

MotherBoard

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This Month At NOPC Adobe Photoshop Elements 3.0 By Richard Vallon

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March Meeting Presentation

At our March 2nd meeting, Mr. Richard Vallon will give us an overview and demonstration of the recently released Adobe Photoshop Elements 3.0. Like the earlier version 2.0, this package allows a user to creatively enhance their photos, share them anyway they like, and keep their entire collection organized. Mr. Vallon will show us the new features and functions, and show us the controls and menu options a typical person would want to use. For more information, visit Photoshop's homepage:

<http://www.adobe.com/products/photoshopelwin/main.html>.

Mr. Vallon has spoken to our group before and you'all know he is an entertaining and informative speaker.

Mark your calendars, create an entry in your PDA, update Outlook and join us on Wednesday, March 2, 2005. The monthly meeting of the NOPC club starts at 6:30pm on the first Wednesday of every month. Location of the meeting is the J.D. Meisler school cafeteria at 3700 Cleary Ave. Metairie. Use the entrance through the breezeway on Pharr Street.

Raffle for Microsoft Office 2003 Ends March

The New Orleans Personal Computer Club will finalize a raffle for another copy of Microsoft Office Professional 2003.

This is the full (not upgrade) retail box version. It includes the 2003 editions of Word, Excel, PowerPoint, Access, Outlook with Business Contact Manager, and Publisher and retails for well over \$400. The ticket prices will remain the same as previous raffles: \$1 per ticket, 6 for \$5.

Some lucky NOPC member will leave the March meeting with this in hand. Wouldn't you like it to be you?

WEB SITE UPDATE

In case you haven't looked at the [NOPCC Web Site](#) lately, you are in for a real treat. Our Webmaster has come up with a new, spiffy look for the site layout. Among the new features is an expanded link called "Reviews" where our members can request free evaluation copies of new software products, and read the reports for those programs already reviewed by other members.

Feedback Requested

Have you attended a NOPC SIG (Special Interest Group Meeting)? If so, we would like your feedback on the meeting. Please submit a short summary and/or commentary of the groups activity, and what you received from the SIG. Send your comments to the [Motherboard Editor](#), Edward Jahncke.

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.

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

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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.

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.

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, 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 no 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 email 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.

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11. Credit repair

Credit repair scams offer to erase accurate 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 email. Some say you have been "specially selected" for this opportunity.

The scam: Most unsolicited commercial email 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.

The FTC 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 U.S. and abroad.

*Submitted by Judy Talour
APCUG—PUSH Editor*

Hiding Information

By Richard Rowley – NOPCC Member

Have you typed up a list of personal information Credit Card #s, or Personal Letters, etc and wanted to keep this hidden from other people who use your computer.

Here's how:

Start a program like: Notepad, or M.S. Word, etc. and while it's still blank, click: **File, Save As,** (In the My Documents directory*) and give it a name...(example: **1111.doc**), then exit the program.

Next open up your file explorer or My Computer and locate your file (**1111.doc** in the My Documents directory). Right-click on its file name, highlight the extension part of the name (.doc) and change this to something else, such as (.exe, or .gif, etc.).

An error message will appear stating that this file will no longer function correctly. Click OK and then go back into whatever program you used to create it (Notepad, etc.).

From inside of the program... click **File**, then **Open**, find your file (**1111.exe**) and ...from then on you can enter your private information, make changes, etc... then click Save and then **Exit**.

* Now move it to another directory (of your choice) so that it may "blend-in" with other files, but will appear to not work if someone happens to "click" it.

This procedure is not completely "fool-proof" but will keep your personal information hidden from most people who would also "share" your computer.

IRS and "Free File Alliance" Again Offer FREE Online Tax Preparation and Filing

By Ira Wilsker, APCUG Board of Directors

It's that time of year again. Our mailboxes are brimming with W-2's, 1099's, and other ubiquitous indications of our daily financial lives. Preparing our forms 1040, 1040A, and 1040EZ are typically not our favorite annual right of spring. This year, the fine folks at the IRS and their partners, the "Free File Alliance" are again offering their free online federal income tax preparation and electronic filing services. Unlike past years, where only selected groups of people, such as students or military, could utilize the free services, this year there are free services available for almost all federal tax filers.

The main IRS website at www.irs.gov has at the top: "Free File -

Ever missed a good thing and regretted it? Don't miss Free File. Millions of eligible taxpayers can use Free File — a free online service that let's you prepare and file your tax return electronically. It's smart, free and fast. Don't miss it!" According to the IRS, about 6.5 million people took advantage of the opportunity last year.

