



CFO

Plus LLC

Partners In Growth

Our mission is to provide information and strategies to business owners and managers for improvement in the effectiveness of its business management so that key objectives can be realized.

CFO Plus, LLC

Ted Hofmann - Principal/Senior Consultant

John Morre - Principal/Senior Consultant

Linda Panichelli - Principal/Senior Tax Consultant

1450 Grant Avenue, Suite 102
Novato, CA 94945-3142

Home Office: 415-898-7879
Toll Free 866-CFO-PLUS or 866-236-7587

Email: thofmann@cfoplus.net
jmorre@cfoplus.net
lpanichelli@cfoplus.net

Web: www.cfoplus.net

Adware, Spyware and the Rest

Free stuff is great! I am always interested in anything that is of value and costs me nothing. But, as your mother probably told you many, many times before, there is precious little in life that doesn't come with a price tag.

Most internet users know at least something about the dangers of computer viruses. But, there exists an even greater menace lurking on the net you may be unaware of. The menace takes many forms and is collectively known as "adware," "spyware" and "malware."

These small programs "phone home" the information they gather from your hard drive. The information they send ranges from the Web sites you visit to the credit card and banking information stored in your financial software. Some programs even record the passwords and usernames you type.

The first sign that you are under attack is when you notice your computer is working more slowly and it seems to be "churning" constantly. Another sign is when Internet ad pop-ups appear even when you do not have a Web browser open.

So, how do these programs wind up on your computer? It's simple. They usually are installed on your computer without your knowledge. Many of these programs are attached to free "helper" applications. Examples of these are pop-up blockers, MS Internet Explorer toolbars, and one of my favorites, Bonzi Buddy.

How do you know if a program contains one of these little creatures? You don't. Actually, that is not entirely true; many companies will mention that additional software comes with the application which helps them pay for their costs. This information is usually tucked away in the "Terms and Conditions" message you must agree to before installing the software. Personally, I don't know many people (ok, I know no one) who reads every word of those agreements every time before they click the "I Agree" button. We're only human, right?

To protect yourself, don't download, much less install, ANYTHING unless you have absolute confidence and trust in the company that makes and distributes it.

If you aren't familiar with the company, do some research. Some good sources of information are sites like ZDNet.com, Doxdesk.com, PCMag.com, SpyWareInfo.com, and of course, this one!

Unless your friends and family work in the computer security business, they are not good sources of information and should not be trusted. Enough said.

By now, you may be asking, "How do I get rid of it?" Uninstalling the program rarely works. Even if a uninstall feature actually exists, it almost never uninstalls everything.

Yet there is hope! Programs exist that find and remove adware, spyware, and malware. And the better news? Most of them are free! (Yes, I know what I wrote in the first paragraph, but this is the good free.) Unfortunately, some of the free ones actually remove files installed by other applications only to install some of their own.

Adware, Spyware and the Rest (cont.)

The product I recommend for most users is *Ad-aware by Lavasoft*. It is very easy to use and you can safely remove all of the files it finds. Lavasoft offers a free version for non-commercial use. Make sure to download the updates every time you use the software. Run the program at least once a month even if you are positive that you don't need it. Always run the program when your computer starts acting quirky. You may be very surprised at what it finds.

Other trustworthy applications are *Spybot Search & Destroy*, *CWShredder* and *HijackThis*. They are geared for computer savvy users and occasionally recommend removing things that you really don't want to remove. Read the instructions and pay very close attention to the alerts if you decide to use one of them.

Keeping your private information private is a challenge. Cautious and vigilant computer users lessen their exposure to the pirates in the world.

Kasey Pirbhai, CTO of Allyson-Kas, Inc., can be reached at kc@allyson-kas.com or 856-812-0623. She is a frequent contributor on computing topics. Visit www.allyson-kas.com for more information.