Windows Vista - Now or Later?

Victor Laurie

Monday, April 9, 2007

The long-awaited new version of the Windows operating system is here. The talk will outline some of the new features of Vista and the requirements to run it. Whether a home PC user should consider upgrading an existing system or wait for a new computer will be discussed.

Victor Laurie received a Ph.D. in Physical Chemistry from Harvard University in 1957. He then became a member of the Chemistry Faculty, first at Stanford University, and subsequently at Princeton University. He began using computers as a research tool in 1956 and has been using them for a variety of purposes ever since. Now retired, he lectures frequently on computer topics and is especially interested in encouraging Senior Citizens to use computers. Victor also has a website http://vlaurie.com providing support for Windows system users and a blog http://tips.vlaurie.com in which he provides tips and comments on personal computer technology

Lawrence Library
Meeting Rooms 1 & 2
US Alternate Route 1 South & Darrah Lane, Lawrenceville, NJ

Meetings of an organization at any of the facilities of the Mercer County Library System
in no way imply endorsement of its programs.

In this issue:

Upcoming Schedule

April 27, 28, 29, 2007—Trenton Computer Festival at TCNJ
May 14----- Gabe Goldberg—Association of Personal Computer User Groups
June 11----- Michael Murphy—Office 2007
July 9 ------ Sol Libes — USB Flash Portable Applications
August 13 --------Joel May — The Many Faces of Google
September 10 ----Kim Goldenberg — Linux

Minutes of the February Meeting

At 7:30 p.m. Clarke started the Meeting.

Joe Perignat by Judge Landis

We talked about plans for the Trenton Computer Festival in April. The decision is to not do the parcel pickup area but to have a table in the "Club Area".

For our presentation, Joe Perignat gave us advice on Securing our Home Computer.

- Submitted by Clarke Walker

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Pictures from the March Meeting

by Judge Landis, *judge@alumni.princeton.edu*
Member of the Princeton PC Users Group

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President's Message

Joe Perignat gave us a lot of good advice on how to secure our home computers. For those who could not attend I have included an article in this Newsletter on the same topic.

Since the last meeting Al Axelrod has agreed to be the Table Captain for our Club's table at the Trenton Computer Festival in April. We need at least four volunteers for each day. Please let Al know by this month's meeting what day and what time period you can be at the table.

This month Vic Laurie will discuss "Vista: Now or Later?" at the meeting on April 9, 2007.

- Clarke Walker

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The Board thanks the following for renewing their membership in the Club.

Robert Willis

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Link of the Month

To see various locations around the Earth:
http://www.earthcam.com/

Have you discovered a useful link? Then share it with the members of the P PC UG.

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Stop! Think! Click!

by Lou Torraca, president@the-tug.org
President, MOAA Hawaii Chapter Computer User Group, Hawaii, http://www.the-tug.org

The world has changed. Today we can work, check bank balances, book travel, research medical questions, talk to friends and family members, order books and music, bid on auction items, and even buy a car without leaving home. Thanks to the Internet, we have access to entertainment, shopping, email and other information, 24 hours a day. This access to information is greater than most folks in my generation could have ever imagined. However, the Internet is not without hazards. The Internet and the anonymity it affords can give online scammers, hackers, and identify thieves access to your computer, personal information, finances and more.

I have written about it before, and so have many others, but with Christmas almost here and many of you already shopping on the Internet, I wanted to provide an update on that Internet bugaboo: SECURITY!!! First of all, for those of you who are concerned about using your credit cards for Internet purchases, a couple of things to consider: first, most CC companies have either a $50 maximum amount which you are liable for if someone uses your # without your permission. In fact, many have a $0 liability policy, sometimes tied to a requirement that you report the use within a certain time-frame. So, step one should be to check with your CC customer service and find out what the policy is. Also, it is possible, with many CCs to get a one-time use # which might be a new account number, or just the 3 digit # on the reverse side of your card. Check with the CC

company or the issuing bank. Obviously, you will want to check your CC account regularly to see if any bogus charges have been added and this is pretty easy if you setup an online account. Even easier if your issuing bank or CC company has an alert setup that will notify you if an unusual charge appears. Remember that all the other security measures that affect your computer, e.g. anti virus, anti spy/malware, firewall, updating your operating system, etc. further insure your safety. A good reference is: www.microsoft.com/athome/security/viruses.

