

INSIDE THIS ISSUE:

<i>Committee Information</i>	Page 2
<i>Open Newsletter</i>	Pages 3-6
<i>Newbie Club Tips & Tutorials</i>	Pages 7-9
<i>Resistance to change</i>	Pages 10-11
<i>Microsoft, McAfee, Symantec Charge Cards Repeatedly</i>	Pages 12-15
<i>ATM Procedure</i>	Page 16-17
<i>It's True!!</i>	Page 17
<i>Vegetables</i>	Page 18

Next Meeting

Next Meeting
Wednesday 4th July 2007
Guest Speaker
Noel French
From
**TASMANIAN PRINTER
CARTRIDGE
COMPANY**

Newstream Articles

Deadline : 10 Days before Meeting

Editors Contacts:

Address: 8 Cadorna Street Mowbray Heights 7248 Phone 6326 5824

email address editor@lcg.org.au

Correspondence

Address all Correspondence to: Launceston Computer Group Inc PO Box 548
Launceston 7250

Membership

Single \$10, Family \$15 (Includes Email edition Newstream)

Printed & Posted Newsletter \$20 extra

Disclaimer: The articles in this newsletter may be reprinted as long as credit is given to the original author. Opinions expressed are those of the author & not necessarily the views of the Editor or the Group. Unless otherwise noted material is copyright 2004 for the Launceston Computer Group Inc.

General Information

Position	Name	After Hours / Business	Email Refer next column
President	Judy Hall	6394 7358	president@lcg.org.au
Vice President	Rob Tierney	634 6328	vicepresident@lcg.org.au
Treasurer	Iris Meek	6327 3162	treasurer@lcg.org.au
Secretary	Susan Armes	6395 1130	secretary@lcg.org.au
<u>General Committee</u>			
Library MAC	Ivan Turmine	6327 1825	maclibrary@lcg.org.au
Newstream Editor	Ron Baker	6326 5824	editor@lcg.org.au
Publicity & Promotion	Karia Wicks		publicity@lcg.org.au
Assistant Treasurer	Dennis Murray	6326 5284	Assistanttreasurer@lcg.org.au
PC Library	Julie Hjort	0418 295 058	pclibrary@lcg.org.au
Assistant PC Librarian	Judy Hall	6394 7358	committee@lcg.org.au
Public Officer	Judy Hall	6394 7358	publicofficer@lcg.org.au
OPEN Chair/Coordinator	Janet Headlam		open@lcg.org.au
WebMaster			webmaster@lcg.org.au
Web Editor	Reinhard Von Samorzewski	6327 1552	web@lcg.org.au
General Committee	Michael Armes	6395 1130	committee@lcg.org.au
	Glenn Gilpin	6330 1129	committee@lcg.org.au
	Harvey Taverner	6344 7292	committee@lcg.org.au

Ron's Ramblings

Problems!!! As most of you know by now that we have been having problems with Internet Access at OPEN.

Since Telstra reassessed the connection at Another Computer Store Geoff Daw has not been able to service the number of people using his server.

As a result the lcg.org.au web site has had to be taken down. This means that members cannot download copies of "Newstream off the web site.

Another effect has been that the email address such as editor, committee, president etc @lcg.org.au are not working. A further complication is that the Newsletter distribution list "lcg-announce@lcg.org.au" is another casualty of the removal of the web site.

To publish this edition of "Newstream" we have downloaded the email addresses from the MYOB financial records to my computer and I have sent this out to all the email addresses listed.

This may mean that you are getting this edition although you have specifically requested for it not be sent. For this I apologise, but needs must when the devil drives.

June Hazzlewood (Razzle Dazzle) has been in contact with Telstra to try and get a phone and internet connection of our own at Studio Works. She has been told that Telstra will be announcing some help for Community Groups at the end of the (July) month but we have no details as yet.

If we have to pay for the internet connection, we will have to look at the operations of OPEN and consider what changes may be necessary to pay for the connection. At this stage nothing has been decided

Ron Baker

OPEN NEWSLETTER – JULY 2007

FROM THE ASSISTANT EDITOR

A MONTHUS HORRIBLUS??

A few years ago Queen Elizabeth spoke of an 'annus horribilus' - a very bad year. I'm not sure whether my attempt at Latin is accurate but as far as OPEN

Computing is concerned June has in many ways been a bad month.

Several of our members and some of our tutors have had health problems and we hope that you all make the best recovery possible. In particular I'd like to

extend special 'Get Well' messages to one of our club stalwarts and MAC tutor Reinhard von

Samorzewski, and to Adri Tol, one of our more recent tutor recruits who has assisted with a variety of subjects including Graphics and the Tuesday night beginners' class. I think I speak for all members when I say we look forward to seeing you both back 'on deck' when you are well enough to return to the club.

On the technical side, regular class attendees will be aware that we have had difficulties with our Internet services over the past month. This situation occurred due to an external change to telecommunications and OPEN was just one of 30-odd organisations that were affected. At the moment we are functioning with

temporary facilities provided by Geoff and his staff from Another Computer Store (*thank you gents!*) but we are working towards a permanent solution that will restore all our facilities including the web-page and e-mail facilities.

One aspect of club operations that will probably be affected is e-mailing of this edition of Newstream.
(continued)

If we don't have access to our bulk mailing list (*lcg-announce*) we may have to e-mail the newsletter manually and that will probably mean some people will miss out in the short term, and some people who have opted not to get Newstream by e-mail may find a copy turning up in their Inbox.

Please bear with us during this difficult period— hopefully we'll be back to normal in August.

