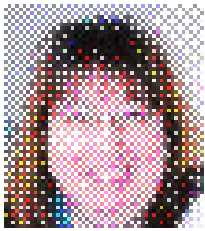




THE PREZ SEZ...



Well... becoming your President has been anything but boring! Seems something has always been happening to keep me on my toes. It's a good thing so many of our

members have been there to help make things happen. I am pleased to report that our new computer lab at Sun City Gardens is put back together (under the great supervision of Jim Richardson and the dedicated work of MANY members), and that our first classes began on March 28th. Bill Oberg is teaching two Windows XP classes, and John Guardiano is teaching a Windows 98 class. I appreciate the patience of these two talented gentlemen for "going with the flow" as we tweak out the few bugs in the new system (mostly me). Everything did seem to run pretty smoothly the first week.

Now that that is settled, we have another decision to make. For a long time, we have been meeting at the Seventh Day Adventist Church. They have graciously offered us the use of their beautiful facility for our meetings twice a month. In return, we have done our best to be respectful guests, and have made donations to the church throughout the year to help cover any expenses involved in our meeting there. The church has requested that beginning in May, we pay \$100 per meeting. That is more than double what we have been paying. We e-mailed a little poll to all of our members, and I am busy tallying the results, and should have them for our meeting. I would like to thank everyone who responded with their comments and suggestions. There were some pretty interesting ideas shared. Once again, we **WILL** get through this, we **WILL** grow from it, and **good things will happen** because of it. It was because of **positive thinking** that our computer lab now has a beautiful new

(Continued on page 2)

Computer Classes by Joannie

Evening Classes held at
Sun City Gardens
28600 Bradley Rd—Sun City

\$60.00 fee includes hands-on class & manual.

Currently Scheduled Classes

- Apr 5th & 7th—Basic Microsoft Word
- Apr 12th & 14th—Basic Microsoft Excel
- May 3rd & 5th—Basic Microsoft Word
- May 10th & 12th—Basic Microsoft Excel
- May 24th—MS Outlook (1 evening course—\$35)
- May 26th—The Internet (1 evening course—\$35)
- Jun 7th & 9th—Microsoft Powerpoint
- June 14th & 16th—Intermediate Microsoft Word
- Jun 28th & 30th—Intermediate Microsoft Excel



Lon's Freeware of The Month lwhis@hotmail.com

Eraser: Is an advanced security tool, which allows you to completely remove sensitive data from your hard drive by overwriting it several times with carefully selected patterns.

You can drag and drop files and folders to the on-demand eraser, use the convenient Explorer shell extension or use the integrated scheduler to program overwriting of unused disk space or, for example, browser cache files to happen regularly, at night, during your lunch break, at weekends or whenever you like.

THE PREZ SEZ...

(Continued from page 1)

home, and a **positive attitude** will make sure we always have an awesome place to meet. I just want to say that I am so proud to be a member of this club. I say this not only because of the service that you provide for our community, but because of the passion that you have for learning and growing and keeping this ideal alive. Here's to an OUTSTANDING (and quiet) rest of the year! :-)
Joannie

Identy Theft is on the rise

From the AARP Bulletin

This type of crime is the fastest growing crime. There are ways you can make it harder for the criminal to get your information.

They search through your trash cans and mail. When they find those offers for pre-approved credit cards, loans, W-2 forms, bank statements, and other sensitive information, they are in business. They can apply for credit in your name and put down a different mailing address.

AARP says that more than 3 million people a year learn that credit accounts have been falsely opened in their name and 400,000 of these crimes can be traced to stolen mail. If your mail isn't delivered through a slot in your door or a locking mailbox you could be a victim of Identy theft before you know it.

There are government and business agencies you can call or write to make it harder for the thief to get information he needs.

Call (888) 567-8688 to remove your name from lists sold to credit card companies by consumer reporting firms such as Equifax and Experian.

