



mbug-pc newsletter

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**NEED YET ANOTHER
REASON TO DELETE,
IGNORE, REPORT OR
OTHERWISE HELP
STAMP OUT SPAM?**



**How about the fact
that a lot of
SPAM is also
a SCAM?
Read all about it
starting on page 9!**

Construct and Maintain Your Own Quality Website

This month's First Friday (May 6) guest speaker will be **Terry Low** of **Byte Technology**. Terry will show you how to increase productivity with your very own online communication tool: he'll run through everything, from purchasing your domain name, to securing hosting, to building a website for yourself or your business (and explain what all of that means). Terry will also talk about key strategies to marketing and ways to draw more visitors to your website, whether you maintain one for fun or profit.

Terry is well qualified for the task: he has an extensive knowledge of website design and online marketing experience, having had a start in Silicon Valley for a dot com. He later established his very own successful website design company – Byte Technology.

And if you're not inclined to develop and maintain your own website yourself, Byte Technology offers the latest in easy-to-understand, full-service website designs. Their award-winning web team can design, construct, and maintain highly professional websites to improve your brand recognition, business productivity and sales.

A measure of Byte Technology (and Terry's) success can be found in their accomplishments: since their launch in 2001, they have established themselves as the premier web design firm on the Monterey Peninsula. They have been helping their clients to develop powerful and effective websites. In fact in 2002, 2003, and 2004, Byte Technology was recognized as a winner of the Business Excellence Award presented by the **Monterey Peninsula Chamber of Commerce**. To get a sneak preview, visit www.byte-technology.com. Their portfolio is full of interesting design ideas for a variety of local and national clients. Questions in advance? Call Terry at (831) 656-9178

FRIDAY, MAY 6, 2005 at 7pm
Pacific Grove Adult Education Center
1025 Lighthouse Avenue, Pacific Grove
IT'S FREE! It's open to MBUG-PC Members &
the General Public! It's packed with nice, smart people
and we also serve great coffee too!

MBUG-PC NEEDS MORE VOLUNTEERS!

Program Chair

Find and schedule First Friday General Meeting Guest Speakers.

Publicity Chair

Publicize MBUG in local publications and to members on the Listserv.

Workshop /SIG Leaders

Share your knowledge: run workshops or Special Interest Groups monthly/bi-monthly/quarterly

Meeting Reviewers

Attend General Meetings (or any other ongoing workshops) and write 500-word-or-less reviews.

Hospitality

Provide coffee service at First Friday General Meetings
(store equipment and supplies, bring the needful and set up for coffee and goodies).

E-mail or call Vice-President **Don Slaiter** at slaiter@pacbell.net ☎ (831) 655-4443 and 657-4154

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MBUG-PC benefits: Computer Help, the Newsletter and 15 - 20% Discount on Computer Books at Borders and Waldenbooks with MBUG-PC Membership Card (see Don Slaiter for card).

CAROLYN'S VIEWPOINT

Carolyn Lake
President



photo: Bill Hyley, MBUG-PC

VARIOUS AND SUNDRY

Beyond PC and PDF?

Big news in the business world was the mid-April acquisition of **Macromedia** by **Adobe**. Most are familiar with Adobe applications such as **Photoshop**, **Elements**, **Illustrator**, **Premiere**, etc. as a means to enjoy creative projects on our PCs, and Macromedia's major programs, **Flash** and **Dreamweaver**, for creating interactive web content and designing web sites. It's interesting to note that a major objective of this merger appears to be to control the means to get beyond the PC as such, to have a broad array of tools for creating and managing web-based content.

Working on the web is essentially neutral in terms of operating system (O/S). Will there really come a time when specific O/S is irrelevant and applications will all be on the Internet and as long as we can connect, we will have all we need? That's still a long way off, yet there is significance in software that allows online collaboration between workgroups and individuals. With both Macromedia and Microsoft's interest, perhaps such collaboration will become easier, and spread into broad general usage.

We take for granted documents saved in the PDF format (opened and read by anyone with the free **Adobe Acrobat Reader**). These files are an early example of sharing work independent of the source application, either through files we send one another, or from documents available on the Internet. Does the future hold easier means of sharing projects that are now application-dependent (for example, sharing **PowerPoint** files with someone who doesn't have PowerPoint is still complicated and not always successful)?

It's no secret that the sheer fact of the Internet and the desire of people to access it at all times has created a "need" for web interface on non-PC devices, such as cell phones and hand-held devices. Marketing software for these non-PC devices and having a say in their industry standards is a part

of where the new Adobe is headed - and of course our friends at Microsoft are pursuing their own means to the same objectives. (*Resource: "Adobe Acquires Macromedia," The Monterey County Herald, 04/19/05*).

APCUG

The **Association of Personal Computer User Groups** wants us to know that their web address has changed from www.apcug.org to www.apcug.net. If you haven't taken a look at the APCUG site, I encourage you to check it out. It is very neatly designed with much information: useful articles, reviews, cartoons, and editorials. On the menu, the **Editorial PUSH** button leads to many downloadable articles. One, "*Bringing Home Baby - Getting Started with a New PC*" is a short, non-technical article, covering some basic information you may find helpful if you are making a new PC purchase and need to set up a game plan.

