Midland Computer Club

Midland Michigan

BITS AND BYTES

AUGUST 2017

http://mcc.apcug.org/

ARTICLE INDEX

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GENERAL CLUB MEETING

Midland Public Schools Administration Building
600 E Carpenter Street - Room D

Wednesday, August 23, 2017
6:00 P.M.
Reminder: This is a general meeting, not a potluck

Educational, Fun, and Interesting Web Sites (submitted by Howard Lewis)

https://www.eff.org/who-has-your-back-2017
The Electronic Frontier Foundation ranks technology companies on their willingness to share user data with the US government.

http://zd.net/2vBTdSM
ZDNet says that ransomware is incredibly rare even though it has been getting a lot of publicity recently.

http://bit.ly/2wIVOdL
Computerworld has an article on how to make sure that your computer has the necessary patches to protect yourself from Wannacry and the other ransomware knockoffs of Wannacry.

http://bit.ly/2uGKyNl
PC World's article on how to protect yourself from ransomware and what to do if you do get hit.

https://haveibeenpwned.com/
Have you checked recently to see if your email address is one of the 4 billion email addresses that have been compromised?

http://www.thewindowsclub.com/troubleshoot-performance-issues-windows-7
How to troubleshoot performance problems in Windows 7, 8.1 and 10.

Back to the Basics

Easy Spreadsheets for Home Finances

By Jim Cerny, Forum Leader, Sarasota Technology User's Group, FL
May 2017 issue, Sarasota Monitor - www.thestug.org - jimcerny123 (at) gmail.com

Tax time has come and gone and this is always a good time to review your financial status. Over the years I have found that two easy spreadsheets have helped me a great deal in keeping track of my finances and I would like to share them with you. It is important that you know that it is NOT difficult to keep a spreadsheet, especially if you are only doing basic calculations. My first spreadsheet tracks all my expenses, month by month, and the other spreadsheet tracks my investments, also monthly. (See the two samples with this article – I am showing only three months instead of twelve, but you will get the idea).

By using these two spreadsheets I can easily see what bills I have paid (or not), the past amounts paid for each, and I can see those quarterly or annual payments as well. For my investments status, I can see the amount and percent gain/loss each month and the overall gain/loss for the year. Color shading of the rows of cells in each spreadsheet is very helpful, easy to do, and makes the data easy to view. All "formulas" that I use are only totals, differences from the previous month column, and percentages. Really easy stuff for a spreadsheet!

The only spreadsheet "skills" that you need to know for all of this are listed here, and you can find instructions by looking them up on Google:

1. Merge cells to create titles on your spreadsheet that span multiple columns. This makes the spreadsheet look nice.
2. Enter a number (dollar amount) in a cell.
3. Enter text into a cell.
4. Color a background to a cell, row, or column.
5. Enter a summation formula in the bottom cell to add all the cells in that column above.
6. The formula: SUM(b2:b15) will add all the values in the cells in column B from B2 through B15.
7. This formula should be entered in the last cell in the column which would be B16 in this example.

8. Just change the numbers to add the cells you want.
9. Add and/or delete a row or column of cells.

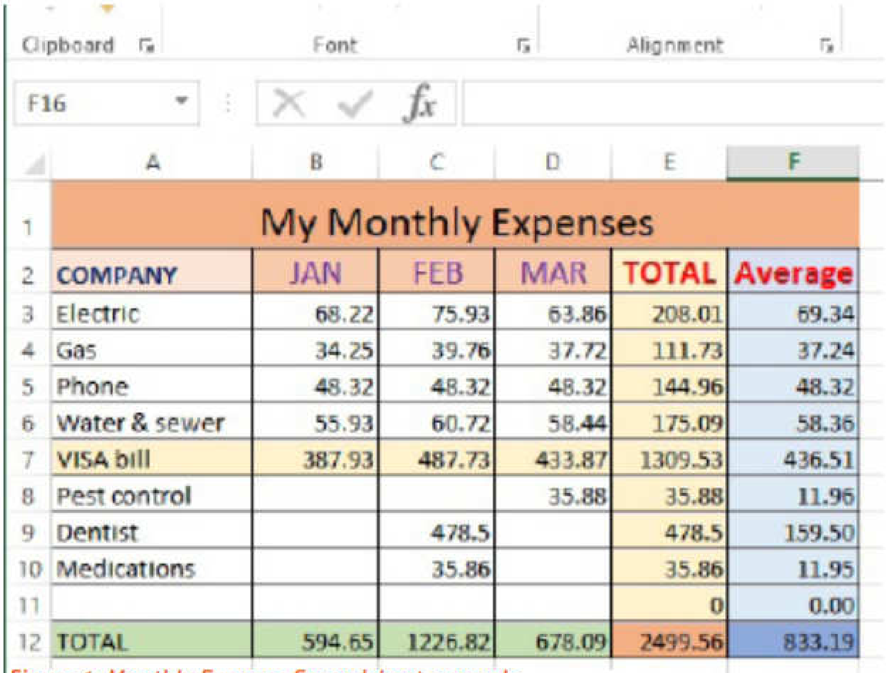
And that's about it. Of course, there is always more to learn if you want, but just these skills will work just fine for the basics.

