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IN THIS ISSUE

Avoid Scams—Get A Real Credit Report and Score for Free, by Ira Wilsker	3
If You Missed Your Favorite TV Show, It May Be Online, by Ira Wilsker	6
Of Interest Links, by Fred Acerri	8
Selecting a Digital Camera, by Jerry Schnier	8
Light Housekeeping for a Safe and Healthy Computer, by Mike Morris	11
APCUG Conference Pictures.....	14
SEMCO Meeting Pictures.....	16
Board Meeting Minutes, by Warner Mach	18
SIGS: Computing, Techniques, Advice, Linux, Programming	19
DATA BUS Deadline.....	19
Other Groups Calendar of Events.....	20
Computer Resource People	21
SEMCO Calendar	22
Map & Directions to SEMCO Meeting at ESD	23

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**Avoid Scams—Get A Real
Credit Report and Score
for Free
By Ira Wilsker**

You have undoubtedly seen countless TV and print ads for a service that alleges to give you a “free credit report,” but requires a monthly or annual membership for credit monitoring in order to get your “free” credit report. Countless victims did not realize that in order to get their “free” credit report that they were committing to a \$79.95 annual fee for credit monitoring (Source: <<http://www.ftc.gov/opa/2005/08/consumerinfo.shtm>>). Those bogus claims caught the attention of the Federal Trade Commission and state consumer protection agencies which took action against the leading purveyors of the so-called “free credit reports.” “Consumers paid the price for ordering free credit reports from <http://freecreditreport.com>,” said Lydia Parnes, Director of the FTC’s Bureau of Consumer Protection. “It’s unfair and deceptive to promise consumers something for free and then trick them into paying for products they didn’t want in the first place.” (Source: FTC). These consumer protection agencies ordered refunds for many of the victims, corrective advertising, and even a required statement on the miscreants’ websites that must prominently disclose that there are fees or paid memberships for their “free service” and that a legitimate free service is also available.

In 2003, a federal law, “The Fair Credit Reporting Act (FCRA), was amended by the Fair and Accurate Credit Transactions Act (FACTA) to provide a mechanism for American consumers to receive up to three free credit reports per

year” (Source: Wikipedia). In response to the FACTA, the three major credit bureaus (TransUnion, Experian, and Equifax) entered into a joint venture called “Central Source LLC” in order to comply with the law. Central Source set up a toll-free phone number and a website where all consumers can get a totally free credit report from each of the three credit reporting agencies over a 12 month period. These legitimate free credit reports can also be requested by mail. In order to help protect the consumer from other questionable websites that claim to offer free credit reports, the law now requires those sites to prominently display the following statement in a box, along with a link, that says, “You have the right to a free credit report from <<https://www.AnnualCreditReport.com>> or 877-322-8228, the ONLY authorized source under federal law.” Despite the federal statute, there are still several hundred fraudulent websites that claim to offer free credit reports that charge fees, do not post the mandated disclosure and link, and are often a front for identity thieves.

The authentic and legitimate free credit report website mandated by the Fair and Accurate Credit Transactions Act (FACTA), and administered by Central Source is [AnnualCreditReport.com](https://www.annualcreditreport.com). For those who may not wish to use an online request for credit reports, they can call 877-322-8228, while those who may prefer to request their credit reports in writing may complete a written request available online from <<https://www.annualcreditreport.com/cra/requestformfinal.pdf>> and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Everyone is entitled to

one free credit report from each of the three credit reporting agencies; some people prefer to order all three at once, while others prefer to spread out their requests over the year in order to better monitor their credit. Regardless of the method used to obtain the legitimate free credit reports, the recipient will also receive information on how to read the credit report, and challenge any potentially inaccurate information that may be posted. Periodic and frequent review of one's credit report is one of the recommended tools to help fight possible identity theft. <<https://www.AnnualCreditReport.com>> has been proven to be very popular, with 52 million free credit reports provided to consumers in its first two years of operation. Some pundits have warned that a consumer requesting a copy of his own credit report will lower his credit score, but competent experts disagree with this. Requesting your own credit report counts as a "soft" inquiry which does not adversely impact your credit score; when a potential lender requests a credit report that is referred to as a "hard" request or "pull" which may adversely influence a credit score.

Because the personal information required in order to request a credit report is often very sensitive, and because a credit report contains detailed personal information about the consumer, identity thieves can easily use this purloined information to propagate their criminal activities. The FTC has posted the following warning, "<<https://www.AnnualCreditReport.com>> is the only federally mandated and authorized source for obtaining a free credit report. The Federal Trade Commission cautions consumers to be aware of "impostor" websites that have similar

names or are deliberate misspellings of the real name." In an independent investigation in 2005, the World Privacy Forum found 233 domain names with misspellings or minor variations of <<https://www.AnnualCreditReport.com>>, with 112 of those suspicious links connecting directly to fee based services, pornographic websites, link farms (selling the misleading domain names), and other questionable websites. It is quite possible that some of these rogue websites could use the information provided by the consumer for the purposes of identity theft.

