

ADDRESSING THE NEEDS OF
PERSONAL COMPUTER USERS
WHO FREQUENT THE INTERNET,
WITH SPECIAL EMPHASIS ON GIST
SUPPORT GROUP MEMBERS.

safe surfing

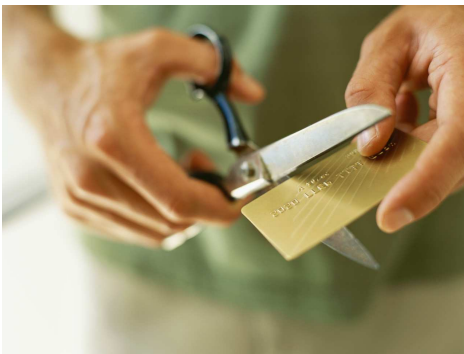


- ID THEFT PROTECTION
- MISCELLANEOUS TIPS
- STUMPER QUESTION

ID Theft Protection

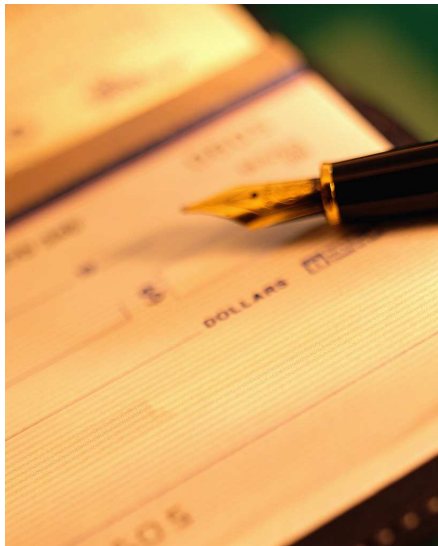
This month I'll focus on an area that keeps getting more and more attention in the news. We often hear about someone whose identity has been compromised or even

"stolen." Besides the obvious things everyone knows to do, like creating good passwords, changing them periodically, shredding your personal and financial paper



documents, etc., what other ways are there to really secure your identity? Here are some great tips about how to better protect your identity. They are supposedly from an attorney who was actually a victim of ID theft before learning the techniques he is now offering as advice to everyone:

- ✓ Do not sign the back of your credit cards. Instead, write 'PHOTO ID REQUIRED.'
- ✓ When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the 'For' line. Instead, just enter the last four numbers of your account. The credit card company knows the rest of the number,



and anyone who might be handling your check as it passes through all the processing channels won't have access to it.

- ✓ Put your work phone number on your checks instead of your home phone. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address.
- ✓ Never have your Social Security number printed on your checks. You can always write it in if it is absolutely necessary.
- ✓ **Copy all the contents of your wallet on a photocopier.** Do both sides of each license, credit card, etc. That way you will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place, like a safety deposit box or a fireproof safe. In fact, make a few copies and scan one into your PC as a digital copy, and back that up on a CD, DVD or thumb/flash drive.
- ✓ Also make and carry a photocopy of your passport when you travel either here or abroad.
- ✓ If you are unlucky enough to have your wallet or its contents stolen, surely you'll realize you need to immediately cancel credit cards. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them, logically with the photocopy you made earlier.



- ✓ File a police report immediately in the jurisdiction where your items were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
- ✓ But here's what is perhaps most important of all: Call the three national credit reporting organizations immediately to place a fraud alert on your name. Also call the Social Security fraud line number. Your Social Security card should not be in your wallet, but in case the thief has somehow obtained your number, the opportunities that provides are immense. For example, applications for credit usually require an SSN, and if your SSN is written anywhere in that stolen wallet (a check?), the thief could obligate you to huge, new lines of credit. The fraud alert tells any company that checks your credit that your information was stolen, and they have to contact you by phone to authorize new credit.



Here are the numbers you need to contact if your information has been stolen:

- | | |
|---|----------------|
| ✓ Equifax | 1-800-525-6285 |
| ✓ Experian (formerly TRW) | 1-888-397-3742 |
| ✓ Trans Union | 1-800-680 7289 |
| ✓ Social Security Administration (fraud line) | 1-800-269-0271 |

If you are extremely concerned about ID theft, a very knowledgeable friend of mine recommends simply freezing your credit at the three credit card companies and unfreezing it only when applying for large credit transactions, like auto or house purchases. You will incur one-time \$10 fees to do this and, possibly, another charge for refreezing after unfreezing the account at the specific company being used to check your credit. But it seems to be a failsafe, if radical, approach.

Miscellaneous Tips

This is one very useful website for those who want to learn more about Windows and how to tweak the program for the very best performance:

<http://www.howtogeek.com/> But the

articles and topics can seem a little daunting, especially if you're like many who don't want to have to "mess around" with their PCs and "just want the damned thing to work!" Unreasonable Macintosh people! Why can't we all just get along?



I think I described this site a few months ago shortly after it was first introduced. But it is now a full-fledged phenomenon that promises to challenge even sites as pervasive as YouTube and Google. The site is www.hulu.com and the payoff is the ability to see most of your favorite TV shows, new or old. The streaming is very good and the size and resolution of the video are also quite good. The number and variety of programs available is the best I've found. It is very obvious that the television industry and advertisers are supporting the effort, but the ads are not excessive in relation to the advantages.

