



# Wayne Adult Community Center, Inc.

## For New Jersey's Active People 60 and Over\*

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 Wayne, NJ 07470 973-633-0734 office@wacci.net www.wacci.net

# Newsletter and Cyberspace News

Editors: William Shapiro and Linda Klonsky

April, 2008

### ACTIVITIES

Big Band Dances  
 Contract Bridge  
 Lending Library  
 Painting Group  
 Tennis

Canasta  
 Discussion Group  
 Mah Jongg  
 Pinochle

Computer Classes\*  
 Duplicate Bridge  
 Monthly Speaker  
 Pizza Parties

Computer Fun Meetings  
 Jigsaw Puzzles  
 Music Group  
 Shuffleboard

\* Computer classes are available to people 50 and over.

(Additional benefits, e.g. free 911 cell phone, discount BJ's and Costco memberships)

*The office is not staffed every day, but you can always leave phone messages.*

*See Page 14 for specific days and times of all activities*

**A calendar of this month's activities is on page 2**

Identity Theft is Still on the Rise,  
 and We are All at Risk  
 See Page 3

### Officers of the Wayne Adult Community Center, Inc.

**President: Barbara Vigorito**  
**Treasurer: Bill Pharo**

**Vice President: Vince Barilla**  
**Sergeant at Arms: Allan Jespersen**

For the current schedule:

Click the “This Month” button  
at the top of the Web site page  
from which you selected this newsletter.

Identity thieves obtain information in the following ways: (1) By rummaging through trash to find bills or other documents with such things as account numbers; (2) By copying your credit card number when they have your card at a store or restaurant; (3) By phoning or Emailing you, pretending to be a financial institution and saying that they need to “verify” your sensitive information; (4) By putting “Trojan horse” links on Web sites; (5) By stealing your wallet, pocket book, mail, or employment records.

To protect yourself against the above ploys, you should do the following:

(A) Shred documents that have personal information, before discarding them; (B) Don't give out your Social Security number except when it's absolutely necessary; (C) Don't give personal information to anyone who has phoned you or sent an Email, or has presented you with a form on a Web site, unless you know them and are expecting the contact; (D) Never click links in unsolicited Emails; (E) In your computer, have firewall and anti-virus software, and keep it up to date! If you have high-speed Internet access, also use a hardware firewall; (F) Don't use obvious passwords such as your birth date, children's names, last four digits of your Social Security number, etc.; (G) Keep all personal information in a secure place where visitors will not find it easily.

Promptly review all credit card statements, checking account statements and other billing records. Obtain credit reports annually from all three credit reporting agencies.

We present below, information provided by the State of New Jersey Department of Banking and Insurance.

If you live in New Jersey, you have the right to put a "security freeze" on your credit file. A security freeze means that your file cannot be shared with potential creditors. Most businesses will not open credit accounts without checking a consumer's credit history first. If your credit files are frozen, even someone who has your name and Social Security number would probably not be able to get credit in your name.

#### 1. How do I place a security freeze?

To place a freeze, you must write to each of the three credit reporting agencies. You must provide identifying information. (If you are already an identity theft victim, provide a copy of your police report of identity theft.) Placing a security freeze on your credit report is free. Write to the addresses below:

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348. Send by certified mail. Include your name, current and former address, Social Security number, date of birth.

Continued on Page 10

# Advertisement

For Active  
People  
Ages 60+

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# Cyberspace News

## Inside This Issue

<b>Computer Scientists Help Seniors</b>	<b>5</b>
<b>Medicare In A Nutshell</b>	<b>6</b>
<b>Backup! Backup! Backup!</b>	<b>6</b>
<b>The Genuine IRS Website</b>	<b>7</b>
<b>The Switch-over To All-Digital TV</b>	<b>7</b>
<b>You May Quote Me</b>	<b>8</b>
<b>A Grandmother's Poem</b>	<b>8</b>

## Computer Scientists Help Seniors

As you probably know, the United States is in the middle of a longevity revolution. The average person is expected to live to be 77. Boomers will hit 65 in 2011. Appropriately enough, homes are going high tech to help us as we grow older.

Computer scientists have designed devices to help the elderly maintain their independence. One such device uses optical sensors to oversee people as they pick up and use items. Another device uses radio frequency identification to track which medications have been taken and when. Additionally, a variety of sensors at a house can send information on the weather, activity of a person, and other information, over the Internet to another location where a picture frame displays the findings graphically.

Computer scientists and human-factors psychologists at Georgia Tech have developed the 'technology coach.' It takes complicated tasks such as checking your glucose level and breaks

them down step-by-step on the computer. The technology coach uses an overhead camera. It can tell if a person has picked up the wrong bottle, or if they are doing the steps out of order. The screen then reveals the problem and shows how to fix it. Some day, this technology may be used for more: For instance, it could be applied to programming DVD players, TVs and answering machines.