APCUG is an umbrella organization for MBUG and other user groups in the US. It provides information on what other groups are doing, links to their newsletters, and information on events. APCUG holds several meetings every year. A three-day **Software User Group Conference** is scheduled for early August in San Diego. Check the site for details!

More about SIGs

At its March 29 meeting, the Board approved a **General SIG Policy**, which provides the ground rules for any interested MBUG member to organize and coordinate a special interest group for computer-related education.

Our regular workshops are held generally twice a month, on a variety of topics, and are planned and scheduled by the workshop coordinators. The SIG concept differs, in that the SIG is organized and scheduled by its coordinator and members, it may meet at different intervals in a different location than the workshops, and is more specifically concentrated in scope.

This approach provides an opportunity for those who wish to pursue a given area in more depth over a period of time. It also allows irregular scheduling, daytime meetings, and for the creative, holding meetings where special facilities or equipment may be available. The **Adobe Illustrator SIG**, for example, is able to make use of the computer lab at the **Carmel Foundation** (see page 14 for details of this SIG). To find out more about SIGs in general, contact me for a copy of the policy. ♦ lakelyn@ix.netcom.com



THINGS, THINGLETS & THINGASSOS

S. Jack Lewtschuk
MBUG-PC
Columnist



photo: R. Binsacca, MBUG-PC

CTRL+ALT+DELETE and .DLL

When you perform the “three-finger-salute” by depressing the three keys, you will see the programs currently running. Do you know what they are? Are you sure? If not, go to www.processlibrary.com/ and find out. Pretty simple! By the way, the same program will interpret your “.dll files”, such as kernel32.dll.

IS THERE REALLY MONEY WAITING FOR YOU?

The interesting thing is that there really are huge amounts of unclaimed money available — huge amounts of it. Much of it belongs to people who have passed away, and much of it is just forgotten. However, finding free or unclaimed money on the 'net is one of the oldest scams in the book, so red flags should wave whenever you read anything about this.

For example, there are very common unclaimed money scam going around right now via e-mail. It starts off: “*There’s over 400 billion dollars in unclaimed money in North America — and some of it belongs to you!*” How would they know that? Another one says: “*You are owed money. Nine out of ten people over the age of 25 are owed money they didn’t know they had, and you are one of them!*” Again, how would they know?

Finally, comes the pitch — the company sending you the message will, of course, help you locate your unclaimed money. All you need to do is call a particular 1-809 number “*right now*”! They claim that they’ll do a free ‘search’, and you don’t have to pay them anything until they’ve found your money (and even then they’ll only take 15 per cent). What they DON’T tell you for starters is that they are going to make money on that 1-809 call you’ve made. In fact, this is one the most popular scams going on right now: **the charge for that call could be as high as \$25.00 per minute.**

They also don’t tell you that they’ll send you a ‘refined search’ that includes your last name and first initial in an official looking database. Then they’ll tell you that although they can’t guarantee it’s you, you’ll need to pay a fee (or perhaps buy a membership) before they’ll check any further.

Besides the 809 scam, what are other tip-offs that this e-mail is fraud? First, it is **spam**, and you know that at least 95 per cent of spam is scam (see the related article on page 9). Second, almost all of them want to **charge you a fee** to help you ‘reclaim your money’, something that, if it were legitimate, you would be able to do yourself for free. Also, any attempt to get your **personal information**, (bank account numbers or other financial information) warns of identity theft.

The good news? You *can* do this kind of research for free. Here are a couple of state-sanctioned unclaimed funds registries:

- **National Association of Unclaimed Property Administrator** www.unclaimed.org/ (click on the link for ‘Owners’ and then click on the link to ‘Find Property’ which will let you select your state)
- **Missing Money** www.missingmoney.com/

Both sites link you to databases in each state where you can do your own search online. Good luck finding money that belongs to you. If you find a bunch, I know of a non-profit organization you can donate a little to: MBUG-PC!

NOVICE CORNER

You have seen it, heard it, said it, but do you know what it means? **Computer lingo** is full of acronyms which are frequently used, but seldom understood. English-speaking computer users are fortunate because acronyms (a term made up of the first letters of each of the words) are mostly composed in English, yet they are used globally.

When you bought your first computer, you may have been anxious to send and receive e-mail. While setting up your mail client (e-mail system), you might have run into our first two acronyms: “POP” and “SMTP”.

- **POP:** Post Office Protocol (for incoming mail)
- **SMTP:** Simple Mail Transport Protocol (for outgoing mail)

PS: (Pretty Simple), eh? ♦

blacklion@royal.net

THE FRUGAL COMPUTERIST



by Bob “I Don’t Do
Windows” Stephan

photo: Bill Hyster, MBUG-PC

BAD STUFF AND FREE STUFF

Although the items in this column refer to specific occurrences, it should be pointed out that vigilance is the watchword of computing on the Internet! Consider these only as examples of things that can happen and let them be warnings that disaster can happen when least expected, and usually does.