Dennis

Launceston Computer Group Monthly Workshop Wednesday July 4th 7.30 pm

**GUEST SPEAKER PAUL FRENCH
FROM THE TASMANIAN
PRINTER CARTRIDGE CO.**

Paul will provide a comprehensive session on all aspects of computer-related printing—to help you make informed choices on what printer to buy, what cartridges to use, and general information on the world of computer printers.

OPEN MONTHLY MEETING Wednesday, July 4th

From 1.00 pm onwards

Come along to find out the workings behind the club and perhaps offer your suggestions for improving our organisation.

The OPEN Newsletter is part of the Launceston Computer Group's publication "Newstream".

"Newstream" is distributed by E-mail each month, or alternatively can be viewed or downloaded as a PDF file from the LCG Web-site.

* "IN CASE OF EMERGENCY" *
* * * * *
* At the October 2006 OPEN meeting it was decided to *
* give members the option of providing the club with *
* details of a contact person should some emergency *
* situation arise e.g. a doctor, next-of-kin or family *
* member. The info could be written on the back of *
* your name-tag for instance. *
* See your tutor for details. *
* * * * *

SPECIAL INTEREST GROUPS

The Northern Tasmanian Camera Club will hold its next Workshop session on **Saturday, July 14.**

If you are interested in learning more about digital cameras and related subjects contact Kai Johnson on 6326 2358.

The Friday afternoon Embroidery Group will be back in full swing with sessions on July 13 and 27.

Sessions take place from 1.00 pm to 3.00 pm at the OPEN clubrooms.

For more details please contact Eleanor Horder.

OPEN NEWSLETTER – JULY 2007

Launceston Computer Group SOFTWARE LIBRARY

Dated 1st July 2007

DISK 2000 - Your Library on Disk



Disk 2000 is now available. The change from a floppy disk to a CD has enabled us to include much more in the way of games, information and utilities. Existing members can upgrade to the new CD version for just \$1.50 . Ask at the club or contact Judy via the e-mail address shown below. This disk is free of charge to all new members.

DISK COPY PRICES - CLUB MEMBERS \$1.00 per disk

Disk Prices - Box of 25 = \$12.00 Members Only

CD Prices – Box of 10 = \$10.00 Members Only

Games CDs #2 and #3 are also available featuring games that are suited to Windows 98 and later.

AVAILABILITY OF LIBRARY

At present the Shareware Library is only available during the club's opening hours.

Speak to one of the tutors at the venue -
Studioworks, 1 Pipeworks Road, South L'ton.

Email: opencomputingtas@hotmail.com

SUPPLEMENTARY E-LEARN CLASSES

Eleanor Horder will conduct additional sessions for E-Learn participants on **July 6** and **July 20**

BASIC GRAPHICS FOR BEGINNERS

With Eleanor and Karia.

Wednesday July 11, 9 am–12 noon

And

Wednesday July 11, 9 am–12 no

A continuation of the course that provides the basic skills needed to get your photos and other images on to the computer and to enhance them using programs such as Paint Shop Pro.

Please check the registration sheet at the club to see if a place is available for you.

Class numbers are limited.

ADVANCED GRAPHICS

With Paint Shop Pro 7 and 8

Wednesday July 18 1 pm to 3.30 pm

- This class is designed for people who have
- completed the Basic Graphics classes, and involves
- more advanced features of the Paint Shop Pro
- graphics programs,..
- Numbers are limited to 8 people. Please check the
- notice-board or contact the club for details.

NEXT TUTORS' MEETING—AUGUST 1st 10 am to 12 noon

An ideal opportunity to compare notes and techniques with other tutors.

SUPPLEMENTARY E-LEARN CLASSES

Members taking part in the E-Learn classes are advised that Eleanor Horder will be conducting additional E-Learn sessions on the 1st and 3rd Friday afternoons of each month (1.00 – 3.00 pm).

If you feel that you need some extra help to complete the course please contact Eleanor at the club.

July's sessions are on Friday the 6th and Friday the 20th.

VENUE TELEPHONE NUMBER

Members can be contacted at the clubrooms **during class hours** by telephoning the number shown below.

Monday to Thursday 10am – 3pm

Friday 10am - noon

Please do not leave any messages.

FAMILY HISTORY ON-LINE

July 11 - 1 pm to 3.30 pm

July 25 9 am to noon

'Jet-setting' Judy Hall her returns to the OPEN for this month's classes.

New information is being added to our resources on an on-going basis to help you trace your family's origins. Contact the club for more information

Classes are limited to 8 people.

OPEN Session Times

At Studioworks, 1 Pipeworks Rd, L'ton

Standard Sessions \$4.00

[Some special tutorial materials may incur additional charges]

OPEN NEWSLETTER – JULY 2007

SPECIAL WEDNESDAY SESSIONS

Please register on the sheets – numbers may be limited

Monday	10 am –12	E-Learn &
	1 pm – 3 pm	Basics and Beyond
Tuesday	10 am –12	E-Learn &
	1 pm – 3 pm	Mac [all day]
Wednesday		Special sessions or Meetings
		As for mornings
Thursday	10 am –12	E-Learn & Beginners
	1 pm – 3 pm	E-Learn &
Friday	10 am –12	E-Learn &
2nd, 4th Fridays	1 pm – 3 pm	Embroidery Group
2nd or 3rd Saturday	10 am –12	Camera Club

Date	Time	Topic	Details
July 4	10 am–12 noon		
	1 pm onwards	OPEN General Meeting	General meeting to discuss the operations of our club. New members welcome to attend.
	7:15 pm onwards	Launceston Computer Group	Guest speaker Paul French will conduct this session—Everything you want to know about computer printers and supplies/
July 11	10 am – 12 noon	Basic Graphics	Learn how to transfer images to your computer and perform basic editing techniques.
	1 pm–3.30 pm	Family History	Judy H
July 18	10 am–12 noon	“What’s in the Box?”	Hard drives, Floppy drives, Memory— you hear about them all the time but what do they look like.
	1 pm— 3.30 pm	Advanced Graphics PSP	Use the popular Paint Shop Pro programs to
July 25	9 am–12 noon	Family History	Use our considerable range of CDs and other resources to help you with your research.
	1 pm—3.30 pm	Basic Graphics	

OPEN NEWSLETTER – JULY 2007

TALES FROM THE VICTOR VAULT

VICTOR PHONE NUMBER 0408 174 235

Well it never rains but it pours!!

