

The Prez Sez:

We have been dealing with information about Identity Theft and how to protect ourselves against this fastest growing financial crime in our country. The recent program by a sheriff's detective was very informative. If you read a newspaper or listen to the news on television, you are reminded of the growing impact on our society. The focus seems to be on two aspects. One is the alarm-ing growth of this crime and the other is the measures an individual can take to avoid it happening to them.

Identity fraud can destroy your good credit name and make it almost impossible to get a credit card, or buy property — in addition to draining bank accounts and running up huge debts in your name. To illustrate the growth of this crime, the FTC (Federal Trade Commission) logged 161,810 complaints of identity fraud last year. That number is double the number reported in 2001.

Another aspect of this terrible invasion was recently addressed in a column in the *Los Angeles Times*. In the Sunday April 27 Business Section of the *Times*, Kathy M. Kristof wrote an excellent piece on fighting ID fraud. "Growing Push to Protect Targets of Identity Theft" dealt with recent changes in how the nations three largest credit reporting firms would help victims repair the damage to their credit reports.

This story reported that in the past the victim had to report the fraud to the three credit reporting services and, in many cases, had to send a separate letter to every store, bank or other lender where the thief had opened an account in the victim's name.

Under the new system, consumers can report to any one of the credit bureaus and they will notify the other agencies. In addition if the victim files a police report — which the author advises — any item specifically identified as fraudulent in the police report will be subject to immediate deletion when the victim returns a copy of the police report with a copy of the credit report noting the fraudulent accounts.

The following list was included in the article with information about the steps to take if you are a victim of identity fraud.

- = Report the fraud to any of the major credit bureaus: Equifax (888) 766-0008, Experian: (888) 397-3742 or Transunion: (800) 680-7289
- = Expect to receive copies of your credit report

from all three bureaus within a week. Immediately review the reports for inaccurate or fraudulent items.

- = File a crime report with your local police department. Be sure to specifically identify in the police report all of the fraudulent accounts on your credit report. The credit bureaus will delete these items and ensure that they don't reappear (send a copy of police report and credit report as noted above).

- = Call the Federal Trade Commissions Identity Theft hotline: (877) 438-4338.

- = Continue to monitor your credit report regularly to make sure new fraudulent items do not appear and that old bogus accounts don't reappear.

- = For further advice, call the new Visa/Call for Action hotline: (866)ID-HOTLINE (434-6854).

Having said all this, I hope you never have to use any of these methods to recover your good name.

Ed Freeman

UPCOMING PROGRAMS

As usual,. Today, is Q and A and Special Interest Groups — Techies, Digital Imaging, Newbies, Genealogy, Quicken, or whatever.

NEXT MEETING May 27, 2003

"High Speed Data Transfer by Cable Broadband"

Some questions will be:

- What is Broadband? Rich bandwidth?
- How much faster is cable than dial up?
- What other advantages is cable over dial up?
- What areas in and around Sun City can get cable Internet?
- What is the initial cost?
- What is the monthly cost?
- Is a separate cable to my house needed?
- Use my TV cable?

******* DON'T FORGET *******

Newsletter stories are continued and begin on pages 5 and 6, which is not printed on paper. You can read about **Using the Internet Explorer Repair Tool** and other stories by going onto our web site

www.ccmv.net

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SIGS & Help lines:

Digital Imaging

Techies

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Genealogy

Quicken

Microsoft Word

Joannie Lenz
301-6226
Joannie@RainbowFlair.com

Newsletter

Louise Schultz et al.
dagan@pe.net

Web Page Address

www.ccmv.net

Take a look and take the poll

Meeting Time and Place

2nd and 4th Tuesday
9: to 11: a.m.
Seventh-day Adventist Church
29885 Bradley Road
Sun City, CA

THE 50 COMPUTER MISTAKES*
***and how you can avoid them!**

This is the title of Kim Komando's new book, offering help to computer users everywhere. A distillation of comments and advice given on her popular nationwide radio talk show, the CD format provides three choices. The "reader" can view her succinct and easy to read prose on screen, print topics for later reference, or enjoy listening to Kim as she reads her comments.

