



# Bellaggio Computer and Technology Club Newsletter September 2011

proud members of [www.FACUG.org](http://www.FACUG.org) & [www.APCUG.net](http://www.APCUG.net)

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Wasn't it a bit refreshing, us calling family and friends to find out how *they* survived a hurricane?

In mid-August I sent an email to BCTC members asking two questions; what topics would you like for potential speakers and what classes would you like given during the upcoming season. Five members responded. Five of a hundred and twenty. Needless to say, a bit of a disappointing response. Once again I'll ask the question; what classes would you be interested in? Send responses to our [bctc@gmail.com](mailto:bctc@gmail.com). Suggestions thus far are; Picassa, photography classes (both using a camera and photo processing), Office 2010, OpenOffice, using the iPad, eBay, and using a MAC. I know there is more, just what? No sense setting up classes that members aren't interested in.

Right now we have volunteers to teach the following classes; MAC, beginning computers, photography, editing, Windows 7, eBay, and some Office programs. I am sure we can add to the offerings if we can get more leaders. If there is a subject area that you feel you can lead or assist in, please let me know at [oubctc@gmail.com](mailto:oubctc@gmail.com). We'll be happy to add you to our list of volunteers.

Since this newsletter goes to all residents who opt to receive BCTC's communications, many of you are hearing about our meetings and classes for the first time. Our meetings are open to all residents, our classes only to members. If you are planning on joining our club this fall and are interested in some classes please email me your interests.

Since we began publishing this newsletter we have included many websites, how to's, hints, tips, etc.. Have you tried any? How about telling us of your experiences. We could always use some fresh, homegrown material for the newsletter.

How many of you have visited our website, [www.thebctc.com](http://www.thebctc.com)? It's a rhetorical question. We know not many. Why not? Carol Levine works hard keeping it relevant and it costs us a few bucks to keep it on-line. You just might be surprised what it contains.

*Jeff*

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### Life Expectancy Calculator

The Living to 100 Life Expectancy Calculator uses the most current and carefully researched medical and scientific data in order to estimate how old you will live to be. Most people score in their late eighties... how about you?

The calculator asks you 40 quick questions related to your health and family history, and takes about 10 minutes to complete.

At the end of that survey is a list of recommendations for lifestyle changes. You'll see an estimate of how many years each change can add to your life. You'll also get a full dose of health and nutrition advice based on your answers to the questions. Affiliated with the not-for-profit Alliance for Aging Research.



[www.livingto100.com](http://www.livingto100.com)



The Florida Association of Computer User Groups (FACUG) has announced the details of their 3rd Computer & Technology Conference@Sea. The Bellaggio Computer & Technology Club is fully supporting this effort. In addition, the Association of Computer User Groups (APCUG), the largest computer group in the world, will be joining forces and holding their Annual Meeting aboard the ship. Combine this with User Groups from around the state and country and it promises to be one spectacular event. Don't miss it.

We thought we had a good deal in 2010, but the deal for 2012 cannot be matched. With the experience we have gained the past two years, we are acting as our own travel agents and working directly with Norwegian Cruise Lines to bring you one fantastic package. NCL has free style dining. You dine whenever you want and wear whatever you want. There are no jackets, ties or gowns.



Here is 2012's deal. Enjoy a 5 day 4 night conference aboard the Norwegian Sky. The cruise will leave from Miami on Monday, January 23, 2012 and return January 27th. Buses will be provided to and from the port at \$15.00 per person/each way. Ports of call are The Grand Bahamas Island, Nassau, and Great Stirrup Cay, NCL's private island. They are refurbishing the Island at a cost of \$20 million dollars. It will have a new dock, new restaurants and an amphitheater that will allow for programs to be presented outdoors. We are planning on having one of our two complimentary cocktail parties on the Island.

Those of you who attended the 2011 conference can testify that the variety and quality of the programs offered were outstanding. The final survey of the 350 attendees showed that 98% rated the conference an "A or B". We expect this year's to meet or exceed that event.

