

**RB Balch PC Tips Newsletter, APRIL 08 – Spoofing - Phishing Beware**

=====

Reflections of **Better Business**

Your guide to technology and an error-free computer environment

=====

By: **RB Balch & Associates, Inc.** Full service, award winning computer consulting firm. Serving AZ since 93. **"Providing easy technology answers to confusing technology issues".** tm

=====

**CONTENTS**

=====

- 1 Specials this month
- 2 Technology / Computer Tip
- 3 Andy's Did You Know?
- 4 Community Update
- 5 RB Balch. Who are we?

bb=====

**SPECIALS THIS MONTH - Celebrating 15 years!**

=====

**APRIL - SPECIAL THIS MONTH.** Did you know...GOLD clients enjoy reduced rates? Priority scheduling? Phone support? A Primary tech assigned...and backup staff? AND a better running office. And NO CONTRACTS to sign. Sign up during APRIL and **receive \$25 off your first GOLD appointment.**

REMINDER: we can help you "build" a new computer online with Dell – we do not markup – same pricing ordering with us or from Dell. We can order for you (no fee to order when we bring and setup for you).

**GENERAL INFORMATION**

Contact us at 623-561-9366 OR at [help@rbbalch.com](mailto:help@rbbalch.com) OR online from our website [www.rbbalch.com](http://www.rbbalch.com) to schedule online. **If you schedule online, you'll save an additional \$5 off your next appointment.**

**REMOTE TECHNICAL SUPPORT**

Contact us for remote technical support - it's easy, fast, less interruptions at the offices and less expensive for you! (1/2 hour minimum)

Our motto: "you don't have a problem until you have a problem". Think about it. Contact Rochelle at [rb@rbbalch.com](mailto:rb@rbbalch.com).

**FREE GIFT: at your next appointment, ask your technology consultant for one our new handy memo pads and pens.**

---

## 2 TECHNOLOGY/COMPUTER TIP

---

### THIS MONTH: Spoofing - Phishing - Beware

Can you spot fake emails?

*BY MICHAEL SCHROCK, RB Balch staff*

Recently there has been a large influx of Spoofing and Phishing emails flying around the internet. Phishing? Spoofing? What is this?

"...(fish'ing) (n.) The act of sending an email to a user falsely claiming to be **an established legitimate enterprise in an attempt to scam the user into** surrendering private information that will be used for identity theft. The e-mail directs the user to visit a web site where they are asked to update personal information, such as passwords and credit card, social security and bank account numbers, that the legitimate organization already has. The Web site, however, is bogus and set up only to steal the user's information..."

\*FROM <http://www.webopedia.com/TERM/p/phishing.htm>

"...Spoofing: Forging an email header to make it appear as if it came from somewhere or someone other than the actual source. The main protocol that is used when sending e-mail -- SMTP -- does not include a way to authenticate. There is an SMTP service extension that allows an SMTP client to negotiate a security level with a mail server. But if this precaution is not taken anyone with the know-how can connect to the server and use it to send spoofed messages by altering the header information.

In some jurisdictions, e-mail spoofing anyone other than yourself is illegal..." \*\*

\*\* FROM [http://webopedia.com/TERM/E/e\\_mail\\_spoofing.html](http://webopedia.com/TERM/E/e_mail_spoofing.html)

So the question is 'How do I tell a good email from a Spoofed or Phished one?'

First and foremost all legitimate internet based companies, including banks, will never ask for password verification or identity verification via email; emails from banks are the most common types of Spoofing and Phishing Emails.

There are several ways to Spoof and Phish for information. One popular way is to URL Spoof. URL Spoofing is caused by the 'thieves' exploiting the security of whatever Internet Browser you are using to change the locations of whatever websites that they choose. This is a good reason why it is very important to perform Security Updates on whatever operating system you are currently using.

With Phishing (an email that looks like it legitimately from a trusted source but is not) the thieves may have a key logger to log the information you type into their website(s) or, after clicking the link to verify that you are an active customer, a key logger gets downloaded onto your machine and then logs

EVERYTHING that gets typed in. Then, after a few days, the key logger programs sends the information to the thieves.

According to the FBI, in an FBI press release, Assistant Director of the agency's Cyber Division, Jana Monroe says, "Bogus e-mails that try to trick customers into giving out personal information are the hottest, and most troubling, new scam on the Internet.

