This Month At NOPC

Adobe Photoshop Elements 4.0 By Richard Vallon

Inside this issue:

Club Officers—2006

Congratulations to the 2006 Club Officers elected by acclamation at the January General Meeting. They are:

President—Ashton C. Mouton, Jr.

Vice-President—Ray Paternostro

Secretary– Tom Ford

Treasurer—Don Herrmann

Director at Large– Carl Henderson

Director at Large- Mary Prinz

Director at Large– Mike York

These hard working members need your support. They need volunteers for various committees and Special Interest Groups (SIGs). Contact any Board Members or go to the Board of Directors meeting on the 2nd Wednesday of the month at McCann's Electronics, 100 Division St. (corner of Airline), Metairie, LA.

February Presentation

At our February 1st meeting, Mr. Richard Vallon will give us an overview and demonstration of the recently released Adobe Photoshop Elements 4.0.
Several new features in Elements are:
- find every face,
- create a slide show
- and adjust a specific area or object.

Mr. Vallon will show us these new features and functions and a lot more.

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, February 1, 2006. 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.

Credit Card Scam

This one is pretty slick since they provide YOU with all the information, except the one piece they want.

 WARNING...New Credit Card Scam.

 Note, the callers do not ask for your card number; they already have it. This information is worth reading. By understanding how the VISA &MasterCard Telephone Credit Card Scam works, you'll be better prepared to protect yourself.

 One of our employees was called on Wednesday from "VISA", and I was called on Thursday from "MasterCard".

 The scam works like this: Person calling says, "This is (name), and I'm calling from the Security and Fraud Department at VISA. My Badge number is 12460 Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card which was issued by (name of bank). Did you purchase an Anti-Telemarketing Device for $497.99 from a Marketing company based in Arizona?" When you say "No", the caller continues with, "Then we will be issuing a credit to your account. This is a company we have been watching and the charges range f! rom $297 to $497, just under the $500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?"

 You say "yes". The caller continues - "I will be starting a Fraud investigation. If you have any questions, you should call the 1- 800 number listed on the back of your card (1-800-VISA) and ask for Security.

 You will need to refer to this Control Number. The caller then gives you a 6 digit number. "Do you need me to read it again?"

 Here's the IMPORTANT part on how the scam works. The caller then says, "I need to verify you are in possession of your card". He'll ask you to "turn your card over and look for some numbers". There are 7 numbers; the first 4 are part of your card number, the next 3 are the security Numbers' that verify you are the possessor of the card. These are the numbers you sometimes use to make Internet purchases to prove you have th! e card. The caller will ask you to read the 3 numbers to him. After you tell the caller the 3 numbers, he'll say, "That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have

any other questions?" After you say No, the caller then thanks you and states, "Don't hesitate to call back if you do", and hangs up.

 You actually say very little, and they never ask for or tell you the Card number. But after we were called on Wednesday, we called back within 20 minutes to ask a question. Are we glad we did! The REAL VISA Security Department told us it was a scam and in the last 15 minutes a new purchase of $497.99 was charged to our card.

 Long story made short - we made a real fraud report and closed the VISA account. VISA is reissuing us a new number.. What the scammers want is the 3-digit PIN number on the back of ! the card. Don't give it to them. Instead, tell them you'll call VISA or Master card directly for verification of their conversation. The real VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 Digit PIN Number, you think you're receiving a credit. However, by the time you get your statement you'll see charges for purchases you didn't make, and by then it's almost to late and/or more difficult to actually file a fraud report.

 What makes this more remarkable is that on Thursday, I got a call from a "Jason Richardson of MasterCard" with a word-for-word repeat of the VISA scam. This time I didn't let him finish. I hung up! We filed a police report, as instructed by VISA. The police said they are taking several of these reports daily! They also urged us to tell everybody we know that this scam is happening.

 Please pass this on to all your family and friends. By informing each other, we protect each other.

 Comments: There's no way to verify whether this anonymous, first-person account is authentic, but the type of fraud it warns against is real enough, so the message is worth heeding even if it is slightly misleading.