Another similar site is www.fancast.com, from Comcast. There is really only one advantage that Fancast offers over Hulu, but it's significant: you can resume viewing from where you left off.



Both of these TV sites are "aggregators" in that they draw from multiple sources to provide their streaming video. Also, both sites focus on professional or commercial products. Another site, www.veoh.com, includes both user and professional video. And the site has agreements with all the major networks except NBC (they won't provide their content to others) and including Hulu.



The site with probably the most content is www.joost.com with 28,000 TV shows and more than 480 channels! But their method of providing the content (peer-to-peer downloading) and their use of short-form content (less than the full program) make the site much less desirable than the others. Likewise, you can just skip the TVGuide, MSN Video and MySpace sites. They have debilitating flaws that keep me from recommending them.



Stumper Question

This month, I'll tell you why Vista doesn't completely suck. I discovered some real improvements in the second machine I purchased with the operating system preinstalled.



The first was an Acer laptop with an early and seemingly crippled version of Vista, though it was fully upgraded and patched. The second is a Dell notebook that works beautifully! I discovered that the operating system itself and many of the new Vista features (security, image display, Windows Mail, etc.) are more stable and work

much more smoothly than I first thought. That is probably because both Microsoft and the myriad vendors that need to use Vista have adapted over time by writing improved drivers and other software to make hardware and software far more compatible than on “day-one” of the Vista release. Additionally, Dell is the leading computer seller, so their relationship with Microsoft is probably the best possible, and their software engineers are quite obviously superior.

I even found a couple of new features in Vista that I really like! One, my favorite, is a replacement for the old “Print Screen” feature used to capture the image on your display for printing or manipulation. But it’s even more flexible than the Print Screen feature because you can copy a piece or an entire screen and then paste it into another document, print it or modify it for use as you like. The feature is called “Snipping tool” and its greatest strength is also its biggest weakness: the little program makes it exceptionally easy to steal the hard work of others (images of photos, graphics and text). That can be unethical without appropriate credit, or even illegal if infringing on trademarks or copyrights.



Oddly, the new “Snipping Tool” is hidden (not turned on by default) in Vista and,

even when it is on, there is no automatic shortcut to the program. Here’s how to create a shortcut to that or any other program in Windows (courtesy of an article at the great website I described above, <http://www.howtogeek.com>):

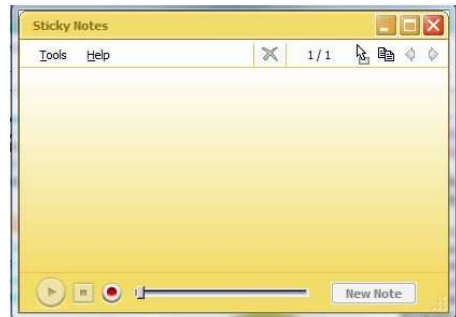
Go to “Start,” “All Programs,” “Accessories,” right click on the “Snipping Tool” and then select “Properties.”

This will bring up the “Shortcut Key” dialog box. Now, in the “Shortcut Key” box, assign a key combination that you can remember and that is not used for something else to bring up the Snipping Tool whenever you like! I used Ctrl-Alt-S (for “Snip”), but Ctrl F12 will work too. Don’t be concerned if the program will not let you use Ctrl P or Ctrl S (or any other Ctrl and letter key



combination). This is to avoid a conflict with any of the many other Windows shortcuts.

The other nifty feature is called “Sticky Notes” and is a knock-off of the 3M Post-it notes most of us have plastered all around our offices. The disadvantage is that you can write the notes only by drawing in the box with your pointer (mouse or touchpad), not by using the keyboard. The advantage is that you can also record a voice memo very quickly and easily to remind you of an upcoming function or one of your brilliant ideas. To be particularly handy, this little feature simply cries for a shortcut key. Do it just as described above, but use some other key combination, of course. I use Ctrl-Alt-N for “note.”

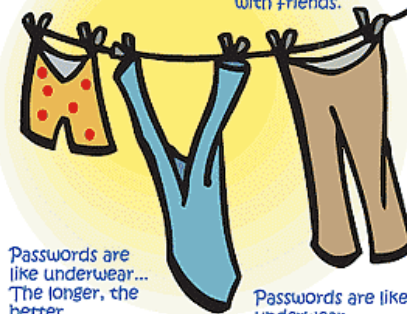


For next month, what do you do to avoid having to

Passwords Are Like Underwear

Passwords are like underwear...
Change yours often.

Passwords are like underwear...
Don't share them with friends.



Passwords are like underwear...
The longer, the better.

Passwords are like underwear...
Be mysterious.

Passwords are like underwear...
Don't leave yours lying around.

memorize dozens of different, complex passwords for all the websites you use that require IDs and passwords? Let me know if you have a particular technique that I can share with everyone else. I have a very basic system for the 100 or so websites I

need to access regularly, but it works well for me! I'll share it and any ideas I hear from you next month. Also, I plan to address ways to prepare for our National Presidential election.



Why great care and consideration should be taken when selecting the proper password

Barry Codron, a retired U.S. Air Force pilot, lives with his wife and doggie, near his children and grandchildren and their doggies, in the Sacramento area. He enjoys writing and consulting in areas including technology and music, among other fields that pique his interest from time to time. He welcomes your questions, comments, ideas or corrections at barry.mart@sbcglobal.net.