*“You have the new computer with the latest version of Windows and the manufacturer even included a utility for virus scanning. Everything is safe and secure, right? Think again. If you missed out on receiving a copy of the ‘blaster.worm’ or one of its several variants that were making the rounds in October, congratulations! Many other new computer owners were not that lucky. The blaster worm did not spread through email, but by looking for computers that had not been secured against a specific **Microsoft Windows** networking vulnerability documented (and corrected) months earlier. If you had virus scanning software installed it might have caught the program before it could be installed on your computer. All this really means is that you were not one of the many computers that were helping spread the threat around.”*

The previous paragraph was excerpted from a tech tips web site. The full **MicroCenter** article is available at www.microcenter.com/random_access/newsletters/03_newsletters/random_access.11_03.html.

The article goes on to say: “When we test-connected a ‘new’ system on a broadband cable connection to the Internet, our test system became infected within the first 1-2 minutes of attaching the network cable.”

Now for the free stuff

Luckily, there is a good anti-virus program that is available free of charge. **AVG Free Edition** is available to home users. This is not a trial version or a free introduction to something that will later ask for money. AVG Free Edition is free forever. AVG Free Edition is created by **Grisoft**, a well-known producer of both free and commercial anti-virus programs.

Highlights of AVG Free Edition include:

- Automatic update functionality
- The **AVG Resident Shield**, which provides real-time protection as files are opened and programs are run
- The **AVG E-mail Scanner**, which protects your e-mail, scanning each new message immediately upon receipt
- The **AVG On-Demand Scanner**, which allows the user to perform scheduled and manual tests
- Free **Virus Database Updates** for the lifetime of the product
- **AVG Virus Vault** for safe handling of infected files

Check out AVG Free Edition at www.free.grisoft.com. AVG Free Edition is designed and made available for individual home PC use and may not be used in business, commercial or organizational environments. Download and install the latest version to get full protection. Older versions are no longer supported.

More bad stuff: genealogy scams

Anything as popular as genealogy is bound to attract attention from the ne'er-do-wells that populate the Internet and try to scam people out of their hard-earned cash — two of these have come to my attention in recent weeks.

After several years of not being pestered, I recently received a mailing for “*The Year 2005 International Stephan Family Yearbook*”. Perhaps you received one for your surname too? If you are new to genealogy and not “in the know” about such things my recommendation is to simply discard it and warn your relatives to do likewise. If it is like all the others of that ilk it is basically a scam. They don’t know anything more about my Stephan family than they can find in various phone directories. If you want to see what such things contain, let me know and I can bring one to a meeting for you to see. A family member fell for this scam several years ago and we found that it had very little value other than some basic genealogy research tips which you all are familiar with already and a list of names from phone books. It also has



unreliable information about such things as coats of arms. If nobody would respond to such mailings they would soon go away. *Caveat emptor!*

Here is another one that was reported by **Dick Eastman** of *Eastman's Online Genealogy Newsletter*: “An Investigative Support Officer of the Sussex, England police confirmed that the reports are correct — *Research-UK*, a company acquired a few months ago by *Ancestor Detectives*, has been making fraudulent charges on their customers' credit cards. **NOTE:** “*Ancestor Detectives* (with an “s”) is not to be confused with the *Ancestor Detective* website (without an “s”) based in the United States. It is a different company in England that has a similar name. Several people have reported unauthorized credit card charges of up to £150 (roughly \$300 US). The Sussex Police Department has now confirmed those reports. Apparently these charges are charged against the credit cards of customers and former customers of *Research-UK*. Anyone who has done business with the company should carefully check all recent credit card statements. If you find any suspicious charges, please report them immediately to your issuing bank and to the Sussex Police CRIB - Crime Recording Investigation Bureau at 0845 6070999 or at contact.centre@sussex.police.uk. (A telephone call is recommended.) Please reference report number 587 of 3 March. Please remember that any VISA or MasterCard credit card issued by a US bank or an American Express card is fully insured for charges made online. If you entered your credit card numbers into a (fraudulent) web site, the credit card company will issue a full refund to you and then will seek reimbursement from the company involved. However, if you gave the credit card number by telephone or in postal mail, you may have less protection.”

Some of the foregoing information is from Eastman's Online Genealogy Newsletter and is copyright 2005 by **Richard W. Eastman**. It is re-published here with the permission of the author. Information about the newsletter is available at www.eogn.com.

More FREE stuff

Check out www.theopencd.org/index.php?option=com_static&staticfile=purchase.html for **The Best Collection of Free Windows Software**. For \$5.00 or so,

you can purchase a CD containing 23 — count 'em 23, Windows programs including such famous ones as **Open Office** (compare to **Microsoft Word**), **PDFCreator** to generate PDF documents directly from any Windows program, **GIMP**, a powerful and comprehensive imaging solution (compare to **Adobe PhotoShop**), and **Firefox**, a safer competitor to **Internet Explorer**, and many others. There are programs for productivity, design, Internet/networking, multimedia, utilities, and games. While you can download these programs for free from various places, getting them all on CD for \$5.00 makes it a lot simpler. I already use Open Office and Firefox myself and am anxious to try some of the other programs. Why pay \$\$\$\$ when you can play for free?