Another problem for seniors is remembering and taking their medication. This 'memory mirror' may be the answer. The memory mirror enables people to manage medication by showing them what they've done and what they need to do, but it does not force them to do it. It uses radio frequency barcodes to track what medication has been taken and when.

And new technology is not just keeping track of medication ... it's also keeping track of people.

...continued on page 7...

## Free And Lots Of Fun!

Come to our Computer Fun Meetings, which are free and open to everyone, whether you're a WACC member or not. Learn more about computers in an informal, friendly environment.

Meetings are held the second and fourth Mondays of each month from 11:30AM to 1PM.



### Just For You

Cyberspace News is now archived in its entirety on the WACC website. In some articles, important additional material is included (for instance, information obtained after publication).

To view articles from past issues, go to [www.wacci.net](http://www.wacci.net) and click the "Archives" button along the left

## Medicare In A Nutshell

The phone rings and the lady of the house answers. "Hello. Mrs. Ward, please." "Speaking." "Mrs. Ward, this is Doctor Jones at the Medical Testing Laboratory. When your doctor sent your husband's biopsy to the lab yesterday, a biopsy from another Mr. Ward arrived as well, and we are now uncertain which one is your husband's. Frankly the results are either bad or terrible."

"What do you mean?" asks Mrs. Ward nervously.

"Well, one of the specimens tested positive for Alzheimer's, and the other one tested positive

for AIDS. We can't tell which is your husband's."

"That's dreadful! Can't you do the test again?" asks Mrs. Ward. "Normally we can, but Medicare will only pay for these expensive tests one time."

"Well, what am I supposed to do now?" asked Mrs. Ward.

"The people at Medicare recommend that you drop your husband off somewhere in the middle of town. If he finds his way home, don't sleep with him."

*Thanks to George Morris for submitting this joke and making us smile.*

## Backup! Backup! Backup!

Why should you back up your important computer files?

1. A file may become damaged and unusable due to a random "hiccup" inside the computer.
2. Hard disks don't live forever, and even in a new machine the hard disk sometimes fails after a short time.
3. A fire or other catastrophic event in your home could destroy your computer and the files it contains.

If your important files are on a backup medium such as a flash drive or a CD, they can be

restored if the original becomes corrupted, or they can be copied to a new hard disk or a replacement computer.

NOTE that you should back up only the files you have created, not the programs you used to create them. Installed programs cannot be simply copied from a backup medium, they must be (re) installed from their original disks.

You can keep your backup media near the computer to provide for situations (1) and (2) above, but in the event of a major



...continued on page 8...

## Computer Scientists (...continued from Page 5)

One of the things these scientists have talked to older adults about, is whether they would accept having people monitor their home. One common response was, “Well, yes, if I knew who was doing the monitoring.”

A child of an elderly person can get something that looks like a portrait of Mom, but it will actually say so much more! Butterflies around the portrait show how active she has been during the day; the bigger the butterfly, the more movement. The movement is picked up by sensors placed around the house. The picture can show up

to 28 days of information, so family members can see patterns.

The child, in all likelihood, doesn't just want to know only how Mom is doing on a particular day, but is concerned that maybe there are a few days in a row where things seem pretty quiet. Perhaps Mom is sick.

So whether you're the senior or the loved one of a senior, computer scientists are using technology to improve the quality of your life!

Source: [www.sciencedaily.com](http://www.sciencedaily.com)

## The Switchover To All-Digital TV

According to the latest information we have, analog TV in the United States will cease to exist after February 17, 2009. The good news is that if you get your TV signal via cable or satellite, your television set will continue to receive a picture even if it's an old, “analog-only” set.

However, if you get your TV signal directly from an antenna, you will need either a digital television set\* or a “converter box” that will process the incoming digital signal and produce an analog one. Converters are predicted to be priced at \$60 to \$75, and the government will provide each household that requests it, with up to two coupons for \$40 each against the

purchase of the boxes. (The coupons cannot be used together for just one box.)

To request one or two coupons, either go to [www.dtv2009.gov](http://www.dtv2009.gov) or call 1-888-DTV-2009 (1-888-388-2009).

\* A digital television set is one that has a digital (“ATSC”) tuner. If it has only an NTSC tuner, it is analog. All sets manufactured after March 1, 2007 are required to have digital tuners but stores are allowed to exhaust their old analog inventories, so you need to check.

