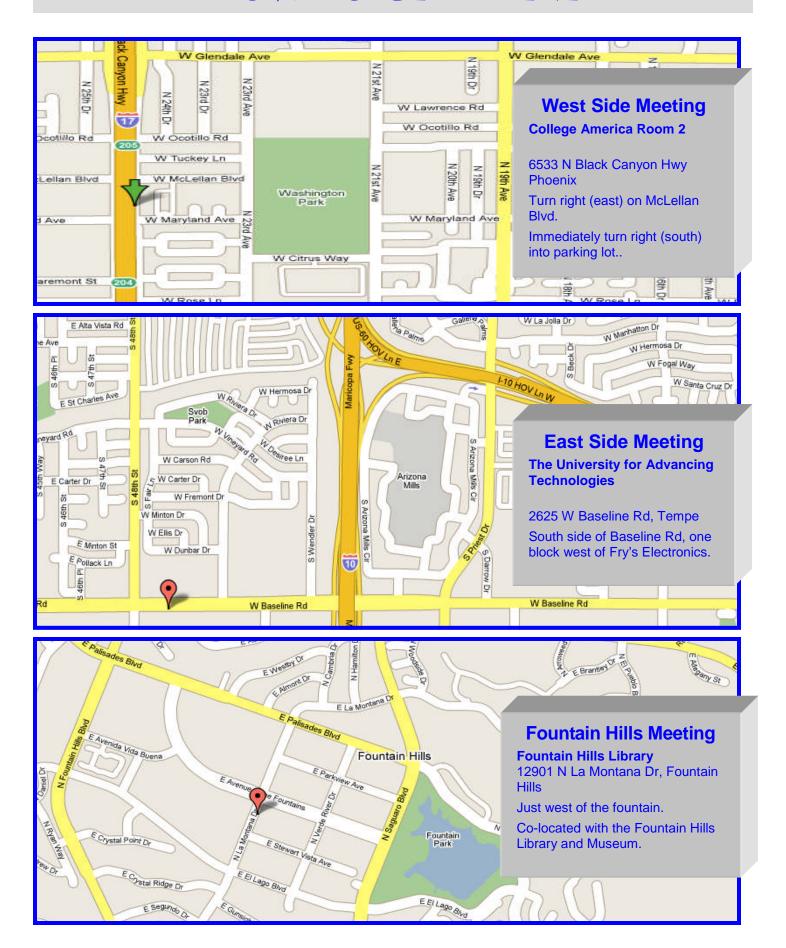
To join the program for either side, email Bill at bill@aulepp.com Provide your name, your address, a way to contact you, and whether you can give or need a ride. Please do not wait until the last minute to request a ride,

Bill 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.

### Able to Provide a Ride?

Are you willing to pick up, transport and drive another member to one meeting a month? As an added bonus, any driver participating will receive one extra raffle ticket each time they drive a member to a meeting.

# HOW TO GET THERE



### MEMBERSHIP DUES

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

# DUES \$36 FOR YEAR. JAN 1,THROUGH DEC 31, 2009

First: (Please Print)		_ Initial:	Last:	
Address:				
City, State:		Zip Code:		
Home Phone:	Work	k Phone:	Ext:	
kelease my address to vendor	5 7     Ye	1 oN 🗆 29	Note: Phone numbers <b>will not</b> be liste	
·				
E-mail address:	Sig			
E-mail address:	Sig	jnature _		
E-mail address: May the club share your e-mai with other members only?	Sig I address Yes	nature □ No	Date/	
E-mail address: May the club share your e-mai with other members only? With club approved vendors?	Sig I address Yes	nature □ No	Date/	
E-mail address:  May the club share your e-mai with other members only?  With club approved vendors?  Please do not share my e-mail address	Sig I address Yes	nature □ No	Phoenix PC Users Group 5555 N. 7th Street, Suite 5 PMB101	
·	Sig I address Yes	nature □ No	Date/	





Web address: phoenixpcug.org

May 2009

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

PHOENIX AZ 85014-2575 PHOENIX PC USERS GROUP PHOENIX PC USERS GROUP