The Washington State AARP folks gave an excellent presentation on this topic at the national AARP convention and graciously gave me their permission to use any parts I wanted to for this column. Here are a few of the pretty extensive notes I took.

Protect your privacy and personal information online; if you are asked for personal information such as your name, email, address, telephone number, account numbers, or Social Security number, find out how the information is going to be used before you share it. Find out how the requester protects your personal information. Remember, it is your information.

Whether you are shopping, banking, or conducting other business online, do not provide your personal or financial information through a company's website until you have checked for indicators that the site is secure. Look for "https" in the Web address (the "s" stands for secure). Look for a padlock or an unbroken key in the lower right corner of the status bar. Double-click the padlock or key to ensure that the "issued by" name on the security certificate matches the name in the address bar.

If you get an email or pop-up message asking for personal information, do not reply or click on the link in the message. If you think there may be a need to provide information to the requester (you have an account with the company or have placed an order) con- tact the company directly by telephone. Do not send your personal information via email; it is not a secure transmission method.

Here is an excellent place to review the topic of phishing: www.microsoft.com/athome/security

Anyone can set up shop online. It is a good practice to know whom you are dealing with and what you are getting into. Proceed with caution in your online activities. If you shop online, check out the seller before you buy. A legitimate business or individual seller should give you a physical address and a working telephone number you can call in case you have problems. Call the telephone number before you buy. Never send cash, personal checks or money orders for online purchases. Check out the terms of the deal, like refund policies and delivery dates. The law requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised.

Delete junk email without opening the message. If you open the email, it can alert the spammer that the address is good. Never reply to spam. This includes responding to an option to "Remove me from your list." Do not buy anything or give to any charity marketing through spam. Spammers may swap or sell email addresses of their customers. If you make a purchase as the result of a spam email, it may result in more spam. Do not forward chain email messages. You lose control over who sees your email address. You might also be forwarding a hoax aiding in the delivery of a virus.

Passwords are the key to unlocking your computer and online accounts. A strong password provides better security against hackers and thieves. Strong passwords should be over eight characters in length, combine letters, numbers, and symbols, and should avoid using common words. Do not use your name, your spouse's name, your birthday or location.

Change your passwords regularly or at least every 90 days.

Do not use the same password for each online account you use. Keep your passwords secret. Do not give passwords out to family or friends or send your passwords over email. Do not enable the "Save Password Option" if you receive a dialog box asking you if you would like the computer to remember your password. Do not store written passwords on or near your computer.

Record passwords and store in a safe, secure place. One way to create a strong and memorable password is to think of a "pass phrase." Think of a phrase that is easy to remember like "I save my pennies for a rainy day." Use the first letter of each word as your password, converting some letters into numbers that resemble letters; for example "Ism¢4ard." Notice the combination of upper and lower case letters, numbers and symbols.

Pay attention to what kids do and whom they meet online. Consider a rule that no child reveals personal information, including photos, without permission. Warn kids never to meet Internet "friends" in person. Parental controls are provided by most Internet Service Providers, or sold as separate software. No software can substitute for parental supervision. Talk to your kids and/or grandkids about safe computing as well as things they are seeing and doing online.

Stop and think before you click; before you provide information, open files or attachments, or download files from unknown senders, take a minute to stop and think before you click.

Free downloads can contain spyware. To avoid it, resist the urge to install any software unless you know exactly what it is. You can install anti-spyware software and then use it regularly to scan for and delete spyware programs that may sneak onto your computer.

