

# MANLY MOUSE

Newsletter of Computerpals for Seniors - Manly Inc.

August 2011

Our next monthly meeting commences 2pm on **Thursday 11 August** in the Manly Library Meeting Room. Our guest speaker is Ivan Wearne, Senior Financial Adviser with the Commonwealth Bank. The topic he will be covering is **Security in Investment**. Ivan will provide

us with sound advice and strategies to help us build and protect our assets. The Branch Manager of Manly CBA will also be in attendance and questions to them will be most welcome from the floor. Please Note: Although this is a Commonwealth Bank presentation, the strategies and advice will be equally applicable to your banking institution as well!



So do try and attend as this is a splendid opportunity to get some professional (and free) advice on ways and means to build and safeguard your financial assets. The presentation will be followed as usual by Afternoon Tea and an opportunity to chat with our guests, our fellow members and your tutors and committee. Door prizes as usual.

There were lots of winners at the July meeting. Firstly Maureen Myers spoke briefly about her manicure and pedicure at home service then the door prize winners were drawn. The winners, Elaine Johns and Simone Young each received a voucher for free treatment by Maureen. Then we had the Trivia Quiz written and conducted by Graham Clark. As usual most of us were found wanting in our general knowledge with the exception of the three winners, Noel McKee, Arthur Johnson and Alison Beard. Congratulations to all the winners.





## A different invitation to the next meeting.

Mr MoneyBags will give a talk on how to make your investments so secure that only his bank can have access to them. He will tell you how to give his bank your wallet and your money so that they can be distributed to the poor and needy executives of his bank.

Do him a favour - make your donation today.

No Lucky Door prize will be given as it is not considered by Mr Money Bags as a good secure investment.

Come early and bring a Thermos and bring something to sit on.

*(Written by Jack Newton – much more amusing.)*



**E**ditor's Note: I am sure you all enjoyed the May, June and July newsletters edited by Jack Newton. I am really grateful to him for taking over and giving us three wonderful issues of the Manly Mouse. Thank you Jack. And many thanks to Bridget Mahoney for volunteering to become editor. I hope she will be waiting in the wings ready in case my ill health returns. GC

## Study: Human Memory Increasingly Depending on the 'Cloud'.

Internet use, specifically search engines and online databases, is changing human memory. That's the central finding of "Google Effects on Memory: Cognitive Consequences of Having Information at Our Fingertips" by Betsy Sparrow, Jenny Liu, and Daniel M. Wegner, published online Thursday on the Web site of Science Magazine (a publication of The American Association for the Advancement of Science, or AAAS).

Dr. Sparrow, an assistant professor of psychology at Columbia, led the research using four experiments into how human beings utilize memory differently when computers are involved.

"The advent of the Internet, with sophisticated algorithmic search engines, has made accessing information as easy as lifting a finger," begins the abstract. "No longer do we have to make costly efforts to find the things we want. We can 'Google' the old classmate, find articles online, or look up the actor who was on the tip of our tongue."

"The results of four studies suggest that when faced with difficult questions, people are primed to think about computers and that when people expect to have future access to information, they have lower rates of recall of the information itself and enhanced recall instead for where to access it. The Internet has become a primary form of external or transactive memory, where information is stored collectively outside ourselves."

For those not familiar with the term 'transactive memory', it is the theory that a part of our memory exists outside of ourselves; that to a greater or lesser extent, we rely upon external sources, from reference material to others in our life, to store and produce needed memories. In other words, human memory is also operating on the "cloud", so to speak, and that aspect is increasing with increased Internet use.

"I love watching baseball," Dr. Sparrow said in an interview. "But I know my husband knows baseball facts, so when I want to know something I ask him, and I don't bother to remember it."

*James Lee Phillips is a Senior Writer & Research Analyst for IBG.com. More information can be found at [www.ibg.com](http://www.ibg.com).*

## More older people using online dating; scammers targeting them.

One social trend that has been described repeatedly in the media is the increasing number of older people using online dating sites. There seems to be a similar trend when it comes to dating scams. Fraudsters are targeting them because they tend to have accumulated more wealth. They might also



be a little easier to fool since they are new to this aspect of the web and don't realize the risks. They also come from a generally more trusting, less cynical age group.



## Playing Safe on Facebook

To some it might be an oxymoron and that there is no such thing as playing it safe on Facebook. But with the hundreds of millions of users, we need to look at how protect yourself, your family and privacy. So here in a few steps is the SSN Guide to Playing Safe on Facebook.