In an Endeavour to get the Newstream out, Dennis brought round the OPEN portion of the Newsletter but this page didn't come through

To get the Newstream out BEFORE the meeting on Wednesday night we are going with what you see!!!

(continued in next column)

Continued from previous column ...

Till next time
Happy Computing :O)
Rob Tierney
VICTOR Coordinator

Murray

Dennis

NEWBIE CLUB TIPS & TUTORIALS

Tutorial ... "How To Release More Memory"

So you have 15 icons in your system tray.

So what?

So they're eating your computer's memory like rats chewing through Internet cables.

System Tray: That area "down there" in the lower right corner of your screen where the clock sits.

Each icon represents a program that's running silently in the background.

A "TSR"... Terminate and Stay Resident.

A "TSR" is a program that starts up when you turn on your computer, then terminates (you don't see it) but stays resident in memory.

And it uses up resources! (A resource is a special place in memory that is easily wasted.)

Check your resources now.

For Win 98/ME users ...

Right click on My Computer, choose "Properties", then click the "Performance" tab.

For XP users ...

Use the Windows Task Manager ...

On your keyboard Click on Ctrl + Alt + Delete at the same time.

A window pops up. Click on 'performance.

What is the percentage of free resources?

45?

65?

80?

If your computer is like most folks, you'll have maybe 45 percent free.

Which of course means over half of your system's brains are being clogged.

And that's why your system may freeze up, lock up, fall apart, or collapse.

No amount of CPR or Advanced Computer Life Support will cure it.

The only way to "fix" your computer's resource problem is to reboot...that is, restart.

How can you stop all the "TSR"s from loading when you power up?

If you have Windows 98 (not XP), you can use MSCONFIG.

Instead of writing a lengthy bit asking how to use it, just send a blank email to: msconfig@newbieclub.com <<mailto:msconfig@newbieclub.com>> You'll get our report on how to use the Utility, as well as a link to a site that tells you what you can disable.

By "Utility" I don't mean Pacific Gas and Electric.

I mean MSCONFIG. It's called a utility.

It's a little program that does big things for you.

Or XP/98 users can grab this great free program called Process Explorer at the Microsoft Site ...

(Continued on page 8)

(Continued from page 7)

<http://www.sysinternals.com/Utilities/ProcessExplorer.html> It works for all Windows versions.

Windows Tips

----- "How To Cure a Jerky Mouse"

As you move the mouse across its pad, the cursor may fly across the screen, or it may crawl. This speed is easily adjusted within the Mouse Properties dialog box. Use the Pointer speed slider to make adjustments. Get there by double clicking the mouse icon in Control Panel. (Start, Settings, Control Panel)

If the mouse pointer is moving too fast, drag the slider to the slower side. If it's creeping, speed it up by dragging the slider to the right, or faster side.

Just one of the gazillions of great tips you'll find in our Keyboard Magic at <http://newbieclub.com/keyboard/>

----- Geek Speak Buster "Image File"

An image file is just another type of file found on your computer's hard drive. Image files will have a three letter "file extension" that tells your operating system (Windows) what program to use to open that file.

The most common image files have either a ".jpg" or ".gif" file extension. Files with ".jpg" extensions are usually photographs, but not always. Files with ".gif" extensions are usually graphics with fewer colours.

Photographs taken with a digital camera are almost always in .jpg format. They have millions of colours.

A typical file name could be: canadianscenery.jpg Image files are different from text, sound, or video files.

Whether you call them "pictures", "graphics", "photos" or "art", they're an image file.

----- How To

Ever been stuck for an answer that's bugged you for days?

Like how did Joe Robson become a suave, sophisticated, and hugely successful millionaire, with even better good looks than Homer Simpson?

I'm keeping that secret, but if you're stuck for an answer that's driving you wild, try asking your questions here ...

<http://www.howstuffworks.com> Excellent site for anyone interested in discovering how things work. Especially good for parents. True masterpieces are to be found on this site.

<http://www.ehow.com> Entertaining answers to thousands of questions. Wonderfully entertaining. Shopping lists come with the answers so you can get exactly what you need.

Tutorial ... "How To Avoid Downloading Useless PDFs"

Ever clicked a link to download a PDF ebook or document and Surprise surprise, it opens in your browser.

Or even worse, you get a blank screen?

The blank screen means the PDF document is taking a while to load in your browser.

To download PDF files onto your computer you must ...RIGHT CLICK the link A screen appears. Choose 'Save target as.

Then select the folder where you want to save it to.

I personally LEFT click some PDF links and read it first in my browser,

(Continued from page 8)

then if it's worth saving to my hard drive I then ...

Go to TOP toolbar Click FILE Choose 'Save as' Then select a place on my hard drive to save it to, such as my Desktop.

Tutorial ... "How To Find Anything On Your PC"

One of the commonest emails received by our Support people is from members who downloaded something - then couldn't find it!

Hey, it happens to everyone - especially when you're new to the downloading process.

So what do you do when you can't find the file you just finished downloading? Or some other program that seems to be misplaced?

Use the 'Search' feature built into your computer PC!

Click the Start button. See the Search ("Find in Win 98") item?

