



Official Newsletter  
SouthEastern Michigan  
Computer Organization, Inc.

# DATA BUS

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Volume 38

August 2013

Number 8

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## **Watch Out for Free Credit Report Scams By Ira Wilsker**

We have all inevitably seen the TV commercials for a variety of offers regarding “free” credit reports and credit scores. While there are some legitimate offers for free credit reports and free credit scores, many of those heavily advertised as “free” are not really free, but require a pricey subscription for their services in order to get the “free” report. Consumers need to be aware that promotions touting “free” are often quite expensive in reality.

This deception that has ensnared countless individuals has for years also attracted the attention of consumer protection agencies and organizations, ranging from the Federal Trade Commission, state attorneys general, and the Better Business Bureau. Warnings abound about the alleged scams claiming that certain companies will give you a free credit report and credit score in exchange for a paid subscription to their services.

Since 2005, every consumer has been entitled to a totally free

credit report from the three primary nationwide reporting agencies, Experian, Equifax and TransUnion. According to the Federal Trade Commission website <<http://www.consumer.ftc.gov/articles/0155-free-credit-reports>>, “The three nationwide credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report. To order, visit <<https://www.annualcreditreport.com>>, call 1-877-322-8228. Or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide credit reporting companies individually. They are providing free annual credit reports only through <<https://www.annualcreditreport.com>>, 1-877-322-8228 or mailing to Annual Credit Report Request Service. You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies

### **A Warning About “Imposter” Websites**

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — [annualcreditreport.com](http://annualcreditreport.com). Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell [annualcreditreport.com](http://annualcreditreport.com) in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

[Annualcreditreport.com](http://Annualcreditreport.com) and the nationwide credit reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from [annualcreditreport.com](http://annualcreditreport.com) or any of the three nationwide credit reporting companies, do not reply or click on any link in the message. It’s probably a scam. Forward any such email to the FTC at [spam@uce.gov](mailto:spam@uce.gov).

every 12 months.” The consumer also needs to be aware that the legitimate Annual Credit Report Service will, by necessity, request personal information from the user, including full name, date of birth, social security number, and other sensitive personal information in order to verify the user’s identity, and to prevent unauthorized access to the user’s credit report.

In one of its many published consumer postings, the Better Business Bureau stated, “Verifying information contained in credit reports on a consistent basis is a great way for consumers to avoid financial and identity fraud, as well as correct mistakes before they have a major impact on their credit score.” A similar sentiment has been posted online by many of the states’ attorneys general, as well as by almost all of the major consumer protection organizations. If questionable entries or obvious errors are found on the free credit report obtained from any of the three credit reporting companies, the process to challenge or correct information is often provided by the credit reporting agency, and can also be found online at <<http://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>>. It should be remembered that a higher credit score often leads to lower interest rates, and increased loan availability.

In terms of the legitimate free credit report service, the FTC has posted a stern warning about what it calls “Imposter” websites that try to trick users into paying for the otherwise free service, or engaging in identity theft. The FTC says, “Only one website is authorized to fill orders for the free annual credit report you are entitled to under law—[annualcreditreport.com](http://annualcreditreport.com). Other websites that claim to offer “free

credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card. Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell [annualcreditreport.com](http://annualcreditreport.com) in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information. [Annualcreditreport.com](http://Annualcreditreport.com) and the nationwide credit reporting companies will not send you an e-mail asking for your personal information. If you get an e-mail, see a pop-up ad, or get a phone call from someone claiming to be from [annualcreditreport.com](http://annualcreditreport.com) or any of the three nationwide credit reporting companies, do not reply or click on any link in the message. It’s probably a scam.”

Parallel to the questionable services that claim to provide free credit reports are similar dubious services that claim to provide free credit scores. Many of these services are actually affiliated clones of the original illicit services that provided the so-called “free” credit reports, and should be similarly avoided.

There are some legitimate services that do provide truly free credit scores; my personal favorite is CreditKarma <<https://www.CreditKarma.com>>, which offers “Truly Free Credit Scores” and free credit monitoring, as well as

other helpful services. CreditKarma subscribers can access the CreditKarma website at any time to see their latest credit information. Subscribers of the free service can also elect to receive monthly e-mails displaying their latest credit information and credit score, as well as e-mail alerts which may show credit inquiries or changes to their credit profile and score. CreditKarma also offers a free app for most smart devices that allows for ready portable access to the CreditKarma information.

Readers should be aware that the credit scores posted by different sources, often referred to as “Fair Isaac” or “FICO” scores, can differ, sometimes substantially, as different agencies such as banks, credit unions, and other lenders use different weighting and calculation methods which typically result in different scores for the same individual at the same time.

It would be prudent for people to obtain a totally free copy of their credit report from each of the three primary credit reporting agencies by using the [AnnualCreditReport.com](http://AnnualCreditReport.com) service, and checking each report for accuracy, requesting any corrections as appropriate. It would also be worthwhile to utilize one of the free credit score and credit monitoring services, such as [CreditKarma.com](http://CreditKarma.com) both to be aware of any changes in the individual’s credit profile, but also to be alerted of any potential identity theft that may be taking place. Also remember to be aware of the so called “free” services that are not really free. Avoiding being scammed is far better than trying to rectify the impacts of being scammed.

## WEBSITES:

<<http://www.oag.state.tx.us/agency/weeklyag/2008/0608creditrptscam.pdf>>.  
 <<http://www.consumer.ftc.gov/articles/0155-free-credit-reports>>.  
 <<http://www.annualcreditreport.com/>>.  
 <<https://www.annualcreditreport.com/cra/requestformfinal.pdf>>.  
 <<http://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>>.  
 <<http://www.attorneygeneral.gov/consumers.aspx?id=2110>>.  
 <[http://www.michigan.gov/ag/0,4534,7-164-17337\\_20942-111010--,00.html](http://www.michigan.gov/ag/0,4534,7-164-17337_20942-111010--,00.html)>.  
 <<http://en.wikipedia.org/wiki/FreeCreditScore.com>>.  
 <<http://www.creditkarma.com/>>.  
 <[http://en.wikipedia.org/wiki/Fair\\_Isaac](http://en.wikipedia.org/wiki/Fair_Isaac)>.