1. **Privacy Starts with You:** Set your profile to "private," so that only the folks you want to see it - see it. Facebook's ever changing privacy settings can be confusing. You really need to stay up-to-date with their policies. You have a privacy settings dashboard that enables you to determine who has access and to what on your profile. You can adjust who can search for you, what info appears on your wall or news feed and what info is available to any apps you may be using. You can find a Quick Tutorial called Changing Facebook Privacy Settings that shows you step-by-step how to do it at <http://www.sunbeltsecuritynews.com/KE6N60/110617-Facebook-Privacy>
2. **It's the Posting Stupid:** There is no law that says you have to fill in every block on your profile with every tidbit of your life. In fact it is probably a good idea to avoid filling it all in. You may think that only your closest pals can see your vitals but you never really know for sure. So think before you fill out that info. What about your spouse or other loved ones or for that matter even total strangers? And please don't post anything you don't want the universe to view. Don't post pix of your friends in less than beautiful circumstances. Bottom-line if you don't want someone to see it, don't, I mean DON'T, put it on Facebook.
3. **Standing Guard:** Consider yourself to be the hall monitor at Facebook U. Monitor any photos that your pals post of you. Some of them just may not be up to your standards. You can do this by going to your profile and click on photos, scroll down and you will see place that says photos of you. Look through those photos and untag yourself from any you don't like. Simply click "remove tag" next to the name in the list of people in the picture.
4. **Avoid Posting:** Here are a few more things you should avoid putting up on your Facebook page or profile. No to your phone number, mailing address, children's or pets' names. Believe it or not, some folks use pets' names or phone numbers as passwords so don't give the maggots more info than they deserve.
5. **Password:** As with any secure site, it is a good idea to change your password periodically. Use an automated password maker and keeper like LastPass or RoboForm or create your own passcode with letters, symbols and numbers.
6. **Claiming Friendship:** Ahhh the delight of making new friends. Unfortunately, making friends out of strangers is not necessarily an easy process. So watch who you friend especially from faraway places. Make sure you check them out before you click okay. Look at their profile, etc. And by all means block anyone who threatens or harasses you.
7. **Think Before You Click:** Before you click on a Facebook link, check the address bar and make sure it displays "[www.facebook.com/](http://www.facebook.com/)" and nothing else like "[www.facebook33.tk](http://www.facebook33.tk)" or "[www.facebook1.php](http://www.facebook1.php)", etc. which is a giveaway of a phisher. It can steal your e-mail and password, as well as post spam links to your friends' Walls.
8. **Spam-a-Lam-a:** I don't know about you but I hate those Facebook apps that you inadvertently click on and it goes to your entire friends list explaining how much you love them or hate them or something. Avoid clicking on those funny wall postings. Just click on the x and remove them. And should you fall prey to those maggots of cyber lack of culture thugs and your stuff gets sprinkled on your friends' walls, be a mensch and remove them yourself. It is a pain but your friends will love you for it. Plus they won't fall into the trap.



## Did you know the RSPCA has a Pet Legacy program?

The RSPCA NSW provides a Pet Legacy program for Testators wishing to provide for their beloved companions should they predecease them.

Before engaging a solicitor to draw up a Will, contact the Bequest Department and speak to a Legacy Officer for a full disclosure of costs and conditions. To ensure your pet(s) receive the best care possible, the Bequests Department needs to have their details before coming into the Legacy facility. A condition of the Legacy program is pet preregistration.

You can contact Pet Legacy Officers for appropriate forms and further information: 02 9782 4490 or 02 9782 4492 or email [bequest@rspcansw.org.au](mailto:bequest@rspcansw.org.au)



**R**adioTuna ([www.radiotuna.com](http://www.radiotuna.com)) provides a more in-depth method for discovering music online than simply searching a directory of radio stations and hoping to find one that plays songs you'd like. You can check out RadioTuna without signing up, but saving stations and your search history requires a free login. Online radio made easy, search free internet radio stations in real-time with *Radio Tuna*. Listen to music without downloading - no pop-ups, no limits.



## Which Browser is The Most Secure?

Do you trust your web browser to warn you before you stumble into a malicious Web site? A recent study of six major browsers indicates that you probably shouldn't. Only one browser succeeded at blocking over 90 percent of malicious links. Three runners-up tied at a measly 13 percent! The winner might surprise you, read on...

First, here's a little background on how a browser decides whether to warn you against proceeding to a website.

The browser checks each URL (web address) you click on against an online database of reported malicious sites. If a URL is not in the database, the browser just lets you go there. If the URL is in the database, a warning window pops up and you get to choose whether to proceed to the site or not.