Her tips on the do's and don'ts of our computer world are highly focused, plain English arguments on the merits of each topic. Although crafted for the average user, the wide range of subjects answers questions which puzzle even more experienced users. The four sections of the book cover a span from the perils confronting a purchaser, through good maintenance practices (dust bunnies multiplying in the C drive?), internet security, handling spam and e-mail etiquette, to buying CD-R disks.

I immediately zeroed in on a "Mistake" entitled "Not Formatting With NTFS When You Install Windows XP". A perplexing choice (for the uninformed, like me) must be made between FAT 32 and NTFS in order to proceed with the XP installation. Kim's convincing argument for NTFS points out its encryption feature (in case your laptop is stolen), better compression, security and greater reliability. The single topic with which I differed, championed the use of an anti-virus utility. I belong to the school of thought (espoused by our fearless SIG leader) that paranoia and unhesitating use of the shift/delete keys is the better virus preventive. Plus it avoids inherent operating conflicts when an anti-virus program co-exists on the hard drive with all your legitimate applications. None the less, she makes a good case and many do agree that the virus protection is worth the impaired system performance.

Priced at \$19.95 and compatible with Win95 through XP, this electronic "book" is almost certain to answer questions for computer users at any level. Many useful links are included, as well as bonus shareware picks. The Kim Komando Show has recently affiliated with Los Angeles station KLSX, 97.1, and may be heard on Saturdays, Live, at 7:00 a.m. If this is too early for you, I highly recommend subscribing to the free newsletter at www.komando.com <<http://www.komando.com>>! **Frank@McCallum.net**

"I am the owner of a free computer support site called 5 Star Support. We supply free computer technical support to a global audience. I have a volunteer staff of over 100 computer experts that are eager to help with nearly any computer issue.

Our services include: Free E-mail Advice, Free Live Assistance, Free Discussion Forum, Free Monthly Newsletter, Tips & Tricks, Tutorials, Frequently Asked Questions, Categorized Resources, Free 5 Star Messenger

Kind regards, Vince Underwood"

The site is at <http://www.5starsupport.com> and it's free to use.

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CANON S330 INK JET PRINTER
\$50. 679-9261**

ANOTHER VOLUNTEER — Sandy Kandl *kandysland@hotmail.com*

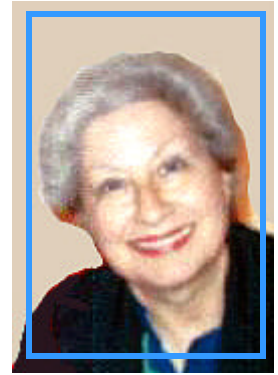
I was born and raised in New York City and married (too young) before moving to Los Angeles in 1958 with a 3-year old daughter. I worked as a secretary to an attorney and insurance broker for The Rand Corp., SDC, and Garrett Corporation. In 1962 I met my wonderful husband, Milt, and we married in 1966. He felt I should become a stay-at-home mom and wife, which I did. I was afraid I might get bored but after 36 years have yet to be bored.

Milt saw how much I enjoyed 'early retirement', so he decided to retire early, too, in 1976. The following year, we moved to Sun City, and have enjoyed many activities here. Milt has always been very civic minded and has been involved in getting transportation for Sun City and organizing the Friends of the Sun City Library in 1979, among other things. I confined my activities to the home, with learning to ride a bicycle at age 41!

In 1998, I thought I'd better learn a little about computers. It was getting difficult to work crossword puzzles and I couldn't understand what my daughter and some friends were talking about. I first took Millie Grace's class, which was to de-mystify the language of

computers, since just like any specialty, medical, dental, engineering, etc. has a different vocabulary, and so do computers. At that time, I didn't even have a computer because I didn't know what to buy, nor was I sure I wanted one.