How much do you think a conference like this would cost? Inside cabins, including all port charges, fees and government taxes are only \$294. For an outside cabin it's \$344. Tips are extra and paid at the time of final payment. Insurance too, is extra. The FACUG registration fee is \$75 for the first person in the cabin and \$25 for the second.

We expect to have several non technical, fun type activities for spouses, so everyone attending can have a wonderful time. Come SAIL-ABRATE with us.

To register, you need to go to FACUG's website, [www.facug.org](http://www.facug.org). You will register for the conference and then be directed to the 800 number of NCL to book your cabin. The deposit is \$100 per person; it is fully refundable until 71 days prior to the cruise. Book now!

Call me for more information.

## This absurdly useful app can save you countless hours of phone time

FastCustomer is a free iPhone and Android app that connects you with the customer-service centers at well over 2,000 corporations, insurance providers, and public utilities. There's almost no hold time; just click on a company name, wait for FastCustomer to call you back when a rep becomes available, and kiss those minutes of dead phone time good-bye.

Co-founder Aaron Dragushan called the first thousand companies himself, spent countless hours on hold, and taught the app to navigate each company's phone tree. What this means in practice is that FastCustomer can get you to an actual person very quickly, without a single key-stroke. A handful of companies have blocked the service—**Comcast subscribers**, you're out of luck!—but as of this writing, the app's alphabetically arranged list is superextensive, and growing. It's a sight your sore eyes, ears, and fingers are sure to appreciate.



<http://www.fastcustomer.com>

## Customize the Mouse Pointer

You can make your mouse arrow bigger and easier to see by following these steps:

### Windows 7

- Click the Start button
- Click Control Panel
- Click Ease of Access.
- Under Ease of Access Center, click Change how your mouse works
- Make the changes you want, and click OK

### Windows Vista

- Click the Start button
- Click Control Panel
- Click Control Panel Home.
- Under Hardware and Sound, click Mouse
- In the Mouse Properties dialog box, click the Pointers tab, and then, under Customize, select an option or click Browse.
- Click OK

### Windows XP

- Click the Start button
- Click Control Panel
- Click Hardware
- Click Mouse
- Click the Pointers tab
- Under Scheme, click the small drop-down arrow. Click to select a new pointer scheme. To make the mouse bigger, select one that has Large or Extra Large next to it.
- Click OK

## 10 Threats to Your Cellphone's Security

Kelli B. Grant Smart Money Magazine

Apple and Google came under fire earlier this year for tracking cellphone users' locations via their mobile operating systems. But as consumers use their phones for banking, shopping and more, there are even more malicious forces interested in that data and other information on your handset.

Threats to your mobile phone's security are becoming more prevalent, according to a report released Wednesday by mobile security company Lookout. In January, there were 80 Android apps infected with malicious software, according to their data. By June, there were more than 400. As many as 1 million Android owners were affected, they say.

Here is a list of problems the group says you should look out for:

**Malware:** Software that's designed to be harmful. It can be configured to steal information from your phone, or give an attacker some control over the handset to, say, send spam text messages to everyone on your contact list. It's often hidden in games and other apps, so download only from well-reviewed, trusted developers.

**Spyware:** Software that collects phone data such as call history, text messages, location, contact lists, emails and camera pictures. The phone's owner is usually unaware. Read the fine print before downloading to see what data the app wants access to.

**Privacy threats:** Applications that you know collect or use sensitive data from your phone, like your location or personally identifying information. Some apps are open about using such data for marketing purposes, which is something to consider before you download.

**Vulnerable applications:** Apps that contain software vulnerabilities attackers might exploit to access information that app has collected from your phone, or remotely take control of the phone. Developers typically offer updates or patches to negate security threats, so make sure your phone's software and apps are up to date.

**Phishing scams:** These are attacks designed to trick you into providing log-in information or other personal information. Attackers send links in emails and text messages that redirect users to web pages designed to mimic legitimate businesses, often banks. Avoid clicking on links in emails, and look for telltale signs like misspellings.

**Drive-by downloads:** Downloads that begin automatically when a user visits a web page. You're usually lured there by spam or advertising, so be careful where you click.

**Browser exploits:** These are attacks that take advantages of vulnerabilities in a web browser or supporting software. Make sure your phone's software is up to date.

