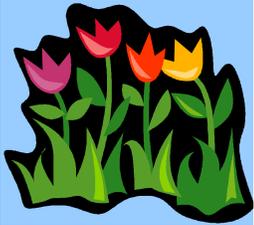


For Active  
People  
Ages 60+



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Please  
RECYCLE  
this news-  
letter when  
you're done  
reading it.  
Or, pass it  
on to some-  
one else.  
Perhaps  
they could  
learn some-

# Cyberspace News

## Turn It Off

Once upon a time, many businesses had employees leave their computers running 24 hours a day, because it was believed that the wear and tear on the hard drive (the major moving part in a computer) was less from continuous running than from the “jolt” of a daily startup.

It's not clear whether that belief was ever justified, but these days it certainly is not. There is *no* justification for letting your computer run all night, and there are *three* strong reasons *not* to leave the computer on continuously:

1. Leaving it on wastes electricity, which means it is wasting your money.
2. It shortens, rather than lengthens, the life of the computer.
3. It provides more time for criminal hackers to attack the machine – no matter how much protective software you run, the only time your com-

puter is *completely* safe is when it is off.

So when you're going to bed, it's best to shut it down.

*Many thanks to Bill Shapiro for this article!*

*Editor's Note: According to the website <http://www.pccomputernotes.com> there are even more reasons to shut your computer down:*

- *Many things you do on your computer, like installing new devices or programs, configuration settings, file changes, etc., don't take effect until you restart your computer.*
- *Programs need a certain amount of memory in order to operate. This is allocated when the program is started. That memory, and any other resource required by the program, isn't available until the program closes and releases those resources.*

*(continued on Page 6...)*

## Free And Fun

**Come to our Computer Fun Meetings, which are free and open to everyone, whether you're a WACC member or not.**

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

## Just For You

**Cyberspace News is now archived on the WACC website. There you can see prior issues of CN, full issues of the newsletter between May 2007 and October 2009 as well as selected articles from other issues. In some articles, additional important material is included (for instance, information obtained after publication).**

**Just go to [www.wacci.net](http://www.wacci.net) and click the "Archives" button along the left side.**

## Turn It Off (Continued from Page 1)

- *Computers are constantly sucking air through them to cool down components. At the same time, they're pulling dust, dead skin, cat or dog hair, smoke particles, fluff and dust balls inside the case, and depositing them on the components. This has a tendency to insulate the components and add to the heat build up, and overheating can have a very detrimental effect on your computer's components. Leaving your computer on all the time will only add to the amount of debris collected inside.*
- *The power supply fan that pulls the air through your computer is not infallible. These fans, and the power supplies, are not an uncommon replacement. If one should fail when you've left your computer on overnight (or at the office, over the weekend) then the computer will overheat and could cause irreversible damage to some of the major components.*
- *If you do get an illegal operation error, or a program freezes up on you, Windows allows you to shut down the offending program and continue on with your work. The problem is however, that by clicking on 'end task', you've shut the program down prematurely. It hasn't released its resources properly, and may even have written temporary files to the hard drive that it won't be able to clean up. If you continue to use your computer, without shutting it down and allowing it to clear it's memory and reallocate resources, you'll probably run into more trouble and see more error messages. If you see this kind of problem close out of Windows and shut your computer off. Wait a minute or so before turning it back on.*

## Debit Card (This article begins on Page 3)

from your checkbook?

You could be looking at additional bank fees.

8. *For future travel.* Most companies debit cards immediately. So not only are you out of your money right away, if you're not traveling for several months, your data could be sitting with a hotel for a long time and be subject to hackers and security breaches.
9. *At gas stations and hotels.*

Some businesses will place holds to cover customers who don't pay the entire bill. Thus even though your bill was \$10 you could have a hold on your account for \$100.

10. *At checkouts or ATMs that look "off."* If a machine looks funny, it may have been tampered with. Don't use it.

*Source (note the absence of the www in this web address): <http://finance.yahoo.com>*

## Places NOT To Use Your Debit Card

Debit cards have different protections and uses than credit cards. Sometimes it's safer to use one type of payment over another. So where should you not use your debit card?

