



microCHIP

the Newsletter of the **Mid-Hudson Computer User Group Inc.**

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www.mhcug.org

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December Main Meeting

Mr. Mark Hoops

Senior Consumer Frauds Representative

By Ron McDermott

The December general membership meeting of the Mid-Hudson Computer Users Group featured a presentation by Mr. Mark Hoops, Senior Consumer Frauds Representative of the Poughkeepsie regional office of the New York State office of the Attorney General. His rather lengthy title is a little misleading to nitpickers like me, in that he doesn't represent people who defraud consumers, but is instead charged with investigating fraud complaints as an advocate FOR consumers. He's one of the good guys!

Unlike many/most "political" presenters to whom one might listen, Mr. Hoops' presentation style is kind of folksy, conversational, and liberally garnished with amusing (and sometimes disturbing) anecdotes related to various scams he has investigated, as well as some wry commentary regarding at least some of our elected officials. Just as one might refer to a book as a "good read", Mr. Hoops comes off as a "good listen". At the end of his presentation, it just seems natural to think of him as 'Mark' rather than Mr. Hoops.

Mark began his presentation by referring to some of the links/services provided on the NY Attorney General's website: <http://www.ag.ny.gov/>. One of the featured links takes you to: www.charitiesnys.com, a site which will



Mark Hoops

allow you to investigate charities in general and telemarketer charities in particular. Here you can determine if a charity is valid, and what percentage of your contribution actually goes to the purpose intended. Mark highlighted the often astounding decisions made by the officials of a charity in signing what are usually very one-sided contracts with telemarketing agents/companies. As a result of outright negligence, incompetence, or simple laziness

ness, charity officials may agree to anything from a 60%-40% split (in favor of the telemarketer) to the anecdotal case of an agreement wherein the telemarketer was guaranteed the first \$200k of proceeds from the drive. Unfortunately for the charity, the drive netted only \$188k, so not only did the charity realize NO gain, but it was also responsible to pay the telemarketer the \$12k shortfall! Worse, from Mark's point of view, is that contributions made by well-meaning citizens go largely to individuals and not to the charities themselves.

Another highlighted link was Project Sunlight: <http://www.sunlightny.com>. The name is, no doubt, a reference to the effect of shining sunlight on the machinations and often dubious undertakings of our elected officials. Here you can research pending bills, peruse the member items (pork) earmarked for an elected official, investigate state contracts, etc. For someone with an activist bent, this site is a treasure trove of information, and most likely, an endless source of amusement to some. Mark made note of \$20k earmarked for a turning lane off of a very busy and dangerous highway which, five years later, has still failed to materialize. Anyone care to wager that the \$20k can be found in an escrow account somewhere? There are many potentially useful links to be found on the NY Attorney General's website – Give it a look.

He talked a little about consumer credit issues, noting some pro-consumer changes in laws; chief among them being a reversal of a 2003 provision wherein a 30-day default in one area of credit (say a missed credit card payment) could result in ALL your credit (loan originations, other credit cards, etc) being impacted by increased rates, etc. That provision ended in 2009.

He highlighted some issues with debit cards; for example, they do not have the same protections in place for disputing charges, and so should not

be used for purchases outside your local area. Don't purchase over the Internet with debit cards! He also mentioned that debit cards often have default 'holds' of assets regardless of the specific amount being "charged". Specifically, he mentioned that purchases of gas often involve holds of \$75 or more even if the purchase is for a smaller amount. What's more, EVERY swipe of the card entails an additional hold, so if you were to buy \$78 of gas, you would swipe the card twice, and this would result in a \$150 hold on your funds. Over a long weekend of charging, you could easily find your debit account overdrawn even if the actual charges are less than the existing balance.