And yet more free stuff

When I wrote about **Picasa** several months ago I expected it to become an orphan application. As you may recall, **Google** purchased the company that developed Picasa, and offered Picasa as a free download. I really didn't expect that to last very long, but wonder of wonders, it not only lasted, it has been upgraded with a new release, **Picasa2**. According to www.picasa.com, “*Picasa is software that makes it easy and fun to view, organize, edit and share the digital photos on your PC.*” I learned about this upgrade from an article in **The Washington Post** which you can read at www.washingtonpost.com/wp-dyn/articles/A9149-2005Mar5.html, and check out the good and not so good features. In fact, it sounds like one of the features the author did not like might just be a solution to one of my own photo organizing problems. The software I have been using does not make it easy to rearrange photos such as, say, to put them in chronological order independent of the file date stamp. In Picasa, a date is attached to the label for each photo which facilitates sorting them chronologically. I'll let you know later if this is what I needed. But, hey, it is free and it does work. And as the author of the Post article says, “*I'm optimistic about Picasa 3.*”

I just love free stuff! ♦

Bob “*I Don't Do Windows*” **Stephan** is an OS/2 enthusiast with over 38 years of computing experience. He welcomes comments and questions that **The Frugal Computerist** can respond to. He can be reached as bob@bobstephan.net. Bob has a home page under construction at www.bobstephan.net.

VIDEO PRODUCTION WITH MBUG & AMP



by
Joseph Asling
MBUG Video Team
Leader

VIDEO ON A SHOESTRING

In March, **Jim Anway** (one of MBUG's F1 for Help gurus and an expert in home video production) and I presented an introduction to making videos on your computer. We suggested several alternative approaches to hardware, with different costs. Jim and I both have systems using a **Matrox X100** card (about \$1,100 including **Adobe PremierePro**).

But there are much less expensive solutions

The least expensive solution, if you're running **WindowsXP/SP2**, is to use the **Windows MovieMaker** editor. It's a good way to start out. With Movie Maker you can capture your video clips, put them on a timeline, trim them, reorder them, and add effects such as "old movie". You can mix in still pictures (but not all file types) and set their duration. You can add dissolves and transitions, and place titles on top of your clips. It will even "crawl" the credits at the end. You can add an extra audio track for music or a voice over and set the volume for each clip. Windows Movie Maker lets you take the footage from your vacation or your kid's soccer game and make it into a coherent, viewable video. But fancy stuff is beyond it. For example, there are no keyframes, (so you can't start the music loud and gradually decrease the volume when you start talking).

The next step up

Adobe Premiere Elements is a great program. For about \$100, you get an editor which does about 75 percent of what big sister **PremierePro** does. You can superimpose as many video and audio tracks as you want, you can keyframe effects (change an effect between the beginning and end of a clip), undo your mistakes, and even burn a DVD from within the program! With the right hardware, you can monitor your edit session on a TV screen, a *very* handy thing to be able to do.

One problem with inexpensive solutions is input and output. You need a motherboard with a **Firewire** port on it to capture from a digital video cam. If your motherboard doesn't have Firewire, you can buy an OHCL-compatible card for less than \$50. If you need to capture analog material (VHS, 8mm, Hi-8) you must have a card to connect your computer to your camcorder.

Output can also be a problem. Firewire is two-way — if you can capture from your camcorder, you can probably export your finished video to DV tape. But if you want to make a VHS tape, you need video and audio analog outputs. Some higher-end video cards have a "TV out" connector — but whether you can export your video without the windows background depends on the card's software.

So, a dedicated video card is a much easier solution than trying to put it together yourself. Recently I saw a **Pinnacle** home video kit at one of those big box discount stores with a PCI card which will allow you to input and output both digital and analog files. It even includes a basic editor. The price? Less than \$80!

Last but not least

Finally, I'd like to mention the **Matrox X10**. This is the "little brother" of the **Matrox X100**. It has the same handy breakout box as the X100, so all your input/export problems are solved. Its real-time effects, color adjustment, and chromakeying are limited compared to the X100, but you get all that in **PremierePro**. Oh yes, and it comes with **PremierePro, Encore** (a pro quality DVD authoring/burning program) and **Audition** (an audio editor) — about \$800 worth of software. The whole shebang costs about \$600 on the street. And I wouldn't be surprised to see Matrox package the X10 with **Premiere Elements** in the future, and drop the price even further. ♦ jasling@pacbell.net



Jim Anway sets up his laptop for the "Making Movies with Your PC" General Meeting presentation with Joe Asling in March.

photos: Bill Hyster, MBUG-PC



SOFTWARE REVIEW

Regina
Doyle

Publishing
Editor



photo: B. Hoyer, MBUG-PC

pdfFactory

As a computer User Group, MBUG-PC is asked to review books and software from time to time. We get offers from startup as well as established companies, asking us to try beta, trial or final versions of new software, or to review computer-related publications. Maybe you've seen offers on the MBUG listserv or heard someone asking for volunteer reviewers at a general meeting? The deal is: you read it or test it out, then write a review and publish it in our newsletter, and you get to keep the book or the software for free.

Fine Print Software

I did two O'Reilly book reviews in March (*Photo Retouching with PhotoShop* and *Illustrations with PhotoShop*, from their "Designer's Series"), so I thought I'd try some software: TalonPR, Inc. was advertising a new product called pdfFactory by San Francisco-based Fine Print Software. The pdfFactory pitch asked: "How do you share any document created with applications that perhaps only YOU have on your PC? PDF. How do you publish a form or other document to the web so it can be downloaded? PDF."

