

Help Me Understand User Accounts

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My wife and I have been using the default Administrator account, without a password, for years. I've been advised to create a "user account," and only log on as administrator to do weekly maintenance chores.

If I were to create a user account and call it "Family," would it have a blank desktop? Would we be able to download music files? Access all of our existing files?

Use Outlook Express to send and receive e-mail? Access the Internet—and save Favorites?

I'm unsure of how to proceed. Place a password on the Administrator account? Ditto on any new user accounts created?

What about the default Guest account? My stepson visits several times a year and uses the computer for many hours. If he were to use the Guest account, would he be able to receive and send documents as e-mail attachments. Save documents to the hard drive? Access the Internet?

My wife sometimes lets her students use the computer. How would I go about "restricting" access to Internet sites for them, but not for us?