While the consumer is absolutely entitled to those three free credit reports every 12 months, many consumers are more concerned about their credit scores. Credit scores are commonly used to determine credit worthiness (risk), and the interest rates charged for credit, as well as for other purposes where trust and credibility are valid considerations, such as for many types of insurance. Central Source is allowed to offer for a fee, credit scores as determined by the big three credit reporting agencies; links for this paid credit score are available on <<https://www.AnnualCreditReport.com>>. It should be noted that there are many different methods and weightings used to calculate a credit score, and different lenders and other companies often come up with different credit scores using the same basic data. For anyone who would really like a free credit score, even though it may differ from the score used by many lenders, the web service at <<http://CreditKarma.com>> is very popular. While many of the websites offering "free credit scores" are fronts for fee based subscription services, similar to what happened in the past with the questionable websites offering

free credit reports, CreditKarma is indeed free, and has earned an “A” rating from the Better Business Bureau (BBB) in San Francisco, where it is headquartered. <<http://www.bbb.org/greater-san-francisco/business-reviews/credit-services/credit-karma-in-san-francisco-ca-295805>>.

According to the <<http://CreditKarma.com>> website, “Get your 100% free credit score instantly, securely, and safely. Credit Karma provides truly free credit scores to consumers direct from the credit bureaus. Your scores are retrieved securely with no hidden fees.” CreditKarma offers free daily monitoring of members’ credit scores, with e-mail alerts of any significant changes, as well as scheduled monthly e-mails with CreditKarma’s calculated credit score. These alerts and monthly e-mails explicitly explain what factors or events, if any, impacted the posted credit score; prompt disclosure like this allows the user to immediately take any necessary remedial action, and may also serve as a key indicator in the event of identity theft. CreditKarma offers a free “Credit Report Card” which details how it arrived at the listed credit score. This report card compares the members’ credit reports and scores to national averages, and includes a calculator (slider type) to demonstrate how a change in each type of item listed influences the members’ credit score. With this calculator, a user can approximate the impact of a late payment, cancelling or obtaining new credit cards, paying off a mortgage, and other events that may influence a credit score. While there are no fees charged to the user, CreditKarma does generate revenues by offering, “... individual savings offers from leading providers to maximize your savings potential. Credit

Karma shows you the best offers based on your credit report data.”

With identity theft as common as it is, and the importance of an accurate credit report and credit score to our daily financial lives, <<https://www.AnnualCreditReport.com>> and <<http://CreditKarma.com>> may be valuable resources. Be aware that both legitimate free services require that the user discloses private and personal information, that disclosure is necessary in order to obtain the appropriate free reports. By obtaining your three free credit reports every 12 months from <<https://www.AnnualCreditReport.com>>, and subscribing to a free service such as CreditKarma, there is much a user can do to verify the accuracy of his credit report and credit score, as well as an opportunity to correct any possible errors. All of this is vitally necessary in order to protect our financial health. WEBSITES:

<<http://www.ftc.gov/opa/2005/08/consumerinfo.shtm>>.

<<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>>.

<<http://credit.about.com/od/creditreportscoring/qt/freereportscam.htm>>.

<<http://www.scambusters.org/freecreditreport.html>>.

<<http://www.bankruptcylawnetwork.com/ftc-takes-on-freecreditreport-com/>>.

<<https://www.privacyrights.org/ar/FTC-FreeCredit.htm>>.

<<https://www.annualcreditreport.com>>.

<<https://www.annualcreditreport.com/cra/helpfaq>>.

<<https://www.annualcreditreport.com/cra/requestformfinal.pdf>>. (Written request)

<https://en.wikipedia.org/wiki/Annualcreditreport.com>>.

<http://www.creditkarma.com>>.

<http://www.bbb.org/greater-san-francisco/business-reviews/credit-services/credit-karma-in-san-francisco-ca-295805>>.

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**If You Missed Your
Favorite TV Show,
It May Be Online
By Ira Wilsker**

With all of our busy lifestyles, we sometimes (often) miss some of our favorite TV shows. I am frequently asked by faculty and students how they can view both network and local TV shows that they missed. Since we are all not blessed with some type of DVR (Digital Video Recorder, such as a TiVo), and not everyone has a digital TV card in his computer that allows TV recording, it may be worthwhile to check the websites of the TV networks and local stations for the missed shows.

The commercial networks are not oblivious to the long-term financial stream that may flow with the continued online sale of TV shows, and most offer previously shown episodes online for a fee, sometimes bundled as an entire season. Local TV stations are often more generous, typically allowing for free viewing of previously broadcast local news and features while they are still on the local station websites. Some

foreign websites have illicitly recorded copies of popular American TV shows which they allow to be downloaded for free or for a fee, an activity that is probably illegal, as it may be theft of intellectual property, and thus, should be avoided.

Recently the CBS network announced that a limited selection of full-length episodes of its primetime TV shows will be available for free download until August 31, 2012, from its website at <http://www.cbs.com/thanks>>. Among the free episodes that can be downloaded are: Blue Bloods, Season 2, Ep. 12 “The Job”; CSI (Las Vegas): Crime Scene Investigation, Season 12, Ep. 12 “Willows in the Wind”; NCIS: Los Angeles, Season 3, Ep. 1 “Lange, H”; Hawaii Five-0, Season 2, Ep. 1 “Hai’ole”; The Best of I Love Lucy Volume 1, Ep. 17 “Job Switching” (1952); Twilight Zone Season 2, Ep. 6 “Eye of the Beholder” (1960); Survivor, Season 24 (One World), Ep. 1 “Two Tribes, One Camp, No Rules”; The Good Wife, Season 1, Ep. 1 “Pilot”; and CSI: NY, Season 08, Ep. 11 “Who’s There?” All of these free episodes can be downloaded from iTunes, Amazon, or VUDU. While these episodes are presently available for free, the download sites also list almost all of the other episodes of these shows which may be viewed or downloaded for a fee, with some season bundles available for substantial discounts off of “à la carte” offerings.

