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# Amateur Computer Group of New Jersey NEWS

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## Are Your On Line Financial Transactions Secure?

*Cass Lewart (rlewart@monmouth.com)*



<http://www.acgnj.org>

Founded 1975

### Convenience For You, Saving For The Bank

The main reason for conducting financial transactions on line, as compared with doing it by mail, by phone, or in person, is convenience. The question is how secure are on line transactions. As you will find out convenience and security do not always go together.

More and more computer users do their financial transactions on line. Paying a bill, checking your stock portfolio, investing, transferring cash from your checking or savings account to pay your credit cards is made simple with on line access. You do not have to write checks, address envelopes and check if the postal rates increased again, find an appropriate stamp and take your letter to the mail box.

You can access your bank, your broker or a credit card by means of financial programs such as Quicken or Money or you can access an account directly by logging in to your financial institution or a credit card issuer. Advantage of on line banking for you is convenience, the advantage to the financial institution are tremendous cost savings. Keeping a “brick and mortar” place of business is very expensive in terms of rents, salaries and investments in real estate. By comparison keeping a presence on the web is relatively inexpensive. The huge savings allow a financial institution to assume some risk and keep the customer “whole” in most cases of fraud. As such policies vary from one financial institution to another check for specific policies before you start with on line banking.

### Precautions to Take

Are you a gullible type open to scams? If you are, then forget about on line banking. My mailbox is full of official sounding emails supposedly from the IRS, PayPal, eBay or my local bank. They either promise refunds and rewards or list some dire consequences if I do not respond — my account will be

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**ACGNJ News will not be published during July and August — We'll be back in September.**

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# From The DealsGuy

Bob (The Cheap skate) Click, Greater Orlando Computer Users Group

## \*This Will Be Easy, I Thought!

About three months ago, I bought a basic new Toshiba Satellite A-205 laptop with a Celeron processor, one gig of RAM and Vista Home Basic. It was Wi-Fi ready. I thought I would use it when I go out of town, mostly for e-mail and MS Office 2003. I booted it to look at Vista and decided to register with Toshiba. Before I finished registration, a message told me McAfee had finished installing, which frustrated me since it had not asked my permission. After taking a quick look at Vista, and being hounded by more advertising, I set it in the closet until I had more time to work with it.

Later it was time to finish preparing it for a trip out of town, so I started by downloading the free PC Decrapifier <<http://www.PCdecrapifier.com>> to remove trial products. There were five columns of icons for all kinds of stuff that I did not want. Decrapifier puts itself into a temporary folder and searches your machine. I selected everything I wanted taken

off and it proceeded to remove all except the MS Office trial; and when it finished, only two columns of icons remained. I found a bargain to add more memory, giving me noticeably better speed loading, and later upgraded to Vista Home Premium since I was repeatedly told that Vista Home Basic doesn't offer much.

On my trip north, I visited my friend Bob Clyne who I had previously spoken with on the phone about upgrading the laptop. I had not upgraded Vista when I got there and asked him to help install the Vista Home Premium upgrade. What followed sure didn't seem like routine for such an install. The package stated that the upgrade included SP1 for Vista. After starting the upgrade installation, it suddenly stopped with a message stating that before the package could be installed over Vista Home Basic we would have to install Vista SP1. I left the machine with him to finish the job and he said it took several hours to get it done.

Continued

## On Line Transactions, continued from page 1

suspended, my refund stopped and my cat will be thrown into boiling water. All I have to do to avoid such consequences is to enter my password and other details of my accounts. If you do, then be not surprised if your cash will quickly evaporate.

When you connect on line to a financial institution make sure that the URL starts with "https" and not "http", where "s" stands for a secure connection. Many browsers also display a closed lock when connected to a secure site.

I will therefore assume that you are fairly cautious, financially savvy and are ready for on line banking.

## Convenience versus Security

The major threats to a secure transaction are as follows:

- **The key logger** is a malware program inserted on your computer which records the keys pressed and forwards the information to a third party. Such programs are often imbedded on public access computers in Internet cafes or libraries. Therefore a good advice is not to conduct sensitive business in public places.
- **A sniffer program** analyzes Internet traffic and extracts information from data packets addressed to specific web addresses.
- **Fake sites** masquerading as legitimate sites.

Here are some of the methods used by financial institutions to protect your account from such threats. As the level of protection increases it is less and less convenient to follow them.

- Protection through a **unique user name and password**. Simple and convenient but relatively easy to break.
- When you log in with user name the institution responds with **a picture and a secret word** which you select when establishing the account. Only after you recognize the picture and the secret word, are you prompted to enter

your personal password. This approach protects you from giving your password to a fraudulent site,

- When you log in with the account number a **virtual keyboard with scrambled numbers and letters** appears on the screen. You then enter your password by clicking on the virtual keyboard. This approach protects you from key loggers and sniffers as the virtual keyboard changes every time you log in.
- You get a **unique look up table** by mail. The financial institution prompts you to enter a letter or number from the look up table. Unless you have this table you will not be able to access your account. Secure but not convenient. This method in connection with other methods is used for Treasury Direct accounts.
- Account **access is limited to your computer**. The financial institution sends a cookie to your computer. If it is not found then the transaction can not be completed. Simple with good level of protection but somewhat inconvenient.

## Charges Against Your Bank Account

Another potential problem may arise when you may give permission to utility companies and credit card issuers to automatically charge your bank account without additional authorization. The only way to find out if an unauthorized payment has been made from your bank account is to look at your statements. If you see a questionable payment notify your bank immediately. Fraudulent transactions can be reversed.

## Conclusions

You should always consider who your potential enemies are. Is it a group of thieves with limited resources or is it a government organization. While it is relatively easy to protect yourself from the first group using caution mixed with some paranoia, it is nearly impossible to protect yourself from the second group. ☹

Even after installing all the updates from Microsoft Update and several updates from the Toshiba site, Microsoft Update would not make Vista SP1 available as an update. He finally called Toshiba who told him he should download the entire Service Pack from Microsoft and install it manually. After installing SP1 and the Vista Home Premium upgrade, there were about 18 additional updates showing in Microsoft Update. After installing them as a batch, the machine would not reboot. He repaired that using the Repair option from the Vista Home Premium Update disc. He then installed the updates one at a time, which took ages because several required a reboot after installation, but that did work better. We have no idea why Microsoft Update would not offer Vista SP1 and the Toshiba tech support person would not address the problem other than to refer us to Microsoft.

Originally, I wanted to reformat the HD and install XP Professional, but was warned that might be a major problem because the XP drivers might not be available for the new machine. I was told to check for and download the XP drivers before attempting to install Windows XP.

I had already installed AOL (my backup ISP) software, some of which Bob felt was rather obtrusive, but had rejected installing their free antivirus and antispyware software. Bob suspects the AOL software might have been part of the problem with the updates after the Vista Home Premium upgrade, but that was merely conjecture. Maybe I should have let him remove the AOL software to find out, but I didn't know the correct settings to use for AOL without using their software.

### **\*Help For People Who Can't Attend Meetings**

I've mentioned Hewie Poplock and Mike Ungerman at Central Florida Computer Society trying different online meeting software to help members attend meetings, even when a member can't do it physically. At the Tech SIG this week, Hewie used <http://www.Ustream.tv> to capture the video and sound during the meeting and put it in a file to post on the Internet. Attendees can join the meeting from home and watch the proceedings, even typing in a question for the moderator to bring up at the meeting. This experiment still needs refinement, such as a dedicated camera operator and more microphones. See it at: (Part 1) [stream.tv/recorded/664934](http://stream.tv/recorded/664934) and (Part 2) [ustream.tv/recorded/665065](http://ustream.tv/recorded/665065).

The reason for two parts is that Denny's Wi-Fi connection dropped us in the middle of the meeting. Hopefully every speaker will be included in the future. It could also be called the Pig SIG/Tech SIG since the SIG meets at a Denny's and they enjoy food as well. Hewie and Mike will be demonstrating different methods at the Florida Association of Computer Users Groups (FACUG) one-day fall conference Oct. 25, 2008 in Clearwater, FL. A couple folks had minor complaints about the recordings, but I was very impressed. Contact Hewie at [Hewie@hewie.net](mailto:Hewie@hewie.net) if you want more info.

### **\*iTURNS, A Freebie That Could Be A Big Help**

DVDneXtCOPY Inc. announces DVDneXtCOPY iTURNS, a tool to make hardware linked music FREE. This brand new one-step tool breaks no laws because it uses procedures not restricted by DRM (Digital Rights Management).

DVDneXtCOPY iTURNS is available in a free version. (DealsGuy Note: It has limitations compared to the Pro Version) iTURNS is a virtual program that emulates a CD recorder in your computer system. A built in encoder can transcode any burn job to a portable MP3 music file. Just burn your iTunes music and create a freely portable music library. iTURNS will do automatic ID3 tagging on the fly, which allows information such as the title, artist, album, track number, or other information about the file to be stored in the file itself. Just create your portable library and import it to any computer system, mobile audio device or music player. Create your own "free library" and move it anywhere without the message "you are not allowed to play this audio file on this system." Read more information about new DVDneXtCOPY iTURNS at <http://www.dvdnextcopyiturns.com>.

### **\*Clean Off Your Discarded Drive With Confidence**

Are you replacing your old HD, but want to make sure your data is completely removed? Consider Active@ KillDisk hard drive eraser <http://www.killdisk.com>. I've seen this in a few UG newsletters so it must be pretty reliable. It is powerful software that will destroy all data on your hard drives and floppy drives, completely. They claim this product will make restoration of your deleted data next to impossible. It can also erase a partition, according to their Web site, although I didn't use the product myself. It's free, but there are also pay versions. In fact, the pay version actually conforms to the US Department of Defense cleaning and sanitizing standard DoD 5220.22-M. Visit their Web site for better information.

Here's another popular product to wipe your drive that many people like. Check [http://www.heidi.ie/node/6#Eraser\\_Features](http://www.heidi.ie/node/6#Eraser_Features). This freebie offers multiple types of drive wiping and one that also uses the US Department of Defense cleaning and sanitizing standard DoD 5220.22-M. Like any product, satisfactory results are all in the eye of the beholder.

### **\*Excuse Me, But What Time Is It?**

How well is your PC's clock keeping time? Windows XP and Vista have a built-in code for setting your clock via the Internet, but it only happens once a week. If you have broadband Internet service, you can change the frequency of updating. Check [thinkman.com/dimension4/index.html](http://thinkman.com/dimension4/index.html) where you can get Dimension 4 at no cost and it will set your computer's time from servers on the Internet. There are lots of options including how often to update the time. Check out their Web site for further information and for free download.

Or try the Internet Time Sync Utility from [http://www.dougknox.com/xp/utills/xp\\_inet\\_time.htm](http://www.dougknox.com/xp/utills/xp_inet_time.htm) that will also reset the computer's time at whatever interval you wish. Again, it is free and their Web site has further information and the free download. I have not tried this product.

I'll have other new product announcements on my Web site. This column is written to make user group members aware of special offers or freebies I have found or arranged, and my comments should not be interpreted to encourage, or discourage, the purchase of any products, no matter how enthused I might sound. Bob (The Cheap skate) Click Visit my Web site at <http://www.dealsguy.com>. ☐

# Thinking About Trying Linux

*Drew Kwashnak (dacseditor(at)dacs.org), Danbury Area Computer Society, CT (www.dacs.org)*

For anybody who has thought about trying Linux, it has become easier than ever before with Ubuntu 8.04 LTS Hardy Heron. As with most Linux distributions, Ubuntu is available as a free download and is freely distributable. It is even available already installed on Dell computers. The most common method is downloading the ISO image from Ubuntu's website (<http://www.ubuntu.com>) and burning it onto a CD.

From the site, you can download the Desktop version or Server for 32-bit and 64-bit systems. There is even an option to download what is called an alternative version which is just the installer and does not include the LiveCD portion, which also includes an installer. If you are like me, until a couple months ago, and living on dial-up or you do not have a CD burner handy or just don't want to put in that much effort then you can order a free CD through the corporate sponsor of Ubuntu, Canonical, ShipIt department.

I have been very pleased with the speed with which their CDs arrive. Alternatively, the website contains links to vendors where you can buy the CDs from under \$5 to more, and they can handle large orders as well.

