

## Bella Vista Computer Club—John Ruehle Center

Highlands Crossing Center, 1801 Forest Hills Blvd, Suite 120

Bella Vista, AR 72715-3016

Web site: [www.bvcompclub.org](http://www.bvcompclub.org)



### F.Y.I. and stuff...

Helen Weeks

**FYI...** Did you get a lot of e-mails over the holidays (Halloween, Thanksgiving, Christmas and New Year's) with pretty backgrounds/stationery and you wished you knew how to save it to use again? Well, there is a way you can do this... at least it works with Outlook Express. I don't know about AOL but I would think it should.

First you will need to create a folder. I named my folder My Stationery and created it on the desktop because... I wanted it on my desktop! The default location will usually be My Documents. (If you do not know how to create new folders, please sign up for Chuck's class on Basic Computing.)

Now when you receive an e-mail with pretty stationery that you would like to use yourself sometime, simply click the Forward button. **CLEAN UP** the email... best way to do this is to right click in the body of the message, click on Select All, then press the Delete key. This will remove all the irritating >>>'s signs, all of the email addresses, and the e-mail message. Don't forget the subject line... you may want to just change it to something that will help you remember what the stationery is... such as Snowman, Daisies, Valentine, etc.

Once you have the e-mail cleaned up, click on File and select Save As. The computer will probably want to save it in the My Documents folder. Use the Save in: box to find the folder you created and get it in the box. The subject line of the e-mail message will appear in the File Name box. If you deleted the subject from the e-mail you will need to type a file name in the File name: box. Click the Save button.

Why did I create the My Stationery folder on my desktop? If I am in a hurry (I usually am!) and I want to send a quick e-mail, I simply double-click the My Stationery folder and double-click the stationery I want to use. This will open a new mail message in Outlook Express with the stationery I selected. I don't use stationery that often, but it is nice for special occasions... birthdays, anniversaries, etc and for some holidays.

**Stuff...** Did you know AOL allows you to use

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### Forwarding E-Mails

By Pat Davies

Do you really know how to forward e-mails? 50% of us do; 50% do NOT. Do you wonder why you get viruses or junk mail? Do you hate it? Every time you forward an e-mail there is information left over from the people who got the message before you, namely their e-mail addresses and names. As the message get forwarded along, the list of addresses builds, and builds, and builds, and all it takes is for some poor sap to get a virus, and his or her computer can send that virus to every e-mail address that has come across their computer. Or, someone can take all of those addresses and sell them or send junk mail to them in the hopes that someone will go to the site and he will make five cents for each hit. That's right, all of that inconvenience over a nickel! How do you stop it? Well, there are two easy steps:

- (1) When you forward an e-mail, DELETE all of the other addresses that appear in the body of the message. That's right, DELETE them. Highlight them and delete them, backspace them, cut them, whatever it is you know how to do. It only takes a second. You **MUST** click the "Forward" button first and then you will have full editing capabilities and be able to remove this information.
- (2) Whenever you send a e-mail to more than one person, do NOT use the To: or Cc: box for all of those e-mail address.

**Always use the Bcc:** (blind carbon copy) box. If your new mail message does not have a Bcc: box use the following procedure. On the menu bar, click View and select All Headers. By using this procedure the people receiving the e-mail will not see all

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SMTP for sending e-mail (like Outlook Express!) and IMAP for reading e-mail. You can still use your AOL e-mail like always but this gives you the option of working your e-mail in Outlook Express if you wish.

To configure Outlook Express for AOL...