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## Are We All Turning Into Magnetic Ink? By Greg Skalka

*I've miles*

*And miles*

*Of files*

*Pretty files of your forefather's fruit  
and now to suit our great computer,  
You're magnetic ink.*

*(From "In the Beginning" by  
Graeme Edge, from the album "On The  
Threshold of a Dream" by The Moody  
Blues, 1969)*

Are we all turning into magnetic ink? That poem was written over 40 years ago, before the Internet, server farms, Amazon.com, big data, social media and digital image recognition, yet it predicts a road we are traveling down now. In the liner notes, it is the “Establishment” that speaks these words, with the goal of turning man into a quantifiable set of data. Are we all on our way to being defined by our data?

Companies compile more and more data about our habits and preferences, reducing our privacy and our ability to remain anonymous. From Google’s targeted advertisements to Amazon’s purchase suggestions, we are being reduced to a database of our likes and dislikes, ready for commercial exploitation. Our web searches are tracked so we can be presented with “more relevant” advertising, but the goal is more effective advertising, meaning more sales for less cost. It may be nice to be presented only with things in which we really would be interested, but when algorithms are implemented incorrectly, it can lead to limiting and even inaccurate suggestions. I once bought my daughter a lamp she wanted as a gift from eBay; now I regularly receive suggestions for other lamp purchases, something I care nothing about. The history of one oddball purchase may haunt my account forever.

A bigger problem is privacy in this era of commercial digital surveillance. From all this seemingly innocent and inconsequential data being collected about us, we could become defined by our purchases (like the lamp) or our searches. It has probably gotten to the point that one must be careful about what one searches for on Google, or any other search engine.

While the Internet represents an almost unlimited data resource, asking for the wrong things could get you in trouble, or at least earn you an undesirable label. This goes way beyond the obvious illegal activities like child pornography or online involvement with hate groups. Simply searching for information about embarrassing topics like incontinence or a gambling problem can put those topics into your “profile,” so later ads reflect those issues. When you let someone else use your computer, those embarrassing issues may be revealed. And since that data is out of your control, who is to say that someday a record of your searches on cancer won’t be sold to life insurance companies that could use it to deny you additional coverage.

Though the commercial world probably collects more data, governmental categorization of all of us is even more troubling. Repressive governments all over the world use data collected on their citizens in bad ways. Searching on the wrong topics in some countries can lead to imprisonment. Here we would hope to have more freedom and privacy, but some day, following another incident like 9/11, could we find a misinterpreted web search leading to a visit by the FBI or inclusion on a no-fly list?

There are also real criminals out there trying to collect data on us. Whether it is data to be sold or used for identity theft, or personal information from social media sites exploited for scams, home burglaries or child abductions, our data is sought after by malicious people intent on taking advantage of us. Once again, this may be data that we have no control over, stored on company servers, perhaps with poor safeguards.

Unfortunately, we are often willing, though possibly unknowing participants in this conversion of our lives into data. All the information we freely share on social networking sites can be a treasure trove to marketers, prospective employers and anyone interested in taking advantage of us. As time goes on, new ways are developed to monitor each of us, from location tracking through our phones, keyword analysis of our e-mails and facial recognition and tracking of our movements through security camera images. Even data collected with the best of intentions can fall into the wrong hands, or the intentions of the collectors can simply change. Once lists are started for convicted criminals, sex offenders, the mentally ill and potential terrorists, how hard would it be to make more lists, like of those that complain about the government? After all, we are only data.

### **Where to Put All That Data**

All the data we store, and that others store about us, has to be kept somewhere. Today it is stored not in the “magnetic ink” of magnetized domains on recording tape, but in magnetized regions of spinning metal platters. Mechanical hard drives, though losing out in some applications like tablets and phones to solid state memory, are still the primary means of bulk data storage. Seagate recently shipped its two billionth unit, the first hard drive manufacturer to reach that milestone. That is a hard drive for almost every third human on earth. While that seems amazing, what is really of interest is how they got to 2 billion. They have been making drives since 1980, and took 29 years to produce and ship their first billion units. Their second billion took only four years. That is a tremendous

amount of digital storage, especially since that last billion were probably each 100 GB or larger drives.

This exponential increase in cumulative drive capacity is necessary, as our need for storage grows exponentially. In 2007, we were uploading just over 5 hours of video to YouTube each minute. Now it is estimated that 72 hours of video is uploaded per minute to the site. To put this in perspective, if you were in the habit of watching YouTube 12 hours a day, every day, then in the five minutes it will take you to read this column, another month’s worth of new content was put on the site. The break is over; get back to watching!

### **High-Tech Pants**

I just bought a new pair of my favorite kind of pants, Costco’s Kirkland blue jeans, and got a surprise. Costco jeans have gone high tech. The product label advertises a new feature I’d not seen before—a cell phone pocket. It seems that Costco has tinkered with the classic five-pocket design and turned the small right front coin pocket into a cell phone pocket. They made that pocket deeper and a bit wider, so it could hold a standard cell phone. A large smartphone would probably be a tight fit. Of course, making that pocket so much deeper makes it useless for holding (or at least extracting) coins.

Most people today think that fifth pocket was designed for coins, but in the days before cell phones and wrist watches, it was meant to hold a pocket watch (the kind on a chain). That was the intended purpose of that pocket on the first Levi’s 501 jeans introduced in 1890. If this cell phone pocket thing catches on, it would thus be appropriate, as many people have stopped wearing wrist watches, using their cell phones



as timepieces instead. If we get to the point where we also use our phones for making retail purchases like they do in Japan, then we won't need to worry about where to put our displaced coins either.