**Network exploits:** These take advantage of flaws in your phone's mobile operating system. There's nothing you do that triggers it. Just hope your provider has a good security system in place.

**Wi-Fi sniffing:** Attackers intercept data from apps and web pages that is sent unencrypted. Be cautious about what you do on your phone, and check that apps or sites for mobile banking are both encrypted and secure.

**Lost or stolen devices:** Both the phone and the data are valuable these days. Protect your phone with a password and other security measures. The iPhone, for example, has a setting to automatically erase all data on it after 10 failed password attempts.

## Bypass Company Phone Menus With Fonolo

Rick Broida, PCWorld



Some hassles arise from your PC, and some you solve with your PC. This one falls in the latter category.

If you've ever called a company--an airline, a cable provider, a telco, etc.--you know what a pain it can be to navigate their touch-tone menus. "Press 1 for English. Press 2 for the Billing Department. Press 7 for Account Changes. Press 4 if you've decided to give up." And so on. Surely your time could be better spent than wading through a bunch of menus just to reach a live human.

Fonolo does the wading for you. In other words, it helps you bypass companies' automated phone trees. Just search for the company you want to call (Comcast, Dell, TiVo, etc.), then choose from the available menu options: Main Menu, Technical Support, etc.

Next, you enter your phone number. Fonolo places the call on your behalf, navigates you to the selected destination (which it refers to as "deep dialing"), then calls you to establish the connection. Easy-peasy.

There are other perks as well. By signing up for a free account, you can have Fonolo automatically enter your account number(s) and create a detailed call history, complete with notes and even a recording of each call.

Alas, the service doesn't always save you a lot of time. With Comcast, for example, the best Fonolo can do is land you at the main phone-tree menu. Still, it saves you the trouble of having to look up the company's phone number on your own, and the call history/recording features could come in very handy if you're trying to resolve a product or service problem.



<http://consumer.fonolo.com>

## Buying an SD Card [www.compukiss.com](http://www.compukiss.com)

SD Cards have become the standard for storage cards that are used in MP3 players, mobile phones, and cameras. If you are planning to take video with your device, to watch streaming video from the card, or to move a copious amount of files to or from the card, you will want to invest in a fast SD card.

The Class of the card indicated the transfer speed ratings. Classes are indicated by numbers like 2, 4, 8, and 10. The higher the number, the faster the card can read and write data and the better it will be for taking or playing videos and for moving files.

## Save Electricity the Easy Way

Experts estimate that 5% of the electricity used in the United States goes to standby power. They say we could save almost \$4 billion a year just by unplugging battery blocks when the device is charged. Most of us just unplug the device and leave the charger plugged into the wall when we really should unplug the cable from the wall. While this advice is perfect for cell phones, it also applies to PDAs, toothbrushes, and portable tools. Many of these devices trickle a charge even after the device is fully charged.

## GasBuddy.com an oldie, but very useful....

Looking for the best gas prices in our area?



<http://gasbuddy.com>

## Free and powerful online tools for everyone & FREE text messaging...

Use the free online Calendar to find past and future dates, and use the Timezone map to find local times and dates worldwide.

Use the tools in the Computer How-To section for Download Time calculations, to Convert Memory and Disk Sizes, and much more.

Send Free Text Messages to any mobile phone, from the free online text messaging tool, including group text messaging.

Run free Internet Speed Tests from the online speed tester, and find out how fast your Internet connection really is.

Convert units, including Centimeters to Inches, Kilometers to Miles, Acre to Square Feet, Kilograms to Pounds, and much more.

Get Currency Exchange Rates, including Dollar to Euro, Dollar to Pound Sterling, Dollar to Yuan or Renminbi, and much more.

Use the powerful Financial Calculators to find your Loan Payment, Loan Interest, the loan Amortization Schedule, and much more.



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

## Rename a File / How to change the name of a file?

Open Documents (or whatever folder where you saved the file). Right click on the file. A menu will open; left click Rename.

This will highlight the file name. Type the new name. The previous name will disappear and the new name will display. Press the Enter key when you are done typing.