A lot of users of Amazon have subscribed to its Prime service, which is best known for offering its members free second-day delivery of items shipped by Amazon. What they may not be aware of, is that Prime members can now also view hundreds of TV shows (and full

length movies) without any additional charge via the Amazon streaming media service. At present, Amazon lists 1715 TV episodes (and over 2000 movies) which can be viewed at no additional charge by Prime members.

Google's YouTube <<http://www.youtube.com/shows>> has thousands of both recent and classical TV shows and clips online from TV networks all over the world. YouTube lists the TV shows by genre' including Action & Adventure, Animation, Classic TV, Comedy, Documentary, Drama, Entertainment, Food, Nature, News, Reality & Game Shows, Science Fiction, Soaps, Sports, Travel, and other topics.

For those who may have missed the news, most local and network news programs have video segments or stories available online shortly after they are broadcast. Going to the websites for ABC, CBS, NBC, Fox News, CNN, and other news networks will display the extensive number of video news segments and complete news broadcasts that are available online. Almost all local TV news shows have extensive video libraries available online for later viewing

Hulu, <<http://www.hulu.com/recent/episodes>>, has about 2000 recent TV episodes of all types available for free, including the TV Sunday news hours, reality shows, comedies, news magazines, drama, soaps, cartoons, sports, and several other show types. Hulu TV shows can be sorted by genre', air date, or by most recent episodes added to Hulu. It is interesting how many episodes are posted to Hulu by their networks on a typical day; as an example for Friday June 22, Hulu added 25 daily episodes, while on Thursday, June 21, Hulu added 35 episodes from

that date. On Friday, Hulu added Late Night with Jimmy Fallon, General Hospital, Days of Our Lives, ABC News 20/20 (Rielle Hunter interview), Jay Leno, Friday Night SmackDown (wrestling), ABC NightLine, Good Morning America, The View, and 15 other episodes; several of the other episodes are in Spanish. Thursday also added the Daily Show with John Stewart, The Colbert Report, Saving Hope, Jimmy Kimmel, ABC World News Tonight with Diane Sawyer, Charlie Rose, several shows in Spanish, and several other episodes. Hulu also includes shows from the Food Network, A&E, BET, Bloomberg, Bravo, CNBC, Comedy Central, Fox Business, FX, Golf TV, HGTV, History Channel, Military History, MSNBC, MTV, NBC, Spike, Starz, USA Network, WWE, and dozens of other foreign and domestic TV networks and channels.

Millions of people subscribe to Netflix <<http://netflix.com>> which has an extensive library of both recent and past TV shows and series. While visiting a relative that had a Netflix account I watched several oldies on his computer, including Rat Patrol, classic westerns, old TV comedies, and a few other old TV shows.

If I miss a news show or story, I usually check the station or network website first where I can often view the news that I missed. Hulu and YouTube are typically my next choices, and they often meet with success. Sometimes, if it is a TV show, I will check the network website as they frequently indicate the date that a particular show will be repeated, giving me a second chance to view it.

Not having a DVR, all is not always lost if I miss a favorite TV show. WEBSITES:

<<http://www.cbs.com/thanks/>> (Free downloads until August 31)

<<http://www.youtube.com/shows>>.

<<http://www.hulu.com/recent/episodes>>.

<<http://www.netflix.com>>

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Of Interest Links (OIL)
Fred Acerri

A new particle has been discovered—chances are, it is the Higgs boson

<<http://tinyurl.com/6wxkook>>.

Soap Bubble Display is World's Thinnest Display and Could Create 3D Images

<<http://tinyurl.com/8xephkd>>.

Final Results on the Higgs Particle from Tevatron

<<http://tinyurl.com/6wx8nh8>>.

A New Particle Could Be Physics' Holy Grail

<<http://tinyurl.com/7ew28bk>>.

What in the World Is a Higgs Boson?

<<http://tinyurl.com/7w6aqks>>.



Selecting a Digital Camera

By Jerry Schneir

As a teacher of digital photography I am often asked for help by a student who is trying to select the “perfect” camera. It is very hard to tell someone that there is “no one perfect camera.” What meets your needs today may not be great for tomorrow. I try to tell them that the most important thing about any camera is the six inches behind the camera, the photographer.

Having said all that, there are some things that make one camera a much better choice than another, regardless of the expressed needs of the potential buyer. Just remember to keep in mind that the camera you need for your trip to Africa is vastly different than what you need as you walk through a street market in Rome Italy. You also need to come to grips with how much you are willing to spend, how often you are willing to replace a camera, and how much time are you willing to put into an attempt to master, to understand, and to “play” with a camera.

There are some general features you should look for in any new camera. Unfortunately, this means I have to be a bit technical and you will have to spend some time digging out the details on any camera you are thinking about. So here goes:

Sensor Size

Most point and shoot (P&S) cameras, those you can stick in a shirt pocket or pocketbook use the same size sensor called the 1 /2.3" which measures 6.17 x 4.55 mm. However, more and more, you may be seeing some cameras using larger sensors such as the 1 /1.7", 1/1.8",

and even a 2/3". The larger sensors, 1/1.7, or 1/1.8, or 2/3 inch offer much better low light performance. The pictures tend to be sharper, tend to have less noise or grain. Don't confuse 1/2.3" with the 2/3", they are very different in size. The 2/3" is much larger and therefore much better.