### **Just A Minute**

Intel has produced a graphic and video outlining what happens today in an Internet minute. It shows 639,800 GB of global IP data transferred on the Internet in a minute, with the amount of various activities in that time listed. Some numbers are staggering (6 million Facebook views, 204 million e-mails sent), some are crazy (320+ new Twitter accounts, 1.3 million video views) and some are scary (20 new victims of identity theft, 135 botnet infections). And just as with hard drive shipments, future growth for the Internet appears to be exponential. Today the number of networked devices equals the global population; by 2015, it will be 2x. If the Internet and the number of devices on it keep growing this way every minute, it won't be long before humanity is minute by comparison. <<http://intel.ly/wjibt1>>

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**Update Multiple  
Programs  
Automatically  
By Ira Wilsker**

We all have software installed on our computers. Most popular software is periodically updated to add features, fix bugs, improve security, improve usability, or provide additional functionality. While some software offers the capability to notify the

user that updates are available, and some software can be configured to automatically update itself, the vast majority of software provides the user with no information when either major new versions are available, or minor build improvements are to be had. To regularly maintain our software libraries may require us to spend a lot of time researching new updates and versions, or we can use one of several utilities, generically referred to as "Software Update Monitors (SUMs)" that can quickly determine the versions of software that are installed on our computers, and then search the Internet to determine if any newer versions or builds are available. Some of these "SUMs" simply provide the user with a listing of the outdated software installed on his computer and possibly web links to download the updated software, while other "SUMs" actually reach out and automatically download and install the updated software.

One factor that users might want to consider before updating software that they are satisfied with is that the appearance or usability of the newer software may be different from the older versions that they are familiar with. It is also possible that an older stable version may be replaced by a less stable newer version, leading to software crashes or freezes. While there are many examples of software updates that led to unhappy users, the overwhelming majority of software updates are generally beneficial, especially if security is enhanced.

There are several of these Software Update Monitors available, mostly for free, that, when run, will automatically determine which software needs to be updated, and then automatically download and install the updates. A



listing and review of several of them is available at Gizmo's TechSupportAlert <<http://www.techsupportalert.com/best-free-software-update-monitor.htm>>. One of my favorites, and the favorite of millions of users, is Ninite <<https://ninite.com>>. According to the Ninite website, "We install and update over 500,000 programs each day for millions of home users." Using Ninite is very simple, and very reliable. Ninite can also be used to automatically install new software on a computer. To use Ninite, go to <<https://ninite.com>> and follow the very simple on-screen directions: "1. Click all the apps you want. You can learn more about a program by hovering over it. 2. Click "Get Installer" and run it. Ninite installs apps for you in the background. No clicking next. We say NO to toolbars or other junk. 3. Run it again later. Your installer will update apps to the latest versions. If something is up-to-date we'll skip it." Ninite will quickly create a small installer program that contains the selected software list, which the user downloads; the Ninite installer that I use is only 248kb in size, and downloaded almost instantly. The installer is run by the user and very quickly searches the computer for any of the selected programs, determining the installed versions. If a new program is selected from the Ninite list, Ninite is intelligent enough to recognize that it is a clean install, and will install the selected program. If the latest versions of selected programs are already installed, Ninite will recognize that fact, and not download or reinstall the program, leaving the current program intact. Ninite will access the Internet, go directly to the software publishers' website or officially authorized download location, sequentially download each update or

new program, and install it without user intervention. One especially nice feature of Ninite is that the installation and updating of software does not require any user intervention; there is no "Next" button to click, no frequent rebooting, and Ninite automatically rejects any unnecessary add-ons such as toolbars, home page changes, and junk files. While automatically downloading multiple programs and updates does not require any user intervention, it may take some time to physically download and install the several files, with progress displayed in real-time.

The basic Ninite installer is free for personal use, and is reusable without needing to download a fresh copy unless additional software is added to the list. Rerunning the small installer periodically is a good practice, as it will again check the selected software for updates, automatically downloading and installing the updates. If the user changes his software library, either adding or deleting titles, returning to the Ninite.com website and re-selecting software is a fast and easy process, with a fresh copy of the installer almost instantly created and downloaded. For individuals who want totally automated software updating, without having to manually run a SUM like the free version of Ninite, Ninite offers Ninite Updater, a \$9.99 (annual subscription) utility that automatically and frequently checks for new software versions in the background, without user intervention, and, if any updates are found, places a red "N" (for Ninite) notification in the system tray; one click, and updates are downloaded and installed. If no updates are currently available, a bright green "N" appears in the system tray. For large corporate, organizational, or academic users, Ninite offers Ninite Pro which

can automatically maintain and update the software on all of the networked computers. Ninite Pro pricing is based on the number of computers in use, and can be as low as \$20 per month for up to 100 connected computers, incrementally increasing to \$185 per month for up to 1000 connected computers; for more than 1000 connected computers, Ninite offers custom pricing.

Another free standing “SUM” update checker that I periodically use is Patch My PC, available as a free download from <<http://patchmypc.net/download>>. PatchMyPC.exe is a small, 477 kb program that requires no installation, is ready to run when downloaded, and can also be run from a flash drive as a portable update checker. Patch My PC has been reviewed by many of the computer publications and websites, and has earned numerous awards, including a five star (highest) editors’ rating from CNET, “Editors’ Pick” from Majorgeeks, and a five star “Essential” rating from FindMySoft Review. Patch My PC is very easy to use; run it, and it will very quickly search the user’s computer for eligible software. According to the Patch My PC website, “When Patch My PC is started, it will scan for outdated software automatically. If outdated software is detected, it will be shown as Red, up-to-date software will show as Green, and if it’s not installed it will show as Black.” Patch My PC can be as simple as running it, allowing it to identify the most common software installed on the computer, and selecting to update all of the out-of-date software found. For those users who want greater power and control, Patch My PC offers a lot of flexibility and options. Selecting “Other Software” from either the menu in the left margin or a tab on the top-left of

the window, displays a lengthy list of other, less common software than can be monitored and updated by Patch My PC. One of the menu items on the left margin invokes Microsoft’s Windows Update service, and checks for any uninstalled Windows updates. Tabs over the right window offer additional services to the user, including a startup manager, an uninstaller, a scheduler to automatically check for software updates at selected times, and an options tab that allows the user to better control the functionality of the program. I have found Patch My PC to be both powerful and useful, and it is one of the utilities that I carry on a keychain flash drive, to be used whenever I need to check another computer for software updates.

By choice, I prefer to have the newest and latest versions of the software that I frequently use, and both Ninite and Patch My PC are excellent ways to maintain a software library. Each has software titles lacking on the other, so I periodically switch between them, running one, and then running the other a few weeks later. These two Software Updates Monitors, as well as most of the others, have made it very easy to keep our software updated; this is one of the several necessities often required to enhance our computer security.

