

Financial & Retirement Planning

Financial Advisor, **Allen Belmont**, of *Edwards Jones* in Whitesboro will talk about stocks and bonds basics, retirement planning, and review some helpful web sites for investing. Mr. Belmont will provide time to answer any questions relating to his presentation.



Allen Belmont has an Economics degree from Utica College. He has worked for Edward Jones for two years and has fifteen years prior work experience in the computer field.

Starting soon . . . new door prize contest for members. Each month a feature of our website will be highlighted and a question will be posed. If you enter the correct answer and it is chosen you will win a special door prize. Stay tuned for details!

Tuesday, October 4 — 6 - 8:30PM
New Hartford Library
Meeting Open to the Public - Free



explorer

The MVPCUG EXPLORER is published monthly from September through June by the Mohawk Valley Personal Computer User Group, Inc. (MVPCUG), PO Box 586, Marcy NY 13403-0586.

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The MVPCUG was founded in 1981 by individuals interested in IBM compatible computers. This non-profit organization consists of volunteers whose expertise range from novice to professional.

Regular meetings are held on the first Tuesday of the month at 6pm, usually at the New Hartford Library, Library Lane, New Hartford. A typical agenda consists of discussion of business affairs and a demonstration of computer related products. Meetings are open to the public.

Membership fee for an individual is \$25.

OFFICERS and DIRECTORS

President

Jerry Finkelstein..... 797-5296
..... president@mvpcug.com

Vice President

Lisa Britt..... vicepresident@mvpcug.com

Treasurer

Bill Gorrell..... 853-3256
..... treasurer@mvpcug.com

Secretary

Joe Penabad..... secretary@mvpcug.com

Program Chair

David Hartnett..... program@mvpcug.com

Directors-at-Large

Donna Gorrell ['11]..... director3@mvpcug.com
Jim Pease ['12]..... director1@mvpcug.com
Jerry Grega ['13]..... director2@mvpcug.com

Our internet presence is at

<http://www.mvpcug.com>

Web Master

Lisa Britt..... webmaster@mvpcug.com

NEWSLETTER STAFF

Jerry Finkelstein..... president@mvpcug.com
Donna Gorrell..... editor@mvpcug.com
John Hunter..... johnhunter@mvpcug.com

Meeting Agenda

- 5:30. Meet and Greet
- 6:00. Business Meeting
- 6:30. Program, Part 1
- 7:10. Break
- 7:20. Program, Part 2
- 8:15. Drawing for Prizes
- 8:30. Adjournment

Editorial notes . . .



I've run across a few "tag lines" that amused me. A tag line is what you can put at the end of your signature when composing email. I use Eudora for email, but most email programs like Gmail also can use signatures.

Some people seem to think it's a place to write a book, but a short sentence that makes a point or offers info is what a tag line should be.

This is one that I thought should be used when sending an email to a teenager or smartphone addict. "Honk if you love Jesus; text while driving if you want to meet him."

If you use Gmail and want to make a signature, click on the icon that looks like a gear on the right side of the top of the page. That should take you to help; then scroll down—signature is the last option on the list. Follow the directions. Eudora allows you to have multiple signature files. Check the "help" file in your email program to find out how you can make a signature file of your own.

Stay connected . . . to the MVPCUG
Mohawk Valley PC User Group, Inc.
\$25 for initial sign-up - or renewal

Name _____
 Address _____
 City _____ NY
 Zip _____ Phone _____
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Please mail this application with a check payable to MVPCUG to
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Minutes of September 6, 2011
 — Joe Penabad, Secretary

BUSINESS MEETING

The MVPCUG General Meeting, with 22 members in attendance, was called to order by President Jerry Finkelstein at 6:05 PM in the SAMMON Room of the New Hartford Library on 6 September 2011. He reminded the audience that the MVPCUG will continue to meet in the SAMMON Room until December and expected that the room will continue to be available to the MVPCUG for next year. [Room reservations are scheduled at the beginning of each year.]

