

The Risks & Rewards of Pay-per-View Websites

By Bob Dawes

Having been a victim of credit card fraud on the internet last year I feel much more qualified to present on the topic than I did then. However, the good news is that by following some basic common-sense rules associated with on-line transactions, I was protected from any financial loss.

I would like to point out though, that the availability of content and new material on commercial websites is amazing with more and more coming on-line every week. For the most part, the cost of using commercial websites is very reasonable especially when you compare it to the cost of traveling to the distant repositories or of hiring a professional researcher to do it for you. This makes these websites worth more than a glance for your family history research.

The benefits of using pay-per-view web sites are that you get the information immediately and quite often the original document image is available. Most volunteer based sites have been in operation for years and aren't anywhere near completion. Look at the free census site at [<http://freecensus.rootsweb.com>] for example, it has been in operation since 1999 and is only now starting to gather momentum but has a long way to go. Most of its 1841 material is only available for Scotland whereas Scotlandspeople [www.scotlandspeople.gov.uk] will add a fully indexed 1841 database with images in 2006. The same applies to FreeBMD and in Canada to the 1901 and 1911 censuses. Ancestry [www.ancestry.com] is about to add the 1911 census to its worldwide holdings early in 2006. The question is, do you wait for a volunteer to transcribe the part you want or purchase it now and get on with your research?

When I talk to people about using credit cards for internet purchases they usually shudder and express fear at being somehow exposed. The truth is that on-line financial transactions are more secure than paying for a meal in a restaurant, buying gas, ordering something over the phone or anytime you let your card out of your sight. When you use a secure web site that shows the padlock in the browser status bar you can be assured that your credit card information is safe. In fact, the vendor doesn't even see your credit details but hands you off to a financial institution for that part and receives only the authorization code after the transaction is complete. The only vigilance required on your part is to ensure that your browser software is up to date and that you have 128 bit encryption turned on. Click the <Help> drop-down on your main menu bar to see your current settings.



The rewards associated with using commercial genealogy websites far outweigh the risks which can be controlled by using some simple, common sense precautions. You will have to advantage of being able to access the data you need when you need it. In addition, commercial websites offer the following advantages over their free competitors:

- * **Faster servers**
- * **More bandwidth**
- * **Richer content**
- * **Indexed & searchable content**
- * **Original images in addition to transcripts**
- * **Better corrections & faster updates**
- * **More new material, more frequently**

This is because they have the funds from their subscriptions and pay-per-view visits to re-invest in their content and delivery.

First, let's ensure that your computer is up to the task and that you have some basic safeguards in place before you launch out on your first pay-per-view search.

It goes without saying that your computer should have an anti-virus program which you keep up to date. Next on the list is a firewall, especially if you have a high-speed connection which is always on. Finally, you should run adware and spyware scanners on a regular basis at least every other week to remove anything that has been installed without your knowledge. The major threats we are trying to avoid are

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viruses, Trojans, worms, phishing, key loggers and spyware. The first three threats will be taken care of by any good anti-virus program and a firewall will stop a worm from trying to send email from your computer as a second line of defense. Phishing is the act of fooling a user into thinking that they must supply personal information, usually from an official looking email with an imbedded link that you click to access the originator. No reputable company or bank will ever ask you for personal information so don't ever provide it no matter how important the request looks. Key loggers need to be installed on your computer usually by you trying to open an attachment to an email or through some free software offer. These programs try to capture the keystrokes you use for your online transactions and then send them to the criminal who can use them to pretend to be you. Again, don't open attachments from anyone you don't know or weren't expecting. And finally, don't download free screen savers or games as these programs are the source of most spyware and adware products installed on your computer.

The following programs are available free for personal use and I've included them here in case you need them:

AVG Antivirus	[http://free.grisoft.com]
Zonealarm Firewall	[www.zonelabs.com]
Adaware	[www.lavasoft.com]
SpyBot	[www.spybot.com]

**Look for the free
download button**

I find that I have to run both of the last two programs as they seem to catch different types of adware and spyware and, in this case, two are definitely better than one. The AVG Antivirus program will update itself automatically whenever you're connected to the internet and will scan both outgoing and incoming email plus do a full hard drive scan on a schedule you can set. The Zonealarm firewall will require some training from you to tell it which kind of connections are allowed and then it will just quietly do its job. If you have Windows XP and it's updated to Service Pack 2 there is a firewall included so remember to turn it off if you want to use another brand. Look for it in the Control Panel. Otherwise, make sure it's turned on!

It goes without saying, I hope, that you regularly run Windows Update to make sure any security issues which Microsoft has remedied with be applied to your computer. Support for Windows 98 will be discontinued this year so it's important that you have the latest patches before this happens.