Since that time, I have taken two Internet classes, an Intro class, an Excel class and a Word class. I also had a young college tutor once and sometimes twice a week at the beginning. I put all my energy and time into these classes, so that after assisting a few times, began teaching, with very satisfying results. I'm very excited about computers and I try to get the students excited too. I was elected Board Member at Large and take the minutes for the Club as well as helping at the shareware table. I have never been too keen on joining groups, but I have met wonderful people through the computer club that I now call friends and will always cherish. A big THANKS to all of you.



MEETING SUMMARIES by Sandy Kandl, *kandysland@hotmail.com*

Please see the full meeting summaries on our web site: www.ccmv.net)

April 8, 2003 — Today there were six new members for a total of 76 attendees. President Ed Freeman told the membership that the FTC is launching a nationwide Do Not Call list for pesky telemarketers that will be effective October 2003. The State of California is pre-registering people who want to sign up now. Their web site is <http://nocall.doj.state.ca.us>.

After October, there will be stiff fines for those who call numbers on that list. However, there are exceptions, such as charities, and companies that have an established relationship with a consumer will still be allowed to make calls. Also mentioned was a way to stop some of the phone calls when no one is there when you answer. Hit the pound sign (#) key rapidly 6 or 7 times. When you pick up the phone, it signals to telemarketers the best time to call you. When you hit the pound sign, it breaks the connection and that means one less call you will receive.

The following prefixes are local calls to Sun City Residents: 244, 245, 246, 253, 286, 301, 325, 304, 436, 442, 443, 461, 471, 490, 508, 550, 566, 600, 609, 639, 672, 674, 677, 678, 679, 696, 698, 657, 704, 719, 723, 834, 894, 928, 940, 943, 926, as well as 800, 888, 877, 700, 866, and 855. The phone company is constantly adding new prefixes that are toll-free. To make sure, check with your phone company.

After the break, we met in Special Interest Groups

(SIGS). In the Newbie group, Ed had a mini-presentation on Copy and Paste. The digital imaging group reported 15 attendees, including Louise, who is always valuable to keep the discussions grounded in reality.

Two attendees who had recently acquired new digital cameras had questions about how to use them. There were discussions about the necessity for the software programs to utilize the images produced by the cameras, and the strengths and weaknesses of several different ones.

April 22, 2003 — Ed Freeman welcomed 82 members including three new attendees. The current classes will end next week and new classes will begin in September with sign-up sheets at the back table and at the Kay Cenicerros Center. We had very good responses from the students in all the classes. They felt that they are more at ease with their computers since they completed the classes.

Lon Whistler at the shareware table will update the disks showing which are XP compatible. A list of available cue cards is in the April newsletter which is available online along with all recent newsletters. All members should visit the site, www.ccmv.net.

Ed told us that United Online, which merged Juno and Net Zero, is offering a new faster dialup service.

(Continued on page 5)

A FEW OF OUR NEWCOMERS by Evelyn Rahn, *erahn@inland.net*

We hope you will want to get acquainted with newcomers. We want them to feel welcome and eager to participate

FRANK DIGIACOMO was born, reared and worked in New York thirty years for Pan Am in aircraft maintenance and inspection. When Delta took over several of Pan Am's lines and 8000 of their workers, he was selected and was in the same work for Delta in California until he retired. He and Doris have three Princeton educated sons : one is still in college and one is 1st officer for Air Trans airlines. Since they retired to Temecula in 1998, they have enjoyed working around the home; they are avid gardeners, and Frank is interested in the computer. His work did not require computers, but he has had some experience and looks forward to the Tech Sig group and possibly classes

PETER DUDAR - is a retired physician: 20 years as emergency physician and 22 years with Commercial Workman's Compensation in Long Beach area. He also worked as a spiritual/sports physician for children. Upon retirement he gave Apple Valley a try before moving to Sun City last December. He has three sons of whom he is quite proud. One is a dentist, one a chaplain in the US Army and one is an artist and a classical pianist.. One son gave him a computer last Christmas and he is eager to learn all he can about it.