David Hartnett, the new Program Chairman, announced that he is working on the October program which will be geared toward retirement; however, a speaker has been engaged for the November program. David is soliciting ideas from the membership for future topics and/or potential speakers. [Please refer to his email address in the Newsletter.]

Donna Gorrell regretted that the names of David Yeaton and Bohdan Wozniak were inadvertently omitted from the membership list printed in the September MVPCUG Newsletter.

Bill Gorrell's Treasurer report, accepted for the period of 06/01/11 - 09/05/11, includes 9 membership renewals and \$3.00 in extra door prize tickets, with a net loss of \$233.99 due to the premium payment for liability insurance. The club's net worth is now \$1676.79. Bill noted that the fee increase in yearly dues from \$20 to \$25 has been helpful in meeting the club's financial obligations.

In an interesting prelude to our "Ask The Guru Night", Rod St. Clair brought our attention to his collection of floppy and hard drive discs to illustrate the technological advances spanning our time with computers.

PROGRAM

The MVPCUG premiered its exciting new season of monthly Computer Programs with "Ask The Gurus", featuring a trio of our popular veteran experts; Chris Urban, Nick Gasparovich and Anatoly Bondarchuk, all of whom handled the steady flow of question with patience, clarity, and common sense from the simplest "Is it worth fixing?" to the more complex. Their advice was practical, reminding the audience of good computer habits to develop and

practice, and of inexpensive-to-free programs available (e.g. Skype) and solving particular computer problems because technology has, indeed, advanced substantially since most of us began our computer experience.

DOOR PRIZES

[furnished with club funds]

- Flash Drive 4G. Bo Wozniak
- Ream of Copy Paper. Don Pianka
- 4X6 Photo Paper. Edward Sajdzikowski
- 8 ½ Photo Paper. Nelson Robinson

[Donated by Rod St. Clair]

- Ream of Copy Paper. Richard Eades

The meeting was adjourned at 8:07 PM by Jerry F.
 Respectfully submitted, Joe Penabad, Secretary ♦

The following was sent by Sherm Stein—enjoy.

For all of us who feel only the deepest love and affection for the way computers have enhanced our lives, read on . . .

At a recent computer expo Bill Gates reportedly compared the computer industry with the auto industry and stated, 'If GM had kept up with technology like the computer industry has, we would all be driving \$25 cars that got 1,000 miles to the gallon.'

In response to Bill's comments, General Motors issued a press release stating: If GM had developed technology like Microsoft, we would all be driving cars with the following characteristics.

1. For no reason whatsoever, your car would crash— twice a day.
2. Every time they repainted the lines in the road, you would have to buy a new car.
3. Occasionally your car would die on the motorway for no reason. You would have to pull to the side of the road, close all of the windows, shut off the car, restart it, and reopen the windows before you could continue. For some reason you would simply accept this.
4. Occasionally, executing a manoeuver such as a left turn would cause your car to shut down and refuse to restart, in which case you would have to reinstall the engine.
5. Macintosh would make a car that was powered by the sun, was reliable, five times as fast and twice as easy to drive - but would run on only five percent of the roads.
6. The oil, water temperature, and alternator warning lights would all be replaced by a single 'This Car Has Performed An Illegal Operation' warning light.
7. The airbag system would ask, 'Are you sure?' before deploying.
8. Occasionally, for no reason whatsoever, your car would lock you out and refuse to let you in until you simultaneously lifted the door handle, turned the key and grabbed hold of the radio antenna.
9. Every time a new car was introduced car buyers would have to learn how to drive all over again because none of the controls would operate in the same manner as the old car.
10. You'd have to press the 'Start' button to turn the engine off.

PS - when all else fails, you could call 'customer service' in some foreign country and be instructed in some foreign language how to fix your car yourself!