Once you have your CD in your hot little hands, trying Ubuntu is as simple as placing it in your CD-ROM tray and rebooting your system. If system will boot from the CD and after a short moment you'll be greeted with the Ubuntu welcome screen.

If you want to "try before you buy," then you can choose the default "Try Ubuntu without any changes to your computer" and your hard drive will not be touched during your session unless you choose. You don't even need a hard drive to select this option; you just will not be able to install it from the session.

If you are more certain or just daring then you can go straight into the installer and in about 60 minutes (45 minutes if you know what you are doing) you're booting to your new Ubuntu installation.

Ubuntu will scan your hardware and load the modules and drivers necessary for your system. If you have hardware that has proprietary drivers available, Linux cannot include them in the CD for legal reasons. Ubuntu works around this by providing a Restricted Drivers tool that lists all such hardware found on your system and provides the ability to download and install the necessary drivers in a click or two, legally.

Now that you have Ubuntu up and running on your system, what can you do? Plenty! Ubuntu brings you a fullfeatured operating system complete with:

- Firefox 3.05 beta web browser
- OpenOffice.org 2.4 full featured office suite compatible with pre-Office 2007 Word, Excel, PowerPoint and some Access files.
- Evolution personal information manager for email and calendar goodness, a Microsoft Outlook user can feel comfortable with. There is even plug-ins to allow Evolution to access existing Microsoft Exchange servers.

- Pidgin multi-protocol instant messenger including Yahoo, MSN, AIM, Jabber, IRC and more.
- Gimp (GNU Image Manipulation Program), a powerful Photoshop-like image editing program that includes filters, layers and a host of goodies.
- F-Spot image manager for categorizing and minor editing of all of your pictures as well as easily importing pictures from your digital camera.

And much, MUCH more...

If Ubuntu doesn't come with a particular application, thousands of free applications are available from the Ubuntu online repository which are easily installed and updated from the Synaptic package manager.

When you decide to install Ubuntu onto your hard drive or virtual machine you only need to click the "Install" icon on the desktop to start the process. After seven or so easy questions the installer will copy the files over to the hard disk. Depending on your system's speed this could take about 60 minutes, more or less. It will even detect if you have Windows installed and offer to transfer over your files and compatible settings from your Windows accounts!

Of course, if the limitations of the LiveCD, such as settings are not saved from session to session, and you are hesitant to partition and install the full operating system on your hard drive Ubuntu offers yet another alternative called Wubi. Wubi is, from the Ubuntu website: "Wubi is an officially supported Ubuntu installer for Windows users that can bring you to the Linux world with a single click. Wubi allows you to install and uninstall Ubuntu as any other Windows application, in a simple and safe way. Are you curious about Linux and Ubuntu? Trying them out has never been easier!"

Wubi can be downloaded as an .exe file directly. With Linux the installation is not the end, only the beginning! Whether you try the LiveCD, Wubi or a full installation you will find a wealth of quality applications, refreshing freedom and a community unlike any other!

Drew Kwashnak has been losing more nights of sleep with Linux since 2002 and just can't keep from downloading and trying the latest versions! When not working with Linux he works with ASP.NET and Microsoft SQL Server for a small financial company. He is also the DACS Linux SIG leader and a father of 3.

## Links

Ubuntu: <http://www.ubuntu.com>

Get Ubuntu: <http://www.ubuntu.com/getubuntu>

ShipIt: <https://shipit.ubuntu.com/>

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# Rootkits — A Continuing Security Problem

Brian K. Lewis, Ph.D., ([bwsail at yahoo.com](mailto:bwsail@yahoo.com)) Sarasota PC Users Group, Inc., Florida ([www.spcug.org](http://www.spcug.org))

By now I suspect everyone reading this article is familiar with most malware: viruses, botnets, Trojans, etc. These are becoming less of a problem because of the efforts of the security companies to provide software solutions. More and more users are also becoming aware of the need to have some means of protecting their computer. As a result, hackers are turning to a more effective method of controlling your computer – rootkits. Although these have been around more than ten years, like other malware, their numbers seem to be increasing.

Probably the most dangerous form of the rootkit is the “kernel mode Trojan”. This is a program that inserts itself into the “kernel” of the operating system. The kernel is the central component of the operating system – its heart or brain. It manages the communication between the operating system, the hardware and the software applications.

Most viruses operate as applications and can be readily found in memory or in the file system. Rootkits, however, can hide themselves in such a way that it is very difficult to find them. In order for a rootkit to alter the normal execution path of the operating system, one technique it may employ is “hooking”. In modern operating systems, there are many places to hook because the system was designed to be flexible, extendable, and backward compatible. For example, a rootkit can “hook” itself into the Application Programming Interface (API) which allows it to intercept system calls other programs use to perform basic functions, like accessing files on the computer’s hard drive. If an application tries to list the contents of a directory containing one of the root kit’s files, the rootkit censors its filename from the list. It does the same thing with the system registry and the list of running processes.

A rootkit is a collection of tools an intruder brings along to a victim computer after gaining initial access. A rootkit may contain network sniffers, log-cleaning scripts, key-loggers and trojaned replacements of core system utilities. Although the intruders still need to break into a victim system before they can install their rootkits, the ease-of-use and the amount of destruction they cause make rootkits a considerable threat. One main purpose of a rootkit is to allow the intruder to come back to the compromised system later and access it without being detected. A rootkit makes this very easy by installing a remote-access backdoor. A rootkit can also allow the intruder to use the compromised computer as part of a botnet (see Botnets, SPCUG Monitor, January, 2008).

Another mechanism for hiding a rootkit is to add it to a system driver file. Windows XP and Vista store driver files in the System32/drivers folder. Many of these system files load early in the boot process. These files have boot or system flags in the registry and load before any of the malware-prevention software. That means they are very difficult to find. Although the file size for the driver will be increased, the rootkit may report the original file size to any query, not the infected file size. All of this means that once a rootkit has been installed and activated on your computer, it is difficult to find by any of the usual malware prevention software.

Rootkits do not require large software applications to carry out their function. We are accustomed to commercial applications that are many megabytes in size. Even the anti-virus software may be 40-50 megabytes in size. In 2003 a rootkit was identified that required only 7 kilobytes for its cloaking routine and 27 kilobytes for maintaining the open backdoor.

Anti-malware programs depend on two main means of identifying malware. One is the signature method and the other is heuristics. The signature method requires that the malware be identified and reverse engineered to determine a code sequence which can be used to identify the application in the wild. This code sequence is referred to as the signature and is used by the anti-virus database. This signature is then compared to code sequences in applications to determine if they are malware. This method is of no value when dealing with new or unreported malware.

The next option is heuristic signatures. Their primary advantage lies in their ability to identify new, previously unidentified malware. The heuristics technique assumes that malware will display certain characteristics or attributes. They also attempt to recognize deviations in “normal” system patterns or behaviors. Using these predicted patterns, the anti-malware application will attempt to determine if the target application is malware. This has been a successful approach for identifying viruses, but it is less successful for active rootkits.

The April 2008 Virus Bulletin ([www.virusbtl.com](http://www.virusbtl.com)) reported the results of testing a number of popular commercial A-V programs, Internet security suites, web-based scanners and specialized anti-rootkit tools. The testing involved 30 known rootkits. The testing categories were detection of: (1) inactive rootkits; (2) active rootkits; and (3) malware hidden by rootkits. Then they tested removal of (1) inactive rootkits; (2) malware hidden by rootkits; and (3) active rootkits. The results were not encouraging.

The seven Internet Security Suites used in the test were able to detect 95% of the inactive rootkits. (Remember, these were known samples that had already been identified and their signatures incorporated into the anti-malware applications.) These suites were also able to remove 95% of the inactive rootkits. However, when it came to active rootkits the story was very different. The Internet Security Suites detected only 65% of the active rootkits and were able to remove only 48%. They also were able to remove only 48% of the hidden malware. All of the versions of the Internet Security Suites were the latest available at the time of the test.

There were fourteen specialized anti-rootkit tools tested using the same thirty rootkits. They were not tested against the inactive rootkits, only the active rootkits and the hidden malware. Again, the results were anything but satisfying. These tools detected 83% of the active rootkits and 80% of the hidden malware. The anti-rootkit tools removed only 60% of the active rootkits and 67% of the hidden malware.

The web-based scanners did a far poorer job of identification of the rootkits. They also were uniformly unsuccessful in re-

*Continued*

# Skype 4.0

Joe Nuvolini ([nuvo\(at\)nuvolini.com](mailto:nuvo(at)nuvolini.com)), Pikes Peak Computer Application Society, CO (<http://ppcompas.apcug.org/>)

I've been a Skype subscriber for some time now. What is Skype, you say? Well, it's an online chat/phone/video service which has, as of the end of March, some 309 million registered users. Last I heard, that is more subscribers than all the US telephone services combined! It allows you to make computer to computer calls free worldwide. It can support 12 million users at a time. In addition to audio and video chat, you can instant message, send text messages to phones, and share files. You can call from computer to phone as well.

It has three levels of service for the computer to phone service. For \$2.95 per month you can make free computer to phone calls anywhere in the US and Canada. The \$5.95 service includes the US, Canada, and Mexico City, Guadalajara, and Monterrey Mexico. For \$9.95 per month you get unlimited free computer to phone calls worldwide. They point out that unlimited means up to 10,000 minutes per month. Let's see, 10,000 minutes is over 6.9 days! I'm currently subscribing to the \$2.95 service. To call overseas with my service it runs about 2.1 cents per minute to Europe or from Europe back to the States. Skype has been offering video calling as well since 2005. Their data compression allows quality voice transmissions on a bandwidth of as little as 2kbs and video on 6kbs. It has a new version, 4.0, which is in beta testing. It allows you to see the person you are calling full screen. For this feature to work well you need 90kbs. I'm using it and it seems to work

real well. This full screen mode will be very useful for the computer user group community.

While at the Association of PC User Groups (APCUG) Convention held in conjunction with the January 2008 Consumer Electronics Show (CES) attendees in their forum with the vendors discussed presentations at user group meetings. Over the years, the cost of sending representatives out to user groups for the purpose of promoting their wares has become no longer cost effective. We discussed the use of Webinars (live presentations across the Internet).

This new version of Skype looks to be ideal for such a program and it can be done at little or no cost to the vendors and user groups. If you haven't tried Skype, you should. You can download the current version (3.8) at: <http://www.skype.com/download/skype/windows/>. If you are adventurous and want to try 4.0 beta go to: <http://www.skype.com/intl/en/download/skype/windows/bets/>.

By the way, if you have wireless Internet access you can purchase a WiFi phone at the Skype online store and it will allow you to make calls whenever and wherever you have wireless Internet access. There's a lot more information which you can checkout at their Website: <http://www.skype.com>.

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## Rootkits, continued

moving rootkits. The detection rate was 53% and the removal was around 32%.

In reviewing these tests it is obvious that successful detection and removal of rootkits depends on their being inactivated. This can be done by running the computer in "SAFE" mode which does not allow the rootkit to load from the hard drive. However, it would be expected that if detection/removal tools were developed for this specific purpose, then rootkits would appear that would load in "SAFE" mode. Another alternative would be to develop rootkit scanning software that would run from a CD. The computer would boot from the CD and the operating system for the scan would load from the CD. This should improve the detection and removal rates considerably. However, it then depends on the user running the CD application periodically to scan the entire computer. Considering how few users backup their hard drives on a regular basis, this CD system might be less than universally successful.

Given the current difficulty of detecting and removing rootkits from your computer, what is a user to do for protection? The only answer to this is to prevent the rootkit from getting access to your computer. That means using every tool you have available to prevent the malware from gaining access to your system. Your firewall is the first line of defense, followed by your anti-virus, then your anti-spyware. Also, when you are surfing the web, make sure you aren't your own worst enemy. Be careful and check out links before you click on them. It just like getting spam in your e-mail. Check where the link will take you before you click on it. Social engineer-

ing techniques are also used to propagate everything from viruses to rootkits. These are techniques that encourage the user to take some action which allows the malware to be downloaded and installed on the users computer. A very interesting analysis on these techniques is contained in this article from the University of Cambridge (U.K.); [cl.cam.ac.uk/techreports/UCAM-CL-TR-666.pdf](http://cl.cam.ac.uk/techreports/UCAM-CL-TR-666.pdf). Although this is written specifically about virus propagation, similar techniques are used to gain entry for rootkits. This paper illustrates many "carrot & stick" methods used by malware to gain access to computer systems. Microsoft has also published a paper detailing many of the common methods used to trick users into installing malware. These can be found in the paper "Behavioral Modeling of Social Engineering-Based Malicious Software" on the Microsoft web site.