1. Open Outlook Express by double-clicking on the icon on your desktop. If it is not displayed, click Start, select Programs or All Programs, then click on Outlook Express.
2. When it opens, on the menu bar, click on Tools, then click Accounts. (If you have never configured or used your Outlook Express program, the Connection Wizard may automatically open. If this happens, skip to step 4.)
3. Click Add, then click Mail
4. In the Display name box, type your full name then click Next.
5. In the E-Mail address box, type your e-mail address (e.g.: Johndoe@aol.com), then click Next. Be sure to use your *full* email address including @aol.com.
6. Click the down arrow on the My incoming mail server is a \_\_\_ server. Select IMAP
7. In the Incoming mail (POP3, IMAP, etc) server box, type: imap.aol.com
8. In the Outgoing mail (SMTP) server box, type: smtp.aol.com then click Next.
9. In the Account name box, type your full AOL Screen Name (user name, e.g.: johndoe).
10. In the Password box, type your AOL password.
11. Check the box next to 'Remember password' if you wish to save your password, then click Next.
12. Select the method you want to use to connect to the internet, then click Next.
13. Click Finish.
14. Ensure your Account is selected, then click Properties.
15. Click the Servers tab.
16. Under Outgoing Mail Server, select 'My server requires authentication', then click Apply.
17. Click the Advanced tab.
18. Under Server Port Numbers, in the Outgoing mail (SMTP) box, type 587, then click Apply.
19. Click the IMAP tab.
20. Under Special Folders, uncheck 'Store special folders on IMAP server', then click OK.
21. Click Close.

These directions are from AOL. For more information, please go to AOL, Keyword: Open Mail Access.

**More stuff...** Save yourself a trip to the Post Office by going to [www.usps.com](http://www.usps.com). You can buy Pre-paid Priority Mail Flat rate envelopes and postage with your credit card and also print shipping labels as well as arrange for package pick-up! Check it out.

(Continued from page 1) Forwarding E-Mails

of the other recipients names and e-mail addresses. When you place everyone in the Bcc: box your message will automatically show "Undisclosed Recipient:" in the "To:" field of the people who receive it. Have you ever gotten an email that is a petition? It states a position and asks you to add your name and address and to forward it to 10 or 15 people or your entire address book. The email can be forwarded on and on and can collect thousands of names and email addresses. A FACT: The completed petition is actually worth a couple of bucks to a professional spammer because of the wealth of valid names and email addresses contained therein. If you want to support the petition, send it as your own personal letter to the intended recipient. Your position may carry more weight as a personal letter than a laundry list of names and e-mail addresses on a petition. So please, in the future, let's stop the junk mail and the viruses.

**Editor's note...** There are some providers that will kick back an email if there is not at least one address listed in the To: box. The one I have had experience with is in North Texas and they required at least one address outside of the Bcc: box. In this situation, just place yourself in the To: box.

## Editor Needed

**Someone is needed to take over writing Bits and Bytes.** It is not hard to do, it just takes some time to do it. It normally takes me two nights... sometimes three nights to do a rough draft. If I have some ideas for articles, sometimes I can do it in one night!

It can be done in Works, Word or Publisher so both Chuck Billman and Ryan Smith can open it. Chuck has been good enough to proof the newsletter and make corrections... technical and spelling, and Ryan transfers it to the PDF format and uploads it to the Club's Web site.

I will be willing to help for a couple of months until you get a feel for it. Pat picked it up very fast and did an excellent job! You can too! It would be nice to keep the newsletter going.

Helen Weeks, Editor

## Genealogy Digs....

If you are just getting started in Genealogy, here is a great place to start... with the basics!

[http://www.genealogy.com/index\\_r.html](http://www.genealogy.com/index_r.html)

Once there, click on Learning Center, then on Free Classes. Select a class from the right hand window.. You can also do a search on names by scrolling down to Family Finder and keying in a name.



## AARP Free Tax Service

AARP Tax-Aide will provide a **free** tax service from January 30<sup>th</sup> to April 13<sup>th</sup>, at The Bella Vista Boys & Girls Club, 2260 Forest Hills Blvd., to ALL taxpayers with middle and low income, with special attention to those age 60 and older. Taxpayers do not need to be AARP members to use this service.

AARP Tax-Aide volunteers who are trained, tested and certified by the IRS will be available to assist taxpayers from 8:30 a.m. until noon, Mondays through Thursdays, except the week of March 20<sup>th</sup>. Should Bentonville Schools be closed for inclement weather, the Tax-Aide site will also be closed.

Federal and Arkansas tax returns will be filed electronically. If taxes are owed on the Federal and Arkansas returns, they do not need to be mailed until April 17, 2006.

Taxpayers must bring their 2004 Federal and State tax returns, their Social Security cards, photo ID's, plus all information necessary to complete their 2005 tax returns. Tax returns with stock or bond sales will not be prepared unless the taxpayer has the cost basis. Cost basis information should be obtained by the taxpayer, from their broker, prior to using this tax service.