#### **WEBSITES:**

<<http://patchmypc.net/download>>.

<<https://ninite.com/>>.

<<http://www.techsupportalert.com/best-free-software-update-monitor.htm>>.

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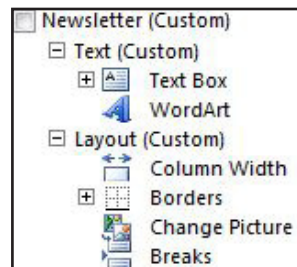
## Customizing the Ribbon in Office 2010

By Nancy DeMarte

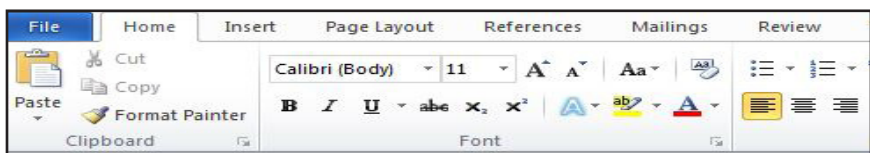
If you are a Microsoft Office user, by now you have probably experienced the “ribbon.” Introduced with Office 2007, the ribbon was a radical change in the way commands were displayed in the Office programs, such as Word, PowerPoint, and Excel. In previous versions, “drop down menus” were the norm. You clicked a term on the menu bar, and a list of clickable commands slid down the page. Beginning with Office 2007, commands were lined up across the top of the screen, organized by tabs in a ribbon-like structure. Each tab contained “groups” of similar commands. Needless to say, the new ribbon met with much resistance. There was no way to revert to the earlier look or to customize the ribbon. All a user could do was minimize the ribbon by double-clicking any tab or add and delete items from the Quick Access bar above the ribbon.

Microsoft got the message. When Office 2010 was released, one of the categories in the Options sections of each program was “Customize Ribbon.” Users could create new tabs and fill them with groups of any commands they chose. They could hide any or all tabs, rename them, save their customized ribbon, and export it to other computers. Customization of the ribbon was easy; it was all done in a single window.

Opening Word 2010, because I use it often, I set out to customize the ribbon. I found that, although the default commands could not be renamed, reordered or deleted, I could add new custom tabs and groups. So I decided to create a tab called Newsletter, into which I would put some groups of commands that I use when composing newsletters. First I opened the Customize the Ribbon window (File → Options → Customize Ribbon). I soon learned that the quicker way was to right click any default tab on the ribbon and then click Customize the Ribbon. Then I added a new tab (New Tab button → OK), which also added a new unnamed group. Both my tab and group had the word “custom” after them, but I found this word is not visible on the actual ribbon. Then I renamed my tab (Select the tab → Rename button → typed Newsletter → OK). If I had changed my mind and wanted to delete my new tab, I could have right clicked it and selected Remove at any time.



Then I created another new group on the tab, using the same steps as I had used for creating a new tab. I clicked each new group, selected Rename, and typed Text and Layout. Then it was time for the hardest part—choosing the



commands I wanted to add to the groups. Office programs contain hundreds of commands, many of which do not appear on the default ribbon. First I spent time scrolling through the Popular and All Commands lists in the left pane, where I found a few that fit my needs. I clicked Text group in the right pane, then the command name in the left pane, and then the Add button between the panes. I repeated this process to add the rest of the commands I wanted, looking in other lists, including “Commands not in the ribbon.” When I renamed the first command, I found I could attach an icon to it from a gallery which opened next to the renaming box. I repeated these steps for the remaining tab and commands. Now when I open Word 2010, my Newsletter tab appears along with the default tabs. When writing a newsletter, I can stay on that tab most of the time. If later I want to get rid of it, I can go to the Customize the Ribbon window, right click each item and click Remove or choose to Reset the ribbon to its original state. Note: Resetting also removes all customizations of the Quick Access bar.

### Some tips about customizing the ribbon

1. Since the ribbons on the Office 2010 programs each have different tabs, groups, and commands, customizations only apply to the program in which they are created.
2. You can’t delete a default tab in Office 2010, but you can hide it by unchecking the box next to the tab name in the Customize the Ribbon window.
3. You can export your customized ribbon to another computer by saving it as a file and exporting it. In the Customize the Ribbon window,

click Export/Import. Click “Export all customizations.” Then go to the computer which is to receive the file, open the customization window and click “Import customization file.” Caution: This will replace any customizations that have been done to that program on the receiving computer.

4. The ribbon is now being used by Microsoft in many venues, including Windows 8. In Office 2013, the ribbon can be customized in the same way as Office 2010.
5. It is easy to minimize the ribbon in Office 2010, leaving only the tabs. Click the tiny up arrow to the left of the Help icon near the right end of the ribbon. Minimizing the ribbon opens up more work space in the program window. Click it again to restore the full ribbon.
6. If you need help with the ribbon, click the Help icon (?) in the top right corner of any Office window and search for “Office ribbon customization.”

**Nancy DeMarte** <[ndemarte \(at\) Verizon.net](mailto:ndemarte@verizon.net)> is a regular columnist (Office Talk) for the Sarasota PCUG, Florida <<http://www.spcug.org>>. This article first appeared in the May 2013 issue of the Sarasota PC Monitor.



**Google Safe Browsing  
You Probably Have It But  
Don't Know It  
By Ira Wilsker**

Most of us know Google as the mega search engine, the provider of Gmail services, an online mapping utility, and the provider of several other online services. What many of us did not know is that Google is also very involved in the detection, notification, and

eradication of dangerous websites that spread malware or are phishing (identity theft) websites that spoof real websites for the purposes of stealing personal and financial information.