Email attachments and links sent over email will not damage your computer without your participation. You have to open an email or attachment that includes a virus or follow a link to a site that is programmed to infect your computer. Hackers use a variety of enticing file names such as "Per your request!" or "Fwd: FUNNY" to get you to open the email attachment or click on the link. Do not open an email attachment unless you expect it and know what it contains. You can help others trust your attachments by including a message in your text that explains what you are attaching.

"Instant messaging" is a form of online communication like email. You can type messages to someone and they can see the messages almost immediately. Files attached to instant messages can also contain viruses. In most cases, viruses spread when you open an infected file attached to an instant message appearing to come from someone you know.

Finally, two things, share your knowledge with others so that they will be more vigilant on the "net and report abuses, including spam, via the Federal Trade Commission http://www.ftc.gov, your Internet Service Provider and your bank or credit union. Most have addresses to use that may begin with phishing, abuse or spoof. Check their web pages for the correct one.

That's it for now, until next time, have fun with all those computer and electronic goodies, but remember to be careful out there on the 'net!

Aloha, Lou

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Online Retirement Planning Resources

by Ira Wilsker, lwilsker@apcug.net
APCUG Director; Columnist, The Examiner, Beaumont, Texas

The title of this article explains a lot. With the release of Microsoft's newest iteration of Operating Systems, Vista, we are going to be making a lot of changes in how we perform day-to-day tasks on our computers. For once, I think they actually got it right. With a more intuitive interface, a lot less cluttered desktop, easier networking and a much more robust security system, Vista will indeed go a long way in making the lives of us who spend a great deal of time staring at a computer screen easier and more exciting.

Websites:

http://finance.yahoo.com/retirement

Retirement Calculator
http://finance.yahoo.com/calculator/retirement/ret-02

http://money.cnn.com/pf/retirement/

Money Magazine-CNN retirement planning lessons
http://money.cnn.com/magazines/moneymag/money101/lesson13

Fidelity Investments online interactive retirement calculator
http://www.fidelity.com/myPlan

Let's face it; many of us are working hard and may or may not be planning for retirement. All too many of us are present oriented, and do not adequately plan for our financial future. Whatever your political persuasion or beliefs, social security

retirement income is only intended as a minimal safety net, and not a comprehensive retirement plan. Many of my college students have expressed concerns that either social security will not be around for them to collect when eligible, or that benefits will be cut back as the ratio of workers to social security recipients declines.

Many of us are lucky enough to have 401(k) or 403(b) tax sheltered retirement plans, while others among us may have IRAs, either traditional or the newer Roth plans. Many of us blindly accept that our employer will take care of us. Most of us are not independently wealthy, and will have to depend on ourselves to provide for our own retirement, either in part or in full. Very few of us have a reliable prediction of how well off we will be financially at retirement.

There is an old cliché that "information is power", and by having good information and acting on it in a timely fashion, we may have a financially comfortable retirement. Fortunately, the internet has many reliable resources that can help us with our retirement planning, regardless of our current age or fiscal situation. Some retirement planning resources are available from the financial media websites, while others are available online from brokerages, insurance companies, and mutual fund sponsors.

The online service Yahoo has extensive financial information freely available, including a comprehensive personal finance section. One such section is its retirement information at finance.yahoo.com/retirement. This page, which is continually updated, is rich in retirement information. Included on this page, as I type this, are topics including a variety of "how to" guides, "questions and answers" on retirement topics, and a variety of financial calculators.

One calculator available for free from Yahoo is its online retirement calculator at finance.yahoo.com/calculator/retirement/ret-02 . This online calculator is easy to use and confidential, and does not require any type of registration, but it does ask some very personal questions necessary to provide a retirement solution. The Yahoo retirement calculator asks for current age, income, spouse's income, predicted rate of inflation, desired retirement age, and other pertinent information. While not totally comprehensive, the results provided by this calculator are a graph showing retirement balance and retirement income and an annualized table displaying age, salary, beginning retirement balance, additional savings required, inflation adjusted desired retirement income, projected social security income, withdrawals from retirement account, and ending retirement account balances. While no online retirement calculator should be counted on to be absolutely accurate in predicting the future, this calculator will at least give the user a ballpark concept of what to expect at retirement under different scenarios.