Mark ended the evening with a discussion of issues related to identity theft and/or fraudulent credit applications. He pointed out that it can be fairly easy for unscrupulous individuals to acquire sufficient information about you to apply for equity loans on your property, open credit accounts, etc. He strongly recommended the use of shredders on sensitive mail, etc, as the source of much of this kind of information can often be attributed to people "dumpster diving" in your trash. With that information in hand, it's not too hard to apply for new credit, and Mark indicated that the most prevalent cases of this involve cell phone companies. We all know that credit cards can be covertly scanned and cloned, and that this often occurs in the process of making legitimate purchases. It only takes one dishonest employee in a coffee shop with a pocket scanner to do it! So how do we avoid this?

Well, of course we all know to go to: www.annualcreditreport.com and check our credit periodically at all three credit services, but is there anything more we can do? Well, it turns out that there is. One thing you can do is to contact each of these services and add a note that requires them to contact you before initiating any new credit. This doesn't, however, pre-

vent access to your existing credit information, which comes through whenever someone runs your credit. But now there is a way around this as well. The Security Freeze Act allows you to issue blocks on your information so that only existing creditors can access your information. All other requests will return blank information! An imposter, trying to open up a new credit account, would be unable to do that since the credit issuer would get blank information back on its request.

To initiate a block, you visit each credit service site and follow the directions. Here are the sites:

For Experian: <https://www.experian.com/consumer/cac/InvalidateSession.do?code=FREEZECENTER>

For Transunion: <http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

For Equifax: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

There is, of course, a drawback in that if you want to open new credit, you will first have to visit the sites and unblock your credit temporarily. This means no spur-of-the-moment credit applications, but if you've reached the stage where your credit needs are basically stable, this is a good way to protect yourself. Note that subsequent unblocking and re-blocking of your credit may entail a \$5 fee per occurrence. You need to check each site for their charges. Transunion, for example, charges for unblocking, but not for re-blocking.

Overall, Mr. Hoops' presentation was well-received and very informative, and I would encourage anyone who has an opportunity to attend one of his presentations to do so; you won't regret it! □

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Computer advice given is based on a general question on computers. Every computer is set up differently. Be sure to backup before making changes. MHCUG does not accept any responsibility for the use or misuse of the advice provided. □

President's Corner— State of the Club

By Jeff Dowley



MHCUG President Jeff Dowley

I am here to say the state of our club is potentially strong.

We owe a big debt to past-President Dan Sullivan for what he set in motion during 2009. It is his legacy that, together with the board, expenses were drastically trimmed. With some help, he built a foundation for a balanced budget. It involved leaving no expense 'stone' un-turned and investigating a number of alternate meeting spaces. I believe that the resulting 2010 budget has a good chance of being balanced. That would be a first for a few years. My intention is to follow in those footsteps (financially). If for some reason we don't balance the budget (it could go either way by a few hundred dollars), the potential difference will be about a quarter or less of what it would have been without such actions.

We face a number of challenges and opportunities in the coming year. While we may be able to balance the budget, we still are at risk if we lose too many members. For some number of years now

the club has been aging, with few new members that come from a younger demographic. Your help is needed in gaining back members and enthusiasts that can make the club strong once again.

Let me know what you think of a membership drive and how one should be run.

Our webmaster, Jerry Clark, also deserves recognition for the time and effort he donates. I have some ideas of how our website could better serve our needs, and he's been right there encouraging me to grow our site's features. I believe we can use the web to do more, at a low cost, and eliminate some of the simple paperwork - like taking attendance at SIG meetings.

One of my goals is to help more new content appear at our SIG's so that they continue to add value and grow the group's knowledge pool.

Lastly, I want to thank our retiring Secretary, Jim Walsh. He has steadfastly been of service to the club for more years than I know or can imagine. It is our loss that we will be without his steady reporting of facts and level headed counsel as a board member. His former position remains open and I'd be glad to talk to anyone to inform them of what the job entails.

Thank you and have a Happy New Year!□



Technology Workshop

December 17, 2009

By Harry Elder

Many thanks to David Dunlop and Dan Sullivan for their notes on this meeting. I was unable to attend.