Google's Safe Browsing initiative has been in place since at least 2008, but now has become used regularly by over a billion people; what these billion people do not know is that they are utilizing Google's Safe Browsing service, because it is totally transparent to the user, and requires no registration or intentional application in order to use it. At present, anyone using recent versions of Google Chrome, Apple Safari and Mozilla Firefox web browsers (but not Microsoft's Internet Explorer) are using the Google Safe Browsing service. These modern browsers automatically check web requests (addresses, URLs) when entered by the user either by typing them in to the address bar or when clicking on a hyperlink on a webpage displayed on one of the included browsers. Google continuously compiles lists of web based threats, and the browsers themselves quickly check the web addresses entered against the Google Safe Browsing list of purloined websites; depending on the browser, the user is either warned or blocked from accessing those listed websites that are known to harbor malware or are engaged in identity theft.

In addition to providing information about dangerous website threats directly to a participating browser and its users, Google also immediately notifies the ISP (Internet Service Provider) of threats (dangerous websites) hosted on their networks and servers. Reputable webhosts will promptly suspend or remove websites that contain malware code that could infect a remote computer

that simply opens the contaminated website, or websites that are used for the purposes of phishing. While most webhosts are ethical and act promptly to neutralize any dangerous sites on their servers, there are many webhosts in the U.S. and around the world that knowingly host illicit websites, and will purposely not remove a dangerous site.

The number of users who often unknowingly connect to dangerous websites is staggering. According to Google <<https://www.google.com/transparencyreport/safebrowsing>>, "Approximately one billion people use Google Safe Browsing. We help tens of millions of people every week protect themselves from harm by showing warnings to users of Google Chrome, Mozilla Firefox and Apple Safari when they attempt to navigate to websites that would steal their personal information or install software designed to take over their computers." According to Google, during the week of June 2, 2013 (latest date available at this writing), 78,799,217 users saw a warning on their browser when they navigated to a website that Google Safe Browsing had previously identified as unsafe. The week of June 2 warning number is almost 10 times the number of warnings that were displayed during the week of March 10, 2013, when "only" 8,654,246 warnings were displayed. It needs to be reiterated that these warnings were only displayed to users of later versions of Firefox, Safari, and Chrome, and not to users of the very popular Internet Explorer, and other lesser browsers.

The number of unique unsafe websites detected by Google is also very high. Google Safe Browsing is looking for websites containing

malware (viruses, Trojans, spyware, and other dangerous software), and websites that host spoofed websites that parody legitimate websites in order to dupe unsuspecting users into entering personal and financial data for the purposes of identity theft (phishing). While no one can absolutely detect and enumerate absolutely all dangerous websites, Google has had some notable success in detecting dangerous websites, notifying users of the threat, and asking service providers to take down the dangerous websites. In the week of June 23, 2013 (latest available), Google detected 38,836 new websites containing malware, and 27,247 new phishing websites. Google defines Malware sites as, "...sites (that) contain code to install malicious software onto users' computers. Hackers can use this software to capture and transmit users' private or sensitive information." Google then defines Phishing websites as, "...sites (that) pretend to be legitimate while trying to trick users into typing in their username and password or sharing other private information. Common examples are web pages that impersonate legitimate bank websites or online stores."

Web surfers need to understand that the newly detected dangerous websites are not the total number of dangerous websites that pose real threats to the user, but rather only newly detected websites. This implies that the total number of dangerous websites online at any given moment may be much greater than this "newly detected" number, as not all detected dangerous websites are taken down promptly (if at all) by their webhosts, and remain a continuing threat to unsuspecting users. The Google Safe Browsing service

notifies the user of both newly detected dangerous websites and older websites that still present a threat to the user.

Websites that contain malware that can infect the computer of a visitor fall into two general categories, "Attack Sites" and "Compromised Sites." "Attack Sites" are websites purposely created by miscreants to host and disseminate malware to the computers of anyone viewing that particular website. Many of these "Attack Sites" are opened by unsuspecting users who connect to them from listings on the major search engines or from links planted on other, sometime legitimate, websites. Some examples of these planted links intended to send innocent users into the trap are often listed on social media websites (Facebook, Twitter, Pinterest, etc.), special interest and hobby blogs, e-mails from hijacked e-mail accounts, and other sources. Sometimes, malware may infect the user's computer when visiting legitimate websites that have been "Compromised" or hacked by individuals who alter the otherwise authentic website to load malware on a visitor's computer. The majority of websites hosting malware are "Compromised" websites; during the week of June 16, 2013, Google detected 38,638 compromised websites, which were added to its alert list. the number of intentionally created "Attack Sites" is much lower than the "Compromised" websites, with 3,966 such sites detected by Google during that same week.

One of the problems that is frequently encountered when trying to mitigate the threats of online malware is the slow response from many of the ISPs and other webhosting companies. According to Google's latest report on "Webmaster Response Time (in days)," dated March



24, 2013, it took an average of 48 days for a webmaster to remove a dangerous website transmitting malware. While 48 days seems like a long time, considering that countless users will likely be victimized in the days between notification and removal, 48 days is a significant improvement in response time; during 2007, the typical response time was 90 days!

In terms of geography, only about 2% of the 14,226,639 websites tracked (hosted) in the United States contain malware. This compares favorably to the 8% hosted in Russia, 11% hosted in Turkey, 8% hosted in Iran, 5% hosted in China, 14% hosted in India and the 12% of the tracked websites in Mexico that contain malware. Malware hosting is clearly an international problem, and it would take an organization with the fiscal and technical resources of Google to detect, warn, and try to remedy the threats of malware that we all face when surfing the web. There may be some valid contemporary issues and complaints about Google, but Google is to be commended for trying to clean up the threats that are endemic on the Internet.

#### **WEBSITES:**

<<https://www.google.com/transparencyreport/safebrowsing>>.

<<https://www.google.com/transparencyreport/safebrowsing/malware>>.

<<https://www.google.com/transparencyreport/safebrowsing/notes>>.

<<https://www.google.com/transparencyreport/safebrowsing/faq>>.

<[https://en.wikipedia.org/wiki/Google\\_Safe\\_Browsing](https://en.wikipedia.org/wiki/Google_Safe_Browsing)>.

*Ira Wilsker is a Columnist, The Examiner, Beaumont TX; Program Director of Management Development at the Lamar Institute of Technology, Beaumont TX; and a radio and TV show host. Contact him at <[iwilsker@sbcglobal.net](mailto:iwilsker@sbcglobal.net)>.*

### **Holy Cow! Is This a Virus? By Linda Gonse**

I recently added a second external hard drive to my computer system. I use one for backups of InDesign files and the other one for Acronis True Image system backups.