 It's misleading in that it gives the impression that this type of scam is brand new and only pertains to the three-digit security code now found on the backs of most credit cards. In reality, it's a very old and familiar form of fraud that requires credit card holders to be protective of all the information pertaining to their accounts.

 Banks and credit card companies have long warned con-

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sumers against providing personal information to unknown callers (or Websites). Con artists are often able to obtain partial information about a potential victim's account, then contact the person masquerading as a company representative to "verify" the account by requesting additional details — in the above case, the three-digit security code. But they might just as well ask for other pertinent details — for example, they may provide the last four digits of your account number (which typically show up on sales receipts, etc.) and request the other 12 digits to "confirm" it. Or they may already be in possession of your full account number and request the expiration date of the card, or your billing address. Any of these individual bits of information may be just what the scammer needs to "fill in the blanks" and gain full access to your account, so beware.

That said, consumers should also be aware that perfectly legitimate businesses or financial institutions may request your three-digit security number (known as "CVC2" by MasterCard and "CVV2" by Visa) to authenticate a transaction. What's essential is that you be fully confident of the legitimacy of the requesting party before giving it out.

EDITOR: When receiving these notices, it is a good idea to check them further by going to the "Urban Legends" website to determine their legitimacy. http://urbanlegends.about.com

Submitted By Don Herrmann
Treasurer, NOPCC

Care and Feeding of CD's
By Lynn L. Kauer, Editor
Saginaw Valley Computer Association
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I read an interesting article in the September 2005 issue of Popular Photography written by David D. Busch titled, "The Truth About Disc Rot." It paralleled some other magazine and news articles I have read on the same subject. The following is what we should know and understand about CD (and DVD) discs as storage devices. For the purposes of this article, CD's and DVD's are considered the same as far as backup media is concerned. The only difference is that DVD's can hold more data.

We save things that are important to us. Those of us who take digital photos know that simply storing them on the hard drive of our computer is not a wise or safe thing to do as the disc may crash and we will loose everything. Thus, we copy the photos to a CD or DVD disc so that they will be always available for a long period of twenty or more years. However, will they really be there when we look for them?

The media of choice for backup and storage purposes less than ten years ago was tape backup. Some commercial enterprises continue to use digital tape for backup purposes. Tape is rarely used, if at all, for home use anymore. Actually, the backup media of choice for commercial use is moving toward external hard drives. Where does the CD fall into all of this?

There are hosts of backup utilities that utilize the CD for backup purposes. Most CD manufacturers advertise that CD media is good for 20 to 100 years depending on the depth of marketing they are trying to offer. The National Institute of Standards Technology (NIST) tests products for longevity. The catch is that longevity is available if the user adheres to very strict rules and standards. Let us look at some interesting facts.

Handling
When a CD is burned, a laser shoots through the bottom of the disc into the dye layer located under the top protective plastic covering on at the top of the CD. This is the layer where the laser burns pits into the dye layer to allow the compute to interpret what is being written by the computer. When the bottom side of the disc becomes scratched or soiled, the laser is diffused and the data is not clearly written.

Secondly, if the top layer becomes damaged, moisture can penetrate the surface and cause the layer to slowly disintegrate and is the beginning of what is called "Disc Rot."
How often have you watched someone open a CD case and directly pull on the edges of a CD until it is released from the case? Notice how the CD is bent while it is being removed? This bending is causing tiny cracks to develop in the reflective (protective) layer of the CD. To properly remove a CD from the case, press down on the inside of the retaining plastic that holds the CD in place. This causes the retaining ring to become slightly smaller so that the CD slides off easily with out bending forces.

When handling, always pick up or carry the CD by the outer edge. Avoid placing your fingers on the read (bottom) side of the disc as this will cause acid penetration of both protective layers to begin.