Point to it with your mouse cursor and click "All Files or Folders." We're going to find some stuff right now!

Once the "Search" dialog box is open, type "start" into the "Named" field. Look in Drive (C:). click Find Now. And watch it show you a bunch of stuff from your hard drive.

When you see the file you need, make a note of where it's located then click on it to open it.

Apply this technique anytime you can't find anything. And I do mean ANYTHING. You can use wild cards - that would be an asterisk followed by a dot and three letters making up a file extension. Like, *.exe would find all the files that are executable, *.gif would find all the graphics files in GIF format, *.jpg would find all your photos you've been taking with that new

digital camera.

Play with this. It's powerful, and it'll save you a lot of distress, and maybe even having do one of these numbers...

"Hi, I downloaded your free e-book, and can't find it on my computer.

Can you help me?"

Now you know what to do. Never lose a download again.

Did I say *never?*

BTW, there's a great downloading tutorial on the site at <<http://newbieclub.com/download/>> It's in pictures.

Just make sure you don't lose it:-)



Musings...

'They held on until it was too late...'

Resistance to change?

George M Engel

I remember back when OS X first came out and I was deeply entrenched in OS 9.2.1, the old standby that was Apple's last solid OS. Boy, did I have it tweaked 'just right!' What a System that was. And then 'Wham,' the latest and greatest OS X hit the shelves. Being an old veteran of the Macintosh Service Bench, I was hesitant to be an 'Apple Pioneer.' We've all read about what happened to the Pioneers in the Old West. They were the ones who got stuck with the arrows. The homesteaders came out after the problems were solved and were the ones who lived 'happily ever after.' So I waited patiently and finally evolved into OS X when I could afford to upgrade all my costly software. Anybody looking for over 1,000 OS 9 original programs? As always, there are people, like the Neanderthals and the Luddites, who are resistant to change just for change's sake. At least my change was based on reason, that being safety, cost and reliability. As time proved out, I was correct in all my assumptions. But what about those 'Luddites' in the corporate world, who direct the futures and livelihood of many thousands of their employees? I've seen many companies go down the tubes; some of them in the best interests of their loyal consumer base, sorry to say. They held on until it was too late to change and couldn't make the conversion. Others, because they were too stupid! Let's talk about the 'too

stupid.'

Microsoft's Bill Gates took over Visicalc and renamed it 'Excel' because the author of Visicalc never copyrighted it! True. Apple could have bought it for \$1,000,000 and would have owned it. Apple turned it down! H-P turned down the purchase of Apple in the early days.

The old Commodore Computer giant reputedly refused to buy Apple for \$100,000 in the beginning days.

IBM turned down an offer to buy a copying machine startup company. That company went on to become Xerox!

I look back on all those great software companies of the '80s and '90s and think to myself, 'what if?' If they only... they'd be around today.

I was reading the paper today and saw an article on two companies we've all heard of, one of which the younger generation may not be familiar with.

Those companies are Kodak and Polaroid. Two generation giants that fumbled and are trying for a come-back. Will they make it? Probably not, but game's not over yet.

First let's look at Kodak, like the prehistoric T-Rex who ruled their world and had no known enemies. They ruled it. Kodak ruled the film industry. They practically owned it, setting prices and had a huge industry, spreading out from Rochester, NY around the world, like tentacles of an octopus.

When Polaroid made the first instant camera, Kodak yawned and figured it was a nice expensive toy, but absolutely no threat and continued on its way. Polaroid never really went farther than that, never spending gobs on R&D to develop the ideas they started.

Kodak still yawned while Japan and Germany took the early ideas of Polaroid and started working on them.

(Continued on page 11)

(Continued from page 10)

Eventually, as evolution happened, the digital camera industry was formulated and the early pioneer prices started dropping and became more affordable.

Kodak still yawned and figured that their film was impregnable. They were wrong, as it turned out. Their employee base dropped from 145,399 employees in 1988 to just under 30,000 by the end of this year. They had great R&D, but the Luddites at the helm of the ship, didn't see the rocky shoals ahead that could have prevented disaster. Now they're throwing money into their digital cameras and dropping prices like crazy to turn it around.

They've also had 9 out of 10 bad financial quarters and are laying off about another 10 percent of its work force.

Polaroid also thought film was the end-all technology and refused to change to digital. Now, guess what? They're coming out with something it calls new? Why, it's a 40 GB USB external hard drive that hooks up to your computer and stores all your pictures. and, it only costs about \$US120. What? And it's Windows-only?

As I said, it's like the Neanderthals are throwing their last spear at Uzi-using *Homo sapiens*! Didn't Polaroid do any research on this? People can buy devices with backup software and do it themselves far cheaper than that. I bet that Polaroid is betting that people are too stupid to understand how computers work and want the 'I'll do it for you at whatever the cost' hardware they're trying to sell. It's a hell of a gamble!

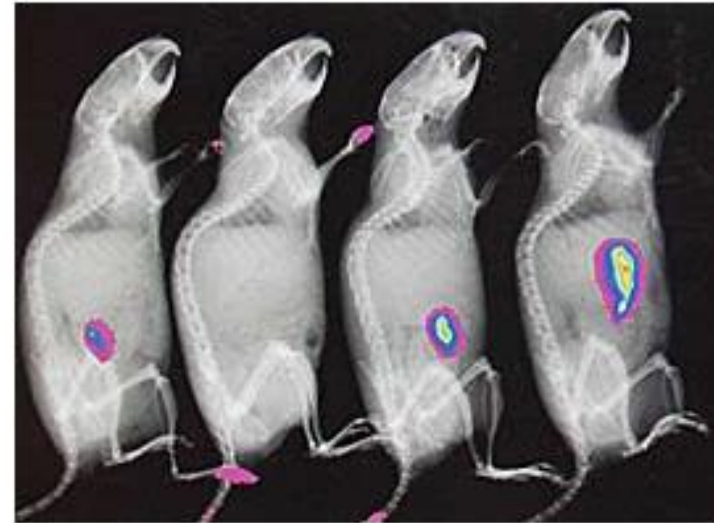
I'll bet on the people versus Polaroid. Only time will tell!