As I browsed through the files I'd saved to the drives, I ran into something peculiar. Both drives had folders with names that were long strings of random letters. And each folder contained one file: mrtstub.exe at 89KB on the Iomega drive, and MPSigStub.exe at 227KB on the Seagate drive.

Fearing these might be malware or a virus, I quickly did a Google search. Interestingly, the search turned up conflicting opinions in different forums. Some people said it was a virus and highly dangerous, some said the folder and file(s) inside were benign, some said the files were leftover from when Microsoft Malicious Software Removal Tool (MRT) was run and had not been deleted automatically, and some said Windows created them.

Although I only found one file in the folders, other people have seen as many as four at one time: mrtstub.exe, mrt.exe\_p, MRT.exe, and \$shtdwn\$.req.

I found a link to information about the Malicious Software Removal Tool at <<http://support.microsoft.com/kb/890830#Faq>>. In particular, it

gave instructions on how to remove the Malicious Software Removal Tool.

The Malicious Software Removal Tool does not use an installer. Typically, when you run the Malicious Software Removal Tool, it creates a randomly named temporary directory on the root drive of the computer. This directory contains several files, and it includes the Mrtstub.exe file. Most of the time, this folder is automatically deleted after the tool finishes running or after the next time that you start the computer. However, this folder may not always be automatically deleted. In these cases, you can manually delete this folder, and this has no adverse effect on the computer.

I also learned that MRT is not a substitute for a resident antivirus for various reasons: 1. MRT only removes malware AFTER infection—it doesn't BLOCK malware like an antivirus does; 2. MRT is designed to target a small set of malware only, while an antivirus takes care of most malware in the wild; and 3. MRT can only detect actively running malware—an antivirus can also detect dormant malware.

Microsoft's Knowledge Base <<http://support.microsoft.com/kb/890830>> also







said a new version of the Microsoft Malicious Software Removal Tool is released every month. After you download the tool, the tool runs one time to check your computer for infection by specific prevalent malicious software (including Blaster, Sasser, and Mydoom) and helps remove any infection it finds.

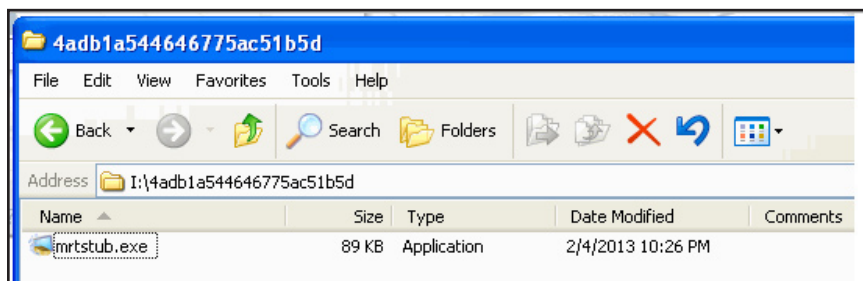
This KB article contains information about how you can download and run the tool, and what happens when the tool finds malicious software on your computer.

Even though I did not intentionally download the Removal Tool or run it, I read that Windows Update may do that when it downloads automatic updates. Further, it uses the largest hard drive on the system to create the temp folders; and in my case, the external hard drives are the largest with each being 2TB.

The upshot of this was I checked each file's Properties and confirmed Microsoft had signed them. Then I deleted the folders and files manually and nothing bad happened. In the future, I'll disconnect the external drives before downloading or installing Windows Update.

#### **Folders and files found on external drive.**

 4adb1a544646775ac51b5d	File Folder	2/13/2013 3:12 AM
 42d2f25a836739301afb69	File Folder	11/15/2012 3:07 AM
 400f8594bd90ae7748	File Folder	10/11/2012 2:05 AM
 ce2de5958a65c1d6553dc15b052138	File Folder	10/2/2012 2:01 AM
 3fdaa3608369462ba6fca4cb2500409a	File Folder	9/13/2012 2:03 AM
 d87320e64e98e3fa79	File Folder	8/15/2012 10:48 PM
 8ae149b3c648939f9a59eb	File Folder	7/11/2012 2:05 AM
 61d09937c7438b2901d8	File Folder	6/14/2012 2:10 AM
 fc12df0ac3d13f6467fd9be822	File Folder	5/11/2012 2:10 AM
 4fd72056f35a0f2c4965bdee41980059	File Folder	3/22/2012 2:15 PM
 3e9ebf04b9c0f008d169ebc425b421	File Folder	3/22/2012 2:14 PM
 fdafab52692797eeb6939f5669aa	File Folder	8/9/2011 2:01 AM



*[Editor's note: In this case the files were on an external hard drive because that was the largest drive on the system at the time; they will probably be on one or more of your internal drives.]*

**Linda Gonse** <[editor\(at\)orcopug.org](mailto:editor(at)orcopug.org)> is the Editor and Webmaster for the Orange County PC Users' Group, CA <<http://www.orcopug.org>>. This article first appeared in the March 2013 issue of nibbles & bits.



**Franz Breidenich**

Franz Breidenich passed away on June 30, 2013. Franz had been a SEMCO member since 1979 when we were meeting at the Ford Automotive Safety Center in Dearborn. He was one of those people who could always be counted on for almost anything. He was SEMCO SIG-Advice chairman, a Board member who always attended the Board meetings, and a member of the Internet Committee and of SIG-Linux. If SEMCO was participating in an event, he was always there helping.

And most of all, he was my dear friend! He will be missed!

Bob Clyne



**BOARD MEETING**  
**July 14, 2013**  
**Carol Sanzi**

**Board Members Present**

President Mike Bader, Vice President Richard Jackson, Secretary Carol Sanzi, Treasurer Brian Brodsky, SIG-Computing Chairman Tom Callow, and Member-at-Large Bob Clyne. Arriving late was member Leo Madejczyk. The board meeting was called to order at 12:14 p.m.

**Old Business**

Brian Brodsky reported that the current treasury amount equaled a total of \$8,606.98 with \$3,846.47 in the checking account and \$4,760.51 invested in three Certificates of Deposit. The membership currently is 68.