## Home inventory the easy way

If you're a home owner or renter, a secure inventory of your possessions should be a big part of your theft or disaster recovery plan. You can have the best security systems in place, but if you end up having a loss and don't have documented proof of your possessions, you can end up losing tens of thousands of dollars in settlement money.

Having an up-to-date home inventory will help you get your home owner insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance.

This free site lets you create an online home inventory. You can catalog possession by room, enter serial numbers, and upload photos.

Even better, it can be accessed from anywhere. Your list won't be lost in a disaster. You can also download the list and create hard copies.



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

## Happy Birthday!!

Birthday wishes to a device that truly revolutionized our lives way beyond anyone's dreams.

It is almost 30 years since the first IBM PC appeared. The first PC (amongst other things, IBM coined the now universal term PC for its new device) came complete with 16kB of memory, which could be expanded up to 256kB if required (Bill Gates once famously said that no-one would ever need more than 640kB of memory - keep that in mind as you use your current PC that may have 1, 2, 4 or even 6 or more GB of memory in it!).

The first ever PC had a 160kB 5.25" floppy drive, and a second one was available as an option. There were no hard drives, but you could add a cassette tape drive. The CPU was an Intel 8088, which was an 8 bit processor running at 4.7 MHz.

The screen was a monochrome green screen, although a 320x240 pixel color screen was also available as an option. The PC was not networked; indeed, it could not be networked. Neither could it multi-task. It had no sound card, speakers, webcam, or mouse.

The unit was priced at \$1565 (about \$4000 in today's dollars).

Less than four months later, Time named the PC as its 'Man of the Year'. Some of Time's choices have been controversial, but no-one can dispute its choice back in 1981. Personal computing has changed all our lives - hopefully for the better. We are now living lives that 30 years ago (indeed, 20 years ago) seemed to be fanciful science fiction, not just in terms of device size and power but also in terms of the internet, high speed wireless data, and the everything/everywhere connectivity and knowledge it brings us. It is a truly amazing world we are fortunate to find ourselves in these days.

## How to Clean Your Keyboard

From [howtogeek.com](http://howtogeek.com)

Your keyboard is one of your most important peripherals, but it's bound to get clogged with dirt and grime over time. Dust off, scrub down, and clean up your number one input device safely with these tips.

There are plenty of ways to clean depending on what afflicts your workspace. We'll break it down by type, but first things first: unplug your keyboard! Some of these cleaning methods can theoretically do some damage to your keyboard if there's power going to it, so be sure it's unplugged and the batteries are taken out.

### Dust

A common problem in offices, dust can really make typing unpleasant. It's an easy fix, however. For daily maintenance, you can use a small soft-bristled dusting brush. A small hand-held vacuum cleaner or a can of compressed air will work well. For more caked on dust, try the brush/hose attachment of a larger vacuum cleaner to help scrape off dust bunnies.

### Germ

Daily use can breed a whole different kind of filth on your precious keys. Be wary of disinfectant sprays; many are strong enough that you wouldn't want to keep your hands in contact with them for very long. Try to find ones that are electronics- friendly. Personally, my favorite option is to use an isopropyl alcohol solution. Be sure to use isopropyl and NOT ethyl, as the harsher ethyl alcohol can take the lettering off of the keys. Anything about 60% alcohol or more is fine; higher concentrations don't really help kill more germs, but it also won't hurt. Take a little alcohol solution and moisten an old rag or a paper towel with it. Do NOT pour it into the keyboard; a wet napkin is enough. Scrub it over the tops of the keys, and use a wet cotton swab to go down in between them.

### Spills

What's worse than accidentally turning on Sticky Keys? Spilling your soda and getting real sticky keys. First, unplug your keyboard. Dump out any excess liquid and mop up as best you can with paper towels. While it's best to clean while the keyboard is still wet to minimize the stickiness, the process is much the same whether you spilled your soda 30 seconds ago or 30 days ago.

To get rid of sticky keys, we'll need to pop off the keys and clean the keyboard more thoroughly. If you have a standard keyboard, you'll be able to find references to where all the keys should go if you don't already have the layout memorized. For custom keyboard, it might be helpful to draw a quick map or take a picture with your digital camera so you know where everything belongs when you go to put things back together.

