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Hello NCKCN internet members

Say, are you looking for an easy way to add some cheer to your holiday e-mail messages? This month's eNewsletter shows you how. We also want to take this opportunity to thank you for your business in 2005 and to say "Happy Holidays" from everyone at our office to everyone in your home!

The goal of each of our monthly eNewsletters is to keep our subscribers informed regarding their Internet connection and to improve their Internet experience. To meet this goal, each monthly newsletter will usually contain information related to:

1. Warnings on a recent virus, e-mail hoax, or security issue that may affect you
2. An update on new services and other local interests
3. An answer to a frequently asked Internet related question
4. Some fun, seasonal websites to check out
5. A short, step-by-step tutorial on an e-mail or browser related task

We think you'll find the information contained in this newsletter to be a valuable tool for enhancing your Internet experience. If, however, you'd prefer not to receive these bulletins on a monthly basis, click HERE.

To see what's inside this issue, take a look at the index to the left and thanks for reading!

- The NCKCN Team

E-Mail Scam - Online Bank Phishing Scams Are Hooking Consumers

As the number of people using online banking services continues to grow, so does the increase in the number and the variety of Internet-based bank fraud scams. Below are a couple of actual examples.

Example 1

"Your billing information record is expired; possible cause of such, is inability of accessing your online information through the bank. Our record show that either the information on file is missing or it is incomplete."

Example 2

"We recently noticed one or more attempts to login to your online banking account from a foreign IP address. We have reason to believe that your account was hijacked by a third party without your notification.

If you recently logged into your account while traveling to a foreign country, the unusual login attempts may have been made by you. However if you are the rightful owner of the account, click on the link below and submit as we are trying to verify your account information. In case you are not enrolled, use your Social Security number as you User ID and the first six digits of your Social Security number as a password."

The above are real-life examples. E-mail messages like these, often awkwardly written, include a link directing the e-mail recipient to an authentic-looking website. The site, which appears to be your bank's website, asks that you submit personal information (such as your PIN, checking account, and Social Security numbers) so the "bank" can "update" its files. The scammers' goal is to obtain personal information for identity theft and/or bank and credit card fraud.

Don't fall prey to Internet-based bank fraud criminal activity! These types of crimes, called "phishing scams," have increased dramatically in just the past couple of years. According to the Federal Trade Commission, of the 635,173 complaints it received in 2004, 246,570 were identity theft reports and 388,603 were fraud complaints. Information provided to scam artists by unsuspecting online bank users has been a major contributing factor to these high numbers.

Here are some steps you can take to avoid being "hooked" by bank-related phishing scams:

- If you get a message or even a pop-up browser window that asks for personal information, don't reply. Legitimate companies do not collect information in this manner; it's guaranteed to be a scam. Don't click on suspicious file attachments either.

- Keep your anti-virus and firewall software running and up-to-date. Some phishing efforts attempt to place viruses and spyware on your computer.

- Forward the bank phishing messages to the financial institutions that the scammers are impersonating. Nearly all banking websites now have e-mail addresses to which you can report phishing scams.

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Ask The Help Desk - Does Outlook Express Provide Holiday E-mail Stationery?

Question: I would like to send my holiday greetings this month via e-mail. I understand that Microsoft's Outlook Express provides an option to insert a holiday-themed stationery background on e-mail messages. Is this true?

Answer: Yes. Outlook Express does include pre-installed stationery themes that can be used as backgrounds on your outgoing e-mail messages. To view them, do the following:

1. With Outlook Express open, click on the small black arrow on the right side of the "Create Mail" button. You will see a list of stationery names. If the stationery you want to use is listed in the drop-down menu, simply select it and then a new message window will open that uses the stationery. Add text to your subject line, type your message, and send it to your intended recipients.

2. If the stationery you want to use isn't listed, choose "Select Stationery" from the drop-down menu. Click on the stationery you want to use in the "Select Stationery" window. As you click on the stationery names, you will see a preview of each in the "Preview" pane on the right side of the window. When you find the one you want, click the "OK" button to open a new message window that uses your choice of stationery. Add text to your subject line, type your message, and send it to your intended recipients.

If you'd like to create your own holiday-themed stationery to insert into your holiday e-mail messages, read the last section of this eNewsletter for a step-by-step tutorial.