From Apple Sauce June 2007

Kodak

Polaroid

In defence of Kodak



The part of Kodak's business that most people see may be diminishing, but there is one area, that of scientific imaging, that is as busy as ever.

This image is from a Kodak ad in Science:

"Kodak In-Vivo FX Pro 'combines high-sensitivity Optical Molecular Imaging and high-resolution Digital Radiography...'"

Microsoft, McAfee, Symantec charge cards repeatedly

By Scott Dunn

These days, most antivirus and other security products come with a subscription to update your virus definitions

Signing up usually means forced automatic subscription renewal, in which your credit card is charged every year, and it's not easy to opt out — but I'll show you how.

Subscription sabotage: a case study IT consultant and Windows Secrets subscriber Bruce Weiskopf received a routine notice that his Norton Internet Security product subscription was about to expire. Then, when he began examining some online forms, he became upset. There, in the fine print, he noticed a clause saying he was already signed up for automatic subscription renewal.

"It's barely noticeable, and, in any event, you aren't given the opportunity to decline at this point," he told Windows Secrets. All he could see was a link for more information. So, he went to the Symantec Web site to find out more.

According to Bruce, what ensued was an onerous process of hoop-jumping before he was finally able to tell the company not to renew his subscription and charge his credit card automatically each year.

"It's really, really an unconscionable scam," Bruce adds. "I'm sure there are many consumers who don't pay attention to their credit card statements, enabling Symantec to make quite a profit at about \$50 a pop!"

For those who feel as Bruce does, the unfortunate truth is that the practice of enrolling customers in automatic renewal for antivirus and other security products is not limited to Symantec. Indeed, it has become an industry standard. Microsoft Windows Live OneCare, Symantec, McAfee, and ZoneAlarm all enroll customers into the companies' automatic subscription-renewal programs with the purchase of a subscription-based product. In most cases, customers aren't given a choice to opt out, and only find out about the annual renewals when they receive an e-mail notice or see a charge on their credit card.

For some users, automatic renewal is a boon, since it saves the annual chore of manually renewing subscriptions to new virus definitions. Others view the policy with suspicion, especially since these policies are often not made clear at the outset. Moreover, the amount charged for the renewal each year can change, depending on the going rate for the subscription at the time of the renewal.

In order to get to the bottom of this, I bought products from each of the following four security companies to see how transparent the auto-renewal policy is and just how difficult it is to get out of the scheme once you know about it.

Windows Live OneCare is the least transparent Of all the companies I tested,

Microsoft's all-in-one security and maintenance package, Windows Live OneCare, has the most-hidden automatic subscription-renewal policy and is the most difficult to learn how to cancel.

You begin the process by signing up for a free Windows Live account (basically a Hotmail e-mail account). At the bottom of the form is a link to the Windows Live Service [Agreement](http://WindowsSecrets.com/links/vx17f019h4n0d/f78404h/?url=tou.live.com%2Fen-us%2Fdefault.aspx%3FHHTTP_HOST%3Dtou.live.com%26url%3D%2Fen-us%26QUERY_STRING%3D) <http://WindowsSecrets.com/links/vx17f019h4n0d/f78404h/?url=tou.live.com%2Fen-us%2Fdefault.aspx%3FHHTTP_HOST%3Dtou.live.com%26url%3D%2Fen-us%26QUERY_STRING%3D>, a 6,708-word document that hints at what's to come. It reads, "If we informed you that the service will be provided indefinitely or automatically renewed, we may automatically renew your service and charge you for any renewal term."

- The actual commitment isn't made until you enter your credit-card information and are allowed to review your data before confirming the purchase. The review page shows no information on the subscription-renewal policy — that is, until you click View Details under Windows Live OneCare. Only if you open the link do you see this policy statement:

"You have selected a one year subscription to Windows Live OneCare ... This is an annual subscription that will be automatically charged to your credit card every year at the then current price unless you cancel your account or select an alternative plan. You must agree to the Windows Live OneCare Subscription Agreement to access the service. Major credit card required. Prices subject to change. Valid in US only."

Despite the above language, no "alternative plans" are listed. Nor is any information provided on how to get out of the automatic renewal program.

After your purchase, you can go to Microsoft's Billing and account management page <<http://WindowsSecrets.com/links/vx17f019h4n0d/476cd3h/?url=billing.microsoft.com%2FHome.aspx>> and sign in with your Windows Live e-mail and password. There, you can click on the service you purchased (Windows Live OneCare) and see links for complete cancellation of the service itself. But nowhere is there information on simply canceling recurring credit-card charges.

In the end, you have to phone Windows Live OneCare Support at 866-663-2273 in order to cancel only the automatic-renewal aspect of your subscription. (I was told by a Microsoft representative that this toll-free number also can be called from outside the U.S. if international dialing and the country code 1 is used, but I wasn't able to test this.)

- **McAfee embeds auto-renewal policy in EULA A somewhat stealthy approach is taken by McAfee. As part of the online purchase process, users see a scrolling box containing a 3,280-word end-user license agreement (EULA). Buried in the scrolling text is a statement that reads:**

(Continued on page 13)

"If you have agreed to permit McAfee to automatically renew your subscription to the Software by charging a valid credit card number which you have provided to McAfee, your subscription will be automatically renewed thirty (30) days prior to the expiration of the term and each anniversary thereafter for a fee no greater than McAfee's then-current price, excluding promotional and discount pricing."