1. *For online and when you order over the telephone.* If you have problems with a purchase or if the card number gets stolen, a debit card is vulnerable because it's linked to an account. True, there's a Federal Reserve Regulation that sets a consumer's liability for fraudulent purchases at \$50, if the customer notifies the bank within two days of discovering that their card or number has been stolen. But the protections don't relieve customers of the hassle of trying to get money put back into their bank account. The regulation also doesn't provide relief for the problems that a lower-than-expected balance can cause in terms of fees and refused checks or payments.
2. *For big-ticket items.* A credit card offers dispute rights if something goes wrong with the item or the purchase. Some cards also offer extended warranties.
3. *When a large deposit is required.* Use another method of payment and you'll still have access to all the money in your bank

account.

4. *In restaurants.* Whatever card you use will most probably leave your site and restaurants have been known to approve amounts on cards larger than the bill; their rationale is that you intend to leave a tip anyway. So you could wind up spending more than you had intended.
5. When you're a new customer. Get a feel for how trustworthy the business is before you hand over a card that gives them access to your bank account.
6. *When it's a "buy now, take delivery later" deal.* Again, credit cards give you rights that debit cards do not. If anything goes wrong with a credit card transaction, you have some protection.
7. *For recurring payments.* Perhaps you've heard stories of gyms that won't stop charging a former member's credit card. Now just imagine that that card is linked to someone's bank account. Or what happens if you forget to deduct a monthly amount

## Email Mistakes

**It's wise to remember how mistakes can be made with email.**

**For example, there was a man in snowy Chicago who emailed his wife who was on a business trip and planned to meet him in Florida the next day. He checked into their hotel and sent her an email. When typing her address, he missed one letter and his email was unintentionally sent to a grieving widow whose preacher husband had just passed away the day before.**

**She opened her email, and fainted when she saw the following message: "Dearest wife. Just checked in. Everything prepared for your arrival tomorrow. P.S. It sure is hot down here."**

**Source:**  
[www.computer-jokes.net](http://www.computer-jokes.net)

*continued on page 2*

## A Safety Reminder



**This is the time of year when it's fun to take the grandkids to the park. You sit down and they run off and play. But is that really the safest way?**

**Kids can get easily hurt easily on the playground, so it's vital that you *actively watch them* while they're playing. Kids can also run off at a moment's notice and, like it or not, child predators hang out where kids are.**

**And if, for whatever reason, you can't actively watch them or move around to be where they are, get someone else to accompany you and enlist that person's help in keeping your grandchildren safe.**

## Test Your Knowledge

I don't need a television show to know that I, sadly, am not as smart as a 5th grader. But I am curious about a lot of things and enjoy learning new facts every day. If you're like me, see if you know the answers to the questions below. And if you don't, no worries. The answers appear at the end of this article and provide a great opportunity for you to learn something new today!

1. How many countries does the Equator pass through?
2. Is the Red Sea really red? If so, why?
3. What is "aa"?
4. What is so unusual about the obituary of the famous showman P.T. Barnum?
5. Is the Ferris wheel actually named after someone named Ferris?

\_\_\_\_\_

And the answers are:

1. 13—Ecuador, Colombia, Brazil, Sao Tome & Principe, Gabon, Republic of the Congo, Democratic Republic of the Congo, Uganda, Kenya, Somalia, Maldives, Indonesia and Kiribati.
2. No, it's not red, but sometimes it looks that way due to a type of algae called *Trichodesmium erythraeum* which, when its blooms die off, turns the blue-green water to a reddish

brown.

3. This word, which is a very useful one for the game Scrabble, is a variety of flow lava which has a rough surface of broken blocks.
4. The fact that he got to read it before his death. Several weeks before he died in his sleep, the showman got to read his obituary in The New York Sun newspaper. The paper printed it as a response to Barnum's comment that the press says nice things about people only after they die. The obituary was run on the front page with the headline, "Great and Only Barnum-He Wanted To Read His Obituary-Here It Is."
5. Yes. It's named after its inventor, Pittsburgh bridge builder George Washington Gale Ferris, Jr. who unveiled his creation at the World's Colombian Exposition in Chicago in 1893.

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

**Cyberspace News is so educational!**