The FBI's Internet Fraud Complaint Center (IFCC) has seen a steady increase in complaints that involve some form of unsolicited e-mail directing consumers to a phony "Customer Service" type of web site. Assistant Director Monroe said that the scam is contributing to a rise in identity theft, credit card fraud, and other Internet frauds.

"Spoofing," or "phishing," frauds attempt to make Internet users believe that they are receiving e-mail from a specific, trusted source, or that they are securely connected to a trusted web site, when that is not the case.

In "E-mail spoofing" the header of an e-mail appears to have originated from someone or somewhere other than the actual source. Spam

distributors and criminals often use spoofing in an attempt to get recipients to open and possibly even respond to their solicitations.

FROM <http://usgovinfo.about.com/cs/consumer/a/aaspoofing.htm>

Once again companies will not ask for information through emails, if a change is needed the company will generally ask for it after your next successful login.

If you have ANY questions on emails you receive, you can always forward them to [help@rbbalch.com](mailto:help@rbbalch.com) for review. Remember always perform security updates on your computer(s) and if emails ask you to verify information they are most likely false and will be "phishing" for your information.

Any questions on software options? Contact us at [help@rbbalch.com](mailto:help@rbbalch.com) 623-561-9366 or Rochelle directly at [rb@rbbalch.com](mailto:rb@rbbalch.com) OR schedule on-line at [www.rbbalch.com](http://www.rbbalch.com)

---

**Have an idea for a topic? Just let us know – or send in your questions to [help@rbbalch.com](mailto:help@rbbalch.com). Was this article helpful? Please let us know.**

---

### **3 Andy's Did You Know?**

---

*By Andy Karpel, the "A lot about nothing" expert*

**MONTH: APRIL**

**Birthstone:** Diamond - Meaning: Innocence

**Color:** Clear

Diamonds are natural, rare and truly exotic gem of the earth. Diamonds in hues of yellow, red, pink, blue, and green range in intensity from faint to vivid and generally the more saturated the color, the higher the value. Diamonds sparkling with intense color are rare and may be priced higher than a colorless diamond of equal size. Because fancy-color diamonds are very desirable, color is sometimes introduced in a laboratory. These are called "*color-treated diamonds*".

When purchasing a fancy-color diamond, you should ask if any enhancements or treatments were used to improve its color and/or clarity. Ancient Hindus, finding diamonds washed out of the ground after thunderstorms, believed they were created by bolts of lightning. There are many kinds of diamonds: transparent, translucent or opaque; ranging from colorless to black, with lots of colors in between.

Transparent diamonds, colorless or tinted, seem to be used as jewelry items. The color of a diamond depends on the kind of impurities embedded inside it. Yellow diamonds, for example, might have very small quantities of nitrogen, while boron might give a bluish hue to the diamond. Any color any size any shape – Diamonds are nice!!

**Flower:** Daisy, Sweet Pea

**Astrological Sign(s):** Aries (The Ram) March 21 - April 19

Taurus The Bull April 20 - May 20

**Moon Phases:** April 5 New -April 12 1st Qtr -April 20 Full - April 28 Last Qtr

Tuesday, April 1 April Fool's Day

Tuesday, April 1 U.S. troops land on Okinawa (1945)

Friday, April 4 Martin Luther King Jr. is assassinated. (1968)

Thursday, April 10 The Titanic leaves on maiden voyage from England (1912)

Monday, April 14 President Lincoln shot by John Wilkes Booth (1865)

Tuesday, April 15 Income tax Day (remember The IRS = "THEIRS")

Tuesday, April 15 The Titanic hits an iceberg sinks. (1912)

Friday, April 18 Paul Revere's famous ride "the Red Coats are coming" (1775)

Saturday, April 19 Passover begins at sundown, lasts 8 days

Monday, April 21 Patriot's Day A Legal holiday in MA

Wed, April 23 Administrative Professionals Day (was "Secretaries Day")

Friday, April 25 Arbor Day (always the last Friday in April)

Sunday, April 27 Babe Ruth Day (1947)

Sunday, April 27 The 1<sup>st</sup> SS checks were distributed on this day in 1937

Wed, April 30 The Vietnam War ends with the fall of Saigon (1975)