Carol Sanzi moved to be reimbursed \$5.49 for the coffee purchase and 32 cents for the amount overspent on the vegetable tray, totaling \$5.81. Brian Brodsky seconded the motion and it was carried.

Bob Clyne reminded the board that it is time to re-evaluate the meet-up subscription. Richard Jackson reported that Warner Mach donated \$72 to pay for the next six months of service. Tom Callow moved to accept Warner's donation and extend the meet-up subscription for six months. In January, 2014 SEMCO will re-evaluate the benefits. Bob Clyne seconded the motion and it was carried.

Bob Clyne moved that SEMCO discontinue the podcasts as they are too time consuming and aren't getting done anyway. Tom Callow seconded the motion and it was carried.

Bob Clyne moved that SEMCO award Warner Mach a Rosewood

Service Award Plaque for his 37 years of membership and service. Brian Brodsky seconded the motion and it was carried.

Richard Jackson led a discussion regarding comments made by Scott Allen, a former SEMCO member. He stated that he was shocked that one couldn't join SEMCO via credit card on the web site. No action was taken.

**New Business**

Bob Clyne moved to designate Thomas E. Callow as the corporation's registered agent and make Governor's Place, 33 Bloomfield Hills Parkway, Suite 260, Bloomfield Hills, MI 48304 the address of the registered office of the corporation and authorize Tom Callow to execute the necessary documents. Upon checking the by-laws, Tom Callow reported that only the President, Vice President, and Secretary may sign the necessary documents. Bob Clyne then amended his motion to include such changes and authorize payment of the \$5 filing fee. Mike Bader seconded the motion and it was carried.

Bob Clyne moved to authorize a donation of \$50 to the Adrian Dominican Sisters in memory of Franz Breidenich. Mike Bader seconded the motion and it carried.

Bob Clyne moved that we cease publishing the names of those who are due to renew their memberships. Brian Brodsky seconded the motion and it was carried.

Tom Callow moved that an emergency meeting be planned in August at a place to be announced. This meeting will discuss the feasibility of SEMCO continuing the organization. Without volunteers and presenters the current format cannot continue. Bob

[Continued on page 21](#)

## SPECIAL INTEREST GROUPS (SIGS)



### **SIG-COMPUTING** Tom Callow

**August 11 1:45 p.m.: Web Page Development Using Joomla! Tutorial:** Eric Hayes will present a step-by-step tutorial on creating a web page using Joomla!, a content management system. He will also explain what resources are needed to host a web site using Joomla!

Eric Hayes has been the IT Coordinator and Webmaster at the Royal Oak Public Library for 8 years. He hosts a walk-in technology help session every Monday from 5–7 p.m. at the library. Eric is also a freelance website designer.



### **SIG-LINUX** Brian Brodsky

**August 27 (Tues.) 6:45 p.m.: Job Scheduling and Shell Scripting:** SIG-Linux chairman Brian Brodsky will discuss scheduling tasks in Linux and writing and executing shell scripts. **Where:** At the home of Richard Jackson, 10495 Kingston, Huntington Woods, MI 48070. Call Richard at (248) 546-3694 for directions.

### **SIG-TECHNIQUES** Chairman Needed

**August 11 3:45 p.m.: Web Page Development using Joomla! Tutorial (continued):** Eric Hayes will continue his tutorial on creating a web page using Joomla!



### **SIG-PROGRAMMING** Richard Jackson

**August 17 (Sat.) 2:00 p.m.: Visual Basic 2010 Express:** Chapter 5 and start Chapter 6 including the associated programming exercises of the book “Microsoft® Visual Basic® 2010 Step by Step.” **Where:** At the home of Richard Jackson. Contact Mr. Jackson for full details: (248) 546-3694.



### **SIG-ADVICE** Bob Clyne

**August 8 (Thur.): 5:30 p.m.: General discussion.** 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 are located on the north side of the library.

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**September DATABUS DEADLINE (7th day after 2nd Sunday in month)**  
**SEMCO Input and Members' Ads—Deadline: Sun., August 18, 11:59 p.m.** Members' personal ads are free. To mail, use Editor [address on Page 2](#); e-mail address: [<clyne@mich.com>](mailto:clyne@mich.com). PLEASE send to arrive sooner than deadline.  
**Business Ads - Deadline: Second Friday monthly.** Contact Editor ([address Page 2](#)).

**Bob Clyne**

[clyne@mich.com](mailto:clyne@mich.com)

(to post monthly computer group info)

**CALENDAR-OF-EVENTS  
OTHER GROUPS**

**COMP (Computer Operators of Marysville & Port Huron)**

August—no meeting, 7 p.m. Acheson Community Resource Center, 514 McMorran, Port Huron, MI Jane Wheatly 810-982-1187 or Pam Raisanen E-mail info: <[bwcompinfo@gmail.com](mailto:bwcompinfo@gmail.com)>. Web: <<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>>. See web sites for details. Pre-registration required.

**HUG (Holly User Group)**

August 10, 9 a.m.–noon (2<sup>nd</sup> Saturday) Groveland Twp. Fire Hall, 3085 Grange Hall Rd. & Dixie Hwy., Holly, MI. 48442. Ron McCauley 810-629-9683. Topic: TBA.

**MacGroup-Detroit**

August 25, 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>>. SIGs: 2:00 PM. Topic: TBA.

**MacTechnics, (MAC User Group)**

August 17, See web site for topic, meeting time and location. <<http://www.mactechnics.org>>. JoAnn Olson at 248-478-4300. Topic: TBA.

**MDLUG (Metro Detroit Linux User Group)**

August 10, 12, 12:30 p.m., (2<sup>nd</sup> Saturday); Michigan Network Services, 1677 W. Hamlin Rd., Rochester Hills, MI 48309. Web: <<http://www.mdlug.org>>. Topic: TBA.

**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>>. E-mail: <[MotorCityFreeGeek@gmail.com](mailto:MotorCityFreeGeek@gmail.com)>. Recycling & Open Source.