Fourteen members attended - a good showing for a busy holiday month.

Alex Kurylo mentioned that SuperAntiSpyware wouldn't shutdown. Someone else replied that that shutdown happens eventually, be patient. SuperAntiSpyware is recommended by our club's webmaster and security expert Jerry Clark. Jerry Says 'SuperAntiSpyware is one of the programs I have been using regularly, since it gets rid of malware that many other programs do not, including my antivirus program.' It's free, find a link to it at nospyware.grclark.com.

Dan Sullivan started a discussion on e-book readers, starting with Nook, Barnes and Nobles answer to Amazon's Kindle. E-book readers let you download 1500 books, magazines, newspapers, etc., directly from the Internet with a wireless connection - no PC required. You then have a portable device to read your books from anywhere. The background lighting makes them ideal for bedtime reading. Barnes and Noble says that there are over one million titles to download, many for \$9.99. There are also thousands of free titles. Full books can download in about one minute. Dan tells us that you can adjust the font sizes to your liking. Someone else said that you can subscribe to newspapers and have them instantly available daily. Both Amazon and Barnes and Noble are selling their respective e-book readers for \$259. On the Barnes and Noble web site, as of this writing, Nooks are out-of-stock, expected on-line and in stores in February 2010. Impressive.

The discussion moved on to pay-as-you-go, pre-paid cell phones. These are cheap alternatives to typical monthly cell phone contracts that often cost \$50-\$100/month. They're good if you don't make or get many calls, and the calls are brief. The brands discussed were Virgin Mobile, T-Mobile, and Tracfone. Prices and terms vary, but typically you pay between ten and thirty cents per minute, less if you buy plans with more minutes. I use Tracfone, as does Gordon Sager. With a 'double minutes' phone (recently on sale for about \$20) and a one year pre-paid card with 400 minutes (doubled to 800 minutes), plus a good promo code (check the Internet) I can get over 1000/minutes/year for about \$8/month. My unused minutes get rolled over to my new plan.

The discussion continued with GPS systems, what's new, and can you use Google Maps with them?

Jim Harper asked for a laptop recommendation. Jeff Dowley recommended his recently acquired HP Pro 4510S that he bought at Circuit City on-line.

Gordon Sager says that McDonald's will start offering free Wi-Fi. I just called the McDonald's in my area, they confirmed that's this will start in January, but they didn't have all the details yet.

Many other discussions followed on laser safety, student offers on Office and Windows 7, Geo-Caching, Excel use and Open Office.

Please join us at our next MHCUG Technology Workshop. We meet on the first Thursday of each month in Conference room A23 at Guardian Storage Business Development Center, 3 Neptune Rd. Town of Poughkeepsie. Contact Technology Workshop leader Dick Kranz for additional information. □

Main Meeting January 14

Harness the full power of your GPS device

By Jeff Dowley

GPS (global positioning system) technology has seemed relatively main stream for a few years now. The ways and places it has been seen as commonplace range from hum-drum to high tech at its highest. If you only use your GPS to help you drive from place A to B, typing in the places each time, then you may be missing some of the best features of your GPS device. We'll cover some of the ways you could save time and gas while running errands – by letting the GPS device plan your 10 stop or less route. We'll go under the hood and show you how to upgrade the maps and software that run your unit. We'll see how you can find things near to you as you drive: from critical places such as the nearest hospital, to the less critical places like nearest Starbucks or auto parts vendor. Then we'll tackle how you can import all your business and personal contacts from programs like Microsoft Outlook. We'll also show how to take an address directly from Google Maps or MapQuest and import it as a destination on your GPS device. Lastly we'll show you how to play with some of the customization and secondary features like what icons your places are shown with, or how to use it as a digital picture frame. Come join the fun and learn more than you could imagine can be done with these portable wonders.