PDF basics

PDF stands for *Portable Document Format*, a file format developed by Adobe Systems. PDF is used to "capture" almost any kind of document

with the formatting in the original. It allows you to send files to other people who don't have the same software as you. For example, I use Adobe PageMaker a lot (to set up publications such as the MBUG Newsletter). Most people I work with don't have PageMaker, so they can't open and read my work unless I convert the file into PDF. My recipients then have to have Adobe Acrobat or Acrobat Reader to read my PDF. This is not a problem because Acrobat Reader is now built into most browsers, or it can be downloaded for free from Adobe (www.adobe.com).

Reading a PDF is therefore easy. But if you need to create a PDF, or if you want to do more than just read and print the file (manipulate the document, make major edits, etc.), Acrobat software can be pretty pricey: it's about \$300 for the standard and \$449 for the professional version. TalonPR points out that most individuals and small businesses can't afford this and they don't need all of the functions of Adobe Acrobat. They claim that the low-cost alternative, pdfFactory, at \$49.95 for the standard and \$99.95 for the professional version, is just the ticket.

Easy to download and run

Though I have Adobe Acrobat, pdfFactory sounded like a possible alternative to recommend to colleagues who need to make PDFs. I contacted TalonPR who immediately sent me a link to their website plus an access code to download the 'pro' version. It went smoothly and I had the software up and running right away.

Testing ... testing ...

Once installed, I opened a PageMaker file and then, instead of 'file', 'export...', 'Adobe PDF', I went to 'File',

'Print...' and then in the 'Print document' dialogue box, chose 'pdfFactory Pro' and 'print' to convert the file to PDF. So far, so easy.

A 'font' of troubles

Immediately, I got a dialogue box telling me that "pdfFactory Pro supports True Type fonts. This document uses Type 1 fonts, which will not be correctly imaged to PDF. Do you want to continue anyway?" When I said "yes", I got a pretty good facsimile of my PageMaker file. I could not discern any font changes in the text (no columns out of line, no headlines or running footers out of place). However, one big logo was really messed up, which I think may have been created in Corel Draw, and in which I may have used non-True Type fonts. As well, the bottom of each page was marked "PDF created with pdfFactory Pro trial version www.pdffactory.com" (although when I printed it, this advertisement line was not visible). Also curiously, after closing my newly-made pdfFactory PDF, I went back to reopen it and found it had saved itself as an Adobe PDF look-alike (I got an Acrobat icon instead of a little factory logo), and it automatically launched itself in Adobe Acrobat.

Anyway, to resolve the font issue, I 'embedded' the fonts in the file (which attaches copies to send to my recipient). This made my file size go up (from 360 to 848KB), and alas, did not resolve the messed up logo problem.

It has some uses

I would have liked to see what pdfFactory was like on a system without Acrobat, but I wasn't willing to uninstall Acrobat in order to find out. I only had time to send my test files to one other person (without Acrobat):

they successfully opened, read and printed my pdfFactory-made files, but said that the on-screen and print quality were inferior to my usual PDFs, and that annoying advertisement line printed out on the bottom of each page.

All in all, I can recommend pdfFactory to anyone who wants to create PDFs on a tight budget but who only needs it for rough drafts or approximations. It's always good to have alternatives!◆

ReginaDoyle@aol.com

E-MAIL SCAMS

In March we presented the first three of the Association of Personal Computer User Groups' 'Dirty Dozen' e-mail scams as written up by the Federal Trade Commission (FTC). The top three scams were 1. Business opportunities, 2. Bulk e-mail and 3. Chain letters.

In response to their requests, the FTC asked users to send them unsolicited commercial e-mail (spam). They found most bulk e-mail offers to be fraudulent, and if pursued, could rip-off unsuspecting consumers for billions of dollars.

Here is a continuation of the list:

4. Work-at-home schemes

Envelope-stuffing solicitations promise steady income for minimal labor—for example, you'll earn \$2 each time you fold a brochure and seal it in an envelope. Craft assembly work schemes often require an investment of hundreds of dollars in equipment or supplies, and many hours of your time producing goods for a company that has promised to buy them.

THE FEDERAL TRADE COMMISSION

works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them.

TO FILE A COMPLAINT

or to get free information on consumer issues, visit

www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the US and abroad.

***The scam:** You'll pay a small fee to get started in the envelope-stuffing business. Then, you'll learn that the e-mail sender never had real employment to offer. Instead, you'll get instructions on how to send the same envelope-stuffing ad in your own bulk e-mailings. If you earn any money, it will be from others who fall for the scheme you're perpetuating. And after spending the money and putting in the time on the craft assembly work, you are likely to find promoters who refuse to pay you, claiming that your work isn't up to their "quality standards."*

5. Health and diet scams

Pills that let you lose weight without exercising or changing your diet, herbal formulas that liquefy your fat cells so

that they are absorbed by your body, and cures for impotence and hair loss are among the scams flooding e-mail boxes.