For desktop keyboards, take a butter knife or a screwdriver and try to pry up one corner of the keys. You don't need to use a lot of force; you should feel a pop and the key will come right off.

For laptop keyboards, your fingernail should be enough to pull the plastic up. Start with one corner and move to an adjacent one. Be extra careful, since the mechanism is made of plastic and you don't want to break it.

Once the keys are off, you can better use a paper towel and maybe some alcohol solution to clean the keyboard base. Careful with those metal bars!

To clean the keys you can wash them in warm water and/or use some cotton swabs. To put the keys back on, just place them over their correct position and press them until you hear a snap. They shouldn't feel mushy or sticky anymore, and if they do it's probably because they either didn't set properly in the base or it's in the wrong place. With keys that have metal bars, make sure the bars are properly attached to the keys and that the ends line up in the slots on the keyboard.

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**Food Particles and Grime**

Geeks' diets aren't always the best. Aside from spilled soda, you may find potato chip grease, Cheeto crumbs, or popcorn pieces stuck under the keys, making them feel mushy while typing. As with liquid cleanup, pop off the keys as best you can. Take a vacuum, then a can of compressed air to really flush out everything underneath.

For really grimy spots, try using a pencil eraser. You might be surprised as how well the rubber will peel off dirt. Just be careful that the eraser-dust doesn't fall back in the keyboard.

If you've tried everything to cut the dirt and grease, then I've got one last method for you. Take a soft-bristled toothbrush that's wet with a bit of alcohol to your keyboard. You can clean the removed keys with a toothbrush and some soapy water. Your keys will be looking brand-new in no time!

A dirty keyboard hinders typing, is riddled with disease-inducing germs, and just doesn't go well with the decor. Show your keyboard some love by cleaning it. These methods also work well with all different kinds of mice, especially the alcohol and cotton swabs.

**Apple: Shut Down or Reboot Your Mac Quickly**By Alan Henry of [lifehacker.com](http://lifehacker.com)

Sometimes you just need to reboot or shut down right away-and we mean right away, with no waiting.

Thankfully, whether your Mac is frozen and non-responsive or you just want to shut down and go home right now, there's a keyboard shortcut that gets the job done.

If you need to reboot and you don't feel like shutting down your apps one by one or waiting for Mac OS to walk you through them, press Ctrl+Cmd+Eject to reboot your Mac immediately, with no alerts or warning dialogs. If you need to shut down and run out the door, press Ctrl+Opt+Cmd+ Eject to shut down immediately, also without alerts or warning dialogs. Be careful using these commands though: you won't be prompted to save your work or review your open apps first.

You can also press Ctrl+Eject (or press the power button) to bring up the power management menu and select whether you want to reboot, shut down, sleep, or do nothing. Before you use any of these commands though, remember you can always press Cmd+Opt+Shift+ Esc to force-quit the front-most application if that's what's making you want to reboot.

**Fix Windows 7 Problems With System Restore** [www.askbobrankin.com](http://www.askbobrankin.com)

Sometimes Windows 7 suddenly starts to misbehave for reasons unknown. You could spend hours tracking down the subtle change that caused the problem, or you could just go back to an earlier, pleasanter time when everything worked perfectly. That latter option is possible with System Restore. Here's how it works..

Installing new applications, Windows updates, or software drivers can sometimes cause Windows to behave unpredictably. If un-installing the new software doesn't cure the problem, or you're not sure which recently installed software is causing the problem, then System Restore can undo all of the changes made to your system up to a specific "restore point" in the past.

System Restore can also help if a virus or spyware is causing you trouble. If your internet security software doesn't clean up the mess, a trip back in time with System Restore might do the trick.

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Restore points are snapshots of your system's registry and system information settings taken at various times, and saved in date-stamped restore point files. Windows 7 creates restore points automatically right before new software packages are installed using Windows Installer, when Windows Updates are installed, and about once every 24 hours of computer use. Also, users can manually create a restore point at any time.