Sensor Type

The sensors that use a CCD type sensor are old school. They do produce reasonably good pictures but cannot keep up with the newer CMOS when it comes to movie making. Another type of CMOS sensor is called a BSI-CMOS and that is really the best of the lot, especially if you want to make high def movies or do a lot of photography in very low light.

Number of Pixels

With cameras that have the small sensors, more is NOT better. Look for cameras that have only 10-12 MP. More pixels, 14-24MP is only an advantage for cameras that have larger sensors, such as those found on the Nikon V1/J1, the Canon G1 X, the Sony NEX 5N or NEX 7, or the Fuji X10 or X100.

Zoom Range

Most, but not all cameras have optical zoom ranges from 3x to as large as 36x or more. What that zoom range really means is the "difference" from the widest angle to the greatest amount of zoom. As an example, a 10x optical zoom for a camera with a lens that has a wide angle of 28mm is 10x28 or 280mm. All these measurements are in 35mm film terms. For most purposes, that is an ample zoom range. Some of the cameras do not have any zooming whatever, others only have 3 or 4x optical zoom. Disregard or ignore any digital zoom values.

Widest Angle

This is a very important feature for anyone trying to take pictures in a street market setting or at a party or in any crowded situation. The SMALLER the starting number the greater the wide angle of the camera. A 36mm wide angle is not good, a 28mm lens is very good, but a 24mm one is even better. Taking pictures in confined spaces works better with the wider angle lens, you get more of the picture without having to step back. However, as the lens angle gets bigger, wider, more encompassing, distortion starts to rear its ugly head. Straight lines get bent and the results are not always pleasant.

Maximum Zoom Range

One might think that a large amount of maximum zoom would be good, very good, but there are penalties to pay for that long a zoom range, size and weight are two of the more important penalties. There are cameras with zoom ranges up to 18x optical that can still fit into a shirt pocket. Of course, these cameras do weigh more. But as you start going over 10x optical zoom the need for some type of viewfinder becomes much more important. At over 18x optical, the lack of any viewfinder would prevent me from buying the camera. There are attachments that can be screwed into the tripod hole of a camera that mimics to some extent a viewfinder. Check the website for ClearViewer <<http://www.clearviewer.com/>> to see if they have a device for your camera.

The lack of a viewfinder for the longer end of the zoom range cameras really spells trouble. Camera shake becomes a real problem even for those cameras with very good image stabilization (I.S.).

Aperture or F-Stop

The smaller the number the better the camera performs in dim or subdued light. In an attempt to keep camera prices down and camera size small, most cameras do not have a “fast or bright” lens. A “fast or bright” lens is one that lets in a lot of light very quickly. This allows for a fast shutter speed which allows the photographer to capture fast moving events. This is very important if you are taking pictures from a moving vehicle or of very fast moving subjects or action. The other advantage to a bigger lens opening is the shallow depth of field (DOF) that such a lens is able to provide. Objects in front of or behind the subject are blurred when shooting with a large lens opening, a nice way of visually isolating your subject.

Most zoom lenses have two stated aperture values. One for the widest angle and one for the maximum zoom. The aperture at the widest angle generally ranges from f2.8 to f3.8. A lens with a f2.8 aperture at wide angle admits almost double the amount of light in a given time as one with a f3.8. At the other end of the zoom you will generally find aperture values of f5.5-f5.6. This means that for a given shutter speed the lens at maximum zoom can only let in about 1/4-1/8 of the light at maximum aperture. Thus at maximum zoom you have to use shutter speeds 1/4-1/8 that used when at maximum wide angle. If your camera can properly expose a scene at 1/250 of a second at maximum wide angle (24-28mm), you would need 1/30 to 1/15th of a second at maximum zoom, thus subject movement and camera shake become a greater problem. Another problem occurs because almost all of the point and shoot cameras require fairly bright

settings to focus quickly and an f-stop of f5.6 just doesn't do well, especially in dimmer light.

Image Stabilization (IS)

Most cameras have image stabilization (IS) of some type. The better ones use either a moveable element in the lens, called OPTICAL IS or a movable SENSOR. Neither of these help when the subject is moving or you are moving, like in a vehicle. A few use other things like increasing the sensitivity of the sensor to light in order to use faster shutter speeds to minimize subject or camera motion. Some use a combination of different IS systems. The combination version has problems which are best avoided if possible. Some cameras allow you to turn off some parts of the IS very useful if your camera has multiple means of stabilizing the camera.

Viewfinders

Most cameras in the P&S family of cameras do NOT have any type of viewfinder. It is only when you get to the more advanced cameras or the super-zoom cameras that you can find an electronic viewfinder (EVF). Viewfinders are very nice to have but are almost impossible to find in most of the P&S type cameras.

LCD

The brightness of the LCD and the size contribute to the ability to use the camera in bright light and can either make the camera easy to use or a big pain you know where. Generally the more pixels or dots in the LCD the better, but unfortunately there are exceptions. You must evaluate the camera for ease of use in bright light. Some LCDs articulate, i.e., they move up and down or swivel around. That is generally a very desirable feature and can help when shooting in very bright

light. Some LCDs are touch screen. You can point to an object displayed in the LCD and the camera will use that as a focus point. You may be able to control various camera settings using the touch screen. Not everyone likes touch screen LCDs, if a camera has that feature, check it out, use it, some are easier to use than others.