Sites to Visit on the 'Net

— by John Hunter

Technology in the Game

Technology comes to Major League Baseball. That's right. According to <http://bleacherreport.com/articles>, major league baseball players are using iPads to find stats about opposing team players. In the article players such as Albert Pujols and Jose Molina use their iPads in the clubhouse to check the stats on the players they will be facing in the upcoming game. Pitcher Molina checks on the hittings stats of dangerous hitters while Pujols checks the stats of the pitcher he will face.

Bloomberg Sports and www.MLB.com supply data bases players and fans alike can access. Have you ever wondered how the baseball announcers are able to come up with useful stats while the batter is still taking practice swings in the on-deck-circle? Now you know. If you take your laptop or iPad to the game, you, too, can be an expert.

Auto Paranoia Anyone?

[Www.informationweek.com/news/securities/vulnerabilities](http://www.informationweek.com/news/securities/vulnerabilities) says that tomorrows drivers will face the threat of malware embedded in their vehicle's software that will allow hackers to monitor hands-free calls or bring the car's computer crashing to a halt. Automotive research firm, Frost and Sullivan, estimates that in the very near future, cars will need 200 to 300 million lines of code, and this giant software requirement generates vulnerabilities.

Such items as cellular networking and Internet connectivity may introduce security flaws that will allow criminals to unlock, start or disable your car via a cell phone. Or, they may track your driving habits, steal your data via Bluetooth or disrupt your navigation system through exploitable flaws.

Getting a laptop hacked is one thing. But hacking into a vehicle's software may place the driver and passengers in dire risk. As someone once said, "Just because you're paranoid, doesn't mean they aren't out to get you." Just another thing to digest when you can't sleep.

Another Smartphone App

The Smithsonian Institution brings a personal twist to the science of human development. The science website Live Science at www.ht.ly/1JH58 reports that the Smithsonian mobile app for iPhones and Android phones allows users to upload a current picture of

themselves so that the app turns the modern likeness into that of a caveman. The app is called Meanderthal, a combination of Me and Neanderthal.

The app relies on what scientists know about the appearance of long extinct human relatives. Interested users can go back as far as 700,000 years to see what they might look like. The app is available for free at the iTunes Store and also for free for Android phones on the Smithsonian mobile apps page The app video is also available for viewing on YouTube. With a smartphone, no one needs to ever be bored.

More Science

At my visit, the Live Science website included articles on other topics as well that cover a wide range of science areas. "Dolphins 'Talk' Like Humans, New Study Suggests" discusses research that indicates Dolphins use the same processes as humans to communicate with each other.

Another article titled "Ancient Burial May Reveal Home of Biblical Figure" discusses the possibility that a newly discovered burial box may reveal the home of Caiaphas, a Biblical person infamous for his involvement with Jesus' crucifixion.

For math enthusiasts the article titled "People See Odd Numbers As Male, Even as Female" asserts that the importance of gender affects the way abstract ideas such as numbers are viewed across cultures. Adding gender to numbers allows people to identify gender characteristics associated with men and women. To find out why this is important, read the article. These articles will keep even the sleepest readers awake.

Where Were You on...?

Dates such as December 7, 1941, November 22, 1963 and September 11, 2001 burn in the memories of most of us. As this column is written, 9/11 is just a few days away. I remember where I was when I saw the second plane hit the tower. But for those too young or not yet alive when the tragedy occurred, several websites provide information for those to learn about terrorism and its root causes.

[Www.learnabout9-11.org](http://www.learnabout9-11.org) is produced by families of 9/11 victims. This site helps students understand the impact of 9/11 on families as well as on the country. Another site to visit is <http://911digitalarchive.org/> The site contains more than 40,000 firsthand accounts and 15,000 digital images that help preserve and present the history of the event.

Until next time . . .



Did You Know . . . — Donna Gorrell

. . . that you could force Firefox into opening a new tab when you've clicked on a link? Normally, when you click a link that opens a new tab [or hold down the Ctrl key while clicking a link, which forces a new tab to open], Firefox doesn't actually switch to that tab. To change Firefox's behavior when it comes to new tabs: Click Tools on the menu bar, then Options, and then click Tabs. Enable the last option in the list: When I open a link in a new tab, switch to it immediately. Click OK.