**MUG (Michigan User Group)**

August 13, 6:30 p.m., (2<sup>nd</sup> Tuesday): Farmington Community Library-Main Branch, 32737 W. 12 Mile Rd., Farmington Hills, MI. 48334. <<http://www.mug.org>>. Topic: LDAP.

**Oak Park Computer Club**

Every Fri., 10:30 a.m. at Panera Bread—in the Cornerstone Mall (on the west side of Greenfield, south of Mt. Vernon) just north of Kroger. Including Q&A.

**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>>.

**SHCC (Sterling Heights Computer Club)**

September 3, 7:30 p.m. (1<sup>st</sup> 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>>. Topic: Backup, Issues and Techniques (tentative).



## Continued from page 18

Clyne seconded the motion and it was carried.

Tom Callow moved to adjourn at 1:13 p.m. Brian Brodsky seconded the motion and it was carried.



Note: For the Key Word to get a 40% discount see Mike Bader.



**User Group Members SAVE 40%**  
**learn · master · create**

**[www.focalpress.com](http://www.focalpress.com)**

### **COMPUTER RESOURCE PEOPLE**

This is a list of people willing to be resources for members to contact 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

**C#:** Pynnonen

**Genealogy:** Cook

**Geocaching:** Cook

**IBM PC Hardware Issues:** Clyne, Yuhasz

**Linux:** Brodsky

**Mac:** Pynnonen

**Mac Hardware and OS Issues:** Yuhasz

**MS Office for Windows:** Callow

**MS Word:** Clyne

**Networking:** Callow

**Novell Netware:** Yuhasz

**Operating Systems:** Callow, Clyne, Yuhasz

**Quicken:** Clyne

**Raspberry Pi:** Pynnonen

**Security:** Bader

**Windows:** Pynnonen

Bader, Mike—586-447-6683, 9 am–8 pm..... [mdbader@flash.net](mailto:mdbader@flash.net)  
Brodsky, Brian— 248-391-9125, 5–7 pm+weekends .. [brianbrodsky@ameritech.net](mailto:brianbrodsky@ameritech.net)  
Callow, Tom—248-642-5770, 9 am–5 pm..... [tcallow@monaghanpc.com](mailto:tcallow@monaghanpc.com)  
Clyne, Bob—810-387-3101, 9 am–10 pm..... [clyne@mich.com](mailto:clyne@mich.com)  
Comptois, Jerry—248-651-2504, anytime  
Cook, Stephen—313-272-7594, eves..... [scook48227@ameritech.net](mailto:scook48227@ameritech.net)  
Lis, Bernie—248-669-0101, 10 am–8 pm..... [BerLis@comcast.net](mailto:BerLis@comcast.net)  
Pynnonen, Jeff— 248-229-4476..... [JEFF.PYNNONEN@gmail.com](mailto:JEFF.PYNNONEN@gmail.com)  
Vander-Schrier, Jack—586-739-7720, 12–8 pm..... [jvanders@comcast.net](mailto:jvanders@comcast.net)  
Yuhasz, Steve..... [Help@yuhasz.org](http://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

**August 11—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.:** Web Page Development Using Joomla!  
**Tutorial:** Eric Hayes will present a step-by-step tutorial on creating a web page using Joomla!, a content management system. He will also explain what resources are needed to host a web site using Joomla!

**SOCIAL PERIOD, 3:15 p.m.:** Refreshments! (Reminder: Keep it neat & tidy.)

**SIG-TECHNIQUES, 3:45 p.m.:** Web Page Development using Joomla!  
**Tutorial (continued):** Eric Hayes will continue his tutorial on creating a web page using Joomla!

**SIG-PROGRAMMING, August 17 (Sat.) 2:00 p.m.:** Visual BASIC 2010  
**Express:** Chapter 5 and start Chapter 6 including the associated programming exercises of the book "Microsoft® Visual Basic® 2010 Step by Step." **Where:** At the home of Richard Jackson. Contact Mr. Jackson for full details: (248) 546-3694.

**SIG-ADVICE, August 8 (Thur.) 5:30 p.m.:** General discussion. 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 are located on the north side of the library.

**SIG-LINUX, August 27 (Tues.) 6:45 p.m.:** Job Scheduling and Shell Scripting:  
SIG-Linux chairman Brian Brodsky will discuss scheduling tasks in Linux and writing and executing shell scripts. **Where:** At the home of Richard Jackson, 10495 Kingston, Huntington Woods, MI 48070. Call Richard at (248) 546-3694 for Directions.

**September 8—SEMCO Sunday.**

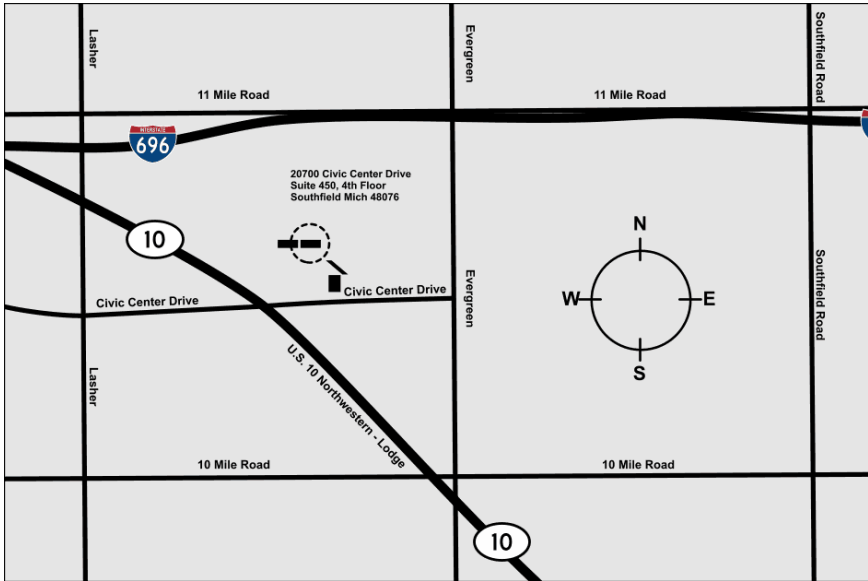
**<http://www.semco.org>**

**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 11  
September 8**

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Helping People for the 21st Century**