Those taxpayers with private businesses, limited partnerships (K-1), rental properties or complex tax problems are advised to seek the services of a professional tax preparer.

Due to recent tax legislation, taxpayers who will use mileage for deductions (business, medical, and Katrina charities), need to split mileage between pre-September 1<sup>st</sup> and September 1<sup>st</sup> to December 31<sup>st</sup>.

***This free service is administered by the AARP Foundation in cooperation with the IRS.***

Make sure your charity donations are tax-deductible by going to the IRS database at: [apps.irs.gov/app/pub78](http://apps.irs.gov/app/pub78). Your Computer club has a 501(c)(3) status... donations are deductible!

## Computer Classes Scheduled February-March 2006

Getting Started With Computers  
Basic Computing  
Digital Photography  
Internet  
E-Mail  
PC Maintenance  
Advanced Computing

For dates, times, course description and costs, go to [www.bvcompclub.org](http://www.bvcompclub.org) and click on the February and March calendars. To register for any class, call

**Marie Herr at 273-2558**

Don't forget the Help Clinics on the first Saturday and the third Wednesday of each month! Hours are 10:00 a.m. to 1:00 p.m. both days.

## Questions and Answers

**Q.** I want to shop and pay bills on line but how do I know the site is secure/safe?

**A.** ALWAYS, ALWAYS make sure the 'http' in the URL address changes to 'https' and a locked padlock appears on the status bar at the bottom of the screen before you enter a credit card number, bank account number or any other confidential information. Most banks and credit card companies use state of the art technology to keep account information private, but the only way to be sure is to check for the locked padlock or key security icon before transmitting personal data. Also, always print the confirmation page for proof of payment. Yes, I know, you are trying to do away with paper but do it anyway! You can shred it when you get your statement and verify the transaction went through.

While I am on security... and I am sorry if I sound like a broken record... remember that banks or credit card companies NEVER request personal information by e-mail so if you get an e-mail warning that someone has been trying to access your bank account and they want you to verify your account number (or credit card number and expiration date)... they are phishing. It will also ask you for your name and social security number, maybe even your mother's maiden name... in other words, everything they need to steal your identity.

If you do have an online banking complaint, report it to the Internet Fraud Complaint Center at:

[www.ifccfbi.gov/index.asp](http://www.ifccfbi.gov/index.asp)

The Internet Crime Complaint Center (IC3) is a partnership between the FBI and the National White Collar Crime Center. IC3's mission is to serve as a vehicle to receive, develop, and refer criminal complaints regarding the rapidly expanding arena of cyber crime. The IC3 gives the victims of cyber crime a convenient and easy to use reporting system that alerts authorities of suspected criminal or civil violations. For law enforcement and regulatory agencies, IC3 provides a central referral site for complaints involving Internet related crimes.

The deadline for articles or announcements for the March newsletter is **March 6th**. You can also submit ideas for articles or computer related items for sale to: [hweeks@cox.net](mailto:hweeks@cox.net)

***Please put 'Bits and Bytes' in the subject line!***

## New Fiscal Year Started in September

Membership fees are now due for 2006. The current membership fee is \$15 for a couple/family or \$11.25 for one person. Current membership is required for attendance at the Special Interest Groups and to qualify for reduced class fees.



# BACK SPACE

## Sites of the Month!

[www.fueleconomy.gov](http://www.fueleconomy.gov)

Time to buy a new car? Log on to the above site to find out which vehicles are the most fuel efficient, and to compare gas costs for different cars. (Did you know you need to subtract 15% from the estimated mpg listed on the sticker? Tests were done at 55 mph. The average highway speed now is 70 mph.)

[www.SeniorsSearch.com](http://www.SeniorsSearch.com)

Domestic and international travel plans, trip medical insurance, trip insurance, lodging, house swaps, and just about everything you need to enjoy life as a senior citizen! Click on Home Exchange, Travel Guide, Seniors Discount Mall, Seniors Radio and more! (There are some perks to being a senior citizen!)

Also, if you are a veteran, don't forget to check out

[www.veteransholidays.com](http://www.veteransholidays.com)

You can rent a 2B/2B condo for \$260 for a whole week! These are really very nice condos too!