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The process is relatively easy. The first step is to enter the IRS Free File website at "www.irs.gov/app/freeFile/jsp/index.jsp?" where the various filing services offered by the Alliance can be viewed, and eligibility for each can be determined. Eligibility determination for each service is the second step listed. Some of the 15 resources listed have a maximum "AGI" (adjusted gross income) ceiling. Others will only prepare forms 1040A or 1040EZ online, while some others will prepare taxes for residents of specific states. Other members of the Alliance will prepare and e-file taxes for free based on age, often under 25 or over 60, while others (such as H&R Block, TaxAct.com, and TurboTax for the Web) have no restrictions on who can use the free services, and are available to all. After the free preparer is selected, the user will be directed to a non-IRS website to complete the online preparation. The taxes are calculated, and proper forms are electronically filed with the IRS using a secured link. An acknowledgement is automatically generated via email notifying the filer that the return has been accepted or rejected.

The IRS notes that several of these companies also offer a fee-based online preparation service, and the only way to be assured to get these services for free is to link to them directly from the IRS Free File website, and not directly to the company websites. It should also be noted that these companies do not generally prepare state income taxes for free, and that there may be a charge for preparing state income taxes, but users referred from the IRS site are under no obligation to incur any tax preparation expenses for the preparation and filing of federal income taxes, provided they were originally eligible for the services.

Electronic filing by these free resources, or other similar commercial resources, has several advantages, according to the IRS. Some of these benefits are that it takes less time to prepare online than on paper, refunds can be processed much faster, returns are more accurate (provided accurate information is entered), and acknowledgement of receipt is generated so you know the return has been filed, and other tangible and intangible benefits. The IRS also has a statement that the software used by the providers for the free service is "comparable" to the software used by these preparers for their commercial (paid) clients.

The IRS is well aware that not all taxpayers have internet access, so it is arranging for such groups as churches and community associations to provide the internet access so as to promote the widest possible use of the free

service. The IRS is also supporting such volunteer groups as Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE).

Some individuals will justifiably question their personal privacy when entering this data onto a private company's website. The IRS has approved the security and privacy policies of the participating companies, and all of the providers must also have a recognized third-party privacy and security certification. Information provided to these companies can only be used for the preparation of income tax forms, and no other purposes not explicitly authorized by the user. The IRS will monitor all of the providers for compliance, and the companies are required to promptly alert the IRS if any privacy or security problems are encountered. The IRS has set up an email address with the Free File Alliance at helpdesk@speedymail.com, where anyone can get technical assistance about the Free File website, or resolve issues with any of the listed providers. Any user who is not satisfied with the selected free provider is free to try another provider that he may qualify for.

The Free File Alliance is a result of the IRS' Restructuring and Reform Act of 1998, which in part has a goal that 80% of all returns are to be filed electronically (e-filed) by 2007, and requires the IRS to make available to taxpayers free online filing options.

Last year (2004) saw 6.5 million e-filed returns, and the IRS hopes to triple the number this year. That still leaves many millions more that will have to e-file in order to reach the 2007 goal. The 15 companies listed that are providing free filing services are a good step on the path of meeting the IRS' goals.

Search the Windows WUGNET Shareware Hall of Fame

By Bettie Cummings Cook
SW Indiana PC Users Group, Inc.
swipcug.apcug.org

<http://www.microsoft.com/windowsxp/downloads/wugnet.msp> is the web site of WUGNET. On this site are the Microsoft picks that demonstrate the highest standards available today in shareware for Windows XP. Just for the record, freeware is free and shareware is generally free to try but you are on your honor to send the compiler a fee or a contribution. Yes, you can use them as long as you please without sending a nickel for them but I encourage you to support the persons who unselfishly provide good shareware programs. A number of the programs will develop into large, well-known products or

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become incorporated into new system programs. To cite a few old examples that did so: PKZip, Brother's Keeper, Checkit, XTree, and TweakUI. I purchased these as shareware programs a number of years ago for five dollar each. To the credit of the shareware compilers, their programs have continued to operate from Windows 3.1 thru Windows XP. So, for the most part, they are good investments.

Twenty-five of the best picks for Win XP are featured with links to downloadable sites. Everything from utilities to games. I was intrigued by one called Ink-Saver. It adjusts the amount of ink flow from cartridge to printer and causes those expensive ink cartridges to last a little longer. Check it out for dependable sources that have MS approval.

Bettie Cummings Cook is Newsletter Editor of the SW Indiana PC Users Group, Inc. (SWIPCUG). The above article appeared in the January 2005 issue of the P-See Urgent, SWIPCUG newsletter.