To create a restore point, click the Start button and type, "create a restore point" in the Search box. Click the "create a restore point" link in the search results and then click the "Create" button at the bottom of the System Protection tab that appears. There are other things you can do on the System Protection tab, too.

### **Managing Restore Points**

Restore point files are kept in a reserved area of your hard drive. The Configure button on the System Protection tab lets you configure what System Restore can save and restore. The first option, "Restore system settings and previous versions of files" gives you the most protection, but the restore point files created are larger and so fewer are saved at any given time. You can control the amount of disk space reserved for restore points on this tab as well. When the reserved space starts to run out, the oldest restore points are deleted to make room for new ones. If you have hundreds of gigabytes of available hard drive storage, this may not even be an issue.

Back on the System Protection tab, you can click the System Restore button to start restoring your system to an earlier time. Alternatively, you can launch system Restore by typing "system restore" in the Start search box and clicking the "system restore" link.

The System Restore utility displays a list of system restore points available to you. I recommend that you click the "Show more restore points" checkbox to show all of the available restore points. Select one that you feel will restore your system to a state when it was working well. But first, you may want to click that button that says, "scan for affected programs." These are programs that will be lost or restored to states prior to their last update during a System Restore.

It's important to remember that your data files will not be lost. Documents, photos, spreadsheets, etc., created by application programs, and other files stored in the My Documents folder, are off-limits to System Restore.

System Restore is the "undo button" that can save you hours of trying to figure out which of many recent changes is causing Windows to misbehave. It's worth a try, especially since you can undo the System Restore!

### **Get Published!**

Do you like to write? Do you have a favorite piece of software, or hardware, you want to let others know about? We are always looking for some home grown articles for the newsletter. You do not have to be an expert, and you don't have to be an experienced writer.

Submit your article, review, commentary, etc., to: [ourbctc@gmail.com](mailto:ourbctc@gmail.com) If anything has to be corrected, or edited, you will be advised of the changes before it would be published.

There is no deadline but the earlier a submission is received the better, as time is needed for editing, for content, as well as spacing.

## **Is Public Wifi Dangerous?** Bob Rankin [www.askbobrankin.com](http://www.askbobrankin.com)

If you use wireless Internet access in public places like Starbucks or the airport, you might be revealing your passwords and personal information to others in the vicinity. Here are some simple precautions you can take to make sure you're not broadcasting your business to snoops and hackers...

### **Safe Surfing in Starbucks and Beyond**

I recently met with a group of Internet professionals, all of us sporting laptops with wireless connections to the hotel's access point. On the second day of the conference, one of the attendees put up a slide on the overhead showing logins and passwords from a dozen of the attendees. Needless to say, many jaws dropped open!

He was running a "wifi sniffer" program that anyone can download to spy on the internet traffic floating around in the air. Fortunately, he was a trusted colleague, and was nice enough to tell us that we were caught with our virtual pants down.

### **Wifi Safety Tips**

First, be aware that almost ANYTHING that you type or any info that appears on your screen while you're using a wireless connection can be intercepted by others nearby.

If you are accessing a page that requires a login and password, or if you are entering ANY personal data (credit card, SSN, etc) make sure that you are on a secure site. That's easy enough -- just check that the web address begins with HTTPS instead of the usual http -- and your information will be safely encrypted before transmission. As long as you're on a page with an address that begins with https, the data you send and receive is protected from sniffers and snoopers.

This is almost always true when using online banking, or making a purchase on the web. But other venues, such as Facebook and your web-based email typically do NOT use an encrypted connection. Gmail is fully encrypted, but Yahoo Mail is not. Hotmail has a secure login page, but after you're logged in, it reverts to non-encrypted mode! Hotmail does provide a way to turn on encryption, but it's hard to find. To enable this feature, go to <https://account.live.com/ManageSSL> after logging in.

What does this mean? Anything you read or post on Facebook, as well as any email you send or receive while using a public wifi connection is exposed. If you enter a username and password on a website that doesn't offer encryption, that account can be compromised. That may sound alarming, but it gets worse. Wifi sidejacking is a technique whereby someone can literally take over a web session from another user. You could be logged into Facebook and suddenly someone else is posting on your wall and impersonating you.