## March Club Meeting

Mark your calendars now for the next meeting of the Bella Vista Computer Club which will be Monday, **March 20th @ 7:00 p.m.**, at the First United Methodist Church – across from Tanyard Creek. Our fiscal year starts in September each year. Dues for 2006 should be paid as soon as possible! See Mary Lou Zolli, Membership Chairperson, to join.

**Computer Club members get reduced rates for classes they sign up to take! Participation in special interest groups (SIG) is limited to "members only".**

## Help Wanted!!

We are looking for a volunteer interested in maintaining the Club member's e-mail addresses. You can set these up as a Contact Group and add the names to the group so they will not appear in your personal Address Book.

The Club also needs a Historian.

## Club Officers

Bob Johnson	(855-7143)	President
Jim Prince	(855-6673)	Vice President
Marie Herr	(273-2558)	Secretary
Linda Young	(855-3452)	Treasurer

## Board Members

	Rose Krier	(876-5067)
	Don Schatz	(855-

*You do not have to be a Club member to go to the Open House Help Clinics. Invite your neighbor too!*

## Open House Help Clinic\*

There will be an Open House Help Clinic at the John Ruehle Center, Highlands Crossing Center, on the first Saturday and the third Wednesday of the month. These clinics are open to the public so invite a friend or bring your neighbor. Someone will be available from 10 a.m. until 1 p.m. to answer your questions, discuss your computer problems, or to sit down at a computer and work with you. If you are having problems with your computer you can bring it along.

## Special Interest Groups (SIG's)\*

### Digital Camera SIG\*

The Digital Camera SIG meets at 10 a.m. on the **second** Saturday of each month. This is an informal meeting of individuals interested in exploring the capabilities and limitations of digital photography. The use of the computer to store and process digital images is a related issue of interest. The group leader is Chuck Billman, 855-4188.

### Genealogy SIG\*

The Genealogy SIG meets at 10 a.m. on the **third** Saturday of each month (**except December**). This is an informal meeting of individuals interested in sharing their experiences and helping new members get started in genealogical research. The group leader is Bev Puckett, 855-7143.

\*All classes, Open House Clinics and Special Interest Groups (SIG's) meet at the John Ruehle Center, in the Highlands Crossing Center. (Lower level, next to the BVTV station and across from Chef Bruce's.)

## Committee Chairs

Mary Lou Zolli (Open)	(876-5625)	Membership Historian
Helen Weeks	(855-1424)	Editor
Fred Bartlingck	(855-9485)	Programs
Earl Cummings	(855-0192)	Librarian
Pauline Clark	(855-1968)	Public Relations
Ryan Smith	(876-2881)	Web Master

### Others

Marie Herr	(273-2558)	Education
Chuck Billman	(855-4188)	Training Center Administrator



# Info Sheet

(Copied Directly from Yahoo)

## Security Risks

There are several AntiVirus products which allow users to protect themselves from a variety of potential software and Internet risks. These include malicious code such as viruses and Trojans, as well as security risks, which include Spyware, Adware, and Dialers.

Companies classifies potential risks based on a number of characteristics. Once categorized, they can be detected by using software developed for scanning for the different risks, and users can choose whether to keep or remove them based on their personal needs.

### General Criteria for Security Risks

A security risk is an application or software-based executable (.exe) that is either independent or inter-dependent on another software program, and meets one or more of the following criteria:

1. Is considered to be non-viral in nature (i.e., does not spread on its own using a virus-like mechanism, or meet the definition below of a worm or Trojan Horse) yet conforms in a significant way to the general definition of a category of security risk defined below; and/or,
2. Has been submitted to Symantec by a critical number of either corporate or individual users within a given timeframe. The timeframe and number may vary by category, and by risk; and/or,
3. Can be shown to create a general nuisance related to one of the specified risk categories, or exhibiting behavior that is as yet undefined under a broader category of security risk

**NOTE:** Security risks may exhibit behavior described in more than one category.

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## Adware

Programs that facilitate delivery of advertising content to the user through their own window, or by utilizing another program's interface. In some cases, these programs may gather information from the user's computer, including information related to Internet browser usage or other computing habits, and relay this information back to a remote computer or other location in cyber-space.

