

Email report – meeting 14/09/2011 at Stowupland School

Agony Corner:

1) 'I've had a phone call from somebody from 'Microsoft' saying that there is a problem on my computer and that they can fix it.....'

- We have discussed this before. It is a common scam and 'Microsoft' would never contact a customer directly.
- The idea is that they scare you into switching on your PC and, using their software, to look for a non existing problem which of course they find.
- They then say they can fix it for you - at a price. By this method they get hold of your credit card details and hence take money as they wish.
- **Never, ever**, respond to a cold call like this. Just put the phone down.

2) 'I can't access my Google Mail account..'

- It does not seem possible to physically talk to anyone at 'Google'....
- But, there's much help on the web, including Google Mail forums where you can describe your problems to other users who may be able to help.
- Here are some pages that may guide you through the problem and perhaps get an answer....
- <http://tinyurl.com/u3a-try-1>
<http://tinyurl.com/u3a-try-2>
<http://tinyurl.com/u3a-try-3>
<http://tinyurl.com/u3a-try-forum>
- As a last resort, it may be necessary to register a new address!!

3) Outside the meeting - 'Can I install a new Virus checker if I already have one on my PC?'

- Short answer, no.
- You should **never** install a new virus checker before removing the old one (either with its own uninstaller or through Add/Remove in Windows). If you try running two together, they may lock each other up and stop your machine running altogether.
- Sometimes it may seem impossible to remove a virus checker by the above means. Most virus programme websites have advice on how to achieve this.

4) Outside the meeting - 'What is defragmentation and how important is it?'

- Fragmentation occurs when the file system cannot or will not allocate enough contiguous space to store a complete file as a unit, but instead puts parts of it in gaps between other files (usually those gaps exist because they formerly held a file that the operating system has subsequently deleted or because the file system allocated excess space for the file in the first place). Larger files and greater numbers of files also contribute to fragmentation and consequent performance loss. Defragmentation attempts to alleviate these problems.
- Normally, it is advised that PCs hard disks are defragmented at least once per week. In XP, Click - Start/All Programs/Accessories/System Tools/Disk Defragmenter. This, however is rather crude and not very efficient. I use a 3rd party programme 'Magical Defrag 3' which works continuously and efficiently in the background.
- Vista and Windows 7 hard disk defragmentation utility is much better. Info here <http://support.microsoft.com/kb/942092>

5) Free Software

- We've talked many times about the vast amount of free software available on the web..
- Here's almost everything you need to know about and how to get it <http://www.moneysavingexpert.com/shopping/free-office-software>

Introduction to Online Banking:

Our topic for today was presented by Laura Harris and David Schilder from NatWest Bank, Stowmarket. A quick poll indicated that about 75% of those present already used internet banking. For those who did not bank online, the main reasons were concerns about privacy and security.

We all logged on to the demo site (see below). Unfortunately, on the day, there were problems with the school's internet connection and everything was a little slow, but nevertheless Laura and David were able to take us through a dummy bank account and demonstrate how much can be done online. They were able to offer one to one help around the room and at the end talked about the multi levels of security used by all the banks and said that as far as NatWest were concerned, none of their online customers had ever had their account security breached. It was pointed out that normal credit card activity was far more vulnerable than online banking.

At the end, some of the doubters had revised their thoughts, whilst others remained to be convinced.

There was too much discussed to go into detail here, but you can explore the NatWest demo site in complete safety from the link below. For customers of other banks, I've managed to find online demo links and created shortcuts as needed (interesting to see how they all approach it differently).

On your behalf, I thanked Laura and David who've said, in turn, that they enjoyed our company very much, they both felt very welcome and offered their help again anytime in the future.

NatWest <http://tinyurl.com/demo-NatWest> (Does not work on 'Chrome' browser)

LloydsTSB <http://tinyurl.com/demo-ltsb>

Halifax <http://tinyurl.com/demo-halifax>

Barclays <http://tinyurl.com/demo-Barclays>

Santander <http://tinyurl.com/demo-SantandAbbey>

1stDirect <http://tinyurl.com/demo-1stDirect>

Some of these need Adobe 'Flash Player' to run. This is already installed on most PCs but if you need it, it can be downloaded from <http://www.adobe.com/uk/products/flashplayer/>

Future topics:

We've now completed our planned programme for this year. After some discussion, we agreed that the next three sessions should be

Oct 12: Roy Fidler - Designing a Christmas card in Photoshop Elements (bring along your own picture if you like).

Nov 9: John Haseltine - Windows 7 (if you have a Windows 7 laptop, please bring it along).

Dec 14: Pam Webb - Designing a poster

2012: Please let me know of any topics you would like to be included for next year.

Next Meeting:

As above, will be on **Wednesday 12th October**, 1.30pm at Stowupland School.

PS Here's a copy of the Computer Active 'Keyboard Short Cuts' information (discussed by Philip at the last meeting)