There are two other points to consider, but these can only be evaluated by actually handling the camera. And even then, the pluses and minuses may escape notice unless you have handled a lot of other cameras.

Camera Speed

This is not something you will find in any chart. What I am specifically referring to is how fast does the camera “grab” focus, how fast is the camera ready to take another picture, how fast is it ready to go to take a picture when turned on, how fast does the camera respond to menu commands?

Controls

Menu system - Some cameras allow the photographer to make a lot of choices, some treat the photographer as not at all interested in the finer points of photography. What I mean here is your not letting the camera make all the choices. If you always shoot in the AUTO mode, then the ability to set the aperture or shutter speed is unimportant. But, if you are thinking about getting more involved in photography then it is something to consider

It is impossible to list some features that may be very important to some people, things such as built-in GPS or the various movie formats available. Prices are constantly changing, generally downward from when the camera was first introduced. Read reviews both by various websites and by the users of the

cameras. My three favorite places to look are DPReview, CameraLabs, and ImagingResources. Steve’s Digicam is also a good information source.

Jerry Schneir is a member of the Los Angeles Computer Society. Article is from the May 2012 issue of “User Friendly.” Web: <<http://www.lacspc.org>>. E-mail: <editor@lacspc.org>.

Light Housekeeping for a Safe and Healthy Computer **By Mike Morris**

The Front Range PC Users Group (FRPCUG) provides free computer help to the community and to several other local non-profit organizations. As a result of these efforts, we have concluded that there are two tasks and several free and reliable utilities that help to maintain a safe and healthy computer.

Without a doubt, the two most important safety and security tasks for every Windows computer user are:

1. Keep the Operating System up to date
2. Keep the security software up to date

In addition to those two tasks, there is some computer “housekeeping” required to keep your computer healthy (for those of you who consider yourselves not knowledgeable enough to “maintain” your computer, think of these utilities as cleaning tools, not maintenance tools).

For housekeeping, these utilities are recommended:

1. Revo Uninstaller

This free utility does an excellent job of uninstalling unwanted software— even better than the Windows utility.

You can use the default settings of Revo.

It is important to note that Revo first runs the uninstaller program provided with the program you want to remove. At the end of that process, you are asked if you want to restart your computer. At this point, **DO NOT RESTART YOUR COMPUTER**. Click on “No” or “Restart later” (or whatever similar message is displayed). That will allow the rest of Revo to run. It will check for left-over files in the Windows Registry and the directories. Whatever files or file remnants it finds, select everything it finds and delete them.

You can download Revo from http://www.revouninstaller.com/revo_uninstaller_free_download.html>. The free version is the one in the left column.

When installing this (or any program), proceed carefully, because very likely there is additional software “bundled” with what you want—that additional software is usually unnecessary. Examine each screen as it is displayed and uncheck or refuse any of the extra unwanted software.

Sometimes, even Revo needs some help. When combined with a registry cleaner, unwanted software can be effectively removed. The registry cleaner we recommend is:

2. CCleaner

This is another free, excellent utility. There is much debate in the computer world about registry cleaners. Since the Windows Registry is so crucial to correct operation, one viewpoint is that no one but an expert should use them. It is true that modifying the Windows Registry has the potential to create problems. However, those of us in FRPCUG have used CCleaner on many

computers without problems. When using the registry cleaner option of CCleaner, you will be asked if you want to backup your registry. It’s a safety factor that is up to you.

There are two parts to cleaning your computer of unwanted/left-over junk using CCleaner: Cleaner and Registry. Use both—once a week is recommended, but at least once a month.

There are cases where, after running Revo, it may be necessary to run CCleaner 3 or 4 times before all of the junk is removed. For example, if you have Norton security software installed on your computer and want to remove it, it will take Revo and possibly 3 or 4 passes of CCleaner (restarting your computer after each CCleaner run) to completely remove the Norton software (more on Norton in a moment).

You can download CCleaner from http://www.filehippo.com/download_ccleaner/>. Use the “Download Latest Version” button with the green background at the right side of the page.

For computer security:

Virtually all new Windows computers are delivered with a trial version of one brand or another of security software installed, usually good for up to 90 days. Once that trial is over, you need to pay for an annual subscription for updates.

In today’s world, there is no need to pay for security software. There are a number of excellent, free security software programs available. And, there are cases where the free software might actually be better than security software that you buy. For example, in the past, Norton security software acquired a reputation for slowing down the computers on which it was installed

(my own experience with Norton software—at least the older versions, based on helping other computer users, is that it is not as good at catching malicious software (malware) as other programs).

Of the many free security software applications available, FRPCUG members have used these four, and found them to be reliable and effective (just because the software is free does not mean it is less capable):

One is Microsoft Security Essentials (MSE). You can download MSE from <http://www.microsoft.com/download/en/details.aspx?id=5201>. Note that there are 2 versions available, depending on whether your computer has an AMD or an Intel processor.

Another is Avira Free. This application received excellent reviews from the independent security software testing organization, AV-Comparatives - Independent Tests of Anti-Virus Software, <http://www.av-comparatives.org/>.

A third choice is Avast Free, and a fourth choice is AVG Free. We suggest you read the reviews on these products (enter: review of—and the application name—into a Google search, or use the AV Comparatives website mentioned above). If you decide to use one of these applications, download it from <http://www.filehippo.com>. You are less likely to encounter excess, unnecessary additional software (sometimes called “bloatware” or “sneakware”). Once you connect to the filehippo website, just enter the name of the application into the search box.