Mid-Hudson Computer User Group is a 501 (c) (3) nonprofit educational organization and welcomes the public to attend this meeting. There is no admission charge. Further information concerning this event, or membership details may be obtained by contacting Dick Kranz at 845 896 -7376 or go to www.mhcug.org. □

Meeting location and map on next page. The main meeting starts at 7:00 PM, with a question and answer session at 6:30 PM.

From the 2009 President

By Dan Sullivan

MHCUG 2009 Year of Changes

President for 2008 Dick Kranz

President for 2009 Dan Sullivan

President beginning 2010 Jeff Dowley

A review of our expenses by the MHCUG Board of Directors and Officers has led to reducing our on-going expenses by about \$1760 a year. Moving from the Mercury Grand Hotel Regency room to the Hudson room is projected to save \$1,200 during 2010.

Changing our Board meetings from a separate night to meeting in front of the Technology Workshop SIG on the first Thursday of the month will also reduce expenses.

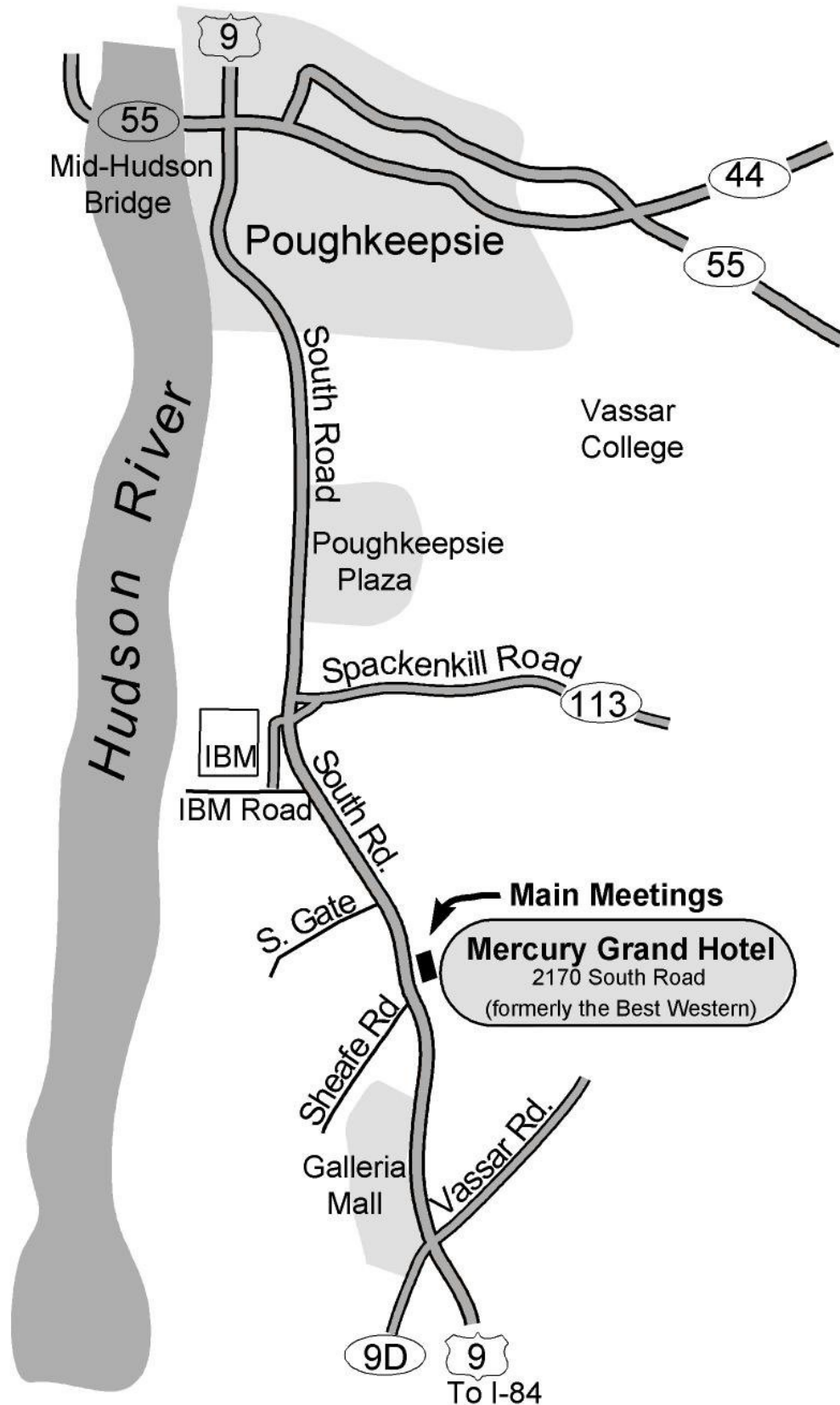
Negotiations with the Guardian Storage manager has further reduced our projected meeting room expenses there by about \$560.

