

1. Unsafe Web Browser - Internet Explorer is the default browser on almost all new PCs. Even on a fully updated install of Windows XP, many websites will install programs WITHOUT YOUR KNOWLEDGE. These programs are commonly referred to as 'spyware' or 'malware'. Internet Explorer is responsible for most of the computer problems we see. The average home PC is home to 10, 20 or more separate spyware 'infestations'.

You have several choices; you can download and use a different web browser such as Mozilla Firefox or Operais (free download) or another option is to turn on the IE Popup Blocker and make sure it stays on. Be sure to run the latest version of Internet Explorer. If you are running Version 4 or 5 it's time to get the latest version from Microsoft's web site.

Finally, some spyware infestations may require expert help and sometimes even a complete reinstall of Windows.)

2. Antivirus Protection - Most PC users know that they need to have antivirus protection. But many don't realize that you have to *keep the program up to date* in order for it to be effective at stopping the latest viruses.

Most antivirus packages include 1 year of free updates. After that, you must purchase an extended subscription, or uninstall it and install the next year's version. We recommend E-Trust antivirus (by Computer Associates) over the others because it is a simple, reliable program backed by a large company. Also consider AVG free edition if you're a home user on a budget. Steer clear of McAfee, Norton, and the like, because their products are bloated and full of unnecessary features that look good on a box in Wal-Mart, but often end up being worse than the problems they are supposed to solve.

3. Backup Your Data - We deal with damaged PCs, hard drives, and data loss on a regular basis, and we notice that very few PC users, even business owners, make regular backups of their data. So what's the best way backup your data?

Well, there are many options. First, don't rely on floppy disks; they are too delicate, slow, and only hold 1.4MB of data. CDRs are a popular choice, since they are inexpensive (about \$0.25 each in bulk), most PCs have CD-writers, and you can backup 700MB at a time. Some also use flash drives (usually 512MB and up), or external USB hard drives (80,000MB and up). Small business owners may want to consider a more automated backup system, like using an external hard drive or tape drive along with reliable backup software.

4. Unsafe Programs - The practice of downloading and installing free programs from websites on the internet can be hazardous to your PC. Why? Many of these programs bring along with them hidden viruses or spyware, like the ancient Trojan horse.

So do some research before you download, and use some common sense. If the program is designed to do something illegal or semi-legal (like P2P programs Kazaa, Limewire, Morpheus, etc.) don't be surprised if they take some liberties with your PC along the way. Especially beware of free utilities and screensavers, which are also a major source of spyware.

5. Surge Suppressor - Most PCs that are damaged by surges and lightning, by far, are hit through the TELEPHONE line, not the power cord. Most modern surge suppressers include phone line protection. Use it. And be sure it's a good one, like an APC or Belkin brand; we've seen cheap ones that failed and let the computer get fried anyway.

6. Keeping Windows Updated - You need the latest security patches and service packs to avoid the latest exploits that hackers and viruses use to attack your PC. All window users should either turn on automatic updates or manually get them regularly.

7. Inkjet Printers - Inkjet printer ink is priced a little higher than gold right now. When you're shopping for a printer, check the ink cartridge prices too. Don't be tempted by that \$39.99 Lexmark deal. If you price the cartridges, you'll see where they're making the money.

Also, if you are a small business owner and you print in large volumes, you NEED a monochrome laser printer. Remember to look past the higher price for the printer and the toner cartridge, and instead calculate the MUCH lower cost per-page and all the time you'll save.

8. Printing Digital Photos - Operating an inkjet printer can be expensive and time-consuming. It's doubly so with printing photos (photo paper, ink costs, cleaning print heads, etc.). So consider bringing your memory card or CD to a place like WalMart, Walgreens, CVS or Target where you can use a simple kiosk to select and print photos quickly.

Even better, import all of your photos into Picasa (free download at www.picasa.com) where you can crop and enhance them. Then select your favorite photos and click the button [Order Prints] to select from a variety of online printing services to send them to. If you don't mind waiting to receive them for a few days, getting prints this way is generally less expensive, easier, and many of these services offer several free prints for new customers.

9. E-mail Attachments - This is one of the biggest area of frustration for new PC users. The first mistake is usually trying to send a file that is too large.

What is too large? Well, consider the rate at which the other person will receive the file: On a dial-up connection, which most of your friends are probably still using, they'll be receiving the files at about 4 or 5kB per second. So if you send them a photo straight from your 3 megapixel camera for instance, at about 900kB it will take 3 to 4 minutes per photo to download. So resize that photo first before you send it.

10. Protect Your PC From Other Humans - That's right. Your friends and family can be one of the biggest threats to the health of your PC. We see it all the time: Joe pays to have his PC cleaned and is told how to keep spyware out. Later, Bob comes over to check his mail. Bob then decides to do you a favor by installing his favorite screensaver or P2P music downloading program. And of course he uses Internet Explorer to do this.

What practical steps can be taken, other than locking the computer away? Well, if you use Windows XP 'Guest' account built into Windows. You see, the Guest account doesn't allow users to install programs or to change system settings. Note that you may need to visit the [Control Panel] -> [User Accounts] section of Windows to turn on the Guest account.

Using the Guest account may not work out well for a family member, though. Working in a limited account environment can be frustrating in the long term, and also some utilities and games don't function correctly in a limited account. So instead of trying to install some kind of draconian security software, it may be best to just sit the family down and explain the dangers (and expenses) of unsafe computing to them.