Another area of debate regarding security software is the number of different security software applications that should be installed and running

on one computer. With one exception, described below, you are probably going to be better off with only one. Since these applications are always running (in the background), it is very likely that two or more security applications running simultaneously will cause conflicts (and/or slow down your computer). It is possible, with a lot of experimentation, to find multiple security applications that do not conflict (one FRPCUG member has done so), but for most computer users, one application is sufficient.

The best way to change security software is to download, but don’t install, the new security software. Then use Revo (and if necessary, CCleaner) to remove the old security software. Finally, install the new security software.

A supplementary security software program that works extremely well is Malwarebytes. You can download this program from <http://www.filehippo.com/search?q=malwarebytes>. The free version does not run continuously in the background, as do other security software applications. That means Malwarebytes does not conflict with any other security software. The only disadvantage to this program is that you have to remember to run a manual scan (say once a week). It’s worth it—Malwarebytes finds problems other security software does not.

The best way to keep your computer secure, as mentioned above, is to keep the operating system and security software up-to-date. You can set Windows computers for automatic operating system updates. Virtually all security software programs, including

[Continued on Page 18](#)

APCUG Conference Pictures



APCUG Conference 7-13 & 7-14; Canton Ohio. SEMCO attendees Franz Breidenich, Richard Jackson, Bob Clyne (above) & Warner Mach (below).



APCUG Conference Pictures



(Above) APCUG conference: Table in “Room A” (Below) Raffle being conducted.



SEMCO Meeting Pictures



(Above) At SIG-Computing Micho Radovnikovich talks about robotics.
(Below): Tom Callow discusses future devices.



SEMCO Meeting Pictures



(Above) Franz Breidenich and Tom Callow get ready to conduct the raffle.
(Below): Members during refreshment break.





BOARD MEETING
7/8/2012
Warner Mach

Board Members Present

President Mike Bader, Vice President Richard Jackson, Treasurer Bette Gay, SIG-Computing Chairman Tom Callow, SIG-Advice Chairman Franz Breidenich, Publications Committee Chairman Warner Mach, Member-at-Large Brian Brodsky, Member-at-Large Bob Clyne, and SIG-Programming representative Sikander Rashid. The board meeting was called to order at 12:07 p.m.

Old Business

Bette Gay reported that the current treasury amount equaled a total of \$9,155.50 with \$4,400.70 in the checking account and \$4,754.80 invested in three Certificates of Deposit. The membership currently is 74, with one honorary membership and three complementary mailings.

There was discussion about the uses of the e-mail that is currently sent to the members only. Discussion revolved around: (1) Keep this e-mail for members only. (2) Whether coupon codes (such as Focal Press) can be included in the mailings. (3) The extent to which a “recap” of the previous meeting should be included. (4) The difference between this facility and the SEMCOUG Yahoo Groups facility. (5) Use of facility for emergency notifications.

A motion was made by Tom Callow as follows: (1) Continue the mailing to membership only (private). (2) Include coupon codes. (3) Continue to include a modest recap of the previous meeting. Motion was seconded by Bob Clyne, and was carried.

New Business

There was some discussion of a message that had been received by Franz Breidenich concerning the availability of a SEMCO Facebook “page.” Mike Bader, along with Franz, will be looking into what steps need to be followed to “take ownership” of the Facebook page.

Bob Clyne moved to adjourn at 12:33. Richard Jackson seconded the motion and it was carried.

Continued from Page 13

the free ones can be set up for automatic updates.

For more information on this topic, connect to <http://frpcug.org/presentations/BB_Present04.pdf> and <http://frpcug.org/presentations/comp_maint_security.pdf>.

One other suggestion: Another free, useful utility is Belarc Advisor. The program provides a detailed list of the hardware installed in your computer. You can download Belarc Advisor from <http://www.belarc.com/free_download.html>. While not crucial, like security software and maintenance utilities, Belarc is a helpful program to have on your computer.

We have installed and run these programs on many computers without any problems. There is, however, always the chance that some unusual combination of hardware and software may result in a problem. So you should backup at the very least your important data, even if it is just copying that data temporarily to a flash drive. Please read our disclaimer at <<http://www.frpcug.org/k-byte/current.pdf>> (page 19).

Happy Computing!

Continued on Page 21

SPECIAL INTEREST GROUPS (SIGS)



SIG-COMPUTING
Tom Callow

Aug. 12: 1:45 p.m.: LINUX: Elizabeth Ziph of “Linux Box” in Ann Arbor will discuss their operation, where they offer training, software development, and systems support for open source systems.



SIG-TECHNIQUES
Warner Mach

Aug. 12: 3:45 p.m.: Windows 8: Another look at Windows 8: SIG-Computing Chairman Tom Callow will provide updated information on Microsoft’s much-anticipated Windows 8 and provide a look at the Windows 8 Release Preview.



SIG-PROGRAMMING
Richard Jackson

Aug. 18: At the home of Richard Jackson. Contact Mr. Jackson for full details: (248) 546-3694. **Topic:** Chapter 10 - Debugging.



SIG-ADVICE
Franz Breidenich

Aug. 7/Sept. 4 (Tues): 5:30 p.m.: At the Madison Heights Library located at 240 West 13 Mile Rd. one block West of John R. The parking lot entrance is off Brush St. The lot and entrance to the library is located in the back of the library. **Topic:** General discussion.