Reliability
CD-R is a disc that that can be written to once while CD-RW are discs that can be written to many times reportedly 1000 times. CD's that the least reliable for archival purposes are the CD-RW's. These discs include a layer that is altered by the CD burner each time it is rewritten.

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Experience has shown that when these discs are used with another computer, it is a common for the second computer to be unable to read it.

I burn a new music CD monthly for each show that I do. (I entertain at nursing and retirement homes.) I burned and placed the CD-RW into my karaoke player, it would not recognize it. In addition, my second computer would not recognize it either. Only the computer that originally burned the CD was able to read it! Imagine if I had saved all of my music and photo images on a CD-RW. When the computer would eventually be replaced, the disc would likely be unreadable. It is better to save data on CD-R discs, as they are readable with any computer with a CD player.

CD-R's aren't permanent either. The organic dyes layer that the burner works with are similar to dyes in film. When exposed to sunlight, heat, cold and humidity and UV exposure the dye layer changes over time. How often have you watched someone place a CD on the dashboard of a car or keep it in a glove box? Proper storage of CD's is critical to their useful longevity.

Dyes

There are many types of dyes used for the production of a CD. To quote the above mentioned author, "Under the NIST's accelerated "stress test," which includes exposure to very bright light, high temperature and humidity, recorded CD discs using phthalocyanine dye combined with a gold/silver allow reflective layer proved to be considerably more stable than all other types of CD-R media. Discs using azo dye as the data layer had less stability under light, temperature and humidity testing. Media using cyanine dye performed well when exposed to light, but had longevity problems under temperature and humidity stress.

DVD's, which generally use a modified form of a stabilized cyanine dye for the recording layer, are less predictable in terms of longevity. NIST data suggest that, despite lower data capacity, you might be better off in the long run using premium CD-R's instead of DVD+/-R discs."

The author went on to say that it's not always possible to tell what kind of dye was used for the manufacture of the disc because the dyes can be tinted. Cyanine based CD's (most common) have a light green or blue tint on the data side. Phthalocyanine dyes are often light green while the azo dye tends to have a blue color.

While it's possible to tell the dye type by reading the specs from the manufacturer, a better indicator might be the reflective layer. If a gold reflective layer was used then the likelihood of using a good quality dye is increased. Be aware, some cheap discs appearing to have a gold layer may be simply paint. Buyer beware!

Recommended brand discs are Fujifilm, Imation, Kodak, Maxell, TDK, Verbatim and Mitsui/MAM-A.

Protection and Care of CD's

Manufactures recommend storing CD's vertically in a cool, dry area instead of horizontally. The reason is to prevent warping and damage from humidity.

Also, never use solvent based pens to write on them similar to permanent felt tipped pens. The solvent can penetrate the protective layer and damage the reflective layer below. The only safe place to write on the top of a CD is in the clear center portion of the hub when using a felt tipped pen.

It is better to apply a label to the top of the disc for identification purposes. Never write on the label with a ballpoint pen when it is applied to the disc. The tip of the pen can cause stress cracks in the protective layer.

When using CD-RW discs, I use removable labels — www.digitalinnovations.com.. They can be written on many times and then removed and replaced as necessary. For discs that I intend to keep for archival purposes I print the contents on the label with an ink jet printer — www.fellowes.com.

When cleaning to remove fingerprints or smudges on the read side on the read side of the disc, always use a CD or lens cloth wiping radially out from the center. Never clean using small circular motions on small portions of the disc as it can cause diffusion of the laser beam. Isopropyl alcohol or clear or soapy water can be used to clean a grimy disc. Never use acetone, anti-static agents or wood based products such as toilet paper or facial tissue to clean a disc.

When applying labels, be sure to center the label on the disc to avoid "off balance" condition when the disc is being used. When the disc is rotated at high speeds, the "off balance" condition can unbalance the disc and cause problems with high speed readers. For this reason I purchased a label applicator that perfectly centers the label each time versus putting the label on the disc "by eye."

