

HURSTVILLE SENIORS COMPUTER CLUB

“keeping up with our grandchildren”



Member of ASCCA.

Australian Seniors
Computer Clubs
Association

NEWS LETTER

September 2005

ANNUAL GENERAL MEETING AUGUST 31ST 2005

Last month was our eighth Annual Meeting and we had two special guests. Our Patron and former councillor of Hurstville City Council, Merv Lynch, who has been a great supporter of the club since its inauguration.

We also welcomed Virginia Field representing Hurstville City Council and thanked her for her support.

Our President's report for the year 2005 was read out and appears later in this newsletter.

The Treasurers report was presented by Geoff Turton in the absence of Graeme Gavin.

Reports were presented by the following group leaders on the activities that their groups undertook during the year.

Fred Scott – Web Design Group
John Shortland - Genealogy
Ian Chesterfield – Digital Camera Group
Frank Grosz – Internet Group
Rob Mills – Technical Group

Merv Lynch then presided over the election of committee officers for the forthcoming year. Merv declared all positions vacant and called for nominations. The result of the election is as follows: -

President.	Pamela Samuels
Vice. President	Frank Grosz
Secretary.	Marie Thompson
Treasurer	Geoff Turton
Public Officer	Graeme Gavin

Committee	Clyde Bevan Shirley Boxhall Margaret Butt Ted Crichton Henri Joubert Joyce Pickup
Auditor	Graeme Gavin

Merv Lynch thanked the outgoing committee for their efforts during the year. He stated that it has been a pleasure to work with the Senior Citizens Management Group. Merv remarked how the club has grown out of all proportion and how very pleased we should be and what a privilege it is for him to be involved. He congratulated one and all and wished the new committee all the very best for the ensuing year. Merv also thanked Virginia Field for her expertise and involvement with the Seniors Citizens Management Group.

Merv then introduced the new committee.

A vote of thanks to Merv Lynch was then proposed by George Thompson for Merv's assistance and involvement with the Club since its inception.



Pamela, Merv and Peter

A NEW HSCC INTEREST GROUP DIGITAL VIDEO EDITING

Bill Baker has agreed to head up group classes for the editing of digital videos, which will also include enhancements such as background music and voice over. These classes will be held on the 2nd and 4th Friday of the month with 2 lessons each morning. The sessions will be

NEXT MEETING 1.30pm Wednesday 28th September

9.00 am – 10.30 am & 11.00 am – 12.30 pm. The first class will be held Friday, 11th October. Those interested in attending classes, please contact Bill on 9529 7886 and advise him which session they will be attending.

SPEAKERS

The September speaker will be Leigh Bentley who will talk on a wide range of computer subjects.

AGM REPORT PRESIDENTS REPORT

2005 has been another great year for Hurstville Seniors Computer Club. We have forged ahead bringing the club up to date with many functions in the IT world and hopefully imparting knowledge to all members and those students who attend classes.

This doesn't happen magically of course and without all the wonderful volunteers we have who give their **time**, patience, tolerance, **time**, effort, knowledge and more **time** we would not be where we are - the best and Friendliest computer club in Australia! Well, I think we are! The value of our volunteers could be counted, not in the hundreds but thousands of dollars.

The last twelve months have seen the Interest groups grow and I have asked each Team Leader to give a report this year so you can actually see the person who facilitates that group and who I might add, gives loads of **time!**

Outside speakers who have attended our meetings have all been exceptionally interesting, and our own in house speakers have also been more than exceptional, imparting their knowledge to us all.

Our Ten Minute talk is slowly taking off and they have been very enlightening with the content imparted to us all. More please, it is only **time**.

I have enjoyed my two years as President and others as Vice President since we commenced the club - they have been happy ones. The backing and support of a superb committee at all times has made my job an enjoyable one. Perhaps the committee may have other ideas on that as I have had to crack the whip to keep them in order at committee meetings!

Thank you to Hurstville City Council for their continuing support and to Merv Lynch our Patron and to Virginia Field from the Council for their interest and concern for our Club.

When we started the club in 1998 I became a member of the Committee, not knowing either too much about computers or many of the other committee members. Now in 2005 I know quite a bit about computers (that is if I can remember

it all) and have made some wonderful long lasting friends.

You may notice I have used the word **time** many times throughout this report and it is important for us all to remember that it is **time** we have given over and beyond the call of duty to this club. Sometimes there is not quite enough **time** to fit in all the jobs which need to be carried out, but our team of volunteers do their best at all times.