Remove your self from mortgage refinancing and home equity loan offers by calling the Acxion U.S. Consumer Hotline at (877) 774-2094 or writing to **Data-Quick, Attn: Opt-Out Dept., 9620 Towne Center Drive, San Diego, CA 92121.**

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Newsletter
E-mail your articles, comments and suggestions to:
fbporter@yahoo.com

Web Page Address
www.ccmv.net

Take a look and take the poll

Meeting Time and Place
2nd and 4th Tuesday
9:00 a.m. to 11:00 a.m.
Seventh-day Adventist Church
29885 Bradley Road
Sun City, CA

APCUG MEMBER DISCOUNTS

CCMV is a member of APCUG and as such are eligible for User Group discounts at certain stores and online. The current list of participating vendors can be found on our website. (www.CCMV.net)
Please read the discounts and instructions carefully to be sure you get your discounts when purchasing products from these companies. Enjoy!



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FTC Names Its Dirty Dozen: 12 Scams Most Likely to Arrive Via Bulk Email

Email boxes are filling up with more offers for business opportunities than any other kind of unsolicited commercial email. That's a problem, according to the Federal Trade Commission, because many of these offers are scams.

In response to requests from consumers, the FTC asked email users to forward their unsolicited commercial email to the agency for an inside look at the bulk email business. FTC staff found that more often than not, bulk email offers appeared to be fraudulent, and if pursued, could have ripped-off unsuspecting consumers to the tune of billions of dollars.

The FTC has identified the 12 scams that are most likely to arrive in consumers' email boxes. The "dirty dozen" are:

1. Business opportunities

These business opportunities make it sound easy to start a business that will bring lots of income without much work or cash outlay. The solicitations trumpet unbelievable earnings claims of \$140 a day, \$1,000 a day, or more, and claim that the business doesn't involve selling, meetings, or personal contact with others, or that someone else will do all the work. Many business opportunity solicitations claim to offer a way to make money in an Internet-related business. Short on details but long on promises, these messages usually offer a telephone number to call for more information. In many cases, you'll be told to leave your name and telephone number so that a salesperson can call you back with the sales pitch.

The scam: Many of these are illegal pyramid schemes masquerading as legitimate opportunities to earn money.

2. Bulk email

Bulk email solicitations offer to sell you lists of email addresses, by the millions, to which you can send your own bulk solicitations. Some offer software that automates the sending of email messages to thousands or millions of recipients. Others offer the service of sending bulk email solicitations on your behalf. Some of these offers say, or imply, that you can make a lot of money using this marketing method.

The problem: Sending bulk email violates the terms of service of most Internet service providers. If you use one of the automated email programs, your ISP may shut you down. In addition, inserting a false return address into your solicitations, as some of the automated programs allow you to do, may land you in legal hot water with the owner of the address's domain name. Several states have laws regulating the sending of unsolicited commercial email, which you may unwittingly violate by sending bulk email. Few legitimate businesses, if any, engage in bulk email marketing for fear of offending potential customers.

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Department Leaders

Membership
Dee Morris

Material Distribution
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Computer Instruction

Dean of Computer School
Joannie Lenz
joannie@RainbowFlair.com

Registrar
John Cope
phone 672-6505

Teachers & Assistants
Various CCMV Members

Sign Up for a Class TODAY!

3. Chain letters

You're asked to send a small amount of money (\$5 to \$20) to each of four or five names on a list, replace one of the names on the list with your own, and then forward the revised message via bulk email. The letter may claim that the scheme is legal, that it's been reviewed or approved by the government; or it may refer to sections of U.S. law that legitimize the scheme. Don't believe it.

The scam: Chain letters-traditional or high-tech-are almost always illegal, and nearly all of the people who participate in them lose their money. The fact that a "product" such as a report on how to make money fast, a mailing list, or a recipe may be changing hands in the transaction does not change the legality of these schemes.

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 scam: You'll pay a small fee to get started in the envelope-stuffing business. Then, you'll learn that the email 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 emailings. 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 email boxes.

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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 email 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.

This is the seventh of twelve scams identified by the FTC. The remaining scams will be in the April Newsletter.