



Rmug News

May 2006

This Month

RMUG Meeting, Saturday morning
May 13, 2006 9-11:30 AM

All Mac users, new & old are invited
to attend the next RMUG general meeting
at:

Yaks Koffee Shop
3274 Bechelli Lane
Redding, CA

Coffee and various eats are available
during our "Get Acquainted" time, 9am to
10am. There are classes for "Beginners"
and "Intermediate" from 9:15 to 10:00 am.

Topics this month will include Storage
strategies, backing up and another Akvis
plug in demo if time, along with
personal creativity comments, wisdom
and issues as well as the usual Q&A.

Contents

Presidents Letter	1
RMUG Information	2
Jacks Number	4
Secretary's Notes	4
Hearing Explanation	5
iMovie Addiction	5
PowerBook G4 Review	6
What's Going On	7
Buy a Dog	7
Phishing Around	8
Editorial	9
Our Host	10

Rmug Officers

Dale Josephson - President
Jim Pace - Vice President
Charlotte Ruskowitz - Treasurer
Jacque Martin - Secretary
Pat Henderson - Librarian
Ken Lorenz - Editor
Barbara Benefield,
Louise Zegers,
- Hospitality

President's Letter

Spring has come and gone in Redding. I figure I experienced it last Tuesday afternoon through mid-morning on Wednesday. Since then it has been summer (I don't care that the calendar says Summer is two months away). When it is 93 degrees in the shade and my dogs won't come out from beneath the house until I have turned on the air conditioner, it is Summer.

Apple is heating up also. This last week Apple released the new 17" MacBook Pro. It comes with a 2.16GHz Intel Core Duo, 1GB of RAM expandable up to 2GB, 120GB Serial ATA drive at 5400-RPM (the optional 7200-RPM 100GB drive would be way better if performance is your goal), 8X dual layer Super Drive, Airport Extreme and Bluetooth built in. Oh yea, Apple brought back the FireWire 800 port on this model. Way to go Apple!

Life here at JET Technologies is getting back to normal as we complete our move into our new downstairs digs. I guess we had to move down to move up. I would like to thank all of our customers and friends who have come by with such wonderful words of encouragement. I think we only threw away one box or bag of good cables accidentally during the move as almost everything has been relocated into it's new home, and just a couple of dozen USB cables and maybe a video cable or two are missing. We have started our in-house classes and I am sure the first dozen classes will be learning experiences for both us and our students. We have acquired four Gumdrop iMacs for student use in the basics class and we will see what other hardware we will be needing. I did learn a lesson about shopping at Costco during our classroom preparation. We wanted four 6 foot folding tables. I visited Costco and a young man said they were out of these tables but that they were available at the web-site. I ordered four tables on-line from Costco and it cost me \$385, not bad considering the high quality. The only big draw back to on-line is Costco said it would take 3 to 5 weeks to get the tables to us. Two days later a friend told me that Costco had the tables back in stock here in Redding, so I went down to the store and purchased four tables locally for \$225. Way big savings! While I was in the parking lot of Costco I called Kate to have her cancel the on-line order and it was too late, they had already shipped. Sure enough, Monday morning

continued on page 3

RMUG Information

Why RMUG? The Redding Macintosh Users' Group was formed to help members and new users obtain maximum enjoyment and performance from their computers. This is accomplished through group activities and our direct affiliation with Apple™.

Resources: RMUG resources include gifted and unselfish members who are eager to assist those who are new to the Apple "Mac" world of computing or new to computing in general. New hardware and software is discussed and presented to our members for their review and critical analysis.

Meetings: RMUG meetings are held on the second Saturday of each month from 9:00 to 11:30 am – contact any club officer for meeting location. The meetings give members and visitors an opportunity to share information, opinions, personal experiences and techniques regarding Macintosh computer systems—hardware & software.

Membership Information: We invite you, as a guest, to attend our next monthly meeting. If you decide to join RMUG, your membership fee includes your whole family. We need your help as much as you need ours! Please participate!

Welcome To Our Meetings: Call the President, Dale Josephson at 242-1800 or contact other RMUG officers for help. Go to <http://rmug.org/membership.html> for numbers.

Membership Dues: \$24 / year. Includes newsletters, access to shareware, monthly workshops, troubleshooting help. Payment of dues can be made at the monthly meetings or send them to: *Charlotte Ruskowitz, 6538 Mossom Ln., Anderson CA 96007* . Please make check payable to: Redding Macintosh Users' Group.