*The information above is based on an article in The Washington Post's Web site. Thanks to Bill Shapiro for submitting this article.*

### The Genuine IRS Website

**If you need to check something on the IRS website, remember that for the genuine IRS Web site, use the last three letters .gov. Don't be confused by internet sites that end in .com, .net, .org or other designations instead of .gov. They may be sites set up by criminals attempting to gain access to your vital information.**

**The address of the official IRS governmental Web site is [www.irs.gov](http://www.irs.gov).**

**Thanks to George Morris for this timely reminder.**



**You May Quote Me**

**“What at first was plunder assumed the softer name of revenue.”**

**...Thomas Paine**

**“Did you ever notice that when you put the words ‘THE’ and ‘IRS’ together, it spells ‘THEIRS’?”**

**...Author Unknown**

**“It’s tax time again, Americans: time to gather up those receipts, get out those tax forms, sharpen up that pencil, and stab yourself in the aorta.”**

**...Dave Barry**

**“Be wary of strong drink. It can make you shoot at tax collectors...and miss.”**

**...Robert Heinlein**

**“Taxation *with* representation isn’t so hot either.”**

**...Gerald Barzan**

Source:  
www.quotegarden.com

**Backup! (...continued)**

catastrophe, both the computer and the nearby backup media could be damaged or destroyed. Therefore it’s a good idea to make a second backup copy from time to time and store it at a remote location such as the home of a relative or friend. That way the files can if necessary be copied into a replacement computer.

If there are any files that contain sensitive information

that you don’t want the custodian of your off-site backups to see, use an encryption program such as the free LockNote to encode them. (LockNote is obtainable from the Web site <https://www.steganos.com/us/products/home-office/locknote/overview/>)

*Thanks to Bill Shapiro for another great article!*

**A Grandmother’s Poem**

To be a grandmother, at middle age,

To me, means life starts a whole other stage.

The joy of seeing my granddaughter’s face,  
Means now I get to start the race.

Chasing and playing, with the one I call grandson,  
Means staying in shape to help my heart run.

His laughter is like an Angel singing to me,  
When his tears start to flow, I know that shouldn’t be.

They dance around my heart every day,  
And sing their songs, with meaning to stay.  
Each day that I look at them, they take me to the past,  
To when their mother was young,

and life went so fast

I see my daughter in their eyes with pride,  
To say you’re a part of me, then I cry.

I want to go back to the days of old,  
When I kept their mommy from the heat & cold.

To have children means one thing,  
That GOD and HIS Angels did the right thing.

*Written By  
Dolly Webb © 2003*

Source: [www.grandparentsmagazine.com](http://www.grandparentsmagazine.com)



## Special Events in April

Monday, April 14

11:30 AM—Computer Fun Meeting (Free and open to the public)

Tuesday, April 15

11:30 AM—Big Band Dance (open to the public)

Wednesday, April 16

1:00 PM—General Meeting, with speaker  
Jim Margulies, political cartoonist for The Record newspaper  
(Free and open to the public)

Monday, April 28

11:30 AM—Computer Fun Meeting (Free and open to the public)

## Bridge Scores

Date	Position	First	Second
Mon. 1/28		De Lucia - Wilkins	Heartel - Walsh
Tues. 1/29	North/South	Hogan - VanVooren	Fisher - Vigorito
	East/West	Chisholm - DeLuca	Farese - Morro
Thurs. 1/31	North/South	Gala - Heartel	Korman - Lombardi
	East/West	Hoffman - Hoffman	Allen - Pressberger
Mon. 2/4		Glans - Korman	Maloy - Maloy
Tues. 2/5	North/South	Allen - Basoglu	Leise - Pharo
	East/West	Baum - MacNamara	J. Donadio - VanVooren
Thurs. 2/7	North/South	Leise - VanVooren	Gala - Heartel
	East/West	J. Donadio - Sinaldi	Lampert - Lampert
Mon. 2/11		Hourihan - Hourihan	Joseph - Pignatore
Tues. 2/12		cancelled due to inclement weather	
Thurs. 2/14	North/South	Gala - Heartel	Korman - Lombardi
	East/West	J. Donadio - Sinaldi	Lampert - Lampert
Mon. 2/18		Gates - Vigorito	Hourihan - Hourihan
Tues. 2/19	North/South	Gala - Jespersen	Chisholm - DeLuca
	East/West	Glans - Wilkin	Farese - Morro
			Allen - VanVooren
Thurs. 2/21	North/South	Schneider - Vigorito	Allen - Gala
	East/West	M. Donadio - S. Menschenfreund	Bidden - Heringer
Mon. 2/25		Glans-Korman	DeLucia - Kwiecinski
Tues. 2/26	North/South	Cori - Ryan	Clark - Pressberger
	East/West	Gala - Jespersen	Basoglu - Wickam

Identity Theft—continued from Page 3

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013. Send by certified mail.

