



THE KCS NEWS



Volume 21 Issue 2 Newsletter of KITSAP COMPUTING SENIORS February 2012

◆ Founded March 1992 by Rampton Harvey ◆

WELCOME NEW KCS MEMBERS

William Gettle

Karen Lindner

NEW HORIZONS

A committee of Kitsap Computing Seniors!

As part of an agreement with Leadership Kitsap, Kitsap Computing Seniors accepted the responsibility to support the Kitsap Community with computer systems for disadvantaged members who are not capable of purchasing their own computer system.

We have provided systems to the Retsil Veterans facility, various senior care facilities and many individuals throughout Kitsap County. We not only provide computer systems to seniors, but also to students in community schools or colleges and to families that have had catastrophic losses.

These computers are donated to New Horizons not only from our KCS members, but also from anyone in the community aware of our needs. Some computers were donated by local businesses that were upgrading their office systems to newer hardware. Destini was the 7th grader we just provided with a laptop computer and new printer because she was recommended by Housing Kitsap for her good grades and for volunteering to help other members of the Housing Kitsap.

New Horizons reinstalls the operating system software so that all personal information is totally removed! The computers are updated with all of the latest XP software so that the system is in very good working order in preparation for placement. An older version of Microsoft office is also installed.

Please help us with a computer donation or by passing the word to friends or family who maybe be upgrading their computers. We do provide a tax donation form for those systems that are Windows Vista or Windows 7 in good working condition. If you know a business that is upgrading its computer systems, please inform them of our New Horizons Committee and the worthwhile community service we are providing. We need newer computers because in two years Windows XP will stop being supported. Presently we only have Windows XP systems!

We have a few positions available on this unique and rewarding committee. If interested please inform a KCS trustee or New Horizons committee member!

Submitted by Larry DuSavage

THE KCS NEWS

Official Newsletter of

Kitsap Computing Seniors

P O Box 3166, Silverdale, WA 98383-3166

www.ffogynews.org

~~FEBRUARY MEETING~~

Monday, February 20, 2012

Silverdale Community Center

9729 Silverdale Way, Silverdale, WA

10:00 A.M. to 12:00 Noon

Invited Speaker

Stephanie Dormann

Regional VP at Primerica, Inc. will discuss long term care and financial planning for older people.

FEBRUARY 2012 ACTIVITIES

- Feb 1 MAC Lab 2:30 PM – 5:30 PM
- 3 No Sylvan Way Library Lab
- Feb 5 Absolute Beginners & Intermediates (9:00-10:30A, 11:30-1:00P, 2:00-3:30P)
- 7 Bremerton Lab 2:45 – 4:05 PM
- 7 No Sylvan Way Library Basics Class
- 8 MAC Lab 2:30 – 5:00 PM
- 10 Sylvan Way Library Lab 1:30-300 PM*
- 11 Win 7/Vista/XP 12:30-300 PM
- Feb 13 Stock Investors SIG 12:30-3:30 PM
- 14 Bremerton Lab 2:45 – 4:05 PM
- 17 Sylvan Way Library Lab 1:30-3:00 PM*
- Feb 19 Absolute Beginners & Intermediates (9:00-10:30, 11:30-1:00 P, 2:00-3:30P)
- 20 KCS General Meeting 10:00 AM
- 21 Bremerton Lab 2:45-4:05 PM
- 22 MAC Lab 2:30 PM – 5:30 PM
- 24 Sylvan Way Library Lab 1:30-3:00 PM*
- Feb 28 Bremerton Lab 2:45 – 4:05 PM
- 29 MAC Lab 2:30 PM – 5:30 PM

*Please call Sylvan Way Library to sign up, as seating is limited. 360-405-9100



MINUTES OF THE GENERAL MEETING

January 16, 2012

President Larry DuSavage called the meeting to order at 10:00 AM at the Silverdale Community Center. There were 41 members and guests attending. Those present joined Lenore Stanfel in the Pledge of Allegiance to the Flag of the United States. Larry welcomed all members and guests to the meeting and read the names of 2 new members who joined since the last meeting. Larry announced free lab Classes at the Mountain View Middle School that are held Tuesdays at 2:45 PM, have started again. The Tuesday classes at the Sylvan Way Library have been cancelled, but the lab on Friday afternoons at 1:30 PM is still being held. Mary Ann Confar's classes have started at the "A" frame room in the Silverdale Community Center. Larry urged those who sign up for Mary Ann's classes to give notice if you must cancel your attendance. Check the KCS Newsletter for specific time and dates, also the web page <http://www.ffogynews.org/classes.htm> .

