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information.

Dave McClure • May. 27, 2013

From the June 2013 issue.

The fascinating thing about an economic downturn is that it often gives computer users a glimpse into the souls of the vendors they rely on for their software and information. When times get tight, and everyone has to tighten their belts, which ones will hunker down and keep their integrity, versus the ones who will try to fleece their users for every nickel and dime they can steal without getting caught.

The number of software vendors and web sites that are “going rogue” is increasing, in four ways:

- **“Let’s steal their data and sell it to marketers and criminals.”** As we have often noted, this personal information is the new currency of the Internet, and companies that can’t make a plugged nickel from their useless products can nonetheless clear hundreds of dollars if they can get your address, cell phone number and email address to sell. Who is guilty of this? Everyone. And there is no protection for your data under the law because government agencies (your state department of motor vehicles, for example) make too much money doing the same thing.
- **Slipping add-on software into your download.** In this scheme, you try to download a simple utility needed to do something useful and instead end up with the Google Toolbar, Chrome browser, Ask toolbar or a virus downloaded to your computer. You have to be vigilant to avoid this, and even it may not help.
- **Download a piece of software, and you get a virus with it.** Chief on this list is the Adobe Flash Player. Once considered a core piece of the Internet, this graphics platform has been so susceptible to viruses that it is patched almost daily now – and each patch re-installs software you don’t want (see the item above).

- **“Cramming” your bill.** The original practice of “cramming” was invented by the

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More than you think. For example, in place of our usual “Reality Check” in my last column, I provided a list of the top six utilities you should download and use to keep your computers safe and clean. You can find it at www.cpapracticeadvisor.com/10884468.

Along with that, I have a simple list of 10 things you can do to keep yourself safer:

1. **Forget “free.”** There used to be a rich environment of “freeware” — software you could download and use for free. That category of software no longer exists. If an application is useful, it will cost. In the cellular and tablet world, you may still find a few – very few – useful and free apps. But everywhere else, free = virus. And by the way, forget the term “free download.” Simple rule for this is that if it says “free,” it likely means “has a virus.”
2. **Read your bills.** Amazing how many people simply pay their bills without looking at the detail, a practice that may be costing them hundreds of dollars every year. Pay particular attention to Internet service bills, cable and satellite bills, credit card and debit card bills, and invoices from online vendors.
3. **Use a third-party payment system.** I like PayPal for their strong positive record, but there are others. At the very least, get a pre-paid credit card with a low balance to pay for things online. Do not ever, ever, give a company the right to take money directly out of your bank account, and do not ever use your best credit or debit card. To do so is to ask to have your identity stolen.
4. **Where possible, lie about your personal information.** Just as your local hardware store doesn't need your phone number to sell you nails for cash, most of the information needed to make purchases online do not require all of your personal information. I use a throw-away email account on Google, give bogus cell phone numbers, have things shipped to a PO box, and otherwise keep my personal information personal.

5. Read every software installation screen to make sure what you are

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...ing, for Bing, remember that clearing the history on your browser only removes the searched on your computer. The search companies keep a copy for themselves to sell to advertisers.

8. **Don't enter contests.** Ever. Contests have nothing to do with whatever they promise to give away. They are merely a device to collect your personal information so they can sell it to marketers and identity thieves.
9. **Ignore security warnings that are not from your security software.** This is the sleaziest kind of trick to play – one in which a little box pops up warning you that you have a virus and inviting you to scan your computer or install an anti-virus program. These programs usually install a virus of their own. If you see a warning such as this, check your real anti-virus program to determine why this popped up in the first place. They run the software recommended in “Reality Check.”
10. **Don't fall for “Your computer is too slow.”** Before you buy yet another piece of software, check your computer settings (Start =>Control Panel=>System) to make sure what you have installed for hardware. You need, at the very, very minimum, a computer with a dual-core or quad-core processor running at 2.0 Gb; a 300 Gb hard drive; and 2 Gb of RAM memory. Less than this, and you don't need a software program, you need a newer PC. Software programs that clean up the computer registry, de-fragment your hard drive or scan for viruses generally will not speed the computer up enough to pay for the software.

Reality Check

A compendium of ideas, products, rants and raves from the viewpoint of the author. Note that the author has no financial interests in any of the products mentioned. Feel free to disagree, or to share your ideas by sending them to davemcclure@cpata.com.

Internet Site of the Month. **Remove Adobe Flash from your computer**

(betanews.com/2013/01/10/you-can-remove-adobe-flash-from-windows-heres-how/). Remember that a lot of sites are still using Flash, and removing it may cause

some web sites not to render properly. For me, it was an easy decision to remove it to

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[Thumbs Down] – **Paying For GPS Map Updates.** Most of the major GPS manufacturers now offer units that come with map updates for life. Many of these are very economical units, but you are unlikely to find this information on the display at your computer store. Do a little research online and buy only a GPS that offers free map updates. They can make it up by offering improved hardware every two or three years.

[Thumbs Sideways] – **Online Travel Sites.** From Expedia and Kayak to HotelBookings and hotel web sites, there is a war going on. Having already decimated the ranks of professional travel agents, these sites are now feeding on one another. In truth, the hotels can only sell their rooms, and the airlines can only sell their seats, at a price that allows them to cover costs. I have yet to find a web site that saves much more than its competitors. If your experience is different, leave a comment.

[Thumbs Down] – **Digital consoles in automobiles** They are the hottest trend in automotive technology, and a huge rip-off for consumers. That fancy screen to access the Internet from your car is likely only there to force you to buy their products in their stores. Or charge you massive amounts of money for “annual updates.” Until they drop the price, I can live with a car that does not talk to me. You may feel differently, if you have a lot of money to waste.

[Thumbs Up] – **Samsung Galaxy phones.** I don't own a Samsung Galaxy phone yet, and perhaps maybe never will. But I can't help but notice that people around me are carrying this phone in modes S2 and S3, with the new S4 making its debut as this goes to print. The thing is, it's an Android platform that a lot of people are finding of use. I will switch to one to find out why.

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