PRESIDENTS LETTER CONTINUED:

arrived and I had eight plastic Costco tables. The good news is Costco took back the on-line order with no fuss.

Now the part of the President's letter that I am sure the geeks in the crowd are awaiting, "How did the upgrading go on the two Mac Mini computers?" The G4 Mac Mini I acquired locally is destined to become a server, so I purchased a Hitachi 60GB 7200-RPM HD with 8MB of RAM cache as well as a 1GB chip to replace the stock 512MB RAM chip. I also went on-line to find some good instructions on how to open a G4 Mac Mini (yes, this voids your warranty) and I saw that I was going to need a putty knife or two. I went down to Orchard Supply and bought five putty knives, two small metal knives, two middle of the road plastic knives and a 3 inch plastic knife just because it was screaming out to me. I reviewed the online instructions and took my G4 Mac Mini and attempted to get the bottom to come out of the top protective cover. After fifteen minutes of getting nowhere I went to John. He whipped out his patented Mac Mini blade and was inside my Mini within two minutes. So part of my advice is if you want to void your Mini's warranty and open the case, come by JETT and let John open the case for you. It will be well worth the couple of dollars he will charge you as you will not be bleeding and your case will be opened with no scratches. Once I had the case open I discovered adding the RAM is a snap as I only had to take one Bluetooth antenna off and presto, the RAM could be added. My goal was to replace the RAM and the HD, so here is where 2 or 3 good screwdrivers will be needed. Don't be afraid to draw yourself a picture of where you take all the screws from, as a picture is always nice when putting everything back in it's proper place. I had to disassemble about half of the guts to get the old HD out and the new HD in; yes, there were 3 screws that took my big green Orchard Supply screwdriver as my small screwdriver set would not budge 3 larger screws. I did discover that the new server rated (24 X 365 X 5 years) Hitachi HD weighed 25% more than my stock HD. I

presume bigger magnets, sturdier platters and just all around beefier construction accounts for the additional weight. It took me approx 1 hour to disassemble and reassemble my Mini. It is now 10% faster than it was before the RAM and HD transplant operation. I had run my Mini for about ten days before I upgraded it and during that time I had run a number of performance tests on it. After the upgrade I ran most of the same tests a second time and I am glad to report that my Mini is at least 10%-12% faster at about everything now that it has a faster HD and a doubling of the RAM. I have found no test where there is not at least a 2%-3% improvement. Here is where the irony comes to play. I was building the Mac Mini to be my new FileMaker Pro Server 8 Advanced server, as my existing FileMaker server has been having issues with continuous operation ever since I upgraded it to version 8. The day I did the upgrade to the Mini and installed the FileMaker software, the old FileMaker server started behaving itself and I did nothing at all to the old server? It has been 10 to 12 days since I upgraded the Mini and now the old server is hanging in there just beautifully, go figure? So now I may use the Mini to replace my E-Commerce server? I will definitely have the Mini in the server rack by the time of the May RMUG meeting, I am just not sure which existing server it will replace? Of course two Minis would sure look good stacked one atop the other in my server rack, so I am going to buy my five Raffle tickets for the upcoming Mac Mini Raffle at May's RMUG meeting.

The upgrade on the 1.67GHz Dual Core Intel Mac Mini is still a work in progress. I did not buy a new HD for my Intel Mini, but I did buy two 1GB RAM chips to replace the two 256MB chips that came in it stock. I will get a new HD as finances allow. The Intel Mini is my new development server, so I do not have to rush with it as I did with my G4 Mini. I will say that the case is way tighter on the Intel Mini than it was on the G4 Mini, and it was technically harder to get inside. Yes, there was a wire or two that you have to be VERY careful not to damage as you get into the Intel Mini! Opening an Intel Mini is not for the faint of heart or the

continued on page 4

PRESIDENTS LETTER CONTINUED:

unexperienced! This one is really a "Take it to a pro" to get open. Remember if you do not want to void your warranty DO NOT OPEN your Minis. If you want an intact warranty and an upgrade you must take your Mini to an authorized Mac Service Center. Now on the subject of "Authorized" Apple in Redding, let me whisper into a small corner "it may be happening sooner than you think, and think jett". I don't want to say too much before I have the horse hooked up to the cart, but we at JETT have decided to see if we can become an Authorized Apple Computer Sales site (followed closely by Authorized Apple Service Center). We have been in contact with Apple and our sales of computers that we arrange from other vendors is almost an exact match to what Apple wants for a minimum sales figure. We are doing this with no new computers in stock or even a showroom of new computers. At JETT we believe that before Christmas we will be wearing new Apple name tags. I will keep everyone informed of our progress.