So to all of you reading this paper, I would suggest that "caution is the watchword" when it comes to using your computer. I'm afraid that the situation will only get worse when it comes to new forms of malware.

*Dr. Lewis is a former university and medical school professor of physiology. He has been working with personal computers for over thirty years, developing software and assembling systems.*

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# Protect Yourself Against Identity Theft

Marjie Tucker ([mcug\(at\)dnet.net](mailto:mcug(at)dnet.net)), Mountain Computer User Group ([www.mcug.org](http://www.mcug.org))

We've had several programs and articles that mentioned Identity Theft, but I thought it might help us all to have one document with a checklist of symptoms and solutions for this horrific problem. Make certain that you're not a victim.

## What is Identity Theft?

Identity theft is an act of impersonation. Someone gains the ability to use your personally identifying information to commit fraud or some other crime. The item stolen may be as simple as your name, address, phone number, or date of birth. Or, it can be an actual number or document such as your social security number, mother's maiden name, bank account information, credit card number, driver's license number, signature or passwords. The thieves may rent an apartment, open a new credit card, or open a cell phone account in your name. You may not even know about the theft until you review your credit report or are contacted by a debt collector. Some victims spend hundreds of dollars and many, many hours repairing damage to their good names and credit records. People have been denied mortgages and car loans, lost out on job opportunities, and even been arrested for crimes they didn't commit because of identity theft.

## How Do Thieves Steal an Identity?

Basically identity thieves are looking for an opportunity to steal your social security number, credit card number, or other financial account information. They may use a variety of methods to get hold of your information including the following:

**Dumpster Diving** - They actually go through trash bins and dumpsters looking for discarded credit card bills, bank statements, and items containing your social security number. Your best defense is to shred any trash that contains sensitive information.

**Skimming** - Store clerks and restaurant workers can use a special device that records your credit card number while it is being processed. Always peruse your credit card bills carefully to look for unauthorized charges. If any are found, notify your credit card company immediately.

**Phishing** - These attacks are sent to you as email messages, supposedly from your bank, the IRS, PayPal, or another company that might have your information on file. They usually send you to a web page that looks legitimate, but actually sends your username and password to a server owned by the thieves. Never respond to a website that has been emailed to you. If you think the email is legitimate, go directly to the company's website before you login.

**Changing your Address** - Identity thieves can obtain your credit card and bank information by completing a change of address form at the post office. This way they are personally delivered your bank and credit card statements. If you stop receiving your mail go to the post office and make an inquiry.

## How Can You Protect Yourself?

• Always carefully review your credit card and bank statements for discrepancies. Immediate report any suspicious activity.

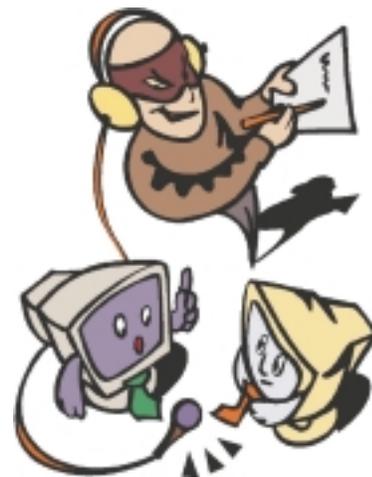
- Order reports from the credit reporting bureaus at least once a year. Review them carefully for any entries that are not legitimate.
- Shred credit card statements, bank statements, credit card offers, and any other papers that contain your personal information.
- Never throw away credit card receipts in a public place. Watch out for credit card receipts that may print out (particularly at gas stations) and be left for someone else to pick up.
- Do not respond to credit card or mortgage offers from unknown sources.
- Do not respond to emails asking you to go to a website address that is embedded into the email. Do not give your personal information over the phone unless you initiated the phone call.
- Do not carry your social security card with you.
- Do not post your personal information on a website.
- Change your passwords frequently and use a secure password.

## What Should You Do If Your Identity is Stolen?

First file an Identity Theft police report. This will give you specific legal rights and automatic notification to the three major credit reporting agencies. These legal rights permanently block fraudulent information from being added to your credit report and prevent companies from collecting debts that resulted from identity theft.

You should also file a report to the FTC ID Theft Division. You can find an online form at <http://www.ftc.gov/bcp/edu/microsites/idtheft>. To ensure that the problem has been solved you should monitor your financial records for at least three months after you discover the crime and order credit reports on a quarterly basis for at least one year. The best way to fight ID Theft is to remain alert. Monitor your personal information and alert your family members of the importance of security.

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# System Mechanic 8 – A PC “Swiss Army Knife”

*Ira Wilsker (Iwilsker(at)apcug.net); APCUG Director*

Frequent readers of this column will be well aware that there are many computer utilities in cyberspace that can improve the performance of our PCs. As we use our computers, the registry becomes cluttered and inefficient; useless files consume valuable real estate on our hard drives; and other maladies caused by the software on our computers deprive us of the performance we paid for and deserve. While I admittedly use several different utilities to maintain peak operating efficiency of my computers, if I had to choose only a single utility for computer maintenance, it would be Iolo's System Mechanic ([www.iolo.com](http://www.iolo.com)). I have used System Mechanic for many years in its earlier versions, but now Iolo has released the latest iteration, System Mechanic version 8.

Simply, System Mechanic 8 is arguably the most comprehensive PC maintenance utility available, with over 40 distinct performance and security tools included, giving it “Swiss Army Knife” features. According to published sales figures, System Mechanic is the #1 best selling PC tune-up software on the market, and has won awards for excellence from dozens of computer publications, including Cnet's Editors' Choice, Windows Magazine, PC Computing, ZDNet Editors' Pick, Computer Shopper's Top 100, Computerworld, and many others.

Rhetorically, why would I choose System Mechanic 8 over all of its competitors? Because of what it does, its power, versatility, and features; that is why. Compared to its major competitors, none of them offer the feature rich set of functions that System Mechanic offers. According to Iolo, “Over 98% of PC problems are caused by clutter and faulty settings that are the result of everyday PC use.” System Mechanic 8 can repair or otherwise remedy virtually all of these problems. Many of a PC's problems can be traced to problems and errors in the registry, a large data file that contains information on the hardware and software installed on the computer. The registry is almost constantly written to, and read, often leaving obsolete data in the registry. This obsolete, and eventually erroneous data left in the registry consumes some system resources, and can promote errors and other problems as faulty data is read and processed. The registry must be periodically purged of useless data, defragmented and compacted in order to contribute to better PC performance, a function that System Mechanic 8 excels at.

Our computers are constantly reading from and writing to the hard drive, and that drive often becomes cluttered, fragmented, and may also have some errors in the data stored on it. While almost all flavors of Windows have some type of “defrag” and “chkdsk” software to defragment the hard drive, and check it for errors, the Windows integral versions of those utilities are very basic and lack the power to do a truly thorough job, as System Mechanic will do. Clutter and useless files consume a lot of the storage space on our hard drives; System Mechanic 8 can identify and remove that clutter, freeing up that hard drive space, making for a more efficient hard drive.

Sometimes, and it will likely happen eventually to each PC user, the computer will not properly boot. For that particular

eventuality, System Mechanic 8 will allow the user to create a bootable emergency CD that may be able to revive “crashed” systems. Another irritant that many of us suffer through on a regular basis is the boringly slow boot process itself, where we wait and wait for our computer to become usable. System Mechanic 8 claims to have 19 different ways that it can speed the boot process by making it more logical and efficient. Another way that we are losing performance that we are paying for is by having improper internet settings. Many of these settings are mundane and not readily accessible to the typical user. By modifying these settings to their ideal point, internet throughput can be improved, in some cases tripled. System Mechanic 8 will analyze our internet connection, and make any changes necessary to maximize performance.

PC security is a major issue that all of us must deal with on a constant basis. System Mechanic 8 contributes to system security by fixing settings that would otherwise allow an intruder to access the computer, making cyber attacks that more difficult. Sometimes we have files that we want to securely delete, being well aware that normally deleted files are easy to recover, which may create another security problem. This utility offers the user a military grade wiping function that can securely delete unwanted data.

System Mechanic 8 retails for \$49.95 for a one-year license, and can be used on up to three computers; discounts are available online ([www.iolo.com](http://www.iolo.com)) for longer licenses.

For those who want an even more feature rich product, Iolo offers System Mechanic Professional, version 8 (\$69.95 for 3 computers). The Professional version is an integrated bundle which includes most of Iolo's other popular products. The bundle includes Iolo's antivirus software, renowned for its hourly updates; its Personal Firewall to protect from intruders and malicious software; and another personal favorite of mine, Iolo's Search and Recover. This program can recover files that were deleted, including photos, videos, documents, email, music, and other data that may have otherwise been lost. Search and Recover can undelete files from hard drives, digital cameras, memory cards, and almost all other digital media.

Professional also includes DriveScrubber, a utility that can securely erase data from hard drives. This is necessary when donating a computer, selling it, or recycling it. Without securely deleting our personal data, others can access it and use it for a variety of purposes, including identity theft. DriveScrubber overwrites the data using methods that meet strict government and military standards, ensuring the destruction of that data, without harm to the drive itself.

Iolo has a winner in System Mechanic 8. For those who like to try software before they purchase it, Iolo offers a free, 30 day, fully functional trial version of each of its products at [www.iolo.com/downloads.aspx](http://www.iolo.com/downloads.aspx). If you try the software, you will probably like it as much as I do, and find it indispensable.

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# I'm Asked: Using an Accessory Flash with a Digital SLR

Bill Funk (editor(at)asciigroup.org), Arizona Association for Computer Information, inc. ([www.asciigroup.org](http://www.asciigroup.org))

*I just bought a Digital SLR; with the prices as low as they are, I couldn't resist. Since I want to take photos of my grandchildren, and the built-in flash isn't as powerful as I need, I bought a new flash. It's the same brand as my camera, and is supposed to be all automatic. But, the photos aren't right. I thought the better flash would let me take photos inside, and freeze the movement of the grandkids, but the photos are as blurry as with the camera's flash. What's going on?*

You're right, the on-board flashes on most DSLRs aren't very bright. Buying the new flash is the right idea, but it doesn't work the way many people think it does.

You're probably using the camera as a Point & Shoot: setting the camera to make the exposure decisions, and pressing the shutter button. There's nothing wrong with that, but doing things that way won't get your flash to work the way you want it to.

Instead, you should use the Manual mode for exposure (check your camera's manual for how to enter the Manual mode). While you're looking at the manual, check to find the highest shutter speed you can use with the flash, too.

Then, in Manual mode, set the shutter speed at, or maybe slightly below, that speed (I use 1/125 sec on my camera; it's fast enough to freeze most action), then set the aperture (f/number) for the desired result as far as depth of field is concerned, and set the ISO as desired. Set the flash to auto (check the manual), and fire away. This way, the camera will use the settings you chose, ignoring the amount of light in the scene. The flash will check to see what the camera is set to, and fire itself, checking the results as it fires to give the right amount of light to the scene. Neat, eh?

The way you're doing it will make the flash act as a "fill" flash, meaning the camera's exposure system will use the existing light in the scene to set the exposure, and the flash will intelligently fire to fill in shadows, but not be the major source of light in the scene. This is also the usual way the camera's on-board flash works, even though many cameras will set the shutter speed to take advantage of the flash's extra light to help freeze motion. The problem here, though, is that the on-board flash just isn't bright enough to light up a dark scene (such as a room) very well.

One of the really neat things about digital photography is that, regardless of the actual type of the camera, experimentation is cheap. In this case, once you get the basics of flash use down, you can experiment with different shutter speeds and aperture settings for different results. Also, off-camera flashes like yours will usually let you turn the flash head up and down, and side to side, for bounce flash. With bounce flash, you're bouncing the flash off the ceiling or wall. This tends to spread the light from the flash out to reduce that sharp look that a straight-on flash gives, and it also reduces harsh shadows (as well as changing where the shadows are); more to experiment with!

