

ADDRESSING THE NEEDS OF PERSONAL COMPUTER USERS WHO FREQUENT THE INTERNET, WITH SPECIAL EMPHASIS ON GIST SUPPORT GROUP MEMBERS.

# safe surfing



*Daylight Savings Time comes three weeks earlier this year, on March 11. There are steps that computer users must take to protect against potential hazards related to this new development.*

*Also this month, we'll take a look at buying and selling online!*

## DST: Worse than Y2K?

In preparation for the changeover to Daylight Savings Time (DST) on March 11 this year IT departments across the country are gearing up for efforts that approach the Y2K chaos just prior to 1/1/2000. This is primarily because Microsoft has warned Windows users that their clocks, calendars and automated processes may fail between March 11 and April 1 and again between October 28 and November 4.

If you use Windows Vista already, you have no problem as the fix is built in. If you use Windows XP and have automatic updates set up or manually go to **microsoft.com** to install your updates, again, no problem. In XP, go to Control Panel, Automatic Updates and select the option you prefer. Just to make sure your machine is protected, you can go to this Microsoft web site: [http://support.microsoft.com/gp/cp\\_dst](http://support.microsoft.com/gp/cp_dst)

Here's a complete description of products affected and solutions for each (note that XP SP1 is no longer supported, so be sure you have SP2): [http://support.microsoft.com/gp/dst\\_top\\_issues](http://support.microsoft.com/gp/dst_top_issues)

This DST issue also poses a problem for many mobile devices (PDA's and mobile phones). If you rely heavily on your smart phone (PDA style cell phone), contact your provider. Microsoft has released fixes for them to pass along to you. You can also go here to fix it yourself if you are comfortable downloading files to your cell phone: <http://www.edgeblog.net/2007/daylight-saving-time-windows-mobile-fix/>

If you are a less avid user of calendar programs, an easier solution might be to modify the title or subject line of each appointment that occurs during the weeks referred to above to include titles, specific times and dates. Then print out your Outlook, PDA or telephone Calendar for those events to follow a paper calendar during that period.

By the way, as shocking as it may be, MAC users will have the same

problems and need to go here for their fix:

<http://docs.info.apple.com/article.html?artnum=303411>

## Buying and Selling Online

Here's a subject near and dear to my heart. I LOVE to shop online and I also sell there. I made many mistakes when I began conducting business online in the late 80s and 90s. And although I like to think I now know all the tricks and hazards, I realize I'm probably kidding myself.

A new trick or scam arises virtually every day. Before we get into the specifics of my favorite sites for commerce and trade, let me give you a few general precautions for online business anywhere:

1. NEVER give out any of your IDs and passwords to an individual or site that contacts you (i.e., via telephone or email). Trying to get you to do that via



*Be afraid, but not VERY afraid, when shopping online and minimal precautions will keep you safe and happy!*

email is called "Phishing." This is because the anonymous writer is trolling around and trying to get you to reveal your sensitive information by pretending to be a site or individual you have worked with before. ONLY enter your password and ID at a site that you specifically navigate to and NOT by clicking on a link in or by responding to an email

2. NEVER pay anyone except someone you know very well by Western Union, bank transfer, money order, personal check or cashiers' check. Always attempt to use a credit card or PayPal (**PayPal.com**), both very secure methods of payment with built-in fraud protections.

3. NEVER accept payment from anyone except a well-known individual by Western Union, bank transfer, money order, personal check or cashiers' check. These items are very easy to counterfeit nowadays and there are many scams that do just that very successfully (e.g. the Nigerian Scam, etc.).

To read more on these and other scams, go to my favorite urban legend debunking web site **www.snopes.com** and enter "Nigerian Scam," "Phishing," or just "Scams" in the search box. This will give you a sense of the magnitude of the problem and why you need to conduct your business online very warily. And make at least a mental note of Snopes.com. It is a VERY useful and credible site for research. Snopes is priceless for validating emails we all get from well-meaning

friends alerting us to miracle cures, horror stories and other rumor-based stories so easily passed along without the proper scrutiny. These are not only aggravating, but they can be dangerous. Just as quack cures can keep us from focusing on valid medical treatment, urban legends can cause us to misplace our focus and energy, often wasting time and money, all because some hoaxster had nothing better to do with his time.