Money Magazine and CNN have online retirement resources at money.cnn.com/pf/retirement. As I type this, the page is displaying information on 401(k) plans and possible hidden fees which can eat away at returns, how to draw upon a 401(k) at retirement, information on accepting a pension or lump sum distribution, "The last 401(k) guide you'll ever need", and strategies for a comfortable retirement. On this page are also links to a variety of calculators to calculate savings nest eggs, debt reduction, a "millionaire" calculator to predict when the user will accumulate a cool million, and other calculators.

Many brokerage houses, insurance companies, and mutual funds have online retirement information. One of my personal favorites is the "My Plan" available online from Fidelity Investments at www.fidelity.com/myPlan. No registration is required to use this comprehensive calculator. This calculator has a friendly and helpful audio voice accompanying the simple questions asked. The use of a slider to enter information, as well as to demonstrate the impact of any changes is commendable. With only five simple questions, the calculator will demonstrate potential retirement scenarios. Small grey question marks are displayed adjacent to each term used and will open a window explaining each of the terms. The first question asks your age, followed by (second question) your current income. The third question asks how much you have already saved for retirement, followed by (fourth question) an inquiry about how much you are putting aside each month for retirement, including employer contributions. The final question asks about your investment style, with the slider ranging from "Short Term" (no stocks, no bonds, 100% cash instruments) to "Most Aggressive" (100% stocks, no bonds, no short term investments). As a solution, the calculator returns a pair of bar charts showing projected results at retirement if the market does poorly, or if the market performs about average. The calculated retirement goal shown is for 85% of pre-retirement income, poor market conditions, estimated social security income, and no other retirement income. Clicking on the link "Our assumptions and methodology" will give the details on how the projections are determined, based on statistical information.

On the myPlan "Snapshot" projections page are sliders for "Time" (retirement age), "Money" (contributions), and "Investment" (style and risk categories of investments). By adjusting these sliders right and left, the scenario will interactively change demonstrating in real-time the effects of the changes. Clicking on the boxes at the top of the "Snapshot" allows the user to vary age, income, and amount of savings, all of which will effect the graph shown.

The best time to have started to plan for retirement was "yesterday". Since "yesterday" is past, we should all plan now for tomorrow. These and other reputable resources may be a big help in our retirement planning.

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VistaVexes
The Windows Vista Pains'n'Gains Page

by Jan Fagerholm, jan-f@pacbell.net
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By the time you read this, Vista will be retail. While the final version was released mid- November last year, it's not scheduled to show up as a boxed retail product until January 31st.

Vista has many new features, and not just the interface (GUI). Microsoft's new restrictions on kernel access creates problems for many applications. While this was done to reduce security vulnerabilities, it produces incompatibilities in many common applications. Here's a few I've had trouble with:

* McAfee Internet Security Suite
* McAfee VirusScan Enterprise
* Norton Internet Security Suite
* Symantec AntiVirus Enterprise
* Cyberlink PowerDVD 7
* ABBYY FineReader 8.0
* Microsoft Visual Studio 2005
* Google Earth (any version)
* Partition Magic 8
* PerfectDisk 8
* Roxio Easy Media Creator Suite 9