In next month's RMUG News I promise I will have an article on adding Bootcamp and Windows XP Pro (Service pack 2) to my Intel Mini. I already have the Intel Mini upgraded to 2GB RAM, so all I need is a couple of hours with little to no distractions and I will have a dual booting Intel Mini.

dalej

JACK'S NUMBER:

Caller: "Can you give me the telephone number for Jack?"

Operator: "I'm sorry, I don't understand who you are talking about".

Caller: "On page 1 section 5, of the user guide it clearly states that I need to unplug the fax machine from the AC Wall Socket and Telephone Jack before cleaning.

Now, can you give me the number for Jack?"

salmonpatty

SECRETARY'S NOTES:

MINUTES - RMUG MEETING, APRIL 8, 2006

The April meeting was held at the YAKS Koffee Shop. Thirty-four members and guests attended.

Guests were Usana Weaver, Debbie Baldwin, Renee Riley and Steven Leatherwood. Welcome.

Dale led the beginners class and Michael fielded questions from the intermediate group.

Michael made available coupons for the newer Disk Warrior 3.03 that works with Tiger. A copy is on the raffle table today.

For those of you with a Power PC Chip Mac (i.e., Mac Mini, etc.), Adobe has said they will have new versions of their Adobe software for these machines out in November.

In answer to a question, Michael said Appleworks will be out to be replaced with iWork.

Charlotte passed out a new member list for everyone to check their address, telephone and email addresses and make corrections if needed.

As of April 8, CostCo had MacMini's complete with wireless keyboard and mouse with 3-year warranty for \$775.

Program: Michael Peters demoed two new products:

. Discover Your Mac Spotlight movie, CD version is \$29.99 from Discoveryyourmac.com. This CD movie shows Tiger users how to get the most out of Spotlight.

. Noise Buster and Coloriage, tutorial plug-ins for Photoshop from Akvis.com. that can be used with Photoshop Elements as well as Photoshop CS.

Noise Buster, \$49, does in a few minutes what takes a long time to do in Photoshop. You can

continued on page 5

SECRETARYS NOTES CONTINUED:

try automatic or do a selected area first and then apply to the entire picture if you like the change.

Coloriage, \$97, will change colors in areas you select in your picture. Want a different color car? It's yours with a few clicks of the mouse.

They also have a Retoucher, \$87, for old photos; an Enhancer, \$69, for under or over exposed photos; Stamp, \$49, for retouching image imperfections; and Chameleon, \$69, a photo collage maker. You can order the programs individually, or get all six for \$250. from Akvis.com.

Thank you, Michael. These plug-ins should be very useful to all of us. Copies were raffled and we will have all six for raffles at future meetings.

Next Meeting: Our next meeting will be Saturday, May 13, 2006, at Yaks Koffee Shop. The program will address various storage strategies for our increasing collections of photos, music and movies as well as for backing up our entire hard drive.

The Board Meeting will be over lunch following the regular meeting. All are welcome to attend.

Jacquie Martin, Secretary

Hearing Explanation:

On occasion folks have asked me questions during the meeting breaks. If there is a lot of conversation and the room is loud my hearing aids shut down and it becomes impossible for me to hear or understand. Please forgive me if at those times I seem rude or inattentive.

Jim Pace

iMovie Addiction:

Since opening my new iMac (PowerMac G5) last month, I have become addicted to the iMovie program. When I mentioned this at our Anderson class, Michael suggested that I write a short piece for the RMUG Newsletter. My limited knowledge of computers is in word processing and graphics, . . . so I offer this information strictly as a beginner. The fun began when my son gave me a small giveaway Oregon Scientific digital camera (largest image size 640x480). I decided to dive into the iMovie program (version 3.0.3) on my little eMac. It was a lot of fun, but every once-in-awhile one of my "movies" wouldn't open. A message informed me that a clip or clips were missing. I had no idea how this happened because my movies had all been saved. It was disappointing to lose all the time and work. That iMovie version 3.0.3 saved the work in three forms:

1. The original iMovie window with timeline and video track.
2. A media folder that held the photos as well as the titles, sound tracks, and transitions.
3. A Quick time version of the project.