This brings up another question: if you have an older flash from your film days, can you use it with your new DSLR? The answer is a very firm: maybe. The problem is that most older, film-era flashes have a higher trigger voltage than what

DSLRs can tolerate. In other words, using that old flash can cause some expensive damage to your DSLR. There are some devices that can be put between your older flash and your DSLR's flash shoe that will solve the problem. However, a new flash will also work much better with your new DSLR, and do things that old flash can't even dream of doing.

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## Back Issues Needed

The editor is attempting to build a CD containing all issues of ACGNJ News in pdf format, but our collection is incomplete. We're hoping some faithful reader has been hoarding them and will be willing to lend them to us just long enough to scan them. We promise to return them quickly. Thanks Joseph Gaffney, who loaned his collection for scanning. Below is a list of what we still need.

1985: June, July, August, September

1984: August

1976: January, February, March, April (pamphlet-size booklets)

1975: All issues except #1 (June). These are also pamphlet-size booklets.

If you can supply any of these missing issues (or scanned images or good clear copies), please contact the Editor by email ([bdegroot@ptd.net](mailto:bdegroot@ptd.net)). Those who supply missing issues will receive a free copy of the resulting CD as our thanks for your help. ☐

# Halloween and History

Robert Hawes ([r.d.hawes@hotmail.com](mailto:r.d.hawes@hotmail.com)), ACGNJ

This article is mostly about history: As complete a history of *all* the ACGNJ Special Interest Groups as I could assemble. It's interesting, informative, and (frankly) just a wee bit dry. Perhaps it's not a bad thing that some silliness managed to creep in as well. Last year, I wrote a wacky Halloween Issue. This year, I intended to be a good boy and play it straight. Really I did. But somehow, the topics that just naturally came up as I was preparing this article seemed to lend themselves to bizarre (and seasonally spooky) interpretation. So, we've got dead things, a sepulchral voice (from the ancient past) whispering a cryptic warning, unruly Gremlins, silly costumes, a bothersome ghost, a rampaging horde of man-eating zombies, crass commercialism, and pure, unadulterated *Evil*; and all of it computer club related, too. Let's begin.

## Costumes & Commercialism (and Zombies, Too)

Quite some time ago now, the ACGNJ Board of Directors decided to do a run of club T-shirts. They came out in basic black, with a variation of our club logo (a fairly large red block containing "ACGNJ" in black techno-font letters) on the front, and "Amateur Computer Group of New Jersey" in red letters on the back. I bought one almost immediately, and have worn it to club meetings ever since. (In the January and June 2008 ACGNJ News issues, I'm wearing mine in page one pictures). However, nobody else has been wearing theirs. One of my first remarks at a Board of Directors Meeting was; "Apparently, we've only sold *one* T-shirt". That got a laugh, and maybe pricked some consciences as well. Because several people wore their T-shirts at TCF this year; but not at meetings.

Nit-picker's Note: The letters on the T-shirts were printed in a not-quite-extinct font originally designed for magnetic ink. It's one of several that the club has used over the years for all sorts of purposes. Evolutionary descendants are still in use today; though they're now printed in regular ink, and read by optical rather than magnetic scanners.

As soon as I got my T-shirt, it sparked my imagination into a whimsical flight of fancy. After all, I was walking around with a big red symbol on my chest. Who else do we know who does that? Fear of the Copyright Gestapo (a rampaging horde of zombies if ever there was one) prevents me from actually saying his name, but you know who I mean. I pictured myself fighting evil-doers as *Ack-gnudj Man!* (Well, how *would* you phonetically pronounce ACGNJ?) To do it right, I'd also need tights, a cape, and maybe a little black mask. Not that I'd ever actually have the fashion chutzpa to wear tights and a cape in real life, but let's expand upon the fantasy anyway. What if, at our next Board Meeting, *everyone* wore T-shirts, tights and capes? What a mental image that inspires. We could call ourselves the "Legion of ACGNJ Heroes".

I guess that just about beats the costume idea to death. (Hah! Another Halloweenish allusion). Next, some crass commercialism. We still have 19 Medium, 14 Large, and 10 Extra Large T-shirts left. I think we can just about guarantee that these are the last T-shirts of this kind that will *ever* be made.

So, once they're gone: Instant Collectors Items! They're on sale at \$15 each. Won't you *please* buy one?

## Ghost

Now for the ghost (as in the computer program). In last year's Halloween Episode, I threw in so much spooky stuff that I actually ran out of room for Ghost, and had to put off discussing my (then) latest uses of it until November. I've worked with hard disk cloning programs for at least a dozen years. First, the late, great PowerQuest Corporation's Drive Image, then Symantec's Norton Ghost. Since I *only* use Ghost for DOS (which Symantec stopped releasing about five years ago), my version is headed for the graveyard just as surely as the floppy disks that I prefer to run it from. However, I intend to keep on using it for as long as I can. Up until a few weeks ago, Ghost had never given me any trouble; and I don't really consider this recent problem to be entirely its fault, either. After all, I was trying to back up a NTFS partition. I should have known better.

I build all my computers myself. *Not* because I can save money (not any more, anyway); but because I *like* it. For me, it's fun. It's another thing that I intend to do for as long as I can (and it's another thing I enjoy doing that's surely headed for the bone yard as well). Anyway, I built my last computer for my own personal use about six years ago. Three years or so ago (just when I was getting antsy for an upgrade), I was paid (expenses, anyway) to build a business computer that would be permanently stationed at my house, but that would *not* actually belong to me. The catch was, I had to build it to the owner's specs, and he's a "XP default" fan. I'd have installed XP to an FAT32 partition. (Indeed, experiments I did when XP first came out showed that it could be installed into a 1.2 GB FAT16 partition, though just barely). The owner couldn't explain exactly why he wanted the C: drive to be NTFS, but he insisted. I guess, if the Great God Gates decreed it, that was good enough for him. Thankfully, he didn't object to my doing the D:, E:, and F: drives in FAT32. (An aside for you trivia fans: From long personal tradition, dating back to when I got my first 1X CD reader, the CD/DVD drives were assigned as the R: and S: drives).

Naturally, once it was in daily operation, I started doing a lot of my own stuff on that computer as well. Recently, the business has gone on to faster laptops (for the boss, at least – he's got *two*); and the afore-mentioned computer has suddenly, mystically, magically become *mine*. So I've put off my tentative plan of building myself a new quad-core computer (running Linux) for at least a year; and I'm going to see what I can do to improve this one. (For me, improve = de-Microsoft as much as possible).

Unfortunately, I can't just reinstall XP, or even get rid of it completely. This computer will still occasionally be required to handle a few business functions (mostly in a back-up capacity), so that means it still needs some arcane programs that I shudder at even the thought of re-installing. Therefore, XP has to stay; but it can be marginalized by moving the C: drive (and a single consolidated business D: drive) to my spare 80 GB

*Continued*

hard disk. That will leave the existing 160 GB disk (once I've backed-up my own data) open for experimentation. I've got plenty of removable drive drawers. Swapping two hard disks as necessary (while a bit tedious) shouldn't be a real problem. That's what I thought, anyway.

Usually, when I run Ghost for DOS, it's to create a back-up image of a partition (menu selections "Partition" and "To Image"). This time, I attempted a direct clone (menu selections "Partition" and "To Partition"). I hardly ever do that. Coincidentally, though, just a few months ago, I had to do a quick emergency clone to a new drive from a hard disk that was exhibiting signs of imminent demise (for one of the few clients from my old "consultant" business who hasn't died or retired yet). That was an XP partition, and it cloned perfectly. However, during this latest cloning, I got an error message; "Unable to complete update of boot.ini file – too many partitions". This was one of those annoying messages where the only option is to press the "OK" button; and it was also one of those *extremely annoying* messages that gives incorrect and useless information about what actually went wrong.

When I attempted to boot from the new hard disk, Windows eventually hung up; but only *after* it had already displayed the *second* screen that comes up in graphics mode as it boots. That's *way*, way past the point controlled by boot.ini. I repeated the attempt several times, with identical results. I had to go to quite a bit of work, but I managed to confirm that the boot.ini file on the bad clone was *exactly the same* "plain-vanilla" version that was on the original hard disk. It was made up of two sections in square brackets. [boot loader] had a "timeout=30" line and a "default=..." line. I didn't reproduce most of that second line. It listed Microsoft's name for the boot partition, which contained 51 characters with *no* spaces. That would almost certainly mess up the newsletter's text flow without contributing any useful information at all. [operating systems] had one single line, which listed Microsoft's name for the boot operating system. I haven't reproduced that line either. It contained 108 characters, 54 of which had no spaces separating them. The point is, those two boot.ini files were the simplest versions of that file that can possibly exist, and they were *exactly* the same. While it's possible that the disparity of partitions between the source (4) and the target (2) may have caused Ghost's problem, there is *absolutely no way* that boot.ini could have been involved. Whatever the fault, it *positively* had to be in some other area that the message said *nothing* about.

Investigating this problem, even to the shallow depth I described above, was relatively difficult. Fixing it was quite easy. I simply popped out my Ghost boot floppy and replaced it with my Partition Magic boot floppy. Then I rebooted and used PM for DOS to copy the NTFS partition from one hard disk to the other. Whatever messed up Ghost had no effect on PM. After that, the target hard disk booted just fine. (As expected, the third instance of boot.ini was exactly the same, too). I plan to further investigate this deficiency in Ghost someday; but presently, I just don't have the time. For now, we'll just have to say that Ghost stealthily wafted up behind my back and yelled; "Boo"!

### Attack of the Gremlins

Gremlins being Gremlins, I guess it's not surprising that they managed to get me *twice*. I wanted to tell you about a mysterious problem I experienced while working on my "SIG History" project, which I suspected them of causing. However, as I wrote it up, I kept having to add more and more details; and it finally came out *much too long*. So I had to put it off until next month. In fact, it's long enough that it might actually wind up being my *entire* November article. What can I say? They sabotaged my plans big time.

### Supernaturally, What's Left?

Finally, as the last thing before the main event (history = dead things), we have some evil; and where else would I have gotten it but from Microsoft? Last issue, I described how I used Hotmail to send out my End-of-June Newsletter Supplement on June 30<sup>th</sup>, and how I also used it to send out last minute member notices about our August 21<sup>st</sup> Planning Meeting. The politest thing I can say about the June session is that it was an exhaustive "learning experience". I thought my August session went quite well. (See my last month's article "Much Ado About Summer" for details of both sessions). Then I got an e-mail from John Raff, asking; "Can you send the message *without* the MS Advertising?"

Now, I'm so used to ignoring Internet advertisements that I never even noticed; but for *at least* the last two years (that's as far back as my "Sent" folder goes), Hotmail has appended a Microsoft advertisement to the bottom of *every* e-mail message that I sent out. Talk about hypocrisy; and here I am, still trying to be polite to them. On June 30<sup>th</sup>, Microsoft put me through an excruciating five hour and thirteen minute ordeal, repeatedly making me jump through various hoops to prove that I wasn't some kind of spam-producing robot. While at the very same time, Hotmail's own built-in robot was silently sticking Microsoft's own spam into each and every message that it grudgingly allowed me to transmit. I wish I could say that this two-faced treachery surprises me; but I can't. In its entire history, Microsoft has *never* treated *anybody* fairly. There's only one answer. If Cato the Elder were alive today (he'd be about 2,250 years old – is that ancient enough for you?), he might say; "Microsofto delenda est". That's hybrid pseudo English/Latin for *Microsoft must be destroyed!*

Following that, the only sensible thing to do is quote Monty Python: "And now for something completely different":

### SIG History

As is probably inevitable for a thirty-three year old organization composed solely of volunteers, our club's historical records are not as organized as they should be. For instance: as a member of the Board of Directors, I ought to have complete access to our club minutes, all the way back to day one. In an ideal world, maybe; but in the *real* world, no. Some of our oldest club documents haven't necessarily been lost (although that's an unfortunate possibility); but they aren't readily retrievable, either. So when I began investigating the history of our ACGNJ Special Interest Groups (in conjunction with Bruce Arnold's 18<sup>th</sup> anniversary as a SIG leader in

*Continued*

January 2008), I was pretty much confined to one source: our newsletter collection (which, of course, isn't complete either). Then there's the question of accuracy. Despite the best efforts of everyone involved, our newsletter isn't an infallible mystic oracle. It's subject to mistakes, typos and just plain *wrong* information. Therefore, I can't guarantee that the following list is 100% accurate (or 100% "all there", for that matter); but it's the best I can do right now, from currently available information.