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Great Sites To Check Out This Month

Read The Happy Side Of News

http://www.happynews.com - HappyNews.com covers many of the national, international, entertainment, and sports stories that the big news services cover. However, Byron Reese, founder and publisher of the website, says his site's take on the world is more representative than the negative view commonly seen on TV or in newspapers. Recent headlines have included "Average Gasoline Prices Drop 25 Cents," "Post-Hurricane Rita Weather Helps Crops," and "Mosul Is Policing Its Own." Is network news making you "down in the dobber?" Try reading HappyNews.com!

The Chronicles of Narnia: The Lion, The Witch and The Wardrobe
http://adisney.go.com/disneypictures/narnia/index.html - This month marks the long awaited film release of the popular children's fantasy novel *The Lion, The Witch and The Wardrobe*. Written by C.S. Lewis (AKA Clive Staples Lewis 1898-1963), the story is actually the second volume in Lewis's seven-part epic entitled *The Chronicles of Narnia*. Be sure to check out the movie's trailer as well as the five fascinating behind-the-scenes video clips.

Travel Wisely With Your Pet During The Holidays
http://PetTravel.com - Are you planning to take your pet traveling with you during the holidays? Be prepared by checking out this helpful site. It links you to over 28,000 pet friendly hotels. It's also got information on how to obtain an international health certificate for your pet, quarantine and inspection information for over 100 different countries, airline pet travel requirements, travel tips for pet health and safety, and details on how to microchip your pet.

Celebrating Christmas At Graceland
http://elvis.com/graceland/calendar/elvis_christmas.asp - Elvis Presley famously decorated his residence for the holidays. Today, the staff of Graceland continues Presley's traditions with lighted aluminum trees, a life-size nativity scene, a winding driveway with hundreds of blue lights, and trees in several rooms. If you can't take in the holiday tour in person, check out the Graceland Cam, which is available 24/7. You can also send holiday e-cards to friends and family. Each card includes an audio clip of an Elvis song.

Lyrics To Christmas Songs And Carols
http://www.nevada.edu/~blake/Christmas.songs.html - If you are having trouble remembering whether it's "nine ladies dancing" or "nine pipers piping" on the ninth day of Christmas in the song "The Twelve Days of Christmas," this website is for you. The site provides the lyrics to 41 popular Christmas songs and 25 classic Christmas carols. It's time to "Deck the Halls!" (By the way, the correct answer is "nine ladies dancing." The eleventh day has "eleven pipers piping.")

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Short Tutorial - Create Custom Stationery Using Outlook Express

Outlook Express includes built-in stationery templates that can be used for outgoing e-mail messages. This can be especially handy this time of the year when e-mailing your holiday greetings to friends and relatives. If none of the pre-installed stationery templates fit your needs, you can create your own stationery when using Outlook Express 6 in Windows XP Home Edition by following the steps below.

1. With Outlook Express open, click on the small black arrow on the right side of the "Create Mail" button. Choose "Select Stationery" from the drop-down menu.

2. At the bottom right of the "Select Stationery" window, click the "Create new" button to open the Stationery Setup Wizard. Click the "Next" button.

3. To find a photo on your computer to use as a background, click on the "Browse" button under the "Picture" section.

4. Navigate to the location where your photo is stored on your hard drive and then click on the photo to select it. Your background photo's name should now be shown in the "File name" box. Click the "Open" button.

5. Select how you want your background photo to be displayed in your message by experimenting with the options under the "Position" section. (The "Preview" section to the right of the window will help you decide by allowing you to see a small representation of what your message will look like.)

6. Choose how you want your photo to be tiled under the "Tile" section. For example, if you want to tile your photo over the entire message, select "Entire Page."

7. If your photo doesn't cover the entire background and you want to choose a background color instead of white, check the "Color" box. Then select a color from the drop-down menu in the Color section. Click the "Next" button.

8. Choose the font, font size, and font color that you want your messages to be when using the stationery that you are creating. Then click the "Next" button.

9. Choose the size of your left and top margins. Then click the "Next" button.

10. Name your stationery by typing a title into the "Name" field. Click the "Finish" button to create your new stationery. You will be taken back to the "Select Stationery" window.

11. Select your new stationery from the list and click "OK."

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We hope you found this newsletter to be informative. It's our way of keeping you posted on the happenings at our shop. If, however, you'd prefer not to receive these bulletins on a monthly basis, click HERE.

Thanks for your business!

Thank You,

The Staff at NCKCN

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