***The scam:** These gimmicks don't work. The fact is that successful weight loss requires a reduction in calories and an increase in physical activity. Beware of case histories from "cured" consumers claiming amazing results; testimonials from "famous" medical experts you've never heard of; claims that the product is available from only one source or for a limited time; and ads that use phrases like "scientific breakthrough," "miraculous cure," "exclusive product," "secret formula," and "ancient ingredient."*

6. Effortless income

The trendiest get-rich-quick schemes offer unlimited profits exchanging money on world currency markets; newsletters describing a variety of easy-money opportunities; the perfect sales letter; and the secret to making \$4,000 in one day.

***The scam:** If these systems worked, wouldn't everyone be using them? The thought of easy money may be*



appealing, but success generally requires hard work.

7. Free goods

Some e-mail messages offer valuable goods—for example, computers, other electronic items, and long-distance phone cards—for free. You're asked to pay a fee to join a club, then told that to earn the offered goods, you have to bring in a certain number of participants. You're paying for the right to earn income by recruiting other participants, but your payoff is in goods, not money.

The scam: *Most of these messages are covering up pyramid schemes, operations that inevitably collapse. Almost all of the payoff goes to the promoters and little or none to consumers who pay to participate.*

8. Investment opportunities

Investment schemes promise outrageously high rates of return with no risk. One version seeks investors to help form an offshore bank. Others are vague about the nature of the investment, stressing the rates of return. Many are Ponzi schemes, in which early investors are paid off with money contributed by later investors. This makes the early investors believe that the system actually works, and encourages them to invest even more.

Promoters of fraudulent investments often operate a particular scam for a short time, quickly spend the money they take in, and then close down before they can be detected. Often, they reopen under another name, selling another investment scam. In their sales pitch, they'll say that they have high-level financial connections; that they're privy to inside information; that they'll guarantee the investment; or that they'll buy back the investment after a certain

time. To close the deal, they often serve up phony statistics, misrepresent the significance of a current event, or stress the unique quality of their offering—anything to deter you from verifying their story.

The scam: *Ponzi schemes eventually collapse because there isn't enough money coming in to continue simulating earnings. Other schemes are a good investment for the promoters, but not for participants.*

9. Cable descrambler kits

For a small sum of money, you can buy a kit to assemble a cable descrambler that supposedly allows you to receive cable television transmissions without paying any subscription fee.

The scam: *The device that you build probably won't work. Most of the cable TV systems in the U.S. use technology that these devices can't crack. What's more, even if it worked, stealing service from a cable television company is illegal.*

10. Guaranteed loans or credit, on easy terms

Some e-mail messages offer home-equity loans that don't require equity in your home, as well as solicitations for guaranteed, unsecured credit cards, regardless of your credit history. Usually, these are said to be offered by offshore banks. Sometimes they are combined with pyramid schemes, which offer you an opportunity to make money by attracting new participants to the scheme.

The scams: *The home equity loans turn out to be useless lists of lenders who will turn you down if you don't meet their qualifications. The*

promised credit cards never come through, and the pyramid money-making schemes always collapse.

11. Credit repair

Credit repair scams offer to erase negative information from your credit file so you can qualify for a credit card, auto loan, home mortgage, or a job.

The scam: *The scam artists who promote these services can't deliver. Only time, a deliberate effort, and a personal debt repayment plan will improve your credit. The companies that advertise credit repair services appeal to consumers with poor credit histories. Not only can't they provide you with a clean credit record, but they also may be encouraging you to violate federal law. If you follow their advice by lying on a loan or credit application, misrepresenting your Social Security number, or getting an Employer Identification Number from the Internal Revenue Service under false pretenses, you will be committing fraud.*

12. Vacation prize promotions

Electronic certificates congratulating you on "winning" a fabulous vacation for a very attractive price are among the scams arriving in your e-mail. Some say you have been "specially selected" for this opportunity.

The scam: *Most unsolicited commercial e-mail goes to thousands or millions of recipients at a time. Often, the cruise ship you're booked on may look more like a tug boat. The hotel accommodations likely are shabby, and you may be required to pay more for an upgrade. Scheduling the vacation at the time you want it also may require an additional fee. ♦*



**DIALLING 911 FROM
INTERNET PHONE
SERVICE IS
NOT NECESSARILY
AUTOMATIC**

If you use a phone on Internet based technology, **do not assume that you can use it to dial 911.**

Some Internet phone providers offer the service automatically, but others do not, or the service has to be specifically requested. If this is important to you (and we suppose that having a backup way of calling emergency services is a reason to have the service), make sure that your service is enabled. ♦

S. Jack Lewtschuk blacklion@royal.net

Smart Computing

Anyone who attended the April 15 MBUG-PC Extra General Meeting with excellent and expert Guest Speaker **Jen Clausen** from Smart Computing knows that there's more to the magazine than meets the eye!

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O'Reilly catalogues are available at general meetings. Let me know if you are interested and I can put you in touch with their sales department!

S. Jack Lewtschuk blacklion@royal.net



ARE YOU A REGISTERED MBUG LISTSERV MEMBER YET?