Include your full name, with middle initial and Jr./Sr., etc. Give your current address and home addresses for past five years, Social Security number, birth date, two proofs of residence (copy of driver's license, utility bill, insurance statement, bank statement)

Trans Union Security Freeze, P.O. Box 6790, Fullerton, CA 92834-6790. Send by regular or certified mail. Include first name, middle initial, last name, Jr., etc. Give current home address and addresses for past five years, Social Security number, birth date.

2. Can I open new credit accounts if my files are frozen?

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time or you can lift it for a specific creditor. The credit reporting agencies must lift your freeze within three business days. The fee for lifting the freeze temporarily is no more than \$5 for a date-range lift and no more than \$5 for a lift for a specific creditor.

3.. What is the difference between a fraud alert and a freeze?

A fraud alert is a special message on the report that a credit issuer receives when checking a consumer's credit rating. It tells the credit issuer that there may be fraud involved in the account. Although a fraud alert can help protect you against identity theft, it can also slow down your ability to get new credit. However, it should not stop you from using your existing credit cards or other accounts.

4. How long does it take for a security freeze to be in effect?

Credit reporting agencies must place the freeze no later than five business days after receiving your written request.

5. How long does it take for a security freeze to be lifted?

Credit reporting agencies must lift a freeze no later than three business days of receiving your request.

6. What will a creditor who requests my file see if it is frozen?

A creditor will see a message or a code indicating that the file is frozen.

7. Can a creditor get my credit score if my file is frozen?

Identity Theft—continued from Page 10

No. A creditor who requests your file from one of the three credit reporting agencies will only get a message or a code indicating that the file is frozen.

8. Can I order my own credit report if my file is frozen?

Yes.

9. Can anyone see my credit file if it is frozen?

Government agencies may have access for collecting child support payments or taxes or for investigating fraud. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant. Your report can still be released to your existing creditors or to collection agencies acting on their behalf. Other creditors may also use your information to make offers of credit-unless you opt out of receiving such offers. You can stop most pre-approved credit offers by contacting the Federal Trade Commission (FTC) at 1-888-5-OPT-OUT or online at [www.optoutprescreen.com](http://www.optoutprescreen.com). It is good for five years or you can make it permanent.

10. Do I have to freeze my file with all three credit reporting agencies?

Different credit issuers may use different credit reporting agencies. Therefore, if you want to stop your credit file from being viewed, you need to freeze it with all three credit reporting agencies – Equifax, Experian and Trans Union.

11. Will a freeze lower my credit score?

No.

12. Can an employer do a background check on me if I have a freeze on my credit file?

No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit.

13. Does freezing my file automatically freeze my spouse's file?

No. Both spouses have to freeze their separate credit files, via separate letters requesting the freeze.

Thanks to George Morris and Vince Barilla for bringing the above information to our attention  
The information is from the Web site:

[www.state.nj.us/dobi/division\\_consumers/finance/creditfreeze.htm](http://www.state.nj.us/dobi/division_consumers/finance/creditfreeze.htm)

and the State of New Jersey Department of Banking and Insurance

## What Would *You* Do?

1) You are in a railroad control tower. Half a mile down the track, you see five people standing on the track to do some maintenance work.

Looking in the opposite direction, you see a train approaching. The people have their backs to the train. They seem unaware of its approach, and they are too far away to hear you shout a warning. If nothing is done, they will all be killed.

There is a siding, onto which you could switch the train by pulling one of your control levers. However, on the siding is one worker. If you divert the train to the siding, that worker will be killed.

Question: Would you pull the lever and cause the death of one worker in order to save the other five?

When that question was posed to a group of college students, nine out of ten said that they would pull the lever.

2) As in the first situation, a train is approaching a group of five people who are on the track, unaware of its approach. However, in this case you are not in a control tower but rather on a foot bridge (also half a mile from the people) that spans the track. A stranger is with you on the foot bridge. The railing is low, and you could easily push the stranger off the bridge and onto the track, where (s)he would be killed by the approaching train but the train would then stop and the other five people would be saved.

Question: Would you push the stranger off the bridge?

When that situation was presented to the group of college students, nine out of ten said that they would not push the man off the bridge.

Problem: Why does the group feel differently about the two cases? In both cases you would cause the death of one person to prevent five other deaths.

One of the few people who had answered "No" to both situations offered the following rationale:

"Both situations are ethically identical: I had to decide whether to take action that would cause a death, in order to avoid other deaths. The only difference is that in one case I would be in direct physical contact with my potential victim. By pulling the lever or pushing the stranger, I would cause someone's death, which I believe should never be done except in self defense or in defense of a loved one. However, by *refusing* to pull the lever or push someone off a bridge, I would *not* be causing the deaths of five *other* people; I would be failing to *prevent* those deaths. I believe that choosing not to prevent a death is not the same as causing it".