Clint Geiger introduced the speaker, Mr. Don Lawrence, who is a KCS member, a tax preparation advisor, and a computer consultant. Don outlined some of the tax changes for the tax year of 2011, and told where help can be obtained to fill out tax returns. The standard deduction is \$11,600 for Married Filing Jointly (MFJ), and \$5,800 for Singles. Over 65 and married will add \$1,150 each, and for Singles over 65, \$1,450. The personal exemption is \$3,700. Cancelled debts may result in taxable income, frequently in cancelled credit card debt. Any cancelled debt is classified as income by the IRS. To take advantage of state sales tax deductions, one must itemize or use the IRS provided table; plus the actual tax paid on vehicle, boat, airplane, or home improvement purchases.

Tax return preparation can be done by yourself or have someone else do it. There are tax programs for your computer: Turbo-Tax, H & R Block, and IRS Free File program. The Internet Free File can be found at www.irs.gov/freefile. More assistance can be gotten from AARP tax aide counselors, local sites and times are listed on www.aarp.org/taxaide . Two local sites are: Silverdale Community Center on Tuesday and Thursday from 10 AM to 2 PM and Sheridan Park on Wednesday and Thursday from 9 AM to 2 PM.



KCS member Don Lawrence, a tax preparation advisor and computer consultant, shared his expertise about the 2011 income tax changes.



There are professional tax preparers also available; H&R Block, Liberty Tax Service, as well as over 50 independent preparers and CPA's in the local area.

A large number of questions were asked of Mr. Lawrence. All of the questions were answered and he was given a well-done round of applause. Mr. Lawrence stayed through the luncheon and answered even more questions.

The meeting was adjourned at 11:25 AM for the Potluck Lunch, and the Door Prize drawing. The Raffle drawing was not held because of the absence of some of the raffle volunteers.

Clint Geiger, Secretary

**MINUTES OF THE BOARD MEETING***January 16, 2012*

President Larry DuSavage called the meeting to order at 12:15 PM. Trustees present were: Kim Leach, Carol McLaren, Clint Geiger, Barbara Maines, Pat Reese, Jane Hinrichs, Ward Hinrichs, Lenore Stanfel, and Larry DuSavage. Guests present were: Don Brown, Dennis Osborn, Jack Roudebush, Chris Barnett, and Karen and Warren Beauchene.

Secretary's Report — There were no corrections to the December minutes as printed in the January Newsletter.

Treasurer's Report — The Treasurer's report was presented by Barbara Maines and will be placed on file for audit. Larry said there will be an audit of the Club's finances in February.

Correspondence — Larry DuSavage sent out a thank you letter to December's speaker, Josh Brown.

Committee Reports

Operations — Lenore has received two more key cards for the Community Center, one will be given to Dennis Osborn.

Membership — Carol McLaren reported that we now have 232 members.

Hardware — Kim Leach reported our boxlight unit needs a height adjustment leg repaired. If gluing it does not work, he will check with the manufacturer for a repair.

Education — Classes at Mountain View Middle School have resumed. Mary Ann Confar's classes have started again. Jack plans to teach Paint.net, for the next couple of weeks. The Tuesday classes at the Sylvan Way Library have been cancelled, but the Friday lab is still being held.

SIGs — Don Brown's Investor's Group is meeting regularly. Warren Beauchene has mentioned to his Group that the KCS Techlist is for MAC users as well as Windows PC users.

Programs — Clint Geiger has speakers scheduled: in February, Stephanie Dormann, Regional VP of Primerica, who will discuss long term care and financial planning for older people. There will be no scheduled speaker for our 20th Anniversary celebration in March. In April, John Bower of Eacceleration Company, will have a speaker talk about antivirus software for computers and hand-held tablets.

New Horizons — Kim Leach reported the Committee has a new application for those wanting to get a computer from our Group. We have one computer ready to be given to a recipient.

Public Relations and Sunshine Committee — Pat Reese is getting in contact with various newspapers to cover our 20th Club Anniversary. Dennis will contact the local Navy publication editors and will check with his friend at a local radio station to get publicity about our 20th Anniversary. Jane Hinrichs sent out a card to Marlene Hogan and Lenore Stanfel.