Board Committee persons: microCHIP editor – Harry Elder, Publicity – Edward Morzen, Q&A moderator - Lloyd Quick, - Web Master - Jerry Clark, and the SIG moderators are all essential to making our club work. They all appreciate ideas and suggestions that may increase our understanding and enjoyment from their efforts.

I hope that more of you will come forward with ideas and help in keeping our club a valuable growing organization. As I write this, we still have a Board of Directors position, the Recording Secretary, and the Vice President of Programing positions open. Board personal only meet once a month.

Arranging for speakers and programs does require additional involvement on the part of the Vice President of Programs. Dick Kranz, Jeff Dowley and I will assist any one willing to work with us on finding Presenters and themes for our 2010 General Meeting Programs. □

MHCUG MAIN MEETING LOCATION



Map created with OCAD software. Courtesy of Orienteering Unlimited.
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Mid-Hudson Computer User Group, Inc.**PO Box 1962****Poughkeepsie, NY 12601-0962****2010 Officers**

President: Jeff Dowley

Vice President of-Programs - open

Vice President of-Activities - Dick Kranz

Secretary - open

Treasurer - Eli Cohen

Past President - Dan Sullivan

BoD members for 2010

Ron McDermott

Bob Morales

Ray Polivka

Ed Terpstra

Rolf Nijhuis

BoD members for 2010 and 2011

Bob Gieseler

Rolf Nijhuis

Jim Peabody

Linda Ritch

Standing Committees

WebSite: Jerry Clark

Database: Dan Sullivan 229-0241

Publicity: Edward Morzen 849-1231

SIG Chair: Jack Marsella 632-1478

Membership: Open

Monthly Meetings - Scheduled the second Thursday of every month. Check **www.mhcug.org** for possible changes to general and SIG meetings. Local radio stations will be advised if a meeting is cancelled unexpectedly.

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- **All area codes are 845 unless shown otherwise.**
- **Website: www.mhcug.org**



Minutes of the December 2009 MHCUG Board of Directors Meeting

by Jim Walsh

The December meeting of the MHCUG Board of Directors took place in the Guardian Center immediately before the regularly scheduled meeting of the **Upgrade and Repair SIG** on Monday November 23. The Board meeting, normally held on the first Thursday of each month, had been rescheduled as an experiment to reduce expenses and to reduce the number of meeting nights. The meeting, which is open to the public, was called to order at 5:23 p.m. by Dan Sullivan, President.

Officers and Board members in attendance were: Eli Cohen, Jeff Dowley, Dick Kranz, Ron McDermott, Jim Peabody, Linda Ritch, Dan Sullivan, Ed Terpstra and Jim Walsh. Harry Elder, Newsletter, and Lloyd Quick, Nominating Committee, were also in attendance. As the meeting progressed, random members of the **Upgrade and Repair SIG** arrived for their meeting and also viewed the Board meeting.

Dan Sullivan announced that he planned to follow the distributed agenda, but that voting on other than regular procedural items would be deferred to the latter portion of the meeting. This was in deference to a request made by Bob Morales who expected to be late.