SIG-LINUX
Michael Rudas
Mike Bader



Aug. 28 (Tues): 6:45 p.m.: At Motor City Free Geek, 1511 Jarvis St., Suite #10, Ferndale, MI 48220. The building is on the Northwest corner of Wanda and Jarvis - The first traffic light south of 9 Mile, on Wanda. **Topic:** TBD.

Sept. DATA BUS DEADLINE (7th day after 2nd Sunday in month)
SEMCO Input and Members’ Ads—Deadline: Sun., Aug. 19, 11:59 p.m.
 Members’ personal ads are free. To mail, use Editor [address on Page 2](#); e-mail address: [<warnermach@gmail.com>](mailto:warnermach@gmail.com). PLEASE send to arrive sooner than deadline.
Business Ads - Deadline: Second Friday monthly. Contact Editor [\(address Page 2\)](#).

Warner Machwarnermach@gmail.com

(to post monthly computer group info)

**CALENDAR-OF-EVENTS
OTHER GROUPS****COMP (Computer Operators of Marysville & Port Huron)**

(See web site) Jane Wheatly 810-982-1187 or Pam Raisanen E-mail info: [<bwcompinfo@gmail.com>](mailto:bwcompinfo@gmail.com). Web: [<http://www.bwcomp.org>](http://www.bwcomp.org).

DITUG: Detroit IT User Group (Formerly Focus: Hope IT User Group)

1400 Oakman, Detroit, MI. 48238. Web info [<http://www.ditug.org>](http://www.ditug.org). See web sites for details. Pre-registration required.

HUG (Holly User Group)

Aug. 11, 9 a.m.-noon (2nd Saturday) Groveland Twp. Fire Hall, 3085 Grange Hall Rd. & Dixie Hwy., Holly, MI. 48442. Ron McCauley 810-629-9683. Topic: TBA.

MacGroup-Detroit

Aug. 26, 3:00 p.m., Birmingham Temple, 28611 West 12 Mile Rd., Farmington Hills. Info: Terry White, [<terry@macgroup.org>](mailto:terry@macgroup.org) or 248-569-4933. [<http://www.macgroup.org>](http://www.macgroup.org). Topic: "Mac OS X 10.8 Mountain Lion." SIGs: 2:00 PM.

MacTechnics, (MAC User Group)

Aug. 18 (See web site); See web site for meeting time. [<http://www.mactechnics.org>](http://www.mactechnics.org). JoAnn Olson at 248-478-4300.

MDLUG (Metro Detroit Linux User Group)

Aug. 11, 12:30–2:30 p.m., (2nd Saturday); MDLUG meetings will be at The Gaudior Academy located at 27100 Avondale Avenue in Inkster. Web: [<http://www.mdlug.org>](http://www.mdlug.org). Topic: "MD-LUG Scripting Competition."

Motor City Free Geek

Every Saturday 1 p.m. to 5 p.m. 1511 Jarvis St. Suite #10, Ferndale, MI 48220. [<http://www.motorcityfreegeek.net>](http://www.motorcityfreegeek.net). E-mail: [<MotorCityFreeGeek@gmail.com>](mailto:MotorCityFreeGeek@gmail.com). Recycling & Open Source.

MUG (Michigan User Group)

Aug. 14, 6:30 p.m., (2nd Tuesday): Farmington Community Library-Main Branch, 32737 W. 12 Mile Rd., Farmington Hills, MI. 48334. [<http://www.mug.org>](http://www.mug.org). Topics: "Impress.js presentation framework and Raspberry Pi."

Oak Park Computer Club

Every Fri., 10:15 a.m. at Oak Park Library, Oak Park Blvd. west of Coolidge.

Royal Oak Computer Club

Every Wed., 12:30 to 2:30 PM at Mahany/Meininger Senior Community Center, 3500 Marais Ave., Royal Oak, 48073. Near Crooks & 13 Mile. Guest speakers & regular monthly speakers. [<http://tinyurl.com/royaloakcc>](http://tinyurl.com/royaloakcc).

SHCC (Sterling Heights Computer Club)

Sept. 4, 7:30 p.m. (1st Tues); Macomb Community College South Campus, Bldg. K, 14500 E. 12 Mile Rd. Don VanSyckel [<Don@VanSyckel.net>](mailto:Don@VanSyckel.net), 586-731-9232; Web: [<http://www.SterlingHeightsComputerClub.org>](http://www.SterlingHeightsComputerClub.org). Topic: "Backup, Issues and Techniques."

Continued from Page 18

Mike Morris is the Editor at the Front Range PC Users Group, Fort Collins, CO. Web: <<http://www.frpcug.org>>. E-mail: <[Twriterext \(at\) gmail.com](mailto:Twriterext(at)gmail.com)>.

Pictures: Recent SEMCO Meetings: <<http://www.tinyurl.com/y8cm99e>>

Podcasts: Podcasts of SEMCO meetings can be found at: <<http://www.semco.org/podcasts.htm>>



Note: For the Key Word to get a 40% discount (increased from 30% shown below) see Warner Mach - Editor.



User Group Members SAVE 30%
learn · master · create

www.focalpress.com

COMPUTER RESOURCE PEOPLE

This is a list of people willing to be resources for other members to call when they have hardware or software questions.

Are you willing to help members learn?

Which software programs are you familiar enough with?

It is not necessary to be an expert, but just have some familiarity with the program and be willing to help someone starting to learn it. Please give this some thought and volunteer at the next group meeting.