ROBERT PRITCHARD - was born in Montana but came to California in the 1940s. He was in an age group who missed the various wars. So to quote him, he and his wife Joyce lived quietly in the LA area rearing and educating their one daughter and two sons and enjoying the eleven grandchildren.

They retired to Sun City ten years ago when he retired from a lifetime in the construction business. Bob is new to computing but has managed to navigate the internet and looks forward to being in CCMV as he enjoyed the April meeting and seemed very pleased to have learned of the club.

ANN WALSH has been a Sun Citian for many years. very active in many clubs during that time. She visited CCMV in April. On her sign-in form she said she has a desk model computer and wishes to learn more about how to use it.

MARIANNE DUNNE is an experienced computer user, having different jobs with specialized programs. She was born and reared in Orange county but when her parents moved to Temecula she and husband decided to move to the area as well. She has recently retired because the pressures of a full time job, a father who is recovering from a stroke, three children in school, and her job of being the technical support person for the 911 systems that the company she worked for manufactures -- all of these proved to be too much. So she studied for and passed the tests to be a real estate agent. She will have more flexible hours working for Tarbell Realtors and can join us at CCMV.

GAILEN JENSON was born Colorado , reared in S Dakota and has spent the last 30 years in California where he has worked with computers . While his job to support wife Kathy and their three children was Automobile mechanics he became expert on computers and has his own business. While he is building his business in this area, he is working part time as a school bus driver out of Homeland. He lives in San Jacinto and hopes to establish clientele in the area and can install computer systems in homes and businesses. His email is gailens.computerservice@verizon.net; and his business is "Home or Office Systems Networking Service and Repair." So Gailen will be able to join us at CCMV and he hopes he can provide the service of repair in the home or office; he is a "portable" serviceman, will come to the home or business and service computers where they live.

Lon's Freeware of The Month

by Lon Whistler, lwhis@hotmail.com

Zero Assumption Digital Image Recovery is a freeware data recovery tool, specifically designed to work with digital images. It allows you to recover digital photos accidentally deleted from digital camera memory. There exists a vast variety of digital camera and associated media types on the market, so it is virtually impossible to test the program with each and every hardware combination. Generally, program should work with any media type (e.g., CompactFlash, MemoryStick, SmartMedia and so on) accessible by means of operating system. You need the use your camera or the appropriate card reader you normally use to transfer images from camera to PC. Current version supports the following image file formats: GIF, JPEG and TIFF.

A Little Humor from Lon — Ever notice, the older we get, the more we're like computers? We start out with lots of memory and drive, then we eventually become outdated, crash at odd moments, acquire



RANT OF THE WEEK from Scot's Newsletter: THE TOP 10 MOST ANNOYING THINGS ABOUT SOFTWARE

10. The fact that many applications that could make good use of a Web browser-style Back button lack them.
9. Related functions, settings, controls that don't appear anywhere near each other.
8. Software that tries way too hard to automatically do things for you, and in the process, messes you up.
7. Software limitations that protect us from ourselves, because all they do is frustrate us -- and their real goal is usually to limit tech support.
6. Shareware products that nag you with

(Continued on page 5)

(MEETING SUMMARIES Continued from page 3)

Go to www.juno.com <<http://www.juno.com>>. You will see Juno Speed Band, and the offer of the 1st month for \$9.95 and subsequently for \$14.95. The speed is gained through compression and caching, not by sending data any faster over the line.

From the Juno Speedband site:

"3. How does it work? Before the text and graphics that make up Web pages get sent to you over your phone line, Juno SpeedBand compresses them using a proprietary technology. Less data is sent so the download of pages and your surfing experience are that much faster! In addition, Juno SpeedBand stores elements of the Web sites you visit frequently so you do not have to re-download them every time you visit these sites."