Let's begin with my "Monthly Expenses" spreadsheet and how you can modify it to suit your situation. I have each billing company or organization in the first column "a," followed by a column for each month across the sheet "b" through "m," twelve months. The last column on the right "n" is a total column.

Basically, I have grouped my bills that come due each and every month at the top of the sheet, followed by those bills I consistently pay by credit card (a different color). These are then followed by those odd bills, the ones I pay quarterly or annually, and one-time bills such as for home improvements, etc. Don't forget to keep your medical bills clearly indicated in another color too. Usually it is a good idea to use your charge card for many bills because you can separate out the medical, food, and other charges as you need to for tax purposes. I usually do not track my cash payments out of my pocket (lunches, misc. expenses, etc.) but I DO track how much I take out from the bank in cash for those expenses. By looking across each row I can see how that bill went up or down and how much I have been using in gas or electric, etc. If my water bill jumps up, for example, maybe I have a leak or maybe I just filled up my pool too much. At the end of the year I can see how much I paid, total and monthly average, for all my expenses.

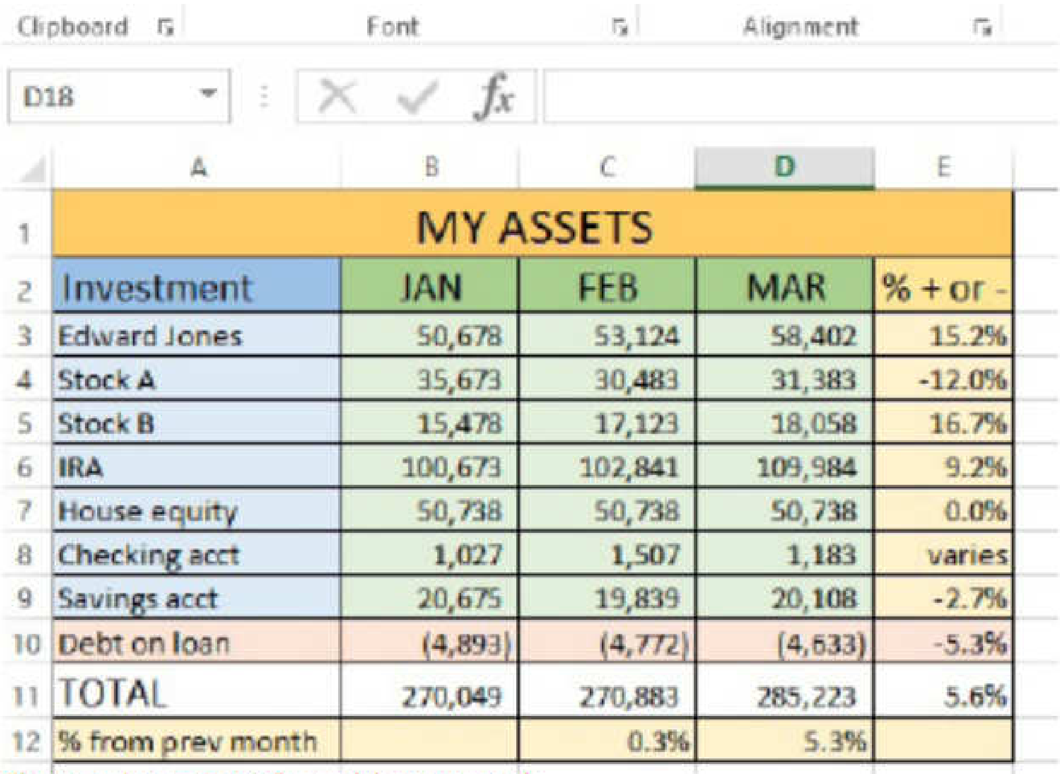
For my "Financial Status" or "Investments" spreadsheet I do pretty much the same thing, one row across for each investment or account, and a column for each month. I enter the numbers into the spreadsheet based upon my monthly account statements. On my example, I have one row that is all negative as it is a loan or debt. The rows at the bottom contain the totals and the percent difference (up or down) from the previous month. Whenever you enter a new number in a cell, the totals, averages, and percentages are all automatically calculated for you. The column at the far right tells me the percentage gain/loss for the year so far for each investment.