According to the license, simply purchasing with a credit card gives the company permission to automatically charge you for a subscription renewal year after year.

- How do you get out of it? The EULA goes on to say:

"McAfee may continue charging you for any subscription automatically renewed unless you inform McAfee's customer support department at (408) 992-8599 or (866) 622-3911 (or any other local number provided by the respective McAfee entity in your region) not to renew your subscription to the Software at least thirty (30) days prior to the expiration of your subscription to the Software and informing them of your desire not to have such subscription automatically renewed."

Granted, every customer should read the fine print before purchase. But, many would argue that this important information about ongoing charges should be made more apparent.

In case you missed the phone numbers in the EULA, you can always cancel auto-renewal of your subscription at the McAfee Web site. However, finding the right page isn't easy, especially since the site's search feature provides no quick answers. Here are the steps for U.S. customers:

Step 1: Go to McAfee's main U.S. page

<http://WindowsSecrets.com/links/vx17f019h4n0d/ff4b5dh/?url=us.mcafee.com>.

Step 2: At the right end of the navigation bar near the top, click My Account.

Step 3: Log in using your e-mail address and password.

Step 4: In the navigation pane on the left, select Auto-Renewal Setup under My Account.

Step 5: Under Auto-Renewal Setup, the page should have check boxes corresponding to each product you've purchased. Uncheck the boxes for each item whose subscription you do not want to have renewed automatically. Then click Done.

Customers outside the United States may need to contact a customer service representative either by e-mail, phone, or online chat. These options are available at McAfee's main customer service page

<http://WindowsSecrets.com/links/vx17f019h4n0d/91d7b9h/?url=cs.mcafeehelp.com%2F%3Fsiteid%3D16%26rurl%3Dcontactoptions.asp>.

- **Symantec: Mandatory auto-renewal, but easier to cancel I found that Symantec actually has the second-best policy of the four security sites I tested. Symantec products give you no choice, requiring you to accept automatic subscription renewal as part of your purchase, but at least this is made pretty clear from the beginning. An explanation just below the credit-card form in Symantec's online store reads, in part:**

"By placing this order, you consent to Symantec automatically renewing your annual subscription. Symantec will notify you by e-mail prior to expiration of your current subscription ... If you do not want to be automatically charged, you may discontinue the auto-renewal feature of Norton Ongoing Protection at any time after completing this order by following the instructions contained on the Symantec Web site and in the confirmation e-mail."

Despite the lack of choice, Symantec at least warns you, both at the time of purchase and in the confirmation e-mail. Moreover, it provides a link to the cancellation page <http://WindowsSecrets.com/links/vx17f019h4n0d/3f077dh/?url=www.symantec.com%2Fcancelongoingprotection%2F>, both in the online receipt and the confirmation mail.

On the chance the buyer might miss these statements, I went to Symantec's main site <http://WindowsSecrets.com/links/vx17f019h4n0d/12a8f5h/?url=www.symantec.com> to see how hard it would be to find the cancellation page on my own. I entered [cancel automatic renewal in the search box at the top of the page](#). The search returned three results, the first of which was an Enterprise Support Knowledge Base article entitled "How to cancel On-going Protection." The article included a link to the cancellation form.

The actual cancellation process is a simple matter of filling out the form online and clicking Submit. (This only cancels auto-renewal, not your current subscription.) The only downside is that you'll need to have your name, e-mail address, order number, product activation key, and product serial number to complete the form! So remember to save your online receipt or the confirmation e-mail you received after your purchase.

ZoneAlarm provides a fairly upfront choice As far as security products go, Check Point's ZoneAlarm is the least coercive when it comes to automatic subscription renewal. Unlike the other three companies I tested, the order form for ZoneAlarm provides a check box where you enter your credit-card information that reads "Automatically renew my subscription upon expiration." The box is checked by default, however, so if you miss it, you'll be signed up for automatic charges until you cancel. And the confirmation e-mail you receive won't clue you in to this fact.

Once you're signed up for automatic renewal with a ZoneAlarm product, cancelling the

(Continued on page 14)

(Continued from page 13)

auto-renewal isn't too difficult — providing you know where on ZoneAlarm's site to look. I had to do a lot of clicking around to find the right page, and the site's search function was little to no help. Here's the solution:

Step 1: On ZoneAlarm's main page

<<http://WindowsSecrets.com/links/vx17f019h4n0d/e26fb0h/?url=www.zonealarm.com>>, click Customer Support in the navigation pane on the left.

Step 2: On the Customer Service page

<<http://WindowsSecrets.com/links/vx17f019h4n0d/c08d84h/?url=www.zonealarm.com%2Fstore%2Fcontent%2Fsupport%2Fsupport.jsp%3Fdc%3D12bms%26ctry%3DUS%26lang%3Den>>, click Login to My Account under Customer Service. You may be prompted whether to display both secure and nonsecure items.

Step 3: On the Account Login page

<http://WindowsSecrets.com/links/vx17f019h4n0d/99e9adh/?url=www.zonealarm.com%2Fstore%2Fapplication%3Fnamespace%3Dzls_user%26origin%3Dglobal.jsp%26vent%3Dlink.login%26dc%3D12bms%26ctry%3DUS%26lang%3Den%26lid%3Dcs_log_in>, enter the user ID and password you created when you purchased the product. Click Sign In Now! Again, you may be prompted whether to display both secure and nonsecure items.

Step 4: On the My Account page, click Manage Subscriptions under the Manage Subscriptions heading.