Three major browsers, Firefox, Safari and Chrome, use Google's Safe Browsing database of malicious links. Opera uses technology provided by antivirus developer AVG. Microsoft has its own database called SmartScreen URL Filter. Apparently, Microsoft's database is vastly superior to the others.

NSS Labs, an independent security testing facility, turned all six browsers loose against a set of 650 malicious URLs. The results are rather alarming for anyone who doesn't use a recent version of Microsoft's Internet Explorer:

Internet Explorer 9 blocked 92 percent of the malicious links. (IE8 scored at 90 percent.)

Only 13 percent of malicious links were blocked by Firefox, Chrome and Safari.

Opera scored a pathetic 5 percent.

But wait, it gets even better. (Or worse, depending on your preferred browser.) Internet Explorer 9 has a new feature, Application Reputation, which boosted its blocking rate to an astonishing 100 per cent in NSS Labs' test. Application Reputation focuses on downloadable files rather than Web pages. It examines a file's "reputation" in the SmartScreen database: how many times it has been downloaded; is it digitally signed; is the publisher known and reputable; have there been any reports of malware in the file. If a file is known and trusted, the download proceeds without interference from SmartScreen. If it is known malware, you are warned of that fact and given a chance to cancel the download. If it is unknown, you receive a cautionary message before the download is allowed to proceed.

It should be noted that NSS Labs did not receive funding from any of the browser developers.

So, is IE 9 the most secure browser? That would be too broad a statement. There are many other ways a browser can let malware enter your computer, or allow hackers to take over control of your system. Some criticize Microsoft for tightly integrating the browser into the operating system, which can allow a browser security hole to penetrate deeper than it would otherwise. But as far as the tested methods are concerned, both IE8 and IE 9 seem to protect you from malicious links and downloads better than any other browser, by a long shot.



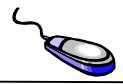
**Ask Bob Rankin**

Bob Bellini comments: The IE9 security report from NSS is valid for what it tested - European sites and the IE9 browser's ability to recognise them from its list of bad sites. It does not guarantee its findings, does not evaluate browser or plugin security vulnerabilities, nor include testing against drive-by or clickjacking malware downloading, and tests against an older version of at least one other browser (Firefox 4, as opposed to Firefox 5 is an example) Bob considers this a tunnel visioned test.

## The Lifespan of a Flash Drive. By J.D. BIERSDORFER NYT

The memory cells used in flash drives do eventually wear out, but this is typically caused by the number of times data is written to the memory as opposed to the physical age of the drive itself. Depending on the type and manufacturer's specifications, a flash drive may have 10,000 to a million data-write cycles before it begins give error messages when you try to use it.

The amount of time a flash drive actually works also varies the physical condition of the device. Many suffer a shortened lifespan due to trips through the washing machine, accidents underfoot or unfortunate encounters with household pets. With proper care, a flash drive could last years. But if you start to get a lot of error messages when you try to use it or it seems noticeably slow, it is probably time to move all the data off that drive and back to the computer or to a new flash drive.



## Dump Your Inkjet Printer to Escape the Madness By SAM GROBART NYT

Printers are generally inexpensive to buy, which is nice, except for one thing: they are not generally inexpensive to own. The initial purchase price is only a small fraction of the cost of ownership. Ink needs to be refilled and paper needs to be replaced, and so the lifetime cost of a printer can be 10 times the \$50 price tag.

What is needed is a multipronged strategy to take on the printer-industrial complex. Just know that to fight this fight, you are going to have to get some ink on your hands.

Strategy 1: Go Cold Turkey: You could try not owning a printer but most of us really need one.

Strategy 2: TLC for PDFs: You can limit contact with your printer by becoming more familiar with PDFs, the popular electronic-document format. For example, When you encounter an online receipt that suggests “Please print this for your records,” save it as a PDF instead. Bank statements can also skip the printer and go straight to digital.

Strategy 4: Get the Last Drop: The printer industry wants you to do two things: use lots and lots of ink and, when the time comes to replace it, use its name-brand cartridges for refills. You can avoid doing either.

First, set your printer to use “draft mode” as the default print-quality setting. It uses less ink than whatever your printer’s top-quality level is. If you are printing out a lot of photos or use your printer for professional or quasi-professional purposes, you may require a higher-quality setting. But if the bulk of your printing is basic text, draft mode should do the trick.

Second, ignore the alert from your printer that your ink is running low. You may think this is being done as a courtesy. It is not. Printer ink-levels are notoriously inaccurate. Your machine may tell you it is running out of ink when the cartridge is only two-thirds empty.