And many more lesser known programs. Anything that uses kernel space is going to have a problem. McAfee has been particularly vociferous about Windows insecurity and is having a semi-public fight with Microsoft right now to try and get information from Microsoft about kernel space in Vista, which Microsoft is reluctant to release for security reasons. Both Symantec and McAfee have beta versions of potential Vista-compatible products available. You decide if you want to trust your antivirus protection to a beta. . .
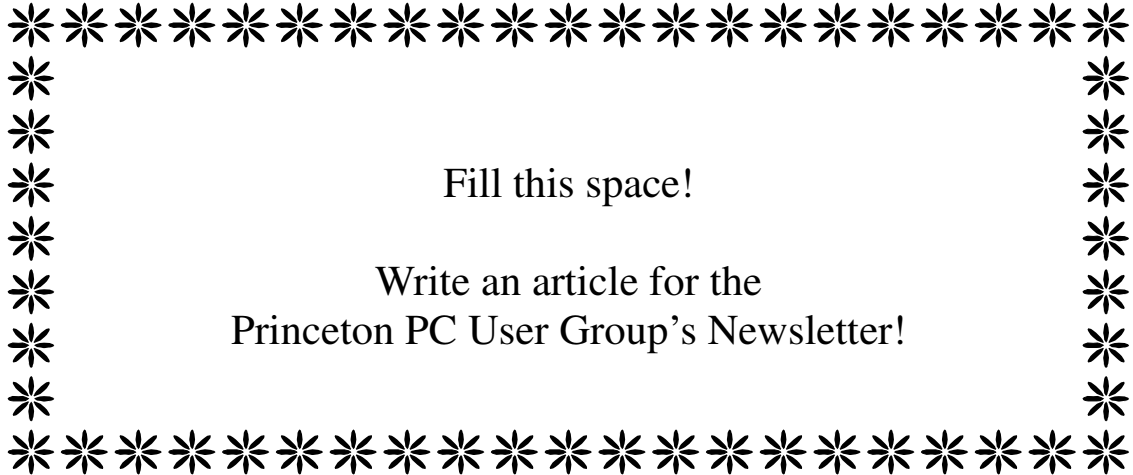
There are alternatives, though. Several smaller companies in that market have released Vista compatible versions of their products. I've had success with AVG and Avast! on Vista, and am using these. Windows Defender works OK for anti-spyware and anti-phishing, though the default notification settings are intrusive, and it requires too much micro management to get the in-your-face warnings down to a reasonable level. The excellent Ad-Aware SE Pro work fine on Vista, and I'm presently using that.

Many of the applications I've had trouble with are utilities: backup programs, disk partitioners, and the like. This is to be expected, as utilities generally run much closer to the metal, so to speak, and are more sensitive to the architectural changes in Vista. I'm looking for updates or replacements for about a dozen utilities I use for system-level maintenance and recovery. Anything that is written to a particular version of the Microsoft Foundation Class (MFC) seems to have a problem. If you've ever had anything that complains about MFC422.DLL, you know what I'm referring to.

Vista uses DirectX 9 to get the Aero interface, so any application that uses DirectX will turn off Aero with a brief black screen then revert to the Windows Vista Basic theme (no transparency) before continuing. When you quit the application, it goes black screen again, then restores the Aero interface. This might not be so objectionable, if it were only games that did this, but virtually every video player (including Windows Media Player 11) does this with codecs that use DirectX to display video.

Even some non-multimedia applications do this. I like to have Visual Thesaurus 3.0 running while I'm writing. It uses DirectX to produce a graphical display of word relationships, so of course it shuts off Aero while it's running. This demonstrates what continues to be a flaw in the Windows architecture; it is still not multi- threaded, so there are many resources it cannot share.

This all sounds doom and gloom, but at least there are some nice enhancements to compensate. I'm particularly fond of the new taskbar clock, which has the ability to show three time zones simultaneously. Bring up the taskbar clock and click on the "Change date and times settings" link. There is a "Additional Clocks" tab, where you may choose one or two additional clocks and set the desired time zones. Then, when you display the clock, it will show the system time and the additional time zones that you specified. The Tool Tip also displays the additional times when you move the mouse cursor over the clock. Also, the taskbar clock come up with a single click now, as it does in Linux.

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❋   ❋
❋   Fill this space!   ❋
❋   ❋
❋   Write an article for the   ❋
❋   Princeton PC User Group's Newsletter!   ❋
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All unattributed articles are solely the fault of the editor.

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