Oh, and there are the "shoulder surfers" to watch out for. Just like when you're entering your PIN code at an ATM, you need to keep an eye open for anyone who might be glancing over your shoulder while you hunt and peck. I always use two fingers when entering my pin or password... one presses the correct key and other is a decoy. So even if someone was watching from across the street with binoculars, it's almost impossible to steal a password.

The bottom line is this: If you must use public wifi in an airport, coffeeshop, or hotel room, awareness and encryption are paramount. If the web address displayed by your browser starts with HTTPS, you're safe. If not, everything is potentially exposed to hackers or snoops in the vicinity.

## Set Up a Posthumous Password Contingency Plan

If you dropped dead today, how big of a pain would it be for your family/estate to access your computer and virtual accounts? Make a plan to ensure your digital life isn't a headache for them.

The Wall Street Journal turns its eye towards a topic most of us don't like to spend much time thinking about, death. Specifically the stress and hassle it can cause your family and estate executors if they can't access any of the digital accounts and computers you left behind:

Taking 15 minutes now to jot down your online passwords could save your family hours of frustration after you are gone.

As we all know, large chunks of our lives, both financial and personal, are lived online—bank statements, stock trades and email archives are all available with a few keystrokes. But when people die, their passwords often go with them, along with access to their digital assets.

Leon LaBrecque, a certified financial planner in Troy, Mich., says he has encountered the problem with a number of clients, including one who also was a friend who died of cancer. Mr. LaBrecque's friend had told him that his financial records were on his computer, but when the planner asked the client's wife for his password, she didn't know it.

"I looked at the dog sitting in the chair next to the computer, and typed in his name, Pepper. It worked, but I've been in other situations where we've had to hire a computer programmer to get into a hard drive," Mr. LaBrecque says.

He is encouraging clients to fill out a free form that includes user names and passwords to online accounts. The form, technically called a "testamentary letter" or "letter of final instruction," isn't a formal legal document but can help your family navigate your assets—including those on the Internet. You can see it at [ljpr.com](http://ljpr.com). (Click on "Services," then "Estate Planning," and "Letter of Instruction Form.")

He recommends including any passwords under the "PIN" section on page four. Be warned: filling out the form will take some time. "I did it in about two hours," Mr. LaBrecque says.

John Romano, co-author of "Your Digital Afterlife," published this year, recommends, at the very least, making an inventory of your essential online assets, including the name of the account, your user name and password, and then specifying some wishes. For example: "I'd like this given to everybody," or "please shut down this account."

Taking 15 minutes to make such a list, including your email address, and how to access your computers, "can prevent weeks of headaches and struggles," he says.

About 20 paid services also provide "digital" estate planning, says Evan Carroll, Mr. Romano's co-author. The key: ensure the service uses a secure connection. Some of the popular ones include DataInherit, Entrustet and Legacy Locker.

That approach has its skeptics. "If there's more than one person who has access to data, experience has shown us that it can always be crashed in one way or another," says Carol Harrington, a partner with McDermott Will & Emery LLP in Chicago.

So, where should you keep your passwords, if not online? Ms. Harrington says she writes them down on paper and tells her family where to find them. It doesn't make sense to stow them in a bank safe-deposit box, she adds, because passwords need to be updated frequently.

Some financial planners are starting to collect their clients' online-account information, even for assets they don't manage, to help their clients' families at death. Mark Cortazzo, principal of Macro Consulting Group in Parsippany, N.J., has even developed an online "vault" where the firm uploads clients' performance reports, and it encourages clients to upload financial documents .

What if a family member dies before leaving you a list of user names and passwords to online accounts? The rules for getting any sort of access to the content inside of them vary widely, Mr. Carroll says.

For example, Yahoo, which also owns the Flickr photo site, says through a spokeswoman that users who want to make content such as photos and email records accessible to their legal heirs should work with their attorneys as part of their estate-planning. But it also says people who use Yahoo agree to a "non-transferability clause." If representatives of a deceased user contact Yahoo, it may close the account.