The Future

Like the 1.4 MB floppy drive, tape drives, Zip discs and LS 120 disks that are no longer being used, the CD as we know it will likely bite the dust in about ten years. I pre-

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dict the media of choice for backup and archival purposes will be that of external drive media similar to USB jump drives and flash card burners or other external drive sources. Personally, I use a 160 GB external hard drive to backup my computer data including music and photo files. Because of transportability, I also backup my music and photos on CD's and store them at an off-site location in a safety deposit box.

The Editorial Committee of the Association of Personal Computer User Groups (APCUG), an international organization of which this group is a member, brings this article to you.

What Your Computer Really Does When It's Idle

by Vinny La Bash,
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Member of the Sarasota Personal Computer Users Group, Inc.

You're sitting at your machine, thinking about what to do next, when your disk drive starts whirring and the light flashes, indicating that something is going on. What is your machine doing? Your hands are nowhere near the keyboard or the mouse, and you can be relatively certain that neither telepathy nor telekinesis is at work.

One possibility is that your system is loading automatic updates from Microsoft.com because you set your system to download updates automatically. The same could be true for anti-virus programs, firewalls or any application software that offers this type of automated service.

The Task Scheduler may be running a background utility. Your automatic backup may be kicking in, or an online subscription service is delivering requested information as part of a service it provides. Any number of similar operations could be going on. There is a dark side to this. You may be infected by a spyware program reporting back to its master over the internet. Most spyware blabs about your web surfing habits to a commercial entity so that it can tailor ads to your individual tastes. Many people consider this annoying or intrusive. Nevertheless, the designers of these programs have no desire to hurt you. They want only to sell you something.

However, something far less benign could be going on. A program could be attempting to steal your banking information, PIN numbers, credit card records, social security information, and other financial data with the intention of draining your bank account.

A Trojan horse program may be downloading spam to retransmit from your machine, making it look to recipients that you are the spammer. Other programs make your machine a "zombie" or a node in an array of machines designed to launch a Denial of Service (DOS) attack on a web site.

Worst of all, there have been instances reported of stealth programs downloading child pornography and retransmitting it to another machine. These programs make it look like you are the culprit, making you subject to arrest and incarceration. This kind of frighteningly malicious activity has been rare, but the danger is real.

If you are concerned about this, and you should be, Windows XP offers a solution:

Click Start.
Click Run.
In the text portion of the Run dialog box, type cmd and click OK.
This brings you to the Command Interpreter, which starts out by displaying the Version of XP that's running on your machine and some copyright information. Now enter the command netstat -o, which displays network statistics about your current active connections.

There are five columns of information displayed.
- The Proto column tells you what communication protocol is being used for a particular process. In most instances this will be TCP (Tele-Communications Protocol). This is irrelevant for our purposes.
- Local Address is your machine.
- Foreign Address is the IP address and port number of the machine the process is communicating with.
- State informs you if the communication session is sending or receiving, waiting, acknowledging or finished.
- PID (Process Identifier) is the piece we need, because it identifies the process (program) that is controlling the communications session from your computer.

4. Perform the Ctrl+Alt+Del keystroke sequence to bring up the Windows Security window.

5. Click Task Manager.

6. Click the Processes tab.

7. Click the PID column. This sorts the information, making it easier to find the program you're looking for.

Note: If the PID column is not displayed, you can acti-

vate it from the View menu.

Examine the PID list until you find the PID number(s) you found with the netstat command. If it's msnmgr.exe or iexplorer.exe, there is nothing to worry about. These are normal Windows XP processes and no cause for concern. There are many other legitimate Windows XP processes that are likely to be listed in the Task Manager.

How do you tell the good from the bad? Unfortunately, Windows itself isn't much help in showing what any given process is doing and you can't shoot them all and "let God sort them out". A search of Microsoft's web site won't yield useful information.

A great place to find valuable information about common Windows processes is:
http://www.liutilities.com/products/wintaskspro/processlibrary/

This site contains information about all common Windows processes, and the site administrators do an excellent job of keeping posted information current.

