## Why? All this Malware, Viruses, Trojans, and Spyware?

It's simple! The bad guys want your personal information. That includes your social security number, your credit card numbers, and your personal log-on information.

Malware is designed to check your computer for this information and send it back to them.

If you do business on the Internet, such as running your small business, or even logging into your bank or making purchases, you should avoid using that same computer for general Internet surfing and even email checking. This includes not sharing your computer with anyone else.

Here is the problem: the bad guys are busy infecting legitimate web sites and putting up their own phony web sites that are infected with Malware.

You find what you think is good information from a Google or Bing Search, only to be taken to one of these infected web sites.

In addition, the bad guys are very busy sending out spam, much of which looks like legitimate advertising, but it is loaded with Malware when you click on its links. Spam now accounts for more than 80 percent of all email.

My rule is "Never Click on any Link in any Email, no matter who it is from, even if it appears to be from a relative or known friend". The reason for this is that this familiar email address may have actually originated from a spammer who has obtained that email address for their own use.

In addition, some Malware includes "Bots" or robot emailing machines that can be placed on your friends or relatives computer that will use their address book and send the spam out from that computer.

Most people use the same log on password and or user name for email as well as their other accounts and this is what the bad guys are counting on. As inconvenient as it sounds, you must not follow this practice. Keep a log book of your passwords and keep it in a safe place. Use different ones. Also change your passwords frequently.

Tablets and Smartphones can also be infected. Be careful. You clean them by resetting them, and that wipes all your pictures and music.

If you are getting the idea that the Internet is becoming very unfriendly, you are exactly right.