**Andy's "Image That"** Last months newsletter (March 2008) I pointed out that Daylight Saving Time was not observed in Arizona - and by the slip of my fingers ("**image that**") in typing and with the close eye of one of our faithful readers I forget to mention that the exception in Arizona is the Navajo Nation. So it should have read "AND REMEMBER just in case you're in one of these areas Daylight Saving Time is NOT observed: Hawaii, American Samoa, Guam, Puerto Rico, the Virgin Islands, the Commonwealth of Northern Mariana Islands, and Arizona(**with the exception of the Navajo Nation**). Can you believe Andy made an error??? ...."**image that**".....ohh and thanks **Jim A** for pointing that out.(.....maybe nobody else noticed)

**Andy's "I didn't know that"** Patriots Day for the Commonwealth of Massachusetts, state of Maine and a public school observance day in Wisconsin Patriot's Day is a special Massachusetts State holiday commemorating the opening battle of the American Revolutionary War, April 19, 1775. Observed on April 19, in honor of Lexington and Concord, the first battles of the American Revolutionary War, fought on that date in 1775. Since 1969, however, the holiday has been observed on the third Monday in April, providing a three-day long weekend. (Arizona should grab this 3 weekend holiday).

Observances and re-enactments of these first battles of the American Revolution occur annually at Lexington Green in Lexington, MA, and The Old North Bridge in Concord, MA. The Boston Marathon is run on this day every year. Also, the Boston Red Sox have traditionally played a home game at Fenway Park on this date every year since 1960, and organized the starting time of the game to coincide with the marathon, so that people leaving the game would be able to head into Kenmore Square and cheer on the runners heading through the area. ..."**I didn't know that**"

**Babe Ruth Day April 27th** - Babe Ruth Day honors one of Baseball's greatest players ever. On April 27, 1947, The Babe attended Yankee Stadium for Babe Ruth Day. It was to be the 2<sup>nd</sup> to last time he was at the stadium. In 1946, Babe Ruth was diagnosed with Throat Cancer. On this day in 1947, "The Bambino" returned to "The House that Ruth Built" to be honored. "**I sure didn't know that**"

**"Just like Andy"** April 1st is **April Fools' Day**, sometimes called **All Fools' Day**. Its annual tradition is playing practical jokes on each other. Celebrated for several centuries by different cultures, its exact origins remain a mystery. Some speculate that April Fools' Day dates back to 1582, when France switched from the Julian calendar to the Gregorian calendar, as called for by the Council of Trent in 1563. People who were slow to get the news or failed to recognize that the start of the new year had moved to January 1 and continued to celebrate it during the last week of March.

April 1 became the day of jokes and hoaxes. Some people began to make fun of them by sending them on "fool's errands" or trying to trick them into believing something false. These included having paper fish placed on their backs and being referred to as "poisson d'avril" (April fish), said to symbolize a young, easily caught fish and a gullible person. There are at least two difficulties with this explanation. The 1<sup>st</sup> is that it doesn't fully account for the spread of April Fools' Day to other European countries. The Gregorian calendar was not adopted by England until 1752, but April Fools' Day was already well established there by that point. And the 2<sup>nd</sup> is that we have no direct historical evidence for this explanation, it's only a theory. Some historians have also linked April Fools' Day to ancient festivals such as Hilaria, which was celebrated in Rome at the end of March and involved people dressing up in disguises.

There's also speculation that April Fools' Day was tied to the vernal equinox, or first day of spring, changing of the seasons, in the Northern Hemisphere, when Mother Nature "**fooled people**" with changing, unpredictable weather....**AND now you have the facts! OR are you just fooled!**

**YET MORE important useless information –**

Interesting way to advertise with signs!!

In a Podiatrist's office: "Time wounds all heels."

On a Septic Tank Truck: "We're #1 in the #2 business"

At a Proctologist's door: "To expedite your visit, please back in."

On a Plumber's truck: "We repair what your husband fixed."

At a Towing company: "We don't charge an arm & a leg. We want tows."

At an Optometrist's Office: "If you don't see what you're looking for,  
you've come to the right place."

At a Car Dealership: "The best way to get back on your feet - miss a car payment."

Outside a Muffler Shop: "No appointment necessary. We hear you coming."

In a Vets waiting room: "Be back in 5 minutes. Sit! Stay!"