Now, with the iMovie version 5.0.2, the work is saved in one form. No more media folder or Quick Time movie. If there are any stray clips, a message appears when you start the iMovie and the strays can be deleted then and the movie saved.

When you are satisfied with the results, the entire movie can be removed from your computer (burned in it's original form to DVD or if small enough burned in Quick Time on a CD). It's nice to be able to save the original, so that you can rework it later if you want. I could never find a way to save the original with the old version and without a DVD burner.

My presentations are simple and made only with lower quality digital still photos. I haven't had a DVD burner long enough to understand what chapter markers are yet. . . . and, the little photos look quite fuzzy on the larger monitor. I'm getting better, though. You can probably guess what I want next -- a good camera!

Louise Moore

PowerBook G4

Review:

Thanks to the generosity of Larry and Carol deLaubenfels, I have a NEW 15 inch G4 PowerBook. I have never really thought that there was much difference between the PowerBooks and the iBooks. I have worked on both and never saw much of a difference in them. Perhaps this is the impression you can get when you only repair or fix troubles when working on a computer. I really noticed a difference when I started using my new PowerBook (15 inch PowerBook 1.67 Ghz, 2GB RAM, 80GB HD, 128MB VRAM, Superdrive, AP/BT) in the "real world". Now I know my old Laptop was not the computer this 15 inch PowerBook is. That said, I noticed right away I did not have to wait like I was used to doing. As when loading programs, to find another project to do while I waited for the computer to finish. Even connecting to the internet is faster and I still have the old dial up connection. I had my old iBook maxed out on RAM as this 15 inch is also maxed out. This new computer is so much nicer, faster, and easier to use. I am still quite excited each time I start it up! I have noticed newer programs work a lot better than older ones. My Photoshop 9 is much faster than the old copy of Photoshop Elements 2. I think this 15 inch PowerBook is the one to buy if your looking for a portable desktop computer. I would also point out that it is NOT an Intel chipped MAC. So I will not have to worry about Viruses and other problems that will occur to those machines. I do have a limited life span as far as newer programs that will come out in the future. Right now, today and for the next 3 to 4 years I am pretty confident that I will be able to keep this workhorse working!

I did purchase some items that I think are essential for laptop owners. A screen protector, I purchased an iCover II. This cover slips over the screen and protects the screen and the outer front of the computer, and the part that is next to the screen is never exposed, it is "inside"! I also purchased an iSkin Protouch Keyboard Protector. It

keeps dust, grim and on the off chance liquid is spilled it provides a limited amount of protection for that as well. Another purchase of mine for my PowerBook is a CoolPad from Road Tools. This little pad allows air to pass under my computer and will keep it from over heating, we all know that it is HEAT that kills laptops more than any other thing. I find that it is a little daunting that just buying the computer is not the "last" purchase, only the start if you want to get full use of your new computer. I purchased a 10 pack of iKlear Apple Polish cleaning cloths. They clean and protect your screen and I even use them on Cinema displays. They are good for any LCD Screen. For safety's sake I use a power suppressor, it is not a regular strip, it just has one outlet with modem protection. The modem protection is for those situations where you need to recharge your computer or use the conventional modem where there is no wireless internet. I did have a computer bag... But, yep you guessed it, it was too small. So remember that purchase because you have to haul that computer with you if you want full advantage of the portability of the laptop. Now I found a couple of bags for around \$20.00 each. I am trying them out to see what will work best. The first bag I tried just barely fits my 15 inch inside it! So be sure to check out what I bring to the next RMUG meeting, I may have a firm choice by then. The final purchase was Apple Care. I think it is very important with laptop purchases as there is so much that can go wrong with them and it may not even relate to how you use the computer.

I know I said the Apple Care was the last purchase and if all I wanted was a portable computer that would be all. I want to use this at home as a desktop too. So the next thing I bought was an iCurve from Griffin. This little gadget raises the computer screen up to eye level. It also allows the full size keyboard to slide under the Laptop with the trackball or mouse with easy access to the side. Now you can use an older USB keyboard Mouse or buy many models that work fine with the MAC OS. The full size keyboard allows you to keep typing as you have learned without trying to squeeze up close to the computer screen and re-learn how to type. I did type this review on the PowerBook, with the smaller keyboard and it is

continued on page 7

POWERBOOK G4 CONTINUED:

useable! My G5 is busy processing files just now so I can not even relate my relief having a second computer. Wheww! I am very happy with my PowerBook and I plan on remaining happy for some time to come. I would recommend one of these laptops to anyone looking for a well designed machine in the classic Apple Computer tradition. OH! The sun just went down and the keyboard just lit up to help me see the keys! This is just so cool!