There's a further complication. Our collection of old newsletters is *missing* the issues between June 1975 and May 1976. Thus, at this point in time, we *don't know* when either the 6800 SIG or the 8080 SIG was actually founded. I consulted our *club* founder, Sol Libes. He said that he could no longer remember which was formed first, but he suspects that both groups were formed at the same time. Now, the following scenario is *pure speculation* on my part, but it makes sense: It's an early ACGNJ meeting. A bunch of members who live in NYC have grown tired of making the arduous trek into the uncharted wilderness of eastern New Jersey each month. So they're talking about forming their own club. Somebody else says something like; "We don't really need to form our own club, but we could hold an extra monthly meeting, based on our own choice of CPU". Everyone enthusiastically "jumps on the bandwagon"; and by the time the night is over, *two* Special Interest Groups have been born. That certainly seems possible to me. So, pending further input, I'm going to call it a tie. As an unexpected side issue, my scenario raises the intriguing possibility that the NYACC (New York Amateur Computer Club, which really, truly *was* founded by people who didn't originally meet until *after* they'd already joined our club) was actually the very first ACGNJ SIG of all.

As of September 2008, we list nine active Special Interest Groups: C/C++, FireFox, Investment, Java, Layman's Forum, Lunics (Linux/UNIX), NJ Gamers, WebDev, and Window Pains. Throw in our Board of Directors Meeting and our Main Meeting, and that adds up to eleven ACGNJ-sponsored club meetings per month. Plus, we have three currently inactive but not-yet-disbanded SIGS: Dot Net (.NET), Genealogy, and Mobile Devices, plus one new SIG being formed (PHP). All in all, quite a selection. I've listed a (very) short history for each and every ACGNJ SIG below. Some of this information may someday wind up on our Web Site, giving "credit where credit is due" to current and former SIG leaders; but remember, I did the research here first.

This list has been broken down into three sections. The first lists all known Special Interest Groups, current and former. The second lists *only* our current groups (with more details, in one convenient place). The third lists four "SIGS in Limbo".

### ACGNJ Special Interest Groups, Sorted by Date of Creation

**1975/1976 — 6800** (also known as 650X/680X, 6800/09, 6800/6500, 6800/6502, 6800/650X, OS-9 and SIG68): One of the first two ACGNJ Special Interest Groups. Founded sometime between June 1975 and May 1976. In the May, 1976 Newsletter, meetings for May and June were scheduled

at a private address in Ocean Township. No meetings were announced in the July or August issues. In September 1976, a meeting was scheduled and John Loofbourrow became Chairman. This group also covered the Tandy Color Computer (CoCo), because (unlike the other Tandy/Radio Shack computers) it used a Motorola MC6809E processor. In November 1981, Keith Sproul became Chairman, and split off a separate 6502 SIG (see 1981). In December 1981, Mark Sproul became Chairman. In May 1986, it was renamed the **SIG68, 680XX, OS-9 User Group**. Not listed after January 1991.

**1975/1976 — 8080** (also known as 8080/Z80 and S-100): One of the first two ACGNJ Special Interest Groups. Founded sometime between June 1975 and May 1976, with Dennis Dupre as Chairman. In May 1986, it combined meetings with two other groups; becoming the **SIG/M, CP/M, S-100 User Groups**, with David Wrobel as joint Chairman. In March 1987, Bob Todd became Chairman. Not listed after October 1992.

**1975/1976 — Northeast**: Formed in September of 1976 by Ron Boley and Ed Garey, "to serve the immediate needs of hobbyists in Bergen, Passaic and northern Essex counties". Also called the Northern NJ Amateur Computer Club (NNJACC), it was actually more of an affiliated club than a SIG. It collected its own dues and kept its own records. Not listed after February 1988.

**1977 — SOL**: Founded June 1977, with Ed Eibling as Chairman. (Rod Montgomery was a co-founder). Not listed after March, 1979.

**1977 — 1802**: Founded July 1977 as COSMAC, with Kevin Chieff as Chairman. Renamed 1802 in February 1979 with Richard Rutkowski as Chairman. After July 1982, it was no longer listed as a User Group. Instead, Richard Rutkowski was listed with COSMAC/1802 under "Other people to contact".

**1977 — POLY-88**: Founded July, with Rolf Levenbach as Chairman. After July 1982, it was no longer listed as a User Group. Instead, Rolf Levenbach was listed with POLY-88 under "Other people to contact".

**1978 — Morris County**: Formed in January by Frank Gonzalez and Mark Kantrowitz, as a "local chapter" of the ACGNJ (originally called ACG-NJ Morris County Chapter). It was actually more of an affiliated club than a SIG. It collected its own dues and kept its own records. No meetings scheduled after November 1980.

**1978 — CP/M**: Founded January 1978, with Marty Nichols as Chairman (assisted by Bruce Ratoff). In March 1981, Bill Chin became Chairman. In November 1984, David Wrobel became Chairman. In May 1986, it combined meetings with two other groups; becoming the **SIG/M, CP/M, S-100 User Groups**, with David Wrobel continuing as Chairman. In March 1987, Bob Todd became Chairman. Not listed after October 1992.

**1978 — TRS-80**: Founded January, with Perry Davis as Chairman. In June 1979, Well Howell became Chairman. In

*Continued*

March 1981, Ed Lubowicki became Chairman. In October 1984, Jerry Entin became Chairman. After December 1987, it was no longer listed as a User Group.

**1978 — PET** (also known as CBM and Commodore): Founded February, with Ike Rodman as Chairman. This group also covered the Commodore 64. In June 1981, Ara Barsamian became Chairman. In June 1982, Ike Rodman returned as Chairman. In January 1983, Joe Pylka became Chairman. Renamed “Commodore” in May 1986. After March 1988, it was no longer listed as a User Group.

**1978 — Pascal:** Founded in June, with Rod Montgomery as Chairman. After July 1982, it was no longer listed as a User Group. Instead, Rod Montgomery was listed with Pascal under “Other people to contact”. (A similar group, **Turbo PASCAL**, was formed in May 1986 by Kevin Byron).

**1978 — Apple:** Founded November, with Steve Toth as Chairman. In November 1981, Seymour Joseph became Chairman. After February 1991, it was no longer listed as a User Group.

**1979 — KIM/AIM/SYM:** Founded in May, with Lewis Edwards as Chairman. In January 1983, Keith Sproul became Chairman. After April 1985, it was no longer listed as a User Group.

**1979 — Heath:** Founded in July, with Charles Dinyovszki as Chairman. After July 1982, it was no longer listed as a User Group. In April 1990, Scott Vincent reestablished it as the **Heath/Zenith of NJ Users Group**, and became Chairman. No meetings were scheduled after February 1994.

**1979 — North Star:** Founded in September, with Jeff Kashinsky as Chairman. In April 1980, Randy Reitz became Chairman. In February 1985, Bill Woythaler became Chairman. After June 1986, it was no longer listed as a User Group. Instead, Ron Winter was listed with North Star under “Other people to contact”.

**1980 — SIG/M:** Founded in August, as a joint project of the Amateur Computer Group of New Jersey and the New York Amateur Computer Club; with Bill Chin (ACGNJ), Bruce Ratoff (ACGNJ), Sol Libes (ACGNJ), and Henry Kee (NYACC) in charge. It was a non-profit organization for the distribution of public domain software. (Technically more a Software Clearing House than a Special Interest Group, it was just *too big* a feature of the club to be left off the list). By June 1981 it had grown spectacularly, with National Headquarters in New Jersey (at the ACGNJ), a Western Region headquartered in Sacramento, CA, and a South Central Region headquartered in Houston, TX. In October 1984, Harry Van Tassel became Chairman. In May 1986, it combined meetings with two other groups; becoming the **SIG/M, CP/M, S-100 User Groups**, with David Wrobel as joint Chairman. In March 1987, Bob Todd became Chairman. Not listed as user group after October 1992. However, William Snell was listed under “acgnj activities” as a contact person for SIG/M until September 1994.

**1981 — 6502:** Founded in November (see 6800 under 1975/1976), with Keith Sproul as Chairman. After May 1985, it was no longer listed as a User Group.

**1981 — Atari:** Founded December 1981, with Russell Gorr as Chairman. In May 1982, John Palinkas became Chairman. In December 1984, Manuel Ayres became Chairman. After May, 1988, it was no longer listed as a User Group.

**1982 — PC Users Group** (originally known as IBM-PC): Founded December, with Mike O'Donnell as the first Chairman. In October 1983, Carol A. Ziemba became Chairman. In June 1984, Sol Libes became Chairman. In January 1988, Bob Todd became Chairman. In March 1990, it was renamed as the PC Users Group. In January 1995, Jo-Anne Head became Chairman. In October 2000, Steve Rodriguez became its last Chairman as a separate group. It was listed as being combined with the Main Meeting from October through December, 2001; but from February 2002 on, it was listed as having been merged into the **Window Pains SIG**. (See *Current Special Interest Groups* for further details.)

**1982 — VIC-20:** Founded in December, with Leonard Baskin as Chairman. After May 1986, it was no longer listed as a User Group.

**1983 — Macintosh** (also known as 68000 and Apple/Macintosh): Founded December 1983, with Keith Sproul as Chairman. No meetings scheduled after April 2001. However, from May 2001 until June 2007, it was listed in “SIG News” as no longer meeting, but with Keith Sproul available for phone or e-mail help.

**1983 — FORTH:** Founded in March, with Warren Timen as Chairman. After October 1988, it was no longer listed as a User Group.

**1983 — Turbo PASCAL:** Founded in April, with Kevin Byron as Chairman. After March 1987, it was no longer listed as a User Group.

**1983 — Database Users:** Founded in March, with Richard Alm as Chairman. After October 1987, it was no longer listed as a User Group.

**1987 — Layman's Forum:** Founded March 1987, with Steve Gohlke as first Chairman. See *Current Special Interest Groups* for further details.

**1987 — Technical Users:** Founded in March, with David Wrobel as Chairman. After March 1991, it was no longer listed as a User Group.

**1987 — dBASE/Clipper:** Founded May 1988, with Art Clancey as Chairman. After October 1988, it was no longer listed as a User Group.

**1988 — UNIX:** Founded in November, with Brian Keene as Chairman. Because this meeting was held on the same date and location as the PC Users Group (except one hour earlier), and it was *never* listed separately in the schedule; its final meeting date is uncertain. However, Brian Keene was *not* listed with UNIX under “user group coordinators” after January 1990.

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## Halloween and History, *continued*

**1989 — MS-Word:** Founded in January, with Neil M. Sanford as Chairman. In April 1990, it was merged into the Word Processing Group.

**1989 — Word Perfect:** Founded in January, with Neil M. Sanford as Chairman. In April 1990, it was merged into the Word Processing Group.

**1989 — Workshop, Hands-On:** An independent, off-site group founded by Burke Mawby, which met at a church in Aberdeen, NJ and charged an admission fee. First listed in February 1989. Not listed after April 2007.

**1989 — Symposium** (also known as PC Symposium): Founded in March, with David Cornell as first Chairman. Joe Kennedy became Chairman in April 1993, and John Raff became Chairman in September 1998. In October 2001, it was merged into the **Window Pains** SIG. See *Current Special Interest Groups* for further details

**1989 — Concordia:** Founded June 1989, with Sheldon Rosenthal as Chairman. In September 1990, Jerry Entin became Chairman. Jerry Entin was listed with Concordia under "For Your Inquiries" until December 2002.

**1990 — C/C++ Users Group:** Founded January 1990, with Bruce Arnold as Chairman. See *Current Special Interest Groups* for further details.

**1990 — Word Processing Group:** Re-organized in April 1990, by combining the previously existing MS-Word and Word Perfect groups. (See January 1989). Neal Sanford (the sitting Chairman of both groups) continued as Chairman. Not listed after June 1998.