Remember you can just add more rows as you need. It fits nicely on my computer screen and, if I print it out in "landscape" mode, it looks great. Learning how to use the basics of a spreadsheet is a great way to find out if spreadsheets can help you in other areas as well. There is free spreadsheet software on Google Drive and Open Office, and free help on using them on Google and YouTube. Why not give it a try? – it's a lot easier than keeping written records by hand!



	A	B	C	D	E	F
1	My Monthly Expenses					
2	COMPANY	JAN	FEB	MAR	TOTAL	Average
3	Electric	68.22	75.93	63.86	208.01	69.34
4	Gas	34.25	39.76	37.72	111.73	37.24
5	Phone	48.32	48.32	48.32	144.96	48.32
6	Water & sewer	55.93	60.72	58.44	175.09	58.36
7	VISA bill	387.93	487.73	433.87	1309.53	436.51
8	Pest control			35.88	35.88	11.96
9	Dentist		478.5		478.5	159.50
10	Medications		35.86		35.86	11.95
11					0	0.00
12	TOTAL	594.65	1226.82	678.09	2499.56	833.19

Figure 1: Monthly Expense Spreadsheet example



	A	B	C	D	E
1	MY ASSETS				
2	Investment	JAN	FEB	MAR	% + or -
3	Edward Jones	50,678	53,124	58,402	15.2%
4	Stock A	35,673	30,483	31,383	-12.0%
5	Stock B	15,478	17,123	18,058	16.7%
6	IRA	100,673	102,841	109,984	9.2%
7	House equity	50,738	50,738	50,738	0.0%
8	Checking acct	1,027	1,507	1,183	varies
9	Savings acct	20,675	19,839	20,108	-2.7%
10	Debt on loan	(4,893)	(4,772)	(4,633)	-5.3%
11	TOTAL	270,049	270,883	285,223	5.6%
12	% from prev month		0.3%	5.3%	

Figure 1: Investment Spreadsheet example

Kretchmar's Korner

How to Destroy Your Computer in Just Minutes

Why You Should Avoid Installing PUPS (Potentially Unwanted Programs)

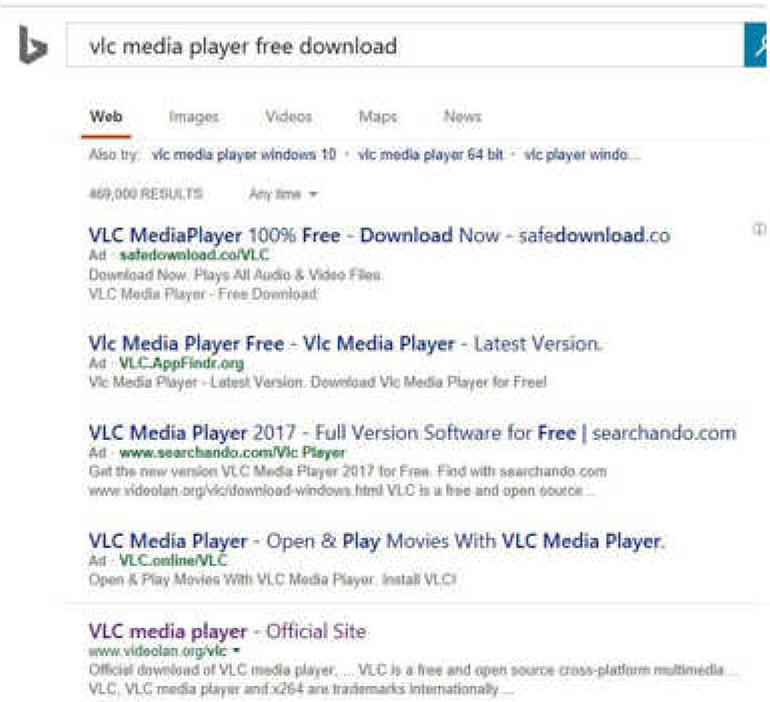
By David Kretchmar, Computer Hardware Technician, Sun City Summerlin Computer Club, NV
April 2017 issue, GigiBytes Gazette -- www.scscc.org / tomburt89134 (at) cox.net

There are plenty of new computers being used that are performing much more slowly than they should. One of the quickest ways to turn a fast, new computer into a slow system crippled by malware is to start downloading software from the wrong sites. Or by downloading the wrong software from what appears to be the right site.