I hope you enjoyed this review and it has helped you make a decision about laptops and maybe some laptop accessories.

Items discussed in this article can be found at :

www.powermax.com

www.smalldog.com

www.advantagesportswear.com

www.macsales.com AKA Otherworld Computing

I hope to see you at a R.M.U.G. Meeting soon.

Michael John Peters



- Your FAST choice for Internet access in the North State
- Macintosh Service and Repair
- Classes on your site or ours
- RAM upgrades always in stock
- CD Authoring
- Wide range of SCSI cables
- Macintosh batteries
- Trained technicians

School POOs gladly accepted
(530) 242-1800
<http://jett.net>

What's Going On?:

What is Apple up to really? Many of you have heard that Aperture from Apple was the premiere photo touch up system. If that is true why did Apple lay off the entire staff of developers for Aperture about a week ago? Some say it has to do with Apple's future plans to buy Adobe. Whoaaa there partner, did you just say Adobe might be for sale? With enough money, anything is up for sale and some of the rumors I have heard recently say that Apple wants to insure that Adobe stays loyal to Apple and what is a better way to do that than to buy them? Then the logical transition of programs would begin something like Aperture goes away so that Photo Shop has no contenders, then Adobe's Premiere video editing program would be sent away in favor of Apple's Final Cut Pro. There are all kinds of secret things taking place at Apple that we can only guess about and many of them seem to be centered around an "Open Standards" version of an Office program similar to Microsoft Office. Microsoft has proposed an Open Document Architecture named Open XML and Microsoft says it will be supported by it's next release of OS and Office. So what did Apple just do with this M.S. Open XML? Apple just sponsored Open XML to the ECMA (European Standards Group) and my best guess as to why Apple did this is: if Open XML were a standard (not just a M.S. standard) then M.S. could not change the standards without consulting Apple and anyone else who is a member of ECMA. I think Apple has new Office and Photo editing programs about ready to roll, but they are getting their ducks in a row. We will just have to wait and see. I am 98% certain these new rumored applications from Apple will not run natively on Windows XP, they will be for our beloved OS-X.

dalej

Buy A Dog:

If you want someone who never criticizes what you do, doesn't care if you are pretty or ugly, fat or thin, young or old, who acts as if every word you say is especially worthy of listening to, and loves you unconditionally, and forever.

Salmonpatty

Phishing Around:

The biggest email scam around these days is phishing. "Phishing" (also known as "carding" and "spoofing") refers to email that attempts to fraudulently acquire personal information from you, such as your account password or credit card information. On the surface, the email may appear to be from a legitimate company or individual, but it's not. The crooks are getting more and more sophisticated with their phishing messages and if you are not careful, you might get caught!

Most phishing attempts use credit card-issuing banks, ebay, Paypal, or Amazon, but I have seen phishing emails that appear on the surface to come from obscure companies. Your safe computing rule should be to never send credit card information, account passwords, or extensive personal information in an email unless you can verify that the recipient is who they claim to be. Many companies have policies that state they will never solicit such information from customers by email. It is a very rare company that will ask for this information without surefire identification that they are who they say they are.

If you do get email that you think is a phishing scheme, here are some tips that can help you determine its legitimacy:

1) Find out where the mail came from
View the email headers to see where the message really originated from. If you are using Mac OS X Mail you can view "long headers" by going under the "View" menu item, choosing "Message" and then the subcategory "Long Headers." This will give you complete information about the origin of the email.

A typical email header displays several lines that begin with "Received." Note the last "Received" line; this line will look something like this:

```
Received from yourtypicalwebsite.org
(123.456.789.101)
```

If the "Received from" information does not match the email address of the sender or the company being represented in the email, it

usually means that the message did not truly come from that individual or company. So if your message is from Wells Fargo and you do not see a Wells Fargo address in the last Received line, there's a good chance this is a phishing scam and should end up in your deleted mail.

2) Watch out for embedded links!

One common phishing technique is to include links in an email that look like they go to a legitimate website (i.e., security.amazon.com). However, upon closer inspection, the link may actually take you to a website that has nothing to do with the company the email is pretending to be from, even though the resulting counterfeit website may be designed to look exactly the same. Do not believe your eyes. Look at the real address of where you have surfed if you accidentally click on that link. You will see that it usually has nothing that would identify it as really belonging to the merchant.