**1991 — Midi User Group:** Founded May 1991, with Sol Libes as Chairman. Not listed after February 1993.

**1992 — Lotus:** An off-site group founded in May 1992, with Jim Ditaranto as Chairman. Meetings were held in an office in Lodi, NJ. Not listed after December 1997. There was also a **Lotus Notes** group, which met from January 1997 until June 2005.

**1992 — Visual Basic:** Founded November 1992, with Jim Boyd as Chairman. After January 1995, meetings were listed as being split in two. Visual Basic, Beginners (with Jim Boyd listed as Chairman) took the first 90 minutes, then Visual Basic, Advanced (with Jim Wong listed as Chairman) took the last 90 minutes. No meetings were listed after December 1995. There were two other similarly themed SIGs. **VBA** (Visual Basic for Applications) met from January 1996 until June 2006. Another **Visual Basic** group met from February 2001 until June 2006, too.

**1993 — Genealogy:** Founded June 1993, with Helen Wolf as first Chairman. See *SIGS in Limbo* for further details.

**1993 — Northern NJ OS/2 Users Group:** An off-site affiliated group which met at the IBM offices in West Orange, NJ, with Jason Perlow as Chairman. First listed in June 1993. Not listed after February 1994.

**1993 — Investment** (Computerized Investing Software): Founded September 1993, with Len Baskin as first Chairman. See *Current Special Interest Groups* for further details.

**1994 — Lunics** (Linux/UNIX): Founded September 1994, with Peter Fillingham as the first Chairman. See *Current Special Interest Groups* for further details.

**1995 — Internet:** Founded January 1995, with Martin Rosenblum as Chairman. Not listed after December 2001. Quoting from the SIG News section of the December 2001 newsletter; "There is clearly not enough interest to keep this SIG running, so I am notifying the Board that it has evaporated".

**1995 — Random Access:** Founded January 1995, with Scott Vincent as Chairman. Its last separate meeting was held in September 2001. In October 2001, it was merged into the **Window Pains** SIG. See *Current Special Interest Groups* for further details.

**1996 — VBA** (Visual Basic for Applications, also known as Visual Basic, Excel): Founded January, with Jim Ditaranto as Chairman. No meetings listed after June 2006. There were two other similarly themed SIGs. **Visual Basic** met from November 1992 until December 1995. Another **Visual Basic** group met from February 2001 until June 2006, too.

**1996 — Windows Seminar:** Founded January 1996, with Paula Scheibe as Chairman. Not listed after October 1997.

**1996 — Video Night** (or Video Education): Founded December 1996, with Bill Farrell as Chairman. This monthly meeting showed professional computer training video tapes, *not* sitcoms. Not listed after **July**, 1997.

**1997 — Lotus Notes:** Founded January 1997 by Mike Barlow and Jim Cimino. After May 1999, only Mike Barlow was listed as Chairman. This was an affiliated group which met at the offices of a software company in Iselin, NJ until October 1999, then moved to the offices of a different software company in Edison, NJ. No meetings were listed after June 2005. There was also a **Lotus** group, which met from May 1992 until December 1997.

**1997 — Multimedia & Mobile Computing:** Founded in November 1997, with Steve Rodriguez as Chairman. This meeting was held in the hour preceding the PC Users Group meeting; and its subject often complemented the subject of that following meeting. Not listed after January 2001.

**1998 — MCP Study Group** (also known as the MCSE Study Group): Founded October 1998, with Scott Vincent as Chairman. (Jim Wong was listed as "or contact" until January 1999). Greg McCarthy became Chairman in January 2003. This SIG met **four** times a month until January 1999, three times a month until February 2004, twice a month until February 2006, then once a month until June 2006. No meetings were scheduled after June 2006.

**2001 — Java:** Founded February 2001, with Mike Redlich as Chairman. See *Current Special Interest Groups*.

**2001 — Visual Basic** (also known as Visual Basic/Access 2000): First listed in February 2001, with Rick Elbanna as Chairman. This was a public Special Interest Group affiliated with the ACGNJ and several other organizations, which met at an office in Iselin, NJ until May, 2002, then at the East

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Brunswick Public Library. Not listed after June 2006. There were two other similarly themed SIGs. Another **Visual Basic** group met from November 1992 to December 1995. **VBA** (Visual Basic for Applications) met from January 1996 until June 2006, as well.

**2001 — Web Development** (also known as WebDev): Founded March 2001, with Jim Wong as Chairman. Met only in odd months until May of 2002, then disbanded. A new WebDev SIG was founded in January 2005, with Evan Williams as Chairman. See *Current Special Interest Groups* for further details.

**2001 — Window Pains**: Created by merging three older SIGs in October of 2001, with John Raff as Chairman. See *Current Special Interest Groups* for further details.

**2001 — Robotics/Graphics**: Only *two* meetings of this off-site group were ever listed, both in only *one* issue of the newsletter (November 2001). This was an attempt to leverage an academic summer robotics project at the North Brunswick High School into a year-round computer club Special Interest Group. Unfortunately, it wasn't successful.

**2002 — NJ Gamers** (also known as Gamers Guild): Founded March 2002, with Gregg McCarthy as Chairman. See *Current Special Interest Groups* for further details.

**2004 — Dot Net (.NET)**: Founded January 2004, with Manuel J. Goyenechea as Chairman. See *SIGS in Limbo* for further details.

**2004 — Human Networking**: Founded March, with Mark Douces as Chairman. No meetings scheduled after June 2006.

**2005 — WebDev**: Founded January 2005, with Evan Williams as Chairman. See *Current Special Interest Groups* for further details.

**2006 — Best Choice Investment Activity**: This already existing group was briefly affiliated with ACGNJ, from October 2006 until May 2007. Presided over by Norm Wiss, they met twice a month from 10:30 AM to 2:30 PM to do live, real-time trading over the Internet. They became dissatisfied with our facilities and moved elsewhere.

**2006 — Online Auction**: Founded September 2006, with Bill Brown as Chairman. Met twice a month to study techniques for using online auction web sites, especially that famous one beginning with an "E". No meetings listed after June 2007.

**2007 — FireFox**: Founded January 2007, with Dave McRitchie as Chairman. See *Current Special Interest Groups*.

**2007 — Mobile Devices**: Founded November, with Dave Eisen as Chairman. See *SIGS in Limbo* for further details.

### Current Special Interest Groups

**C/C++ Users Group**: Founded January 1990, with Bruce Arnold as Chairman. Jim Boyd was listed as a second "Contact" until September 1990. This is our second oldest surviving SIG (18  $\frac{3}{4}$  years), with our longest serving Chairman (18  $\frac{3}{4}$  years).

**FireFox**: Founded January 2007, with Dave McRitchie as Chairman.

**Investment (Computerized Investing Software)**: Founded September 1993, with Len Baskin as the first Chairman. Art Downer became Chairman in March 1995, then Sheldon Koepf, from October 1995 to October 2003. Norm Wiss became Chairman in November 2003, and also presided over the **Best Choice Investment Activity** from October 2006 until May 2007. (See the separate listing under 2006). Jim Cooper became Chairman in September 2007.

**Java**: Founded February 2001, with Mike Redlich as Chairman.

**Layman's Forum**: Founded March 1987, with Steve Gohlke as Chairman. John Rusnack, Jr. became Chairman in January 1989; and Matt Skoda became Chairman in November, 1993. This is our oldest surviving SIG (21  $\frac{1}{2}$  years), with our second longest serving Chairman (15 years).

**Lunics (Linux/UNIX)**: Founded September 1994, with Peter Fillingham as the first Chairman. Andy Meyer became Chairman in June, 2000. There was also an earlier **UNIX** SIG, chaired by Brian Keene, which met from November 1988 until January 1990, and then disbanded.

**NJ Gamers**: Founded March 2002, with Gregg McCarthy as Chairman. (Known as "Gamers Guild" until May, 2004). Meetings have lasted from eighteen to *twenty-three* hours, and a small fee is charged.

**WebDev**: Founded January 2005, with Evan Williams as Chairman. Although this SIG was listed under SIG News in every newsletter from the first meeting (January 19th, 2005) onward, it wasn't scheduled under "ACGNJ MEETINGS" again until February of 2006. More than *a year* later! There was an earlier **Web Development** SIG (sometimes also called WebDev), chaired by Jim Wong; which met only in odd months from March 2001 to May 2002, and then disbanded. Also, there was an even earlier **Internet** SIG, chaired by Martin Rosenblum; which met from January 1995 to December 2001, and then disbanded.

**Window Pains**: In October 2001, the preexisting **PC Symposium** and **Random Access** SIGs were consolidated to produce the "PC Tech" SIG, with John Raff (the current Symposium Chairman) as Chairman. By the second meeting, the SIG name had been changed to "Window Pains". Originally, a third SIG, the **PC Users Group** was specifically *excluded* from this merger. In the October through December 2001 "ACGNJ MEETINGS" schedule, it was listed as combined with the Main Meeting instead; but from February 2002 on, the "SIG News" section in the newsletter listed it as having been absorbed here as well. See the individual listings for further information about the three predecessor groups. An argument could be made that *this* is the oldest ACGNJ Special Interest Group, since it can trace part of its ancestry back to December 1982, through that same PC Users Group.

### SIGS in Limbo

**Dot Net (.NET)**: Founded January 2004, with Manuel J. Goyenechea as Chairman. The group disbanded in December of 2005. It was briefly revived in April 2006 by Jim Wong and Jim Boyd, but re-disbanded in June 2006. Jim Wong

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# iPhone for Boomers

Sandy Berger (*sandy(at)compukiss.com*), *CompuKISS* (*www.compukiss.com*)

According to the data from the International Communications Union, the world now has more than 2 billion cell phone or mobile phone subscribers. While some business and high tech users are using their phones for email and the Internet, I venture to say that most of those 2 billion users are only using their cell phones to make calls and to text message. In fact, I am sure that many users don't know how to do much more than that, even though their phones are capable of much more.

The reason is that up until now, cell phones with their tiny buttons and complex menu systems have frustrated many average users. The recent introduction of a fast, stable, and more affordable iPhone is poised to change all of that.

While the twenty- and thirty-something's are flocking to the iPhone as the latest status symbol, the forty-, fifty-, and sixty-something's are acquiring iPhones because there are no tiny buttons and no complex menu systems. In fact, the large bright touch screen, big icons, and the on-screen keyboard make the iPhone extremely easy to use.

One button brings up the Home screen of icons. The screen is clear and uncluttered. The icons are all easily identifiable by their picture, so the iPhone experience is very visual. The four most used icons are placed on the bottom of the screen. By default, they are Phone, Mail, Safari (the Internet browser), and iPod. You can put whatever you use the most on the bottom row. You can also rearrange all the icons to suit your taste.

The way you rearrange the icons is indicative of the ease of use of the entire gadget. To rearrange the icons on the Home screen, you simply press any icon and hold your finger down until all the icons start to wiggle. Then you drag the icons from place to place. To put an icon on the second page of the Home screen, you simply drag it off the screen to the right. The second page will appear with the icon on it. To return to the first screen of the Home page, just drag your finger across the screen in a leftward motion. To stop the wiggling and confirm that you are done moving the icons around, you simply touch the Home button. You can't miss it because while other cell phones seem to have a million buttons, the Home button is the only button on the surface of the iPhone.

As you can tell by this explanation, the iPhone is also very tactile. You can move things around the screen with your finger.

To make a web page larger, you simply flick your two fingers apart on the screen. Bring your fingers together and the webpage gets smaller. Double-tap the screen and the page fits the screen. To take a picture, you press the camera icon, aim the camera on the back of the iPhone and press the icon on the bottom of the screen. It is so intuitive that it is actually fun!

On top of that Apple has added a Apps store to its iTunes Online Store. They have over 500 applications that you can add to your iPhone. Many are free. Others cost \$1. Most of those which you have to pay for are under \$10. Some of these applications are just for fun, some are for productivity. For instance, if you download an application called Recorder, you can turn your iPhone into a voice recorder. But you can also choose an application that turns it into a light saber or one that lets you pop bubbles on the screen.

At \$199 for the 8GB model, the iPhone has a lot to like. To use it you must subscribe to AT&T for two years. That is not unusual for a cell phone service contract. You also have to have an additional data plan that costs \$30 a month. While this might seem costly, you get a lot for your money.