Step 5: On the Manage Subscriptions page, look in the section with the Automatic License Renewal heading. Choose Manually renew this license from the Renewal Option drop-down list. Click Submit.

What's behind the hard-to-cancel policies? Not surprisingly, companies that enroll customers in automatic-renewal programs by default tend to describe the policy as an advantage for customers.

A Microsoft spokeswoman explained that "the goal of implementing the automatic-renewal process was to protect customers from an interruption in their service. Recent studies show as many as two-thirds of antivirus users postpone their subscription renewal." (Microsoft policy prohibits identifying p.r. spokespeople by name.)

John Gable, director of product management for Check Point's ZoneAlarm division, says the company's recently implemented auto-renewal practice was intended "to help consumers keep their subscriptions up to date, as well as in response to feedback from many users who felt subscription renewal reminders were too intrusive."

Corporate altruism doesn't seem to be the only motive in the move to recurring credit-card charges, however. Last year, an article in TechWeb

<<http://WindowsSecrets.com/links/vx17f019h4n0d/7243bch/?url=www.techweb.com%2Fwire%2Fsecurity%2F188700763>> credited Symantec's then consumer-group chief Enrique Salem as saying that automatic renewal of product updates was one of several "revenue-generating" strategies to "pump up the consumer group's bottom line." (A representative I contacted at Symantec did not provide a comment by press time.)

Consumer reaction is decidedly negative Despite the promise of continued service that automatic renewal offers, some customers clearly don't like being signed up for recurring credit-card billing by default. It isn't difficult to find complaints about this practice posted in online forums.

For example, a user with the screen name RideRed claimed in BroadbandReports.com <<http://WindowsSecrets.com/links/vx17f019h4n0d/5d3fb7h/?url=www.broadbandreports.com%2Fshownews%2F81997>> that Symantec charged his credit card at renewal time without his consent, despite the fact that he had turned off automatic renewal at the time he made his purchase.

- Similarly, a user of Digg.com <http://WindowsSecrets.com/links/vx17f019h4n0d/41ef98h/?url=www.digg.com%2Fsoftware%2FSymantec_fine_print_reveals_automatic_renewal_of_subscriptions> comments:

"I usually don't sign up for services that auto-renew. Why? Because I am surrounded by examples of companies that REFUSE to stop charging when the customer tells them to. They call it an 'error' and keep right on charging — all you can do is call and hope they eventually stop taking your money for a service you've long since stopped using."

Quantifying the level of dissatisfaction is more difficult. None of the companies I was able to reach had (or would reveal) the number of customers who have canceled automatic renewal, although the Microsoft representative did say the majority of customers are auto-renewing their subscriptions.

Nevertheless, it's safe to say most companies track customer complaints and respond when they reach a critical level. As ZoneAlarm's John Gable acknowledges, "We are continuing to run usability testing with regards to placement of the auto-renew option and whether to keep it checked by default or not. Therefore, the way we have it today may very well change based on user feedback."

If you feel the pain, you must complain No product I reviewed has a completely clean record. ZoneAlarm, to its credit, actually does allow users to opt out of automatic renewal before completing a purchase (but opting out is not the default choice). Symantec, for its part, does make its auto-renewal process apparent and relatively easy to turn off — compared with the worst cases.

(Continued on page 15)

(Continued from page 14)

I'm the first to agree that the ability to automatically renew a subscription, especially to an important security service, is a convenience most customers should consider. But to compel customers to adopt automatic charges and then hide or obscure that fact is quite another matter. Security companies compound the problem by making the cancellation process difficult and hard to find. In most cases, companies are implementing this policy in every country where they can lawfully do so.

Microsoft's spokeswoman told me that the company "has taken steps to prevent their customers from being surprised by automatic renewals. Sign-up forms make it clear that online customers are entering an automatic-renewal program."

But this is in direct contradiction to my own purchasing experience. It may come as a surprise to Microsoft that not everyone clicks every link to read the fine print during their online shopping experiences.

Although the companies I surveyed send out reminders before the renewal fee is charged, customers can easily lose track of these notices in the deluge of spam and business promotions they receive each day.

Corporations seldom change policies that make them rich, unless enough customers complain. If automatic renewal works for you, then by all means keep the service going. But, if you don't like the way it's been implemented by your security provider, it's time to let them know.

Quick fixes for subscription subterfuge

Reader responses poured in after my May 17

<http://WindowsSecrets.com/links/vx17f019h4n0d/a6c2aah/?url=windowssecrets.com%2Fcomp%2F070517%23story1> > [story on security firms that make it difficult for you to opt out of automatic credit-card charges.](#)

- We received a lot of good tips, tricks, and suggestions for avoiding surprises on your credit-card statements. Many people sent in solutions, like this one from Steve Himel:

"I avoid the whole automatic subscription renewal of security products by simply purchasing the retail, boxed version of the software. So far, I have been able to register the software to obtain updates for a year without giving away a credit-card number. When the year is up, I simply purchase a new retail version of security software — either the same product, or I can switch to a different product. Also, with sales and rebates, the cost of a new retail package is often less than the subscription-renewal price."

Good points, Steve. As other readers noted, this strategy also gives you a physical disk

that acts as a backup if you need to reinstall the product. Moreover, in most cases, subscriptions only update your virus and spyware definitions, but don't upgrade the product to the newest version. Buying a new box each year ensures you have the latest version.

- **Use virtual credit-card numbers An enormous number of readers suggested single-use credit-card numbers, a feature offered by some credit-card companies. For example, Matthew Persico explains his strategy:**

"When I use a vendor site, I give them a VAN — a Virtual Account Number. Citibank provides this service for all Citibank credit card holders. Each time you want to put a credit card number in a form, you can generate a temporary number, good for only one use. When they try to charge the card the following year, they discover 'Oops, it expired!'"