Almost Anything: Vander-Schrier

AutoCAD: Comptois

Genealogy: Cook

IBM PC Hardware Issues: Clyne, Yuhasz

Operating Systems: Callow, Clyne, Yuhasz

MAC Hardware and OS Issues: Yuhasz

Security: Bader

MS Office for Windows: Callow

MS Word: Clyne

Networking: Callow

Novell Netware: Yuhasz

Quicken: Clyne

Geocaching: Cook

Relational Database Programming: Lis

Bader, Mike—586-573-7330, 9am–8pm.....	mdbader@flash.net
Callow, Tom—248-642-5770, 9am–5pm.....	tcallow@monaghanpc.com
Clyne, Bob—810-387-3101, 9am–10pm.....	clyne@mich.com
Comptois, Jerry—248-651-2504, anytime	
Cook, Stephen—313-272-7594, eves.....	scook48227@ameritech.net
Lis, Bernie—248-669-0101, 10am–8pm.....	BerLLis@comcast.net
Vander-Schrier, Jack—586-739-7720, 12–8pm.....	jvanders@comcast.net
Yuhasz, Steve.....	Help@yuhasz.org



**SOUTHEASTERN MICHIGAN
COMPUTER ORGANIZATION, INC.**

SEMCO CALENDAR

**Engineering Society of Detroit
20700 Civic Center Dr., Suite 450, 4th Floor
Southfield, MI. 48076
42°29'7" N by 83°14'29" W**

Aug. 12—SUNDAY (Meet 2nd Sunday)

**SEMCO Board Meeting at 12:00 noon. For Officers and SIG Chairpersons.
Other members are invited to attend.**

SEMCO General Meeting at 1:30 p.m.

Special Interest Groups (SIGs)

SIG-COMPUTING, 1:45 p.m.: LINUX: Elizabeth Ziph of “Linux Box” in Ann Arbor will discuss their operation, where they offer training, software development, and systems support for open source systems.

SOCIAL PERIOD, 3:15 p.m.: Refreshments! (Reminder: We must continue to maintain a neat environment.)

SIG-TECHNIQUES, 3:45 p.m.: Windows 8: Another look at Windows 8: SIG-Computing Chairman Tom Callow will provide updated information on Microsoft’s much-anticipated Windows 8 and provide a look at the Windows 8 Release Preview.

SIG-Programming, Aug. 18: At the home of Richard Jackson. Contact Mr. Jackson for full details: (248) 546-3694. **Topic:** Chapter 10: Debugging.

SIG-ADVICE, Aug. 7/Sept. 4 (Tues): 5:30 p.m.: At the Madison Heights Library located at 240 West 13 Mile Rd. one block West of John R. The parking lot entrance is off Brush St. The lot and entrance to the library is located in the back of the library. **Topic:** General discussion.

SIG-LINUX, Aug. 28 (Tues): 6:45 p.m.: At Motor City Free Geek, 1511 Jarvis St. Suite #10, Ferndale, MI 48220. **Topic:** TBA.

Sept. 9 - SEMCO Sunday.

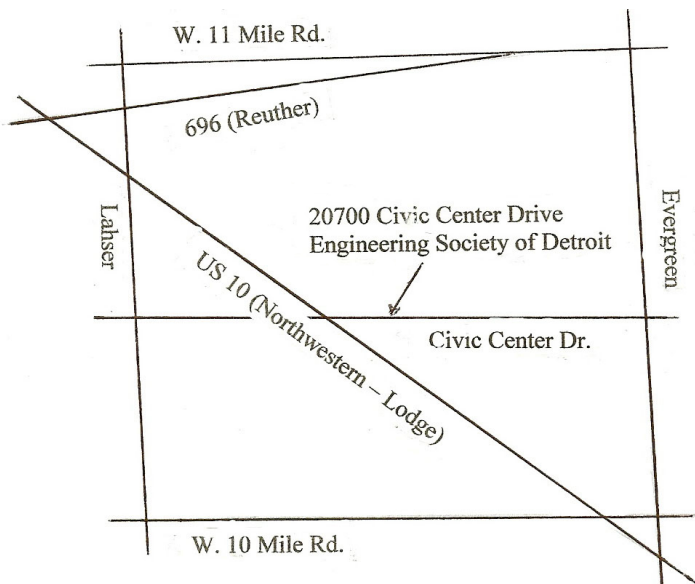
<http://www.semco.org>

PUBLIC INVITED

(Please copy this and the next page to post on your bulletin board)

SEMCO Meetings at Engineering Society of Detroit
20700 Civic Center Drive, Suite 450, 4th Floor
Southfield MI 48076.

42°29'7" N by 83°14'29" W



From I-696 exit at Evergreen. Take Evergreen south to Civic Center Drive. Civic Center Drive is about halfway between I-696/Eleven Mile Rd. and 10 Mile Rd. Turn west, right if you are coming from the north, onto Civic Center Drive. Follow Civic Center Drive, watching the number signs on the right. When you get to the 20700 sign turn right, north, and follow the drive until you arrive at the southwest corner of the brown building with the Engineering Society of Detroit sign near the top. Turn right, east, and go past the front of the building. When you reach the end of the building, turn left, north and go to the back of the building and turn left, west, again. The parking lot will be on your right. The entrance is in the center of the building. Park in back of building. Enter the rear door. The ESD office is on the fourth floor.



**SouthEastern Michigan
Computer Organization, Inc.
P.O. Box 707
Bloomfield Hills, MI 48303-0707**

**SEMCO (future meetings)
August 12
September 9**

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