Not only is the iPhone intuitive, visual, and tactile, but it has access to the Internet and lets you send and receive email. It is like having a mini-computer in your hand. For many it will replace the laptop they drag along when traveling.

The iPhone is also a full-blown iPod that plays both music and video. Since it has its own speaker, you don't even need earbuds or headphones as you do with most other music players. Oh, and did I mention, it has the best audio quality of any cell phone I've ever used.

Am I hooked? You bet I am..... And the same thing will happen to many others who try the iPhone. It is poised to change the way we use cell phones.

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## Halloween and History, *continued*

re-revived it again in September 2006, but from December 2006 all further meetings were postponed. In November 2007, Manuel J. Goyenechea re-assumed control and resumed meetings. However, from May 2008, meetings have again been postponed indefinitely.

**Genealogy:** Founded June 1993, with Helen Wolf as the first Chairman. Frank Warren became Chairman in February, 1995. Unfortunately, due to work schedule conflicts, Frank Warren has not been able to attend any meetings since June of 2007. Since no one else volunteered to replace him, this SIG has become inactive.

**Mobile Devices:** Founded November 2007, with Dave Eisen as Chairman. After May 2008, no further meetings have been scheduled. There was also an earlier **Multimedia & Mobile Computing** SIG, chaired by Steve Rodriguez; which met (from November 1997 until January 2001) on the same day and location as the PC Users Group, but started one hour earlier.

**PHP:** This proposed SIG has generated some interest, but no guru has "stepped up to the plate" so far. (PHP is a scripting language used for Web development and HTML embedding).

**Last Words** — See you next month. ☐

# SIG News

## C/C++ Programming

Bruce Arnold ([barnold@ieee.org](mailto:barnold@ieee.org))

<http://home.earthlink.net/~barnold2002/Acgnj/index.html>

This group is devoted to programming languages in general and C, C++, and C++ for Windows programming in particular. Each month a small but hopefully useful program (complete with source code) is presented for discussion.

**September:** The subject for this month was a general review and introduction to the C Language. We will discuss the following sub-topics: All of those assorted names (C, C++, C#, MFC, C-sharp, C-.net, etc.), Short history of the language, Reasons for programming in C as opposed to other languages, Computer systems that use C based applications, Available tools or "compilers".

Our [download site](#) has code and programs from most meetings.

**Our next meeting October 21.** ☞

## Window Pains

John Raff ([jraff@comcast.net](mailto:jraff@comcast.net))

<http://www.acgnj.org/groups/winpains.html>

Our intent is to provide the members with Windows oriented application discussions both Microsoft and Linux style. The presentation will be directed toward the more heavy technological level of attendee, although newbies are welcomed.

**October 17:** Creating Macros to Automate Routine Tasks in Excel and Word Paul Natanson

**November 21:** Programming Languages Shootout, Committee ☞

## Layman's Forum

Matt Skoda ([som359@aol.com](mailto:som359@aol.com))

<http://www.acgnj.org/groups/laymans.html>

**We meet on the second Monday of the month** (no meetings in July and August) to discuss issues of interest to novice users or those who are planning to get started in computing. Watch our Web page for updates and announcements. ☞

## LUNICS (Linux/Unix)

Andreas Meyer ([lunics@acgnj.org](mailto:lunics@acgnj.org))

<http://www.acgnj.org/groups/lunics.html>

LUNICS is a group for those who share an interest in Unix and similar operating systems. While we do quite a bit with Linux, we've also been known to discuss Solaris and BSD too. We generally meet on the first Monday of the month at 8 PM at the Scotch Plains Rescue Squad. See the web page for directions and more information. **Our next meeting October 6.** ☞

## Web Dev

Evan Williams ([tech@evanwilliamsconsulting.com](mailto:tech@evanwilliamsconsulting.com))

This SIG is an open forum for all Website Development techniques and technologies, to encourage study and development of web sites of all kinds. All languages will be considered and examined. Anyone interested please contact the Chairperson. The current project is a CMS for the club. Anyone interested in starting a new project, come to the meeting and announce / explain. Provide as much detail as possible. WebDev should be an all-encompassing development and examination forum for all issues, applications, OS, languages and systems one can use to build Websites. We currently have two Web dev languages .NET and Java as SIGs but the other languages and OS need to be investigated, examined and tested; Windows, Linux, UNIX, DEC, Vax, HP etc. Intel-PC, Motorola-MAC etc.

**Our next meeting October 8.** ☞

## Java

Mike Redlich ([mike@redlich.net](mailto:mike@redlich.net))

<http://www.javasig.org>

The Java Group covers beginner, intermediate, and advanced level Java programming. Primary focus is on developing useful/practical applets and applications, but can include topics such as Java I/O, JavaBeans, Reflection, object-oriented programming and software design issues.

**September:** The presentation demonstrated how to rapidly build a web application with Grails and featured building a web application from scratch. Grails is an open source, MVC framework that runs on the JVM. You can use both Java and Groovy to develop your application.

**Our next meeting October 14.** ☞

## Main Meeting

<http://www.acgnj.org/groups/mainmeet.html>

Mike Redlich ([mike@redlich.net](mailto:mike@redlich.net))

**October 3:** Firefox (Any Topic), David McRitchie

**November 7:** A Comparison of Excel 2007 and Word 2007 With Older Versions, Paul Natanson ☞

## Investment Software

Jim Cooper ([jim@thecoopers.org](mailto:jim@thecoopers.org))

[http://www.acgnj.org/groups/sig\\_investment.html](http://www.acgnj.org/groups/sig_investment.html)

The Investment SIG continues with presentations on how to use analysis programs TC2000 and TCNet. Large charts are presented on our pull down screen and illustrate the application of computer scans and formulas to find stocks for profitable investments. Technical analysis determines buy points, sell points and projected moves. Technical analysis can also be used on fundamentals such as earnings, sales growth, etc. We're no longer focusing on just Telechart -- if you are using (or interested in) Tradestation, eSignal, VectorVest -- or just in learning how to select and use charting and technical analysis, come join us !!

**Our next meeting: October 9.** ☞

# Using CrossLoop to Troubleshoot Remote Machines

Vinny LaBash (vlabash(at)comcast.net), Sarasota PCUG, Florida (www.spcug.org)

CrossLoop is too good a utility to ignore. Trying to walk someone through a computer problem over the telephone is often an exercise in frustration. There is no substitute for seeing what is actually on a user's screen to find out the root cause of a problem.

Vista has a built-in support tool known as Remote Desktop, but far from making the process easy, it has a tendency to confuse those with no technical background. Remote Desktop makes it rough on those who don't know how to handle the added complications of firewalls and routers. CrossLoop, which is a free remote support utility, could be an excellent solution.

CrossLoop shields users from tricky situations involving communicating through routers, firewalls, and other potential obstacles. Setting up a communications session between two computers physically separated, but connected through the internet, is reduced to a process hardly more complex than turning on your TV. Those concerned about security can relax. CrossLoop uses something called TightVNC which safeguards data with 128 bit encryption.

Crossloop is useful for people who want to train or support others remotely. If you're an experienced web surfer, for example, and need to show someone how to access a disk drive or retrieve a lost document, CrossLoop allows you to take control of their computer screen, and show them exactly how to do it.

Hard core geeks may not be satisfied with CrossLoop. It's not complicated enough. It works better than most similar commercial utilities, and your technically challenged friends and relatives will find it aggravation free.

You can download the program without charge from <http://www.crossloop.com>. The site has a video that demonstrates how to install and use the program which is very helpful for technophobes.

Once you're up and running, the interface is a model of simplicity which effectively masks the complexity behind the scenes. As mentioned earlier, security and remote control is handled by TightVNC. VNC stands for Virtual Network

Computing, and is a very well designed software tool that easily allows remote access to Operating Systems with a graphical interface. The technical specifications say you need Windows 98 or higher. A broadband internet connection is also a requirement. Dialup connections won't work. Drive space, processor speed, and memory requirements are negligible given the general power of today's computers.

Another benefit of TightVNC is the built-in 128 bit encrypted security. When you begin a communications session, the program generates a new 12 digit access code. The access code then generates the encryption codes giving you an additional layer of security. Not bad for a free utility.

Running the program is so easy it's almost boring. The interface is simple and straightforward. Assuming you started the session, the next step is to communicate the access code to the person you are communicating with. You can do this by email, telephone, screaming into the next room, etc.

After starting the session, your friend types the access code into the box and clicks **Connect**. When the **Connect** button is clicked on both sides the two PCs are linked.

This method of troubleshooting a remote PC eliminates all the hassles of trying to interpret what an inexperienced user is attempting to explain. It's difficult to imagine anything less complex than a one button interface. With 128 bit encryption built in, it's tough to beat.

Other applications that make such connections possible have been available for years, but nothing I've seen makes it as simple as CrossLoop.

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## SIG News, *continued*

### Firefox Activity

[Firefox@acgnj.org](mailto:Firefox@acgnj.org)

This SIG is intended to be an open forum for all Firefox and Mozilla techniques and technologies, to encourage the study and development of web sites of all kinds. All the browsers will be considered and examined. All are encouraged to "think out of the box" about new web site design. All members and guests are invited to check out the design concepts and voice their opinion. ***Our next meeting October 20.*** ☐

October 2008

### NJ Gamers

[Gregg McCarthy \(greggmc@optonline.net\)](mailto:greggmc@optonline.net)

<http://www.NJGamers.com>

[www.lanparty.com](http://www.lanparty.com)

**The next Friday Night Frag will be October 10, 6 p.m. to Saturday 12 noon — 18 hours for 5 bucks!**

BYOC - Bring your own computer

BYOF - Bring your own food.

and if you don't like sitting on metal chairs... BYO chair! ☐

ACGNJ News

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# Guru Corner

If you need help with any of the technologies listed below, you can call on the person listed. Please be considerate and call before 10 PM.

## Software

HTML	Mike Redlich	908-246-0410
	Jo-Anne Head	908-769-7385
ColdFusion	Jo-Anne Head	908-769-7385
CSS	Frank Warren	908-756-1681
	Jo-Anne Head	908-769-7385
Java	Mike Redlich	908-246-0410
C++	Bruce Arnold	908-735-7898
	Mike Redlich	908-246-0410
ASP	Mike Redlich	908-246-0410
Perl	John Raff	973-560-9070
	Frank Warren	908-756-1681
XML	Mike Redlich	908-246-0410
Genealogy	Frank Warren	908-756-1681
Home Automation	Frank Warren	908-756-1681
<b>Operating Systems</b>		
Windows 3.1	Ted Martin	732-636-1942

## Discount Computer Magazine Price List

As described by the DealsGuy

	1 yr	2 yr	3 yr
Computer Games	\$10.95	20.95	29.95
Computer Gaming World	14.95	28.95	41.95
Computer Shopper1	16.97	32.95	47.95
Dr. Dobbs Journal	15.95	30.95	
Mac Addict	10.97		
Mac Home Journal	15.97	29.97	
Mac World	12.95		
Maximum PC	9.95	18.95	27.95
Microsoft System Journal	21.95	39.95	
PC Gamer	12.95		
PC Magazine (22/44/66 Issues)	25.97	48.95	68.95
PC World	16.95		
Wired	6.00	12.00	17.00

These prices are for new subscriptions and renewals. All orders must be accompanied by a check, cash or Money Order. Make payable to Herb Goodman, and mail to:

Herb Goodman, 8295 Sunlake Drive, Boca Raton, FL 33496

Telephone: 561-488-4465, e-mail: [hgoodman@prodigy.net](mailto:hgoodman@prodigy.net)

Please allow 10 to 12 weeks for your magazines to start. For renewals you must supply an address label from your present subscription to insure the correct start of your renewal. As an extra service I will mail a renewal notice about 4 months prior to their expiration date. I carry more than 300 titles at excellent prices — email for prices. ☐

## ACGNJ MEMBERSHIP APPLICATION

Sign up online at <http://www.acgnj.org/membershipApplication.html> and pay dues with PayPal.