Before heading out on the commercial web there are a few final things we need to do from a financial aspect just like guarding your bank card PIN number.



- 1 Don't use your primary credit card for web transactions. Use another card and have the bank reduce its credit limit to between \$500 and \$1,000. This way, if you have to cancel the card for any reason, it won't affect your primary card. If you don't have a second card ask your bank for one as most have no-fee cards without any bells and whistles.
- 2 Establish a user ID and password that you only use for online accounts. If an email address is required consider getting one from hotmail or yahoo that you can keep regardless of which one you use for your daily email. Sites like Scotlandspeople use your email address and save the searches and images you've paid to look at. If you change your email address and therefore your account ID you lose this feature. Make sure that your password is simple yet complex, simple enough for you to remember but complex enough to fool the criminals. Use at least 8 characters, mix upper and lower case letters and add a number or two to the front or back.
- 3 Open a text file in Wordpad or a folder in your email program to save any correspondence you receive from the commercial sites you visit. They will send you confirming emails when you've bought credits or subscribed and it's important to keep these where you can find them. Some will email your password to you and if you don't access the site for several weeks you may not

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remember it. If you can, use the personal profile option to change the initial password to your standard one in item 2 above. If you use a PIM (Personal Information Manager) like Outlook you can put these details in the contact database.

- 4 Finally, open a PayPal account to pay for transactions that specify PayPal. PayPal is like an online bank and can link to your credit card or bank account. It is very secure and you will have to complete several verification procedures to validate who you are and you don't want to discover that you need it and aren't prepared. Many genealogy societies are subscribing to PayPal for their renewals and publication sales so it's a good idea to be prepared in advance.

Now we're ready to venture out on the commercial web safely so we'll discuss where you can go and what you can get. I will try to use examples of different types of sites so that you will get an idea of the different types of transactions you'll encounter. It is a good idea to subscribe to an online ezine like Eastman's Online Genealogy Newsletter [www.eogn.com] to stay on top of news about new web sites and commercial databases. Another is the Rootsweb Review available through [www.rootsweb.com]. Since my research is primarily in the UK, most of the sites I'm reviewing are based there however, my objective is to give you an overview of the different payment processes used by commercial websites and these cover most of what you'll encounter on-line. If in doubt always check the FAQ section on any site.



[www.scotlandspeople.gov.uk]

What it costs	Minimum charge £6 for 30 credits which last for 7 days (All Credit Cards)
Charges	Search = 1 credit Image view = 5 credits Basic searches are free but only list how many occurrences there are of your name and the number of pages they span which will cost 1 credit each to view.
What you get	Statutory records b. 1855-1905; m. 1855-1930; d. 1855-1954 Old parish registers births, baptisms, marriages & banns 1553-1854 Census records 1861, 1871, 1881, 1891, 1901 Wills and testaments 1530-1901
Requirements	Internet Explorer 5.5; Prizm ActiveX plugin, other browsers may require Java plugins J2SE, JRE and Daeja available from [http://java.sun.com]
Remarks	Very economical when you compare the cost of an original record image for a BM or D at £1 (5 credits) versus the £10 cost of obtaining one by mail from the GROS. Searches and views are saved so you will never have to pay twice for the same thing. The staff are very responsive to complaints about poor quality images and will either mail you a hard copy or refund your credits.
Tips	Unless you're planning a marathon session, don't buy more than £6 at a time, if you have a few credits left over and buy more a few days later the expiry date on your unused ones moves to the new date. Initial searches are free and allow up to 5 localities so try different variations of your name and locations to get the most hits on one search page before you pay for it. There is a maximum of 25 listed on a paid search page and the search is saved for future use so try to include as many hits in case you need them later. If you have to sign off without using up your credits, place a Post-it note on your monitor with the credit balance and the expiry date so that you don't forget to finish using your credits.

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[www.1837online.com]

What it costs	Minimum charge £5 for 55 credits which last for 45 days (All Credit Cards) Larger purchases last longer and up to one year.
Charges	BMD Index View = 1credit 1861 Image view = 3 credits
What you get	1837-2003 birth, marriage and death indexes for England & Wales (NOTE: these are indexes by quarter and not registrations) 1861 census by person or address for England & Wales Overseas BMD's and WWI death records
Requirements	DjVu viewer plugin available for most browsers from [www.lizardtech.com] (NOTE: There is a test image on the site you can try for free)
Remarks	Very economical when you consider you can search up to current times. While you can only see the index, you will require the district, year, quarter, volume & page from the index to order a certificate from the PRO.
Tips	Later indexes provide more information such as age at death, mothers maiden name or spouses surname. Try FreeBMD first at [http://freebmd.rootweb.com] in case they have the record transcribed for free although they don't have anything past 1910.