In contrast, Facebook "memorializes" an account when a user passes away, making the account private so that only confirmed friends can see the profile, leaving a space for friends to leave posts in remembrance, and preventing anyone from logging in.

Google sometimes allows an authorized representative of a deceased user to access email. First it requires a death certificate and other information; if it gives the go-ahead, the representative would need to get a court order or submit additional materials. Twitter, for its part, will give an executor an archive of public "tweets."

## ...and now for A Little Humor

When you have an IQ of yogurt  
or  
The Wrong Way to Get a Legal  
Copy of Microsoft Office



NO duck face on 9GAG.COM

# Bellaggio Computer & Technology Club

MEMBERSHIP INFORMATION -- 2011 / 2012

MEMBERSHIP IS OPEN TO ALL RESIDENTS OF BELLAGGIO

PLEASE COMPLETE (**PRINT, PLEASE**) AND RETURN WITH YOUR CHECK

CASH WILL BE ACCEPTED ONLY AT MEETINGS

\*still \$10.00 (cheap!)

FIRST NAME: \_\_\_\_\_ LAST NAME: \_\_\_\_\_

**"IMPORTANT – Since we are a Computer and Technology Club, ALL Club information will be sent to your E-mail address. Make certain that you have selected to receive information, from the club, via the Bellaggio website ([www.bellaggiofla.net](http://www.bellaggiofla.net)), by logging in to the Bellaggio web site, clicking on User Profile, clicking on the subscriptions tab, and placing a check mark in the box next to Computer and Technology Club."**

E-MAIL ADDRESS: \_\_\_\_\_ @ \_\_\_\_\_

LOCAL PHONE: (561) \_\_\_\_\_ RESIDENT: \_\_\_ FULL TIME \_\_\_ WINTERS ONLY

membership renewal \_\_\_\_\_ new member \_\_\_\_\_

The **CLUB** belongs to **YOU**, the members, and provides the best services when **MEMBERS ARE HELPING MEMBERS.**

I would be willing to assist other Members as a Volunteer \_\_\_\_\_ yes

I am interested in being a teacher, leader, or a class aide \_\_\_\_\_ yes

WHAT Computer AREAS ARE YOU ABLE TO TEACH, HELP? \_\_\_\_\_

Please complete and Return this Application with your Dues

**(\$10.00, per person, for the season -- Beginning Oct. 1)**

Make Checks Payable to BCTC

Please bring completed form to a ticket fair, a meeting, or mail to either: Morty Gellen, Treasurer, BCTC 6275 Via Primo St. Lake Worth, FL 33467 OR Jeff Robins 9980 Mantova Dr. Lake Worth, FL 33467

**Up to date information is posted at the Clubhouse, channel 63 and on our web site, [www.thebctc.com](http://www.thebctc.com)**

## Prepare for hurricanes

Hurricane season is in full force and millions are expected to be affected by severe weather activity.

There's no way to stop a hurricane from coming. You can, however, take steps to make sure you and your family remain safe. A little effort beforehand could save lives and valuable property.

The National Hurricane Center has set up a site to help you know what to do in an emergency.

The site guides you through creating a safety plan for your household. Checklists are included to ensure your supplies are in order.



[www.hurricanesafety.org](http://www.hurricanesafety.org)

## Don't let this happen to you!

It's **GONE**... all of it.  
I should have backed it all up.



Sometimes we have trouble with our computers.

I had a problem yesterday, so I called Eric, the 11 year old next door.

Eric clicked a couple of buttons and solved the problem.

As he was walking away, I called after him, 'So, what was wrong?

He replied, 'It was an ID ten T error.'

I didn't want to appear stupid, but nonetheless inquired,

'An ID ten T error? What's that? In case I need to fix it again.'

Eric grinned....'Haven't you ever heard of an ID ten T error before?

'No,' I replied.

'Write it down,' he said, 'and I think you'll figure it out.'

So I wrote down:

ID10T

I used to like Eric, the little bastard.

## Buy, Sell, or Trade

Have you got something to sell? Something to trade? Something you're trying to find? Post it here and maybe a fellow member can help match things up.