Join the MBUG listserv and send messages to all other MBUG Members and have other Members reach you with important information:

- **It's secure** (messages are monitored by MBUG's Webmaster ensuring messages are computer-related, virus-free and sent by Members only — no outsiders, no spammers!)
- **You get current MBUG announcements**
- **You get up-to-date virus & scam warnings**
- **You can ask and answer computer-related questions**
- **You can make computer-related announcements**

Register at www.mbug.org or go to <http://listserv.redshift.com/mailman/listinfo/mbug>

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James W. Anway

Retired IBMer
Computer Consultant

Phone: 831 625-5618

Fax: Call first



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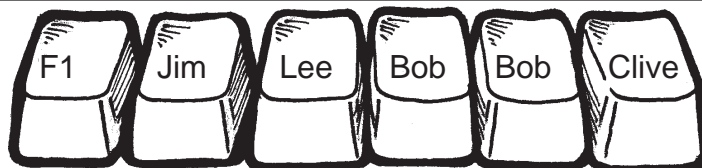
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Computer Help - Just a Click or Call Away with MBUG F1

You know you push the "F1" button on your computer when you need help. But do you also know that you can call or e-mail **MBUG-PC "F1 for Help"** with your computer questions?



Our expert team of helpful F1 Volunteers

is willing and able to share experience on software and hardware. And if they don't know the answer, they'll direct you to someone who does. To get computer help:

- (1) Contact any of the people listed below; or
- (2) Ask questions during any MBUG-PC meeting break or Q&A session; or
- (3) Leave a message with Vice President **Don Slaiter** (831) 655-4443/657-4154 ; or
- (4) Broadcast a message to all members through the **MBUG-PC Listserv** (mbug@listserv.redshift.com) *in plain text only* (NO html, please)!

Services are free of charge

(with the understanding that MBUG-PC, its Board of Directors, and the F1 Volunteers themselves are in no way responsible or liable for the accuracy or the outcome of any advice or suggestions)!

■ Jim Anway

STRICTLY Wednesdays & Fridays
from 2pm to 5pm at 625-5618

■ Lee Keely

Prefers e-mail at Lee@leekeely.com
or call 626-8033

■ Bob Shanteau

e-mail to shanteau@iname.com
or call Monday - Friday 10am-5pm
394-9420

■ Bob Stephan

e-mail to bob@bobstephan.net
or call only between 9am-5pm
646-1373

■ Clive Sanders

e-mail to simbacli@pacbell.net
or call only between 1pm to 9pm
phone (831) 375-5376 ◆

VOLUNTEER COMPUTER COACHES/TEACHERS NEEDED

Sally Griffin Senior Center in Pacific Grove

is in need of additional "computer coaches"
and instructors for their

Technology Access Program for Seniors.

The center provides older adults an
opportunity to learn and practice their
technical skills in a small lab, working one-on-
one and in a small class format.

If you have the time, ability and patience to
tutor beginners in a relaxed setting, contact
Kimberle Herring at the Sally Griffin Senior
Center at (831) 375-4454 or e-mail
kherring@mowmp.org

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See PGAEC catalog & web pages for
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Call: Computer Office (831) 646-6657
or e-mail Bruce Cates: bcates@pgusd.org

<http://www.pgusd.org>



WINDOWS XP



Jim Anway

Workshop Leader

Wednesday, May 11

7:00 to 9:00pm

Hilltop Park Center

Monterey

Jim will review basic features with demonstrations and tips, with emphasis on the current hot issues in Windows XP. Includes great Q&A time. Questions? (831) 625-5618 AnwayJ@comcast.net. ♦

HARDWARE: INK CARTRIDGE REFILL

Bill Hyler

Workshop Leader

Wednesday, May 25

7:00 to 9:00pm

Hilltop Park Center

Monterey



If you've always wanted to know just how to get all that ink into those itty-bitty cartridges, Bill will be happy to show you how to refill your own. Live demonstration, tips and tricks. Questions? (831) 624-4456; hylar@comcast.net. ♦

SIG UPDATE

The **Adobe Illustrator SIG** meets every 3rd Monday of the month at **Carmel Foundation** in the Computer Learning Center, Lincoln between 8th and 9th, in Carmel.

FEE: \$3.00 (paid at the meeting)

The next meeting is **MONDAY, MAY 16, 2005** 10:30 a.m.-12:00 noon
Previous knowledge of Illustrator is not required.

To be placed on the SIG mailing list to receive information and announcements, call 643-2023 or e-mail lakelyn@ix.netcom.com

Advance reservations are strongly recommended as lab space is limited.



COMING in JUNE:

PICASA: DIGITAL PHOTOGRAPHY



Bill Hyler

Workshop Leader

Wednesday, June 22

7:00 to 9:00pm

Hilltop Park Center

Monterey

Come drag and drop with Bill! Find and enjoy the pictures on your computer in seconds using the popular, free **Picasa** software from **Google**. Find, edit, sort and share pictures on your PC (e-mail, blog, website, CD, print) in visual albums organized by date, with folder names. Questions? (831) 624-4456; hylar@comcast.net. ♦

WE NEED HOSPITALITY HELP!



Dear MBUG Supporters:
We want to continue our tradition of serving coffee and goodies at regular First Friday General Meetings.

But we are short of volunteers.