Ask The Expert - Bluetooth

by Joe Schmitt
Bits & Bytes Online
Tampa Bay Computer Society
www.tampa-bay.org

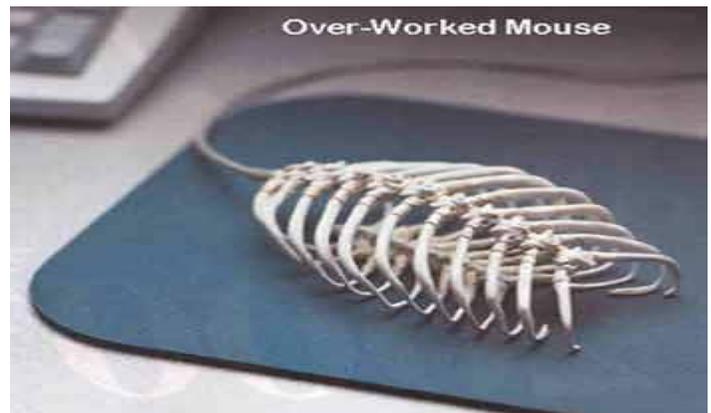
What is this "Bluetooth" I keep hearing about and do I need it?

Whenever something like a mouse or keyboard is connected to your computer, there are protocols and standards in place so that the computer can talk to the keyboard and it operates properly. The same scenario also applies to anything that connects to a computer or other electronics around your home. Your TV needs to know how the cable signal is formatted so that you get the sound and video. Bluetooth is a wireless protocol that allows electronics to communicate. Bluetooth goes beyond your computer to integrate electronics across a wide spectrum. Bluetooth operates on two levels. The first is that all Bluetooth devices operate on the same

radio frequency and speak the same language. Secondly they all share the same procedures in exchanging data and verifying the data is received. That is sort of like being able to speak the language and know the customs so no one misunderstands.

Bluetooth a standard developed and employed by close to 1,000 different companies. This protocol would allow you to take a cell phone, get into a car with a Bluetooth radio and transfer the call to the stereo so your hands are left free. Later you could take that same phone and possibly transfer contact information from the phone to a computer. This is just one example. Bluetooth can be found in phones, keyboards, PDA's, and even stereo headphones. It could potentially show up anywhere you have a wire to connect two devices now.

Is this something you need? Just like anything else with computers, the answer depends on whether or not it meets your needs. Do you need a Bluetooth keyboard or mouse? Not if the wires don't bother you. Could you use it to link your PDA or Pocket PC to the computer? Yes and that might be the most likely scenario that Bluetooth would aid you in. If you are the type of person that likes portable gadgets as much as your computer, Bluetooth may be something to take a serious look into. For more information on the standard itself and some of the products that use it, check out the following sites: www.bluetooth.com and www.bluetooth.org



THE SECRET GUIDE TO COMPUTERS

The Secret Guide is available at every New Orleans Personal Computer Club General Meeting. The latest printing is available for only \$15.00. Or contact Carl Henderson either at: secretary@nopc.org or (504) 466-3954.

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Other Important Numbers / Addresses

Club Hotline	Recorded messages. Meeting Information. Open 24 Hours	887-5746
NOPCC BBS	Bulletin Board System for members. The original way to PC communicate.	486-7249
NOPCC Web Site	On the World Wide Web. Our own home page and club information.	www.nopc.org

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March 2005

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2 NOPC Gen Mtg J.D. Meisler School 6:30p-8:30p	3	4	5 Living with Home Electronics WTIX 690AM 10-11a
6 Computer Solutions WSMB 1350AM 11a-12p	7 Computer Programming @ McCann's 6:30p-8:30p	8	9 NOPC BOD @ McCann's 6:30p-8:30p	10 WebLab SIG @McCann's 6:30p-8:30p	11	12 Living with Home Electronics WTIX 690AM 10-11a
13 Computer Solutions WSMB 1350AM 11a-12p	14 Computer Programming @ McCann's 6:30p-8:30p	15 Genealogy SIG @ McCann's 6:30p-8:30p	16	17 New Users SIG @McCann's 6:30p-8:30p	18	19 Living with Home Electronics WTIX 690AM 10-11a
20 Computer Solutions WSMB 1350AM 11a-12p	21 Computer Programming @ McCann's 6:30p-8:30p	22	23 Digital Media SIG @McCann's 7:00p-9:00p	24 Internet SIG @McCann's 7:00p-9:00p	25	26 Living with Home Electronics WTIX 690AM 10-11a
27 Computer Solutions WSMB 1350AM 11a-12p	28 Computer Programming @ McCann's 6:30p-8:30p	29	30	31		

The New Orleans Personal Computer Club (NOPCC) is a private non-profit organization chartered under the State of Louisiana. Its purpose is to provide an open forum for discussion and education of the membership in the use and application of PCs, peripheral equipment and software. The opinions expressed in this newsletter are those of the author (s) and do not necessarily reflect those of the NOPCC, its members or its officers. The club does not verify for accuracy the articles in this newsletter and leaves verification of accuracy to its readers. Articles in this newsletter may be duplicated as long as credit is given to the author (s) and the NOPCC. Annual Dues Schedule: Regular Member, \$40/yr.; Family Membership, \$60/yr.;

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