I now leave the committee but not the club and I wish the new Committee and Executive Officers the very best for the forthcoming year.

Maxine Gray

INTERNET

PHISHING is a new word in the ever-increasing vocabulary of our modern, fast moving lives. At the moment it is not a very common expression, as it only concerns those of us who are taking advantage of the wonderful, convenient facility of *INTERNET BANKING*.

Phishing is the terminology used for describing the Internet and E-mail being used for fraud, by unscrupulous thieves to relieve you from your hard earned cash, deposited in your bank's safe and secure (???) vaults. Only you and nobody else is supposedly get access to it.

Think again if you are using *INTERNET BANKING!*

Just like bank robbers and ATM hijackers, there is a new breed of highly sophisticated criminal who is trying to break into your safety deposit in your bank. All this without the crim ever leaving his/her home.

PHISHING is a technique used to gain personal, confidential information for purposes of identity theft, using fraudulent E-mail messages that appear to have come from legitimate financial institutions. Most commonly banks. These authentic looking messages are cleverly designed to lure the recipient into revealing personal data. That is: Account numbers, credit card and numbers, pin numbers and naturally **PASSWORDS**.

The E-mails look genuine, pretend to come from a financial institution and have a believable E-mail address. Financial institutions logos and message formats are usually copied. Phishing E-mails may also contain links to a website that is a very close replica of the company's home page. You can avoid these scams by being alert and using sensible practices for Internet use. Follow that most important rule!

IF IN DOUBT, LASH OUT!

Not sure what it is? Get rid of it! Here are some hints on how to avoid PHISHING:

1. Secure your system.

Make sure you have an antivirus program and firewall installed. These are relatively cheap for the amount of protection they supply. You do not feel like throwing your money away? Get the free ones off the NET. Check for updates daily! Update these daily!

2. Stop and think.

Is this a message you have received from your FI before? Is it a message you would expect to receive? Are there announcements on the FI's website?

3. Follow your own path to your chosen site.

Links can be created on a web page or E-mail and make it look as if it is taking you to a bona fide website. Actually you will be directed to a bogus URL where they are ready to milk you of your innermost secrets. Why not type in the required address each time you want to visit the site of your FI? How long does it take to search for www.mybank.com.au? 30 seconds? 60 seconds? Forget about putting sensitive URLs into your FAVOURITES.

4. Delete Phishing E-mails immediately.

These E-mails usually carry viruses for your added benefit (!!) Do not hesitate! Get rid of it! Do not forget to empty your DELETED ITEMS FOLDER as well.

5. Change your IDs.

It is sound practice to change your user name/number, PIN number and Password periodically. Do not store sensitive personal information in your PC. Store them in a secure place somewhere else.

6. Report it.

E-mail, ring or go to your FI. Give them all the relevant details, so they can take preventative action. Go to the Police. They have a Special Branch set up for this.

There are Government Agencies, Australian High Tech Crime Centre (AHTCC) Australian Bankers Association (ABA) Australian Securities and Investments Commission with excellent websites for fighting SPAM as well as PHISHING. Look them up on the NET.

www.consumersonline.gov.au has a *LITTLE BLACK BOOK of SCAMS*.

The Surfer

CYBER BANKING

The times have changed since we used to line up in long queues in a bank just to make a simple transaction such as withdrawing money for our day to day expenses or depositing money which has probably been received as a birthday gift from a relative or close friend or simply enquiring about our account balance or how much interest our account has accumulated.

Today, most banks and financial institutions offer online banking services through a password-protected website.

To obtain access to online banking, customers must register with their bank to be able to use this facility.

Typical and simple online banking functions include checking account balances and transaction history, transferring money between accounts, making loan repayments, paying bills to third parties and ordering statements and cheque books.

You might be asking yourself the question, what incentives does online banking offer?

Better Returns

Firstly you may want to consider an online savings account from the conventional account you may have been using for most of your life. An online savings account offers higher interest rates and lower fees. Their return may even be as good, or better than fixed interest investments such as term deposits. You must shop around to see who offers the best deal.

Cheaper

Secondly, your day to day transactions such as paying bills, checking balances and transferring money between accounts is cheaper using online banking than over the counter at your local bank branch.

Convenience

Further, online banking is far more convenient than your traditional banking and does not only save you money but also saves you time. It allows you to do your banking whenever you want, wherever you want and is accessible 24 hours a day, 7 days a week and in addition you can also apply for a new account, online.

Please don't miss out on next month because I will outline the tips to maintaining and ensuring Internet security.

Thank you Owen Hodge for this contribution