	US/CANADA	FAMILY OF MEMBER (No Newsletter)	Dues	FOREIGN	STUDENT	SENIOR CITIZEN (Over 65)
1 Year	\$25	\$10		\$55	\$20	\$20
2 Years	\$40					
3 Years	\$55					\$45

Mail this application and your check to:  
**AMATEUR COMPUTER GROUP OF NEW JERSEY, INC., P.O. BOX 135, SCOTCH PLAINS, NJ 07076**

New Member  Renewal  Address Change

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_ E-Mail \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ URL \_\_\_\_\_

What topics would you like to see covered at club meetings? \_\_\_\_\_

Other Local Computer Groups		
<b>Princeton Macintosh User Group:</b> 7:15 pm 2nd Tuesday, Jadwin Hall, A-10, Washington Rd, Princeton, (609) 252-1163, <a href="http://www.pmug-nj.org">www.pmug-nj.org</a>	<b>Linux Users Group in Princeton:</b> 7 pm, 2nd Wednesday, Lawrence Branch Mercer Library, Rt#1 & Darrah Lane, Lawrence NJ <a href="http://www.lugip.org">http://www.lugip.org</a>	<b>New York PC:</b> 3rd Thurs, 7 pm, PS 41, 116 W 11th St. For info call hotline, (212) 533-NYPC, <a href="http://www.nypc.org">http://www.nypc.org</a>
<b>Computer Education Society of Philadelphia:</b> Meetings & Workshops at Jem Electronics, 6622 Castor Ave, Philadelphia PA. <a href="http://www.cesop.org/">www.cesop.org/</a>	<b>Brookdale Computer Users Group:</b> 7 pm, 3rd Friday, Brookdale Community College, Bldg MAN Rm 103, Lincroft NJ. (732)-739-9633. <a href="http://www.bcug.com">www.bcug.com</a>	<b>NJ Macintosh User Group:</b> 8 pm, 3rd Tuesday, Allwood Branch Library, Lyall Rd, Clifton NJ. (201) 893-5274 <a href="http://www.njmug.org">http://www.njmug.org</a> .
<b>PC User Group of So. Jersey:</b> 2nd Mon., 7 pm, Trinity Presb. Church, 499 Rt 70 E, Cherry Hill, NJ. L. Horn, (856) 983-5360 <a href="http://www.pcugsj.org">http://www.pcugsj.org</a>	<b>Hunterdon Computer Club:</b> 8:30 am, 3rd Sat, Hunterdon Medical Center, Rt 31, Flemington NJ. <a href="http://www.hunterdoncomputerclub.org">www.hunterdoncomputerclub.org</a> , (908) 995-4042.	<b>NY Amateur Computer Group:</b> 2nd Thurs, 7 pm, Rm 806 Silver Bldg, NYU, 32 Waverly Pl, NYC. <a href="http://www.nyacc.org">http://www.nyacc.org</a>
<b>Morris Micro Computer Club:</b> 7 pm 2nd Thurs., Morris County Library, Hanover Ave, Morristown NJ, (973) 267-0871. <a href="http://www.morrismicro.com">http://www.morrismicro.com</a>	<b>Central Jersey Computer Club:</b> 8 pm, 4th Friday, Rm 74, Armstrong Hall, College of NJ. Rich Williams, (609) 466-0909.	<b>NJ PC User Group:</b> 2nd Thurs, Monroe Rm at Wyckoff Public Library, 7 pm. Maureen Shannon, (201) 853-7432, <a href="http://www.njpcug.org">www.njpcug.org</a>
<b>Philadelphia Area Computer Society:</b> 3rd Sat, 12 noon Main Meeting, groups 8 am-3 pm. Upper Moreland Middle School, Hatboro PA. (215) 764-6338. <a href="http://www.pacsnet.org">www.pacsnet.org</a>	<b>NJ Computer Club:</b> 6:15 pm, 2nd Wednesday except Jul & Aug, North Branch Reformed Church, 203 Rt 28, Bridgewater NJ. <a href="http://www.njcc.org">http://www.njcc.org</a>	<b>Princeton PC Users Group:</b> 2nd Monday, Lawrenceville Library, Alt Rt 1 & Darrah Lane, Lawrenceville, Paul Kurivchack (908) 218-0778, <a href="http://www.ppcug-nj.org">http://www.ppcug-nj.org</a>

## Classified

**FREE TO MEMBERS.** Use our classified ads to sell off your surplus computer stuff. Send copy to Classified, ACGNJ NEWS, P.O. Box 135, Scotch Plains NJ 07076 or e-mail to the editor, [bdegroot@ptd.net](mailto:bdegroot@ptd.net). Classified ads are free to members, one per issue. Non-members pay \$10. Send check payable to ACGNJ Inc. with copy. Reasonable length, please.



<http://www.apcug.net>

### Radio and TV Programs

**Computer Radio Show, WBAI**  
99.5 FM, NY, Wed. 8-9 p.m.

**Software Review, The Learning Channel, Saturday**  
10-10:30 p.m.

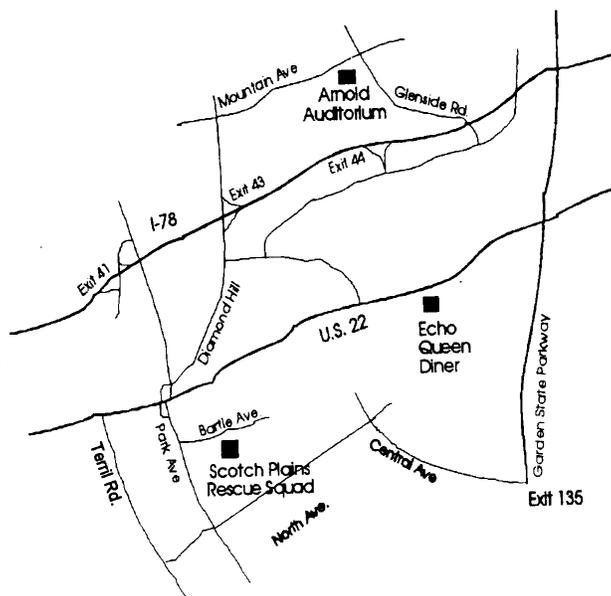
**On Computers, WCTC 1450 AM, New Brunswick, Sunday**  
1-4 p.m. To ask questions call (800) 677-0874.

**PC Talk, Sunday from 8 p.m. to 10 p.m., 1210 AM Philadelphia.**  
1800-876-WPEN, Webcast at <http://www.pctalkweb.net>.

### MarketPro Shows

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

**Oct 25-26, Meadowlands Expo Center, Secaucus**



### Directions to Meetings at Scotch Plains Rescue Squad, 1916 Bartle Ave., Scotch Plains NJ

#### From New York City or Northern New Jersey

Take Route 1&9 or the Garden State Parkway to US 22 Westbound.

#### From Southern New Jersey

Take Parkway north to Exit 135 (Clark). Stay on left of ramp, follow circle under Parkway. Bear right to Central Avenue; follow to Westfield and under RR overpass. Left at light to North Avenue; follow to light in Fanwood. Right on Martine (which becomes Park Ave). Right on Bartle Ave in middle of shopping district. Scotch Plains Rescue Squad (2-story brick) is located on the right. Do not park in the row next to the building — you'll be towed.

#### From I-78 (either direction)

Take exit 41 (Scotch Plains); follow signs to US 22. Turn right at light at bottom of hill and use overpass to cross Rt. 22. Follow US 22 Westbound directions.

#### From US 22 Westbound

Exit at Park Avenue, Scotch Plains after McDonalds on the right, diagonally opposite Scotchwood Diner on the left, immediately before the overpass. After exiting, turn left at the light and use overpass to cross US 22. Bear right at bottom of ramp to continue south on Park Avenue. Turn left at the second light (a staggered intersection). Scotch Plains Rescue Squad (2-story brick) is on the right. Do not park in the row next to the building — you'll be towed. We meet on the second floor, entering by the door at the right front of the building.

#### From Western New Jersey

Take US 22 Eastbound to the Park Avenue exit. The exit is about a mile past Terrill Road and immediately past the overpass. Exit onto Park Avenue South and follow the directions above to the Rescue Squad building. ☐

# Painter 4 Essentials, a First Impression

Dave Chalmers (newsletter(at)kipug.org), Kern Independent PCUG, CA (www.kipug.org)

Corel's demonstration of their products at the recent South-west Computer Conference showed one new product that really interested me. Corel Painter 4 Essentials is a real painting program, not a photo editing program. It has the features of being able to paint or draw with a computer. If you have a shred of drawing talent, you might really like this program.

Now I have no talents this way unfortunately. Why I would buy a program like this, being a photographer, might surprise you. Painter has a great feature that will auto paint or draw from a photo. In this mode you pick a style from many artistic techniques and stand back.

Will this look great for all photos? The simple answer is no. If you have a lousy picture you will probably end up with a lousy painting. Photos that are dependent on a lot of fine detail to work will also not be a good candidate for this product. Simple landscapes or portraits or more abstract photos will probably work the best. Now having said that, there are always exceptions that will work, and trying the process only takes some time.

You start with a photo that has been corrected and cropped using a photo editing program. Jpg, tiff, and PhotoShop psd files will work. Open them in Painter and select the artistic medium you want. Once the program commences you will see a very blobby and abstract image in the beginning. As the process continues, details emerge. You can stop the drawing at any time or let it go to completion. Once done you can go into using your own painting efforts to add or subtract details to enhance the painting. A good example of this would be a portrait. Increasing the details around the eyes usually helps the overall composition. If the background contrasts too much with the person, you can blur and tone down the background.

A graphic tablet is a real plus with Painter, as it uses the stylus for changing the brush characteristics, as you go. A mouse works fine, but it doesn't have as much flexibility as the tablet. Wacom makes some tablets that are fairly inexpensive. Please note, a tablet is not required to get this program to work.

Printing with this program is quite simple. It doesn't have a dedicated color management system as more expensive programs, but if you can print a good photo, then printing with Painter is no problem.

Painter comes with some excellent video tutorials that really clue you in on the features and give a great how-to aspect to it. They are logically arranged and the segments are not too long. Painter even comes with a nice printed manual, with illustrations. The manual generally follows the tutorials.

Retail price is \$99 and the member price is \$79. It installs on both PC's and MAC's. As a supplement to a photo editing program, I certainly recommend it.

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## ACGNJ MEETINGS

For the very latest news on ACGNJ meetings visit the ACGNJ Web Page (<http://www.acgnj.org>)

### Tuesday, September 30, 2008

7 P.M. - Board of Directors meeting.

### Friday, October 3

8 P.M. - Main Meeting, Mike Redlich ([mike@redlich.net](mailto:mike@redlich.net)).

### Monday, October 6

8 P.M. - Lunics, Andreas Meyer ([lunics@acgnj.org](mailto:lunics@acgnj.org))

### Wednesday, October 8

7 P.M. - WebDev SIG, Evan Williams ([tech@evanwilliamsconsulting.com](mailto:tech@evanwilliamsconsulting.com))

### Thursday, October 9

8 P.M. - Investing, Jim Cooper ([jim@thecoopers.org](mailto:jim@thecoopers.org)).

### Friday, October 10

6 P.M. to 5 A.M.- NJ Gamers. Gregg McCarthy ([greggmc@optonline.net](mailto:greggmc@optonline.net)), 732-721-6507. Break 8 to 10 P.M.

### Monday, October 13

8 P.M. - Layman's Forum, Matt Skoda ([som359@aol.com](mailto:som359@aol.com)), 908-359-8842. No meetings in July or August.

### Tuesday, October 14

7:30 P.M. - Java, Mike Redlich ([mike@redlich.net](mailto:mike@redlich.net)) 908-246-0410.

### Friday, October 17

8 P.M. - Window Pains, John Raff ([john@jraff.com](mailto:john@jraff.com)).

### Monday, October 20

7 P.M. - Firefox Activity, David McRitchie ([firefox@acgnj.org](mailto:firefox@acgnj.org))

### Tuesday, October 21

7:30 P.M. - C/C++ Users, Bruce Arnold ([barnold@ieee.org](mailto:barnold@ieee.org)), 908-735-7898

### Monday, November 3

8 P.M. - Lunics, Andreas Meyer ([lunics@acgnj.org](mailto:lunics@acgnj.org))

### Tuesday, November 4

7 P.M. - Board of Directors meeting.

All meetings, unless otherwise noted, are at Scotch Plains Rescue Squad, 1916 Bartle Ave., Scotch Plains, N.J.  
Directions and map inside back cover.