. . . that you could insert a watermark into a Word document? Watermarks are text or pictures that appear behind document text. For Word 2010: (text or graphics), Select the Page Layout Ribbon | Watermark | Custom Watermark | Select Picture | Locate a picture | Insert | Determine a percentage for scaling | Apply any additional options, such as Scale to change the size of the picture or Washout to dim the picture. To remove the watermark: Page Layout Ribbon | Watermark | Remove Watermark

For more detailed instructions, see [http://office.microsoft.com/en-us/word-help/insert-a-watermark-or-change-a-watermark-HA101854787.aspx](http://office.microsoft.com/en-us/word-help/insert-a-watermark-or-change-a-watermark-HA101854787.aspx?CTT=1) -or- <http://tinyurl.com/3zg3tzu>

For information on early versions of Word, see <http://support.microsoft.com/kb/211324> -or- <http://tinyurl.com/5zrosc>

. . . that you could change Windows 7 taskbar display? Rick Broida of *PCWorld* says the default is to show icons only, no text. To change this, right click an open area of the taskbar and choose Properties. In the Taskbar tab, find the Taskbar buttons pull-down menu. Choose [1] Combine when taskbar is full, or [2] Never combine, then click OK. Option [1] keeps the text labels visible until the taskbar gets too crowded, then Windows will merge multiple instances of running program onto a single taskbar icon.

. . . that you could use Sticky Keys to help you press multiple keys? To turn Sticky Keys on and off press Shift five times. The Sticky Keys feature lets you press one key at a time to enter a shortcut. You can turn on Sticky Keys permanently by using the Control Panel's Ease of Access Center options. ◆

Byting Remarks — Jerry Finkelstein

The cell phone is everywhere. Since this portable device came into everybody's life the experience of that life has changed. And it is changing still. The world is at our fingertips. In less than a minute we engage in an exchange of global happenings and intimate daily living concerns. Picture taking of grandchildren and the sharing of those pictures with people we know and don't know get us a spot along the social network. Grandparents thought they retired but now they have another full-time job, baby-sitting. It's all about keeping in touch.

I have no doubt that the cell phone brings people together. It also *keeps* them together. I know some helicopter parents who phone their daughter, away at college, five or six times a day. And she calls them four or five times the same day too. The parents are only too glad to pay for the service. On the other extreme, you've noticed the family across the table from yours, all four of them, consulting their individual phones throughout the meal. No one talks to one another. When they walk out their phones are still at their ears or else they've not finished texting. Individual family members who just happen to sit at the same table.





The smart phones can be great, really useful. You're meeting friends in Binghamton, but where to eat? No sweat. As you're talking you surf the Net and with a few clicks on your apps you've gotten the name and address of a recommended restaurant and detailed directions how to get there. Directions? The smart computers will take you by the hand and guide you there.

There's Skype; for free you can see the people you're talking to. You tweet, text, email, read books, shop, surf the Net for all sorts of information, gather hundreds of friends on one of the social networks. I do wonder, though, if the digital photographs are taking the place of the real thing. These pictures are so interchangeable. Are you really going to save all those hundreds of pictures? And in your old age are you going to remember where you put them? Not in a box. On a chip. Where's the chip? It's around here somewhere. ◆

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Investment & Retirement Planning
 Tuesday ♦ October 4 ♦ 6:00 PM ♦ **New Hartford Library**



what's.com/ing ~ Computer Learning Month ~ October 2011						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		October 12 - Columbus' birthday October 13 1775 - US Navy established October 17 - National Boss Day October 24 - United Nations Day				1
2	3	4 Monthly General Meeting 6 PM N Hartford Library	5	6	7	8  Yom Kippur
9	10 Columbus Day 	11 Board of Directors Meeting 6:30 PM	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
	30 Halloween 	31				