In Mac OS X 10.4, Mail can help identify these type of links. Simply mouse over (but don't click) any link in an email, and you will see a pop-up that shows you the actual URL that you will be taken to.

3) Dear John?

Phishing emails tend to start with generic phrases like "Dear valued customer" or your email account name, such as "Dear bigdoggie37," instead of your name ("Dear Don Mayer," for example). Most legitimate companies include your name in their correspondence because companies will have it on record (if you've dealt with them before).

4) Which email account did the mail go to?

If the sender sent the message to an address that was not the one you provided to the company, this is usually a good indication that the message is not legitimate. You can usually verify what email address a company has on file on their website (just be sure to go to their real website instead of following any links in a suspicious email).

5) Check against previous legit email.

If you've had previous, valid correspondence with the company, compare those messages to the email in question. If you have never done business with a particular company, and you receive an email that appears to be from that

continued on page 10

Policies

This newsletter is published monthly for the Redding Macintosh Users' Group and is distributed to all club members.

No other individual, group or business may use any portion of this newsletter without prior written permission.

RMUG News welcomes articles and questions relating to Macintosh or Macintosh compatible computers. Articles should be pasted into the body of an email, or links to articles submitted. It is important that full credit be given to the author.

If you have a change of e-Mail address or other questions regarding submissions or notification, please apprise the newsletter editor or other RMUG officer as soon as possible.

Deadline for submissions is the last Saturday of each month. E-mail or deliver all material to:

Ken Lorenz
E- mail submissions to:
krlore@cwnet.com

OR

rmug@rmug.org

(stuff files if possible)

Ad Rates

RMUG members are invited to place "Wanted", "For Sale" & "Trade" ads in the newsletter at no charge. Business cards or commercial accounts are welcome at the rates listed above. One of the best reasons for belonging to a user's group is to let other people know about your activities, as well as learning what other people are doing with their computers and software. Please give your business cards or ads to the newsletter editor.

<p>AD Rates</p> <p>\$4-business card</p> <p>\$6-quarter page</p> <p>\$9-half page</p> <p>\$15-full page</p>
--

Advertisements in the RMUG newsletter will not influence reviews or critiques of hardware, software companies or stories.

RMUG does not endorse any specific dealer or product, but we do encourage the distribution of information which may assist club members in identifying best buys and services.

Editorial

Thank you to all those who submitted articles.

What a great issue this month. The only thing that would have made it better is if there would have been a comment or two from members on the presentations that were given last month. The presenter, Michael, did request that folks comment which really is not much to ask when one considers how much prep time that goes into one of the presentations. The more response we get the more software we are liable to get.

Remember that RMUG will be raffling off a brand new (PPC, G4) Mac Mini with a wireless keyboard and mouse at the May 13, RMUG meeting. Tickets will cost \$ 5 each. This raffle is limited to RMUG members in good standing i.e. current dues paid. A limit of five tickets per family will be imposed so that everyone will have an equal chance of winning. Tickets will be sold at the meeting. If you want to participate but will be unable to attend make sure your dues are paid and ask another member who is attending to purchase tickets on your behalf.



Ken

Jet Technologies

www.jett.net

Macintosh parts and service by trained technicians who "Speak MAC"

Internet service using Macintosh Servers

Dial-up and Wireless Internet, 10 MB mail boxes, Personal web sites,

Domain Hoasting, Customized Training, Office Network Intergration.

Repairs and Upgrades are our Specialty !

1320 Yuba St. #214 - Voice (503) 242 - 1800

JETT.NET CREW:

PHISHING AROUND CONTINUED:

company requesting account information, it could be an attempt at phishing. Again, never email account information or credit card information if you are in doubt.

6) Keep your cards close to your chest!

If you receive an unsolicited commercial email requesting personal information, do not provide any information without first checking directly with the company that appears to be the one requesting this information. Do not reply to the message or click any of the links in the message. Instead, visit the company's website and find an email address to contact regarding this issue, or call the company. Many companies appreciate being notified about fraudulent attempts to gain information about their customers.

7) Don't click on attachments!

If you receive an unsolicited message that contains an attachment, do not open it. Contact the company directly to verify the contents of the email and the attachment before opening it.

8) Review your statements.

Examine your credit card and bank account statements as soon as you receive them to check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances....

Off the Net.