Newer computers being slowed by unwanted programs is a bother, but the damage done by PUPs can be much more serious; PUPs can be responsible for programs that make it impossible to access any of your files, or otherwise ruin your system.

Every time you download anything from the Internet you first issue permissions that enable the opening of a conduit or vector between the Internet and your computer. The series of complex events is mostly invisible to you, except for your clicking on that virtual button that starts the whole process.

Bing and Google searches often can take you where you don't want to go. When searching for popular software, sponsored search results (which result in unwanted programs) often appear at the top of the search results page, along with links from the actual software source sites. Often those ad links try to install software on your computer that you do not want. It could be anything; it could be a fake driver update program or a scam system cleaning program. Note that my Bing search for VLC media player (below) first showed 4 sites NOT associated with VLC – bad sites.



Also try: vlc media player windows 10 · vlc media player 64 bit · vlc player windo...

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Testing Misleading Advertisement links

How bad is it? To find out, I installed a fresh Windows 10, plus all Windows updates, on a freshly formatted hard drive. I downloaded and installed the free version of Avast! Antivirus software that brought a hitchhiker of its own - Google Chrome. OK, I wanted Chrome, but not every user would, so I considered this an invasive act by a program I downloaded for protection.

I used Edge, Firefox, and Google Chrome and started using Google and Bing search engines to start searching for popular free programs. The programs I sought are often the first programs that get installed on a PC; Firefox, Google Chrome, OpenOffice, iTunes, Adobe Flash, Java, Adobe Acrobat, VLC, and WinZip. Then, I carelessly clicked on ad results, which appeared above or on the same first page as “real” search results. These paid ads were identified by notes and highlighted in a very pale color to differentiate them (slightly) from the actual search links that appeared nearby.

The ads didn't appear after every search and the ones that appeared varied among searches and were different for different browsers. Sometimes, the first paid ad link actually took me to the software's true source site (i.e. searching for Google offered www.google.com first). Often Avast would block a download it recognized as harmful, but Avast did not catch many problems.

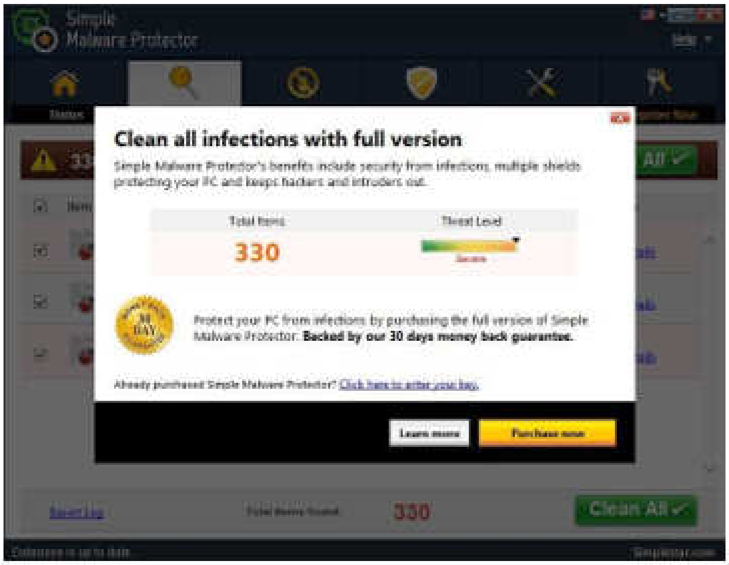
For all of the searched for programs, I was able to bring up more questionable sponsored search results within seconds of repeated searching. Misleading results showed up in all search engines and I could not determine that any browser offered better or worse protection than others.

For each ad link, I clicked through and installed the respective programs via the link or button provided. Instead of delivering just the application I was looking for, all of the paid links attempted to tack on unwanted programs. In some cases, if I was careful to read all of the fine print and uncheck boxes, I could get the files I was looking for without a bunch of extra "added value" software, but it was very difficult.

For the purposes of this article, I acted as an inexperienced user (or an experienced user who's not paying attention), and clicked my way through ads and dialogue boxes that looked like the End User License Agreement (EULA) we're used to seeing through when installing software.

And … They Got Me!

After installing just a few programs this way, I started accumulating browser toolbars (Bing, Yahoo, and Google), and noticed my search engine and home page had been hijacked to something unwanted. As I continued the process, Windows started slowing down to a crawl.



Clean all infections with full version

Simple Malware Protector's benefits include security from infections, multiple shields protecting your PC and keeps hackers and intruders out.

Total Items	Threat Level
330	Severe

Protect your PC from infections by purchasing the full version of Simple Malware Protector. **Backed by our 30 days money back guarantee.**