Adware can be downloaded from Web sites (typically in **shareware** or **freeware**), **email messages**, and **instant messengers**. Additionally, a user may unknowingly receive and/or trigger adware by accepting an End User License Agreement from a software program linked to the adware or from visiting a website that downloads the adware with or without an End User License Agreement.

## Dialers

Programs that use a computer or modem to dial out to a toll number or internet site, typically to accrue charges. Dialers can be installed with or without a user's explicit knowledge, and may perform their dialing activity without a user's specific consent prior to dialing.

## Hack Tools

Tools that can be used by a hacker or unauthorized user to attack, gain unwelcome access to or perform identification or fingerprinting of your computer. While some hack tools may also be valid for legitimate purposes, their ability to facilitate unwanted access makes them a risk. Hack tools also generally:

- Attempt to gain information on or access hosts surreptitiously, utilizing methods that circumvent or bypass obvious security mechanisms inherent to the system it is installed on, and/or
- Facilitate an attempt at disabling a target computer, preventing its normal use

One example of a hack tool is a keystroke logger -- a program that tracks and records individual keystrokes and can send this information back to the hacker. Also applies to programs that facilitate attacks on third-party computers as part of a direct or distributed denial-of-service attempt.

## Joke Programs

Programs that alter or interrupt the normal behavior of your computer, creating a general distraction or nuisance. Joke programs generally do not themselves engage in the practice of gathering or distributing information from the user's computer.



## **Remote Access**

Programs that allow one computer to access another computer (or facilitate such access) without explicit authorization when an access attempt is made. Once access is gained, usually over the Internet or by direct dial access, the remote access program can attack or alter the other computer. It may also have the ability to gather personal information, or infect or delete files. They may also create the risk that third party programs can exploit its presence to obtain access. Such remote access programs generally:

- Attempt to remain unnoticed, either by actively hiding or simply not making their presence on a system known to the user, and/or
- Attempt to hide any evidence of their being accessed remotely over a network or Internet

Means by which these programs provide access may include notifying a remote host of the machine by sending its address or location, or employing functionality that wholly or partially automates access to the computer on which the program is installed.

## **Spyware**

Programs that have the ability to scan systems or monitor activity and relay information to other computers or locations in cyber-space. Among the information that may be actively or passively gathered and disseminated by Spyware: passwords, log-in details, account numbers, personal information, individual files or other personal documents. Spyware may also gather and distribute information related to the user's computer, applications running on the computer, Internet browser usage or other computing habits.

Spyware frequently attempts to remain unnoticed, either by actively hiding or by simply not making its presence on a system known to the user. Spyware can be downloaded from Web sites (typically in shareware or freeware), email messages, and instant messengers. Additionally, a user may unknowingly receive and/or trigger spyware by accepting an End User License Agreement from a software program linked to the spyware or from visiting a website that downloads the spyware with or without an End User License Agreement.

## **Viruses, Worms and Trojan Horses**

A virus is a program or code that replicates itself onto other files with which it comes in contact; that is, a virus can infect another program, boot sector, partition sector, or a document that supports macros, by inserting itself or attaching itself to that medium. Most viruses only replicate, though many can do damage to a computer system or a user's data as well.

A worm is a program that makes and facilitates the distribution of copies of itself; for example, from one disk drive to another, or by copying itself using email or another transport mechanism. The worm may do damage and compromise the security of the computer. It may arrive via exploitation of a system vulnerability or by clicking on an infected e-mail.

A Trojan Horse portrays itself as something other than what it is at the point of execution. While it may advertise its activity after launching, this information is not apparent to the user beforehand. A Trojan Horse neither replicates nor copies itself, but causes damage or compromises the security of the computer. A Trojan Horse must be sent by someone or carried by another program and may arrive in the form of a joke program or software of some sort. The malicious functionality of a Trojan Horse may be anything undesirable for a computer user, including data destruction or compromising a system by providing a means for another computer to gain access, thus bypassing normal access controls.

## **Other**

Risks that do not meet the definitions of Viruses, Trojan horses, Worms, or other security risk categories, but which may present a risk to a computer and its data, an unwanted nuisance to the user, or exhibit other unexpected or unwanted results when the risk is present and functioning. This category includes programs that encrypt or otherwise attempt to obfuscate some of their functionality, making it difficult to determine whether they fall into one of the other categories.