Newsletter Deadline 22 of this month —**New Business** —

- A. Dennis had suggestions for give-away items to commemorate the Club's 20th Anniversary. The Board agreed to go with post-it note pads with our Club logo. It was moved and passed that Dennis would order these pads, at a cost not to exceed \$400. Any higher cost than this will require an E-mail vote by the Board members. Ward Hinrichs will check on the availability of a small musical ensemble for the Festivities. He will report back at the February meeting as to his findings.
- B. The election of new Trustees will be in April. Our Club also needs someone to accept the position of Treasurer.
- C. Larry appointed an audit committee consisting of Dennis Osborn, Karen Beauchene, and Nick Tomassi to get together in February to audit our finances.

The meeting adjourned at 1:10 PM.

Clint Geiger, Secretary

IMPORTANT!**KCS needs a TREASURER****Software and Training will be provided!**

This is a very important position and must be filled for KCS to continue operating as a functional organization!

**FROM THE PRESIDENT'S CORNER**

We need some new Board of Trustee members and a new **KCS Treasurer!** The Board of Trustees is made up of 12 elected KCS members who then elect a president, vice president, secretary and treasurer. The maximum time a person can be a trustee is 6 continuous years. This year we will be down to 9 trustees and no treasurer.

The board of trustees makes all of the decisions on the direction that Kitsap Computing Seniors will take in the future. For twenty years the trustees have guided us to where we are today, we need **YOU** to guide us to where we will be 20 years from now. Please help guide us to 2032.

We are planning a very special gathering on Monday **19 March 2012** at 10am, at the Silverdale Community Center with as many present and past members of Kitsap Computing Seniors, to celebrate our **20th Anniversary**. If you know a previous member of KCS please invite them to this special celebration. We have a unique organization and we deserve to celebrate our special gift to the Kitsap Community.

“Volunteering is generally considered an altruistic activity, intended to promote good or improve human quality of life, but people also volunteer for their own skill development, to meet others, to make contacts for possible employment, to have fun, and a variety of other reasons that could be considered self-serving. Volunteerism is the act of selflessly giving your life to something you believe in, free of pay. Although if a person volunteers they may not earn money, it produces a feeling of self-worth and volunteers earn respect and favors instead of money.” (Defined in Wikipedia)

“Community volunteering refers to volunteers who work to improve community enhancement efforts in the area in which they live. Neighborhood, church, and community groups play a key role in building strong cities from the neighborhoods up. Supporting these understaffed groups can enable them to succeed in a variety of areas, which connect social, environmental, and economic boundaries. Volunteers can conduct a wide range of activities. Some choose to support a variety of groups as a "volunteer broker." (Defined in Wikipedia)

Submitted by Larry DuSavage

IMPROVE YOUR DIGITAL PHOTOS

Once in a while if enough people are interested in learning a certain computer program, KCS will hold a special class for it.

Jack Roudebush is currently teaching a class on **Paint.Net** at the Tuesday Bremerton Lab at Mt. View Middle School. He expects to continue through the month of February.

Paint.Net is a free image and photo editing software for Windows, featuring a wide variety of useful and powerful tools. It was developed as an undergraduate senior design project at WSU, mentored by Microsoft, and has grown into a powerful yet simple image and photo editing tool.

I need to report that at the end of class #3, it finally made sense to me. (This is not a critique of either Jack's teaching skills, or the program's complexity, but of my own inability and feeble attempts!)

However, I now feel that I can down load my photos to this program, make a variety of “levels”, changing their opacity, size, and location! This was a complete EUREKA moment for me!!!

Submitted by Janthina DuSavage



Jack Roudebush is teaching a series of classes at the Bremerton Lab at Mountain View Middle School on “Paint.net”, a free program developed at Washington State University.



Who's most gullible online and why? Secrets from scam world revealed!

Think **grandma and grandpa** are the most likely to fall for Internet scams? Think again, suggests a study on gullibility released earlier this month.

Younger, less educated, underpaid Americans are the group most likely to fall for schemes of digital criminals peddling fake charities, rogue antivirus software or myriad other cons, the survey indicates. Middle-class earners are less likely to be victims, but folks earning more than \$200,000 annually seem to be almost as gullible as those living below the poverty line, it found.

Brits and Australians are more skeptical than their American counterparts, says the study, released by security firm PC Tools and survey firm The Ponemon Institute. Only those three nations were studied.

The vulnerable age result might surprise those used to the caricature of older folks who fumble their way through e-mail and Web pages.

"My gut tells me this is really surprising," said Larry Ponemon, who runs The Ponemon Institute. "Just with my own children, they grew up with technology. They are a lot smarter with these things, I thought. For me, it was a counterintuitive result. We found that in the UK and Australia as well."