At the Electric Company: "We would be delighted if you send in your payment. However, if  
you don't, you will be."

In a Nonsmoking Area: "If we see smoke, we will assume you are on fire and take appropriate  
action."

## Quotes

"The customer never knows what he wants until he has received what he asked for." "Unknown"

"A birthday is just the first day of another 365-day journey around the sun.

Enjoy the trip".....Unknown

"Birthdays are good for you. The more you have, the longer you

live".....Unknown

"You can fool some of the people all the time, and all of the people some of

the time, but you cannot fool all of the people all the time."... Abraham

Lincoln.

"Better keep yourself clean and bright; you are the window through which you

must see the world".....George Bernard Shaw



## 4 Community Update

---

RB Balch is proud member of:

Arizona Small Business Association (ASBA) - Chamber of Commerce - National Federation of Independent Business (NFIB) - Better Business Bureau (BBB).

Rochelle will be speaking for at a two day financial conference in Denver, in September - on Technology and Boosting Your Business.

---

## 5 RB Balch. WHY do we issue this and WHO are we?

---

WHY: Purpose of this newsletter?

To help you learn more about technology and computers

To be informal and informative

To answer specific questions asked by readers

....To continue our commitment of keeping you informed

Reflections of **Better Business** (published since 1994) is for employees, clients, friends and associates of **RB Balch**.

WHO ARE WE: RB Balch. IT Computer Consulting firm. Established 02/93. Experienced. Reliable. Ethical. Good. Revenues since 1993 are over \$23 million. Our mission is to be your one source solution for all of your computer needs. Consider us your "computer guy", your IT department. We're only an email or phone call away.

### **SERVICES: PC Field Support - IT Consulting, Software Development Projects, Business/Marketing Consulting, Seminars & Keynotes.**

*PC Field Support – IT Consulting:* PC troubleshooting, network installation and maintenance, server and workstation setup/support, hardware and software upgrades, virus and spyware detection & repair, data recovery, backup/restore, programming, web design, web and email hosting, more. Troubleshooting is our specialty. Contact us as needed, or set-up recurring GOLD maintenance appointments (discounted, no contracts, no pre-paid bundle of hours required). We come to you.

*Software Development Projects:* PC development, no job too small. We specialize in projects 1 to 500 hours (longer projects also accepted). New or maintenance. Simple changes or complex systems. Programming, Databases, Web design, Contingency plans/strategy plans, etc. Available nationally.

*Business Consulting:* Utilize technology to help you grow your business - we're here to help. IT strategies, Disaster/recovery planning, IT security audits. Marketing and promotional plans.

*Seminars, Keynotes:* Technology and Motivational workshops, keynotes and lunch programs for your staff or association. As a successful entrepreneur and award winning business owner, Rochelle Balch, president RB Balch and international professional speaker (member of the National Speakers Association), is available for programs for technology, team building, marketing and business, and personal development. Get everyone on the same page to understand technology in your company. Mention this newsletter for discount off speaking fees. For sample topics see <http://www.rochellebalch.com>

**Appointments:** We offer, and highly recommend, regularly scheduled GOLD maintenance appointments. We offer on call/as needed service and emergency service. We are available weekends/evenings/holidays, and on special retainer, if required. No pre-pays, change frequency or cancel maintenance appointments at any time. Contact us at [help@rbbalch.com](mailto:help@rbbalch.com), at 623-561-9366, or visit our web site at [www.rbbalch.com](http://www.rbbalch.com) for on-line scheduling. Contact Rochelle Balch directly at [rb@rbbalch.com](mailto:rb@rbbalch.com) or contact Andy Karpel directly at [andy@rbbalch.com](mailto:andy@rbbalch.com) if you like.

---

---

## MAINTENANCE

---

---

To be added or removed from our newsletter, go to: <http://www.rbbalch.com> and click on the Newsletter box on the right. OR call us OR simply reply to this email and write remove in the message or subject.

Your email address is absolutely only used by us at RB Balch.

---

RB Balch Computer Consultants

PO BOX 10007

Glendale, AZ 85318

<mailto:help@rbbalch.com>

623-561-9366

1-800-922-5249 (1-800-9-BALCH-9)

Copyright (c) 2004, 2005, 2006, 2007, 2008 RB Balch & Associates, Inc. ALL RIGHTS RESERVED