Dan, reporting for Membership, stated there were approximately 80 current paid memberships and that 78 were required for the organization to be self-sustaining at the present level of expenditure. The Board acknowledged the effectiveness of Dan's efforts to reduce expenses. Dan said that Rolf Nijhuis had agreed to contact members whose memberships had lapsed and not yet been renewed for the current quarter.

Dick Kranz, VP/Programs, reported that Mark Hoops would be the presenter for the December general meeting. Since the schedules for some of his future presenters were still in flux, Dick promised an update for the next Board meeting. Dick and Linda Ritch, VP/Activities, discussed some possibilities for increasing the social aspect of the general meetings and how to share the time with the business and technical presentation portions of the meeting. The word "pizza" was mentioned several times.

Harry Elder, Newsletter, had no problems to report. Harry did state, however, that there was an on-going need for writers to submit articles for publication in the *microCHIP*.

Eli Cohen, Treasurer, stated that the only difference from the Treasurer's Report that he had submitted for the November 3 meeting was the \$80.00 expenditure for meetings held at the Guardian Center during October. Interest activity would not be available until November 30. Jim Peabody moved that the Treasurer's Report be accepted; Ron McDermott seconded the motion; and the Board unanimously approved.

A motion to accept the Minutes of the November Board Meeting as published in the *microCHIP* was made by Dick Kranz and seconded by Jeff Dowley. The Board unanimously approved the motion.

There was considerable discussion about the **Ulster Computing Workshop** (UCW) and the expectations of some of its members as described by Bob Morales at the November Board meeting. In an effort to recognize the many concerns, Ron McDermott proposed a motion: Any member of the UCW residing in the 124xx and 125xx zip code areas upon making a request, could receive a pro-rated refund of any prepaid MHCUG membership dues for 2010 and 2011 beyond the current quarter-year period (currently ending 12/31/2009). This motion would be considered

as an official dissolution of the UCW, and the re-fund offer would expire during the quarter in which it was offered.

While there was further discussion, it was felt that a vote should be postponed until Bob Morales, who had not yet arrived, could be able to contribute to the formulation of the motion. The motion was tabled.

At 6:50 p.m. Jim Peabody proposed and Linda Ritch seconded a motion to adjourn the meeting. The Board unanimously approved the motion.

Special Board Meeting December 9

(held in advance of main monthly meeting)

By Dan Sullivan

Vote on Jerry Clark's proposal that we change our ISP and Domain registration to 1and1.

BOD members attending:

Rolf Nijhuis
Jim Peabody
Jeff Dowley
Linda Ritch
Jim McDermott
Dick Kranz
Ed Terpstra
Dan Sullivan
Bob Morales

All present voted approval of the change to 1and1 for ISP and Domain registrar for our MHCUG website.

Jim Warner III read the names presented for nomination per the list in the microCHIP. No additional persons from the floor. Motion from the floor to close nominations, seconded and approved.

A motion to cast one vote for the slate as presented - seconded and approved.□

Upcoming January Meetings

Thursday, January 7, MHCUG Board meeting

5:30 p.m. Guardian Storage Building

Thursday, January 7, Technology Workshop

7:00 p.m. Guardian Storage

Thursday, January 14 MHCUG General Meeting

6:30 p.m. Hudson Room, Mercury Grand Hotel

Thursday, January 21 , Upgrade and Repair

7:00 p.m. Guardian Storage Building

Thursday, January 28, Digital Media

7:00 .m. Guardian Storage Building

All meetings at Guardian Storage are in room A23B □

All submissions for the Micro-chip must be in the hands of the editors by the Thursday following the General Meeting. Any articles or information received after that date will be held for the following Month's publication. E-mail editor (at) mhcug.org

The MHCUG is a non-profit educational organization which promotes activities encouraging the use of computers by its members. The MHCUG encourages professionalism and the development of technical skills. A Member may be anyone with an interest in computers who supports the purpose of the MHCUG. A Student-member must be under 25 years of age and attending an educational institution full-time.

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