While we're on the subject of buying and selling online, let's cover two more of my favorite sites: **Ebay.com and Amazon.com**

**Ebay.com**, the world-famous auction site, is probably the largest site for online commerce. It is also safe, if certain precautions I'll touch on later are observed, and very effective. Not only can you buy or sell virtually anything you can think of there, but you can also determine the fair market value of items you might consider buying or selling anywhere else. eBay's enormous member and product base make the site one of the best and easiest sources of pricing information.

**Amazon.com** is another huge and secure company with a loyal



following. Amazon is not just for books anymore! You can get virtually anything there. Unlike eBay, security is almost "built in" to Amazon's model in that Amazon guarantees buyer satisfaction. If your money is not refunded by a merchant with whom you are unhappy (subject to very few generous conditions), your full purchase price and initial shipping will be refunded by Amazon. You pay a "premium" for this kind of assurance, but it is worth it to many less risk-tolerant shoppers. The "premium" I refer to means you will pay somewhat higher prices than those you can usually negotiate on eBay.

If you are as cheap and risk-tolerant as I am (I know those can be seen as mutually exclusive concepts, but bear with me), you'll probably learn to love eBay the more you use it, but you'll still shop at Amazon too. If you find an item on eBay that you must have, pay very close attention to these things:





*Some web sites are absolutely indispensable!!!*

1. Examine the seller's feedback in terms of the volume of feedback ratings and the percentage of positive ratings. Don't even consider a newly registered seller and/or one with a high incidence of negative ratings unless you can afford to lose whatever money you bid. Also check to see that the majority (or at least a large number) of the items for which he received positive feedback were items sold, not bought. The latter could indicate a scam.
2. Be sure the seller accepts PayPal payments (the ONLY way I will buy). **PayPal.com** is now wholly owned by EBay, but that's a good thing. There is considerable added security when you buy from EBay using PayPal to make your payments.
3. Do **NOT** pay by personal check, cashier's check, money order or wire transfer. Doing so leaves you no recourse if you receive no product or a defective one. Credit cards are an acceptable means of payment and, sometimes, even better than PayPal. But you can also pay by credit card using PayPal, increasing your security even further.
4. Read the fine print in the listing VERY carefully. Never assume an item does something, includes something or looks like something that is not specifically described. Auctions are almost always as-is, where-is, unless otherwise specified. And that's

something else to verify.

5. Clarify the guarantee period and conditions if they exist.
6. Clarify shipping and insurance methods and costs.
7. Write the seller to ask any questions that occur to you. If none occur, make something up. Writing the seller to determine the speed, clarity and courtesy of response is a very good way to get a good feeling about the seller's integrity.

I've tried to share some easy but critical precautions with you. I mentioned I was both cheap and risk-tolerant. That means while I just LOVE to get a good deal and I HATE to get screwed, it would not be the end of my world if I "miscalculated." That's the same way we should look at stock investments and other forms of gambling, isn't it? If you adopt that perspective online, and follow some of the policies I've suggested, you should begin enjoying some of the fun commerce on the 'net has to offer.

This month I've also given you some great sites to travel to: **Microsoft.com, Snopes.com, Ebay.com, Amazon.com, and PayPal.com.** I'm compelled to add one more that, although it doesn't specifically fall into any of the categories of this month's article, is really a very important reference: **Google.com** has become a part of our vocabulary. It has become a

verb, as in "You will want to 'Google' any topic you could ever dream of researching." In fact, if you ever forget a specific url or web site someone has suggested to you, just remember to "Google it!" For example, do you remember the most important program I discussed last month? No? Do you remember ANYTHING about it? If so, just go to Google.com and enter that one thing in the search block that appears and then hit the Enter key. Whether you enter "AVG," "Grisoft" or even "Free antivirus," the program I want you to find will be in the first few listings. Google is simply the best! And no, I don't currently own their stock (although I did not long ago).

Finally, don't hesitate to write me if you have any questions or comments about anything I've covered (or anything else for that matter). And Happy Daylight Savings Time!

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