- But one reader, Raymond Clouser, wasn't so sure this would work. As he explains:

"A few years ago, I thought I found the answer through the single-use credit-card numbers offered by American Express and Discover cards. However, that was not the answer, according to what I was told by credit-card company representatives. I was told that the single-transaction numbers were not really single-transaction. Instead, the single numbers were between the user and the company you used it with, and they could later bill you for additional charges, unless you challenged it with the credit card company."

I called Citibank to check its policy with virtual account numbers. A representative told me that the numbers were, indeed, solely event-based and that a subscription company could not use the same number a year later to charge your card. This service is free to Citibank customers; all it requires is an Internet connection. See the company's Web site <<http://WindowsSecrets.com/links/vx17f019h4n0d/6d08fah/?url=www.citicards.com>> for more information.

Naturally, readers will want to check out the policies of their individual credit-card companies to see if this service is available, and whether it would solve this particular problem.

In the paid version of today's newsletter, you'll find more ways to defeat subscription subterfuge, as well as a tip on Data Execution Prevention relating to my May 3 <<http://windowssecrets.com/comp/070503>> [article on the subject.](#)

From Windows Secrets 15th & 25th May 2007

THIS SO MUST HAVE BEEN STARTED BY A MALE!!!!!!!!!!!!

A new sign in the Bank Lobby reads:

Please note that this Bank is installing new Drive-through ATM machines enabling customers to withdraw cash without leaving their vehicles. Customers using this new facility is requested to use the procedures outlined below when gaining access their accounts.

After months of careful research, Male and Female Procedures have been developed. Please follow the appropriate steps for your gender.

MALE PROCEDURE:

1. Drive up to the cash machine.
2. Put down your car window.
3. Insert card into machine and enter PIN.
4. Enter amount of cash required and withdraw.
5. Retrieve card, cash and receipt.
6. Put window up.
7. Drive off.

FEMALE PROCEDURE:

Unfortunately, most of this part is the Truth ... !

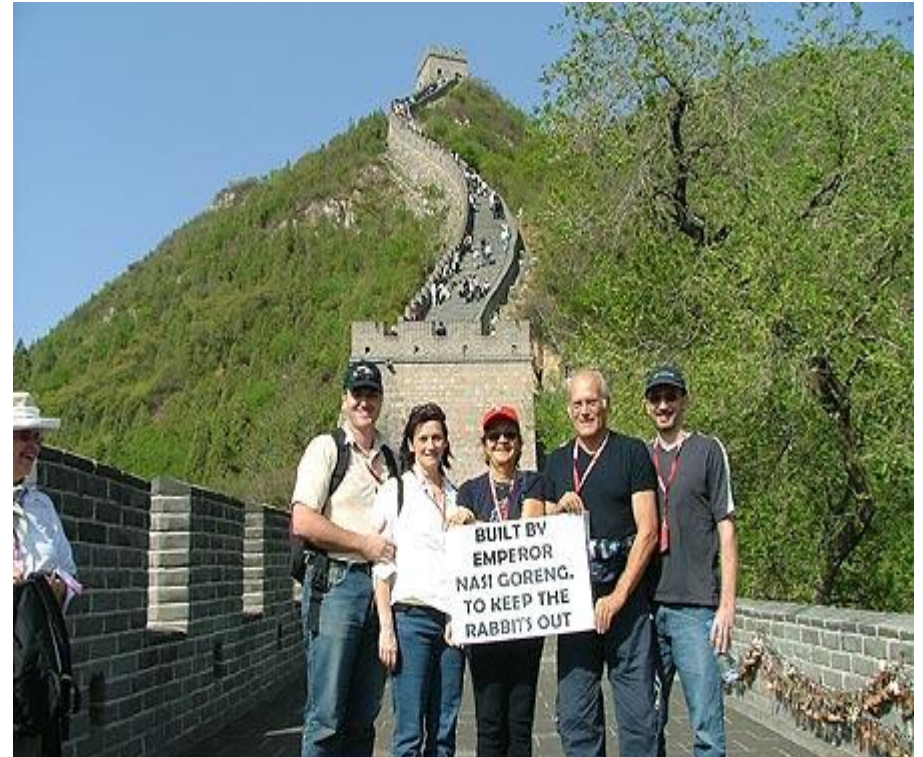
1. Drive up to cash machine
2. Reverse and back up the required amount to align car window with the machine.
3. Set parking brake, put the window down.
4. Find handbag, remove all contents on to passenger seat to locate card.
5. Tell person on cell phone you will call them back and hang up.
6. Attempt to insert card into machine.
7. Open car door to allow easier access to machine due to its excessive distance from the car.
8. Insert card.
9. Re-insert card the right way.
10. Dig through handbag to find diary with your PIN written on the inside back page.
11. Enter PIN.
12. Press cancel and re-enter correct PIN.
13. Enter amount of cash required.
14. Check makeup in rear view mirror.

(Continued on page 17)

(Continued from page 16)

15. Retrieve cash and receipt.
16. Empty handbag again to locate wallet and place cash inside.
17. Write debit amount in check register and place receipt in back of cheque book.
18. Re-check makeup.
19. Drive forward 2 feet.
20. Reverse back to cash machine.
21. Retrieve card.
22. Re-empty hand bag, locate card holder, and place card into the slot provided!
23. Give dirty look to irate male driver waiting behind you.
24. Restart stalled engine and pull off.
25. Redial person on cell phone.
26. Drive for 2 to 3 miles.
27. Release Parking Brake.

SEND THIS TO A MAN WHO NEEDS A LAUGH AND TO THE LADIES YOU THINK CAN HANDLE IT.



Vegetables Again