You know what is a reliable way to tell if your printer is running out of ink? Your pages will begin to look as if your printer is running out of ink.

Third, when it does come time to replace your ink or toner, you may be inclined to go with replacements from your printer’s manufacturer. While it is true that the best-quality inks and toners are going to come from original manufacturers, you may not need the absolute best quality (see draft mode, above). If that’s the case, consider third-party replacements which you can find online. Made to work with specific manufacturers and models, generic ink replacements may cost almost half as much as their name-brand inspirations.

Of course, printer manufacturers hate off-brand ink replacements, and have waged a campaign to “educate” users about their pitfalls. But for many people with average printing needs, the replacements work just fine.



## Here’s an interesting article from Smithsonian.com

Vinton Cerf on Where the Internet Will Take Us. Smithsonian magazine, August 2010

In the late 1960s, when Vinton Cerf was a UCLA graduate student in computer science, he helped design ARPAnet, a predecessor of the Internet. He’s now a vice president of engineering at Google, the search engine giant that owns YouTube and is extending its reach to mobile devices, publishing and journalism. He spoke with associate Web editor Brian Wolly about how the Web will evolve. Ten or more years from now, how will we communicate with one another? It’s very possible we will be more continuously connected. Even today, people have Bluetooth things hanging in their ears. There’s no reason they won’t have a video camera located in a buttonhole, maybe even a video projector. And there’ll be no need to carry a laptop or [computer] notebook, because any flat surface with reasonable visibility could become a display.

Virtually any appliance is going to be online. Appliances will talk to each other and to the power-generation system. Our appliances will pay attention to our preferences.

One of the real hard questions is, how will we keep up with all the new applications? Maybe our [computer] systems will be more aware of what our daily lives are like, what things we want to accomplish in the course of a day, and if that could be built into the software. Maybe some of this stuff won’t even require our explicit interaction. Our appliances will pay attention to our preferences.

You can read the rest of the article at

<http://www.smithsonianmag.com/specialsections/40th-anniversary/Vinton-Cerf-on-Where-the-Internet-Will-Take-Us.html?c=y&story=fullstory>

The assistance provided by Manly Council to Manly Computerpals is gratefully acknowledged.





Welcome to new members:

Kim Davy, Colin Andrews, Pamela Baird, Kay Maslen, Don Williams.

If you are not listed here you will be next month.

We've all received emails which end with a "Disclaimer" which goes on and on about the author not being actually responsible for anything in the email. Well, I've received an email from the our inimitable Lyall McNeish, which takes disclaimers to new heights.

- Any errors in spelling, tact, or fact are transmission errors.
- The views expressed in this email do not necessarily make any sense whatsoever.
- If you consider this message to contain inappropriate material, please contact someone who cares.
- These are my principles, and if you don't like them... well, I have others.
- I can only please one person per day. Today is not your day. Tomorrow is not looking good either.
- No animals were harmed in any way in the making of this email. However, a lot of electrons were severely inconvenienced.
- Virus checking completed: All viruses functioning normally.
- SENILE.COM found. Out Of Memory.

(BB)

**Tutors' Roster (subject to change)**

Monday	9 am - 1 pm	Graham Clark & Lyn Nicholls
	1 pm - 5 pm	Arthur Johnson & David McAdam
Tuesday	9 am - 1 pm	Philip Bratel & Wally Gore
	1 pm - 5 pm	Lyall McNeish & Tony Wu
Wednesday	9 am - 1 pm	Ted Hulbert & Dorothy Peters
	1 pm - 5 pm	Harry Aguero & Elaine Johns
Thursday	9 am - 1 pm	Bridget Mahoney & Barbara Cassell
	1 pm - 5 pm	
Friday	9 am - 1 pm	Ern Cohen John Brooks
	9 am - 5 pm	Bob Bellini Mac only

IF YOU CANNOT ATTEND A CLASS PLEASE PHONE THE CLUB 9976 0930 AND ADVISE THE DUTY TUTOR TO ALTER LIST AND ALSO PLEASE TELL YOUR TUTOR.

**Disclaimers**

Members who bring equipment such as a laptop computer or digital camera to the Club do so at their own risk and Computerpals accepts no responsibility for damages or loss.

This newsletter is provided "As Is" without warranty of any kind. Each reader of the Manly Mouse newsletter assumes complete risk as to the accuracy and subsequent use of its contents.



How do you know when it is time to "hang up the car keys"? I say when your dog has this look on his face!

Our Website is kept up to date by Graham and includes photos, latest news and recent and earlier copies of the Manly Mouse.

[www.manlycompals.org.au](http://www.manlycompals.org.au)