[www.1901censusonline.com]

What it costs	Minimum charge £5 which lasts 7 days (All Credit Cards)
Charges	Census transcript view = 50p Image view = 75p Basic searches are free and provide name, age, birth location and occupation.
What you get	1901 census for England & Wales. Choice of transcript or image view. Search by person, address, place or folio and page number with wildcards.
Requirements	None, images are available as Adobe PDF, as a Java applet plug-in or as a TIFF.
Remarks	This is the same price as you would pay for a printed copy in most libraries in the UK without the travel expense. The search capability is very good and the free basic information may be all you need.
Tips	Spend at least £6 per session as 75p doesn't divide equally into £5. If you don't use up your full fee, be sure to suspend your session rather than closing it. Suspending it allows you to resume anytime within 7 days but you can't add to your funds to extend your time limit.

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[www.ancestry.com]



What it costs	US Deluxe US\$179.40/year or US\$23.95/month (All Credit Cards) World Deluxe US\$299.40/year or US\$34.95/month – UK Census £69.95
Charges	Unlimited use with subscription
What you get	US census 1790 – 1930, immigration records, One World Tree UK census 1851 – 1901, FreeBMD index Search across multiple databases
Requirements	None
Remarks	15 day free trials are available from the website.
Tips	Phone the 800 number (1-800-262-3787) to sign up and ask for the specific databases you want to access. There are many more options available than what are offered on the website. Try your local library as more and more offer free access to Ancestry through corporate subscriptions. Some even offer access from home using your library card to login.

Federation of Family History Societies

FAMILYHISTORYONLINE

[www.familyhistoryonline.net]

What it costs	£5 for 6 months (All Credit Cards)
Charges	Depends the on item and the amount of detail, some are as low as 5p.
What you get	Various databases supplied by over 50 Family History Societies BMD's, burials, census records, strays, tax records, sundries, etc. Basic searches are free.
Requirements	None
Remarks	Why buy a whole publication when you can zero in on the record you need.
Tips	Try before you buy, some searches offer free information and only charge for additional details.

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[www.ebay.ca]



What it costs	Depends on what you buy. Credit Card payment is made through PayPal
Charges	You can pay by cheque, money order, bank transfer and Credit Card.
What you get	Access to over 3,000 new and used genealogy items at any one time.
Requirements	Registration is free but you can watch bidding as a guest without registering.
Remarks	From the eBay main page select <u>Everything Else</u> and then <u>Genealogy</u> .
Tips	<p>Not everything is categorized properly so try a search for your item from the home page. A search for census finds over 100 CD's listed as computer software.</p> <p>Sign up for a PayPal account before trying to bid so that you don't have to rush to do it when you win the auction.</p> <p>Always check the shipping cost to Canada and add it to the bid price so you avoid over paying for something. Use the <u>ask the seller</u> option if you are unsure.</p> <p>Bid what you think the item is worth to you (including shipping and exchange) and then let it run. Avoid trying to bid in small increments every time you are outbid. And, always add some cents to your bid (eg. \$15.07) so that you edge out the person who has tied a bid with you.</p> <p>Similar items come up again regularly and you can save your search to be notified by email when an item is offered for auction.</p>

[www.abebooks.com]



What it costs	Depends on what you buy. Credit Card payment is made through ABE.
Charges	Depends the on item and the shipping cost.
What you get	Access to thousands of booksellers, big and small, all over the world. The ability to compare prices and search for new versus used books. Searches are free.
Requirements	None
Remarks	Many small independent booksellers have closed their shops to sell on the Advanced Book Exchange.
Tips	Try different search criteria if you don't succeed at first.

The Risks & Rewards of Pay-per-View Websites

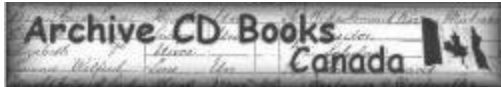
By Bob Dawes

Check shipping prices carefully before committing to a purchase, this is not an auction site, you aren't bidding on the book you are buying it.

The condition is listed and you can ask the seller for more details if necessary.

Unlike eBay, there is no urgency here as the item will be listed until it sells.

And Many Many More. here are some to consider



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Purchases only

Canadian and United Kingdom history books and census images on CD at Canadian prices.



[www.genesreunited.com]

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Annual subscription £9.50

Build a family tree online for others to link theirs to and receive email when matches are updated.



[www.lostcousins.com]

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Annual subscription £10

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[www.genfair.com]

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By Bob Dawes



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