A drawing was held for door prizes and there were many lucky winners. After the break, tables were set up for swap meet sales. The members brought items from home that they thought they could live without and sold them to other members who thought THEY couldn't live without them. Fun was had by all

(TEN ANNOYANCES Continued from page 4)

excessively aggravating and frequent registration reminders.

5. Tiny control surfaces, such as scroll bars, X-boxes, the edges of windows, that require overly precise mouse movements. After years of all-day computing, these things can lead to repetitive-stress injuries -- especially on high-resolution displays.

4. The software gunk that gets left behind in the Registry, the hard drive, in temp folders -- Wherever! -- after an uninstall.

3. Processes, notifications, automatic bring-to-front services that steal program focus, forcing you to lose your train of thought, find the window you were in, and play hide and go seek with the cursor or mouse pointer.

2. Programs that install adware, spyware, or anything else without your knowledge on your system.

And the all-time most annoying thing about software:

1. Any program, service, layer, update, patch, or tweak that cannot be uninstalled.

I feel certain that you, Dear Reader, may well be able to come up with other pet peeves about software. If so, I invite you to visit the Scot's Newsletter Forums, take a minute or two to register, and post your favorite annoyance in The Top 10 Most Annoying Things About Software thread in the Windows and Mainstream Applications forum:

<http://www.scotsnewsletter.com/forums/index.php?act=ST&f=4&t=207&s=>

May 2003

USING THE INTERNET EXPLORER REPAIR TOOL

The Internet Explorer Repair tool is available from the Start button through the System Tools (default position is Programs > Accessories unless you reorganized your Start Menu) > System Information > Tools. Another route to use the Internet Explorer Repair tool: Click Start, point to Settings, click Control Panel, and then double-click Add/Remove Programs. On the Install/Uninstall tab, click Microsoft Internet Explorer 5, click Add/Remove, click Repair the current installation of Internet Explorer, and then click OK.

The Repair tool includes the following features:
A feature to identify problems with Internet Explorer that are caused by files that are out of date.
A feature to fix problems that are caused by the incorrect or incomplete registration of Internet Explorer files.
A feature to restore or repair the desktop or Start menu shortcut commands for Internet Explorer that have been deleted or do not function properly.

If the Internet Explorer Repair tool detects an error, you may receive an error message that is similar to the following error message:

Internet Explorer 5 cannot be repaired. Please reinstall Internet Explorer 5.

If you click Details, you may receive an explanation for the problem. For example, you may receive any of the following explanations:

Internet Explorer 5 cannot be repaired due to the following errors:

File file_name is missing.

-or-

Internet Explorer 5 cannot be repaired due to the following errors:

Version 4.72.3110.0 of file file_name exists but needs to be greater than 5.0.808.1000.

To resolve either of the problems that are associated with these error messages, it is recommended that you reinstall Internet Explorer 5.

NOTE: The result of the repair process is logged in the "Fix IE Log.txt" file that is located in the Windows folder.

The Internet Explorer Repair tool repair process may vary slightly, depending on the operating system that you are using. For the file verification procedure, the version number that is listed is the minimum version of the file that is required by Internet Explorer 5. If there is no version number associated with a file, the existence of the file is verified but the version is not verified. Internet Explorer Repair Tool Verification and Registration for Windows 95 and Windows 98 File Verification

If the Internet Explorer Repair Tool Verification does not work, or if Internet Explorer 5 is not listed in the Add/Remove Programs tool in Control Panel, you may be able to start the Internet Explorer Repair tool from a command prompt: Click Start, and then click Run.

In the Open box, type the following command, and then click OK: `rundll32 setupwbv.dll,IE5Maintenance "C:\Program Files\Internet Explorer\Setup\SETUP.EXE" /g "C:\WINDOWS\IE Uninstall Log.Txt"`

NOTE: This command is case sensitive.

If you need to replace a bad file from the original Internet Explorer, see [the original Internet Explorer Repair Tool](#) *(Continued on page 6)*