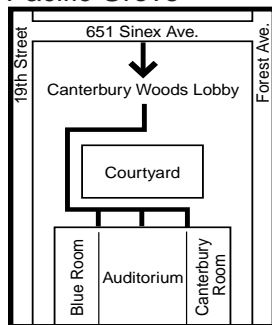
After this next First Friday (May 6th), if no Hospitality Volunteer is forthcoming, (see page 2 for job description)

we regret to announce that there will be
NO COFFEE SERVICE
until further notice!

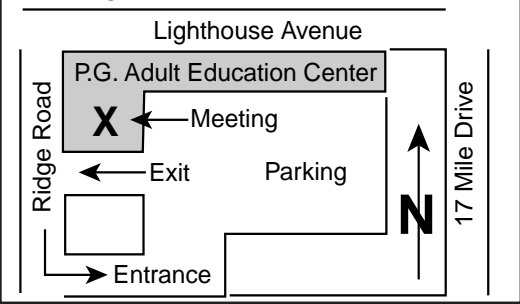
MBUG - PC Calendar of Events - May 2005

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>	4	5	6 General Meeting <i>"Website Design"</i> Adult Ed Center PG 7:00 - 9:00pm Terry Low	7
8 Mother's Day	9	10	11 <i>Windows XP</i> Hilltop Park Monterey 7:00 to 9:00pm Jim Anway	12	13	14
15	16	17	18	19	20	21
22	23	24	25 <i>"Refilling Your Own Ink Jet Cartridges"</i> Hilltop Park Monterey 7:00 to 9:00pm Bill Hyler	26	27	28
29	30 Memorial Day	31 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>				

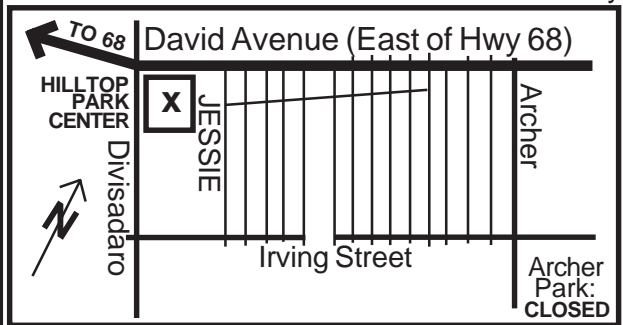
Canterbury Woods
651 Sinex Avenue
Pacific Grove



General Meeting Location
Adult Education Center, PG
1025 Lighthouse Avenue, Pacific Grove



Hilltop Park Center
871 Jessie Street
Monterey



Tentative Calendar June 2005 *Please Check the June Newsletter for Final Dates & Times*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		MAY 31 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>	1	2	3 General Meeting <i>"Topic to be Announced"</i> Adult Ed Center PG 7:00 - 9:00pm	4
5	6	7	8 <i>"Topic To Be Announced"</i> Hilltop Park Monterey 7:00 to 9:00pm Speaker TBA	9	10	11
12	13	14	15	16	17	18
19 Father's Day	20	21	22 <i>"Organizing e-Photos with Picasa"</i> Hilltop Park Monterey 7:00 to 9:00pm Bill Hyler	23	24	25
26	27	28 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>	29	30		

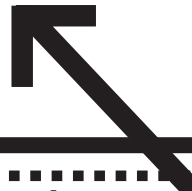
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INK UPDATE

photos: Bill Hylter, MBUG-PC

**Joyce
Elisha**
Video Team &
"The Ink Lady"

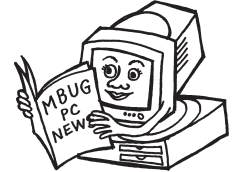


We're ready to send off empty cartridges for more revenues to support MBUG-PC educational programs. Remember, *original equipment brand names* that qualify for reimbursement are **HP, Sharp, Xerox, Dell, Canon and Lexmark**. According to *Inkjet Facts*, cartridges hold ink in a reservoir or 'sponge' to transport the ink to the print head. The print mechanism is either a heated, electrically charged quartz crystal or an electronically fired resistor that shoots the ink in precisely positioned droplets at 20,000 dots per second onto the paper! When you don't see any more ink, it's time to feed MBUG's brown box with your empties at a meeting or a workshop. Any board member will be glad to accept them too and all MBUG members thank you for your support! ♦ ellias@msn.com

Check your (upside down) label.

Does it say "Exp: May / 2005"?

Don't miss an issue. Renew today!



Check the expiration date of your MBUG-PC membership & newsletter subscription: Electronic \$20, US Mail \$25, both \$35. **Additional tax-deductible donations welcome!** Send your name, address, phone number, e-mail address and check to: Monterey Bay Users Group-PC, PO Box 51611, Pacific Grove CA 93950

MEMBERSHIP REPORT



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Slaiter**

Vice President,
Asst Treasurer
and Membership
Chair

**THANK YOU FOR
RENEWING: WE'RE GLAD TO
HAVE YOU BACK!**

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John Chalmers	1027
Elbert Hinson	1003
Dolores Johnson	1102
Joanne Kelly	970
Bill Stockton	387
Carol Schock	656

Raffle Prizes for May General Meeting



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"PC Hardware
Buyer's Guide"
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"PC Hardware
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