Knowing what's going on in your system is good, but the best protection against intruders is to keep your antivirus, firewall, and other specialized protection programs up-to-date.

The Editorial Committee of the Association of Personal Computer User Groups (APCUG), an international organization of which this group is a member, brings this article to you.

Computing Factoids
Complied by Steve Bass,
Pasadena IBM Users Group

Saving Paper? Ha!
I just bought a program (which I think is excellent) called "Cool Edit Pro" from Syntrillium (www.syntrillium.com) which is audio editing and processing program.

The registration card has a box to check that has this amusing statement:

"Yes! Please send me a hard-copy manual. (A complete manual is included on your CD. In the interest of paper conservation, Syntrillium ships hard-copy manuals only on demand.)"

So I can print it out (conserving their paper) or have them send me something that should have been in the box in the first place (conserving my paper, 225 pages for the manual plus 42 pages for the addendum). Since I paid $399 for the program, I think I'll conserve my paper instead of theirs. *--Stan Slonkosky*

Listen Up and Take Heed!
I always tell people to unplug their PC when working on the insides. It's something I never do. My unsolicited advice? Do it. All the time.

Here's why: I added a sound card to my wife's PC the other day. Easy enough, right? Then, while the system was up and running, I replaced the cover. I've done it that way since I started with PCs in 1983. This time it bit me on the butt. The case cover touched an add-in card and the system board fried. Better it should have happened to my PC, you know what I'm saying?

Steve Bass is a Contributing Editor with PC World and runs the Pasadena IBM Users Group. He's also a founding member of APCUG. Check his Home Office columns at http://snurl.com/homeoffice and sign up for the Steve Bass online newsletter at http://snurl.com/signup

NOPCC Directory

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Other Important Numbers / Addresses

Club Hotline	Recorded messages. Meeting Information. Open 24 Hours	887-5746
NOPCC Web Site	On the World Wide Web. Our own home page and club information.	www.nopc.org

February 2006

SUN	MON	TUE	WED	THU	FRI	SAT
			1 **NOPC General Meeting** J.D. Meisler School 6:30p-8:30p	2	3	4
5	6 **GNONUG** 6:30p-8:30p	7	8 **NOPC BOD** @ McCann's 6:30p-8:30p	9	10	11
12	13 **GNONUG** 6:30p-8:30p	14	15	16 **New User Sig** St. Francis Xavier Sc 444 Metairie Rd 6:30p-8:30p	17	18
19	20 **GNONUG** 6:30p-8:30p	21	22	23	24	25
26	27 **GNONUG** 6:30p-8:30p	28				

NOPCC MOTHERBOARD
PRESIDENT'S MESSAGE
FEBRUARY ISSUE

Thank you for your vote of confidence in electing me as your NOPCC President. With your help, I am hopeful of bringing this organization through the troubling times we currently are facing.

In the spirit of moving forward, your president needs your assistance for this organization more than ever before. Our membership is down, and we presently have only 108 paid-up members. This very small number is not enough to maintain our very fine organization for an extended period. We will need to either increase our paid membership or increase the dues we pay or maybe both in the not too distant future. Your NOPCC Board of Directors (BOD) needs the members input on this very important issue. Please write us or e-mail the BOD to let us know your views, ideas, or comments.

Another important issue mentioned a number of times, in the past, is the need for volunteers. At present, each member of the BOD has two or more functions to handle and this is becoming increasingly harder to handle. As we all know, this organization is a team consisting of members helping each other make better use of their computers. We are all in this organization for one purpose, helping make our lives easier and better by helping each other and ourselves. If we do not help each other then the organization fails, and we will all suffer for this.

All we need is one, two, or just three hours of your time a week or every other week. If you use a computer, then you are just the volunteer we can use. Computer experts and advance users are good to have as volunteers but everyday people such as you are just as important. If you would only consider being a volunteer, you can get a lot out of helping your organization become better than ever.

Your assistance is needed and will be greatly appreciated.

NOPCC President
Ashton C. Mouton, Jr.