But Stephen Greenspan, author of "Annals of Gullibility: Why We Get Duped and How to Avoid it," said the young and uneducated are always the most vulnerable group because they often haven't fully developed their skepticism sensors.

"As dumb as it is, a lot of people have responded (to an e-mail scam)," he said. "The biggest thing is how likely someone is to see through it."

The study required a lot of self-reporting by victims on their own behavior, so its results should be taken with a grain of salt. Still, Greenspan said many of its findings were consistent with other research he's seen.

The survey found that scams involving a free prize or free antivirus software were the most successful with Americans, while online charity scams were only about half as likely to find victims. It also found that Americans in the Northeast and Southwest were most likely victims, while Midwesterners and residents of the Pacific Northwest were the most skeptical.

"I live in Michigan. People here feel they have horse sense that may not exist in other parts of the country," Greenspan said.

The study even waded into political territory, finding that Republicans and Democrats were about equally likely to be victims, while members of some "alternative" parties, like the Tea Party or the Green Party, rated better. Independents were found to be the most vulnerable.

The most susceptible target victim of all is a woman between 18 and 25, who lives in the Southwest, earns between \$25,000 and \$50,000 and doesn't hold a high school degree, the study says. The most scam-proof demographic is males aged 56 to 65 who've earned an advanced degree, live in the Midwest and earn between \$150,000 and \$200,000.

The study asked participants to rate how likely they were to fall for various scams, and also how likely they felt others in their demographic were to fall victim. Perhaps the most interesting finding in the study is how critical Americans are of other Americans' critical thinking. In every category, Americans thought their compatriots were much more likely to fall for scams than Brits or Australians thought their countrymen to be.



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Sixty two percent of Americans, for example, believed other Americans would give a scammer their credit card number in exchange for a get-rich-quick opportunity, compared to just 43 percent of Australians.

"There is a sense in other parts of the world that Americans are naive," said Rich Clooke, a PC Tools spokesman.

The nations also differ radically when asked to define the best internal fraud-fighting tool. Americans seem to think they can outsmart con artists, as they ranked intellect (33 percent) as more important than natural skepticism (16 percent). Australians felt the opposite, ranking skepticism (38 percent) much higher than intellect (16 percent).

The number of survey takers who admitted they might fall for scams was surprisingly high across the board, Ponemon said. Despite constant media attention to the problem, 53 percent of Americans thought they might click and download booby-trapped antivirus software. Nearly 50 percent said they'd surrender personal information to download a free movie, and 55 percent said they'd give a potential scammer their cell phone number for a chance at a prize.

"People knew this was a survey about scams. ... you'd think they'd report themselves as less likely to fall for things," Clooke said. "I really think that complacency, not stupidity, is driving some of these results. Some people may have focused their lives around their computer and Facebook relationships (so) that they lose track of what's real."

Or, perhaps Internet users are finally getting the message that anyone can fall for a scam under the right circumstances.

"We all think we're better lie detectors than we are," said Greenspan, the gullibility expert. He would know. He was a victim of Bernie Madoff's Ponzi scheme and lost about 30 percent of his retirement money when he invested in a Madoff feeder fund, persuaded by a friend who was a salesman for the fund.

Greenspan categorizes gullibility under a larger group of what he calls "foolish behaviors," and says four things contribute to someone being foolish at a particular moment: situation, cognition, personality and emotion.

Situation usually involves our natural human tendency to move in packs and do what everyone else seems to be doing. Who wants to be the only person not making money during a booming stock market?

Cognition -- the ability to think through a potential scam -- can abandon potential victims. People of above average intelligence often fail to use that intelligence when conducting everyday business, like deciding whether or not to click on an e-mail.

Personality matters of course! Some people simply have weaker personalities than others, and are more susceptible to the power of suggestions.

Meanwhile, emotion is almost always a tool of con artists. They'll urge you to act now because time is limited. They will wear you down with a lengthy sales pitch so you ultimately agree to purchase a time-share that you'd never buy if you were well-rested.

"You can make the point that the brain is (like a) muscle, and when it's tired, it doesn't function as well," Greenspan said. "That's where willpower fails. It takes energy to resist."

One scam-proofing tactic suggested by Greenspan's model: Don't read e-mail late at night, or, at least, don't answer e-mail at night.

<http://redtape.msnbc.msn.com/news/2012/01/13/10142877-whos-most-gullible-online-and-why-secrets-from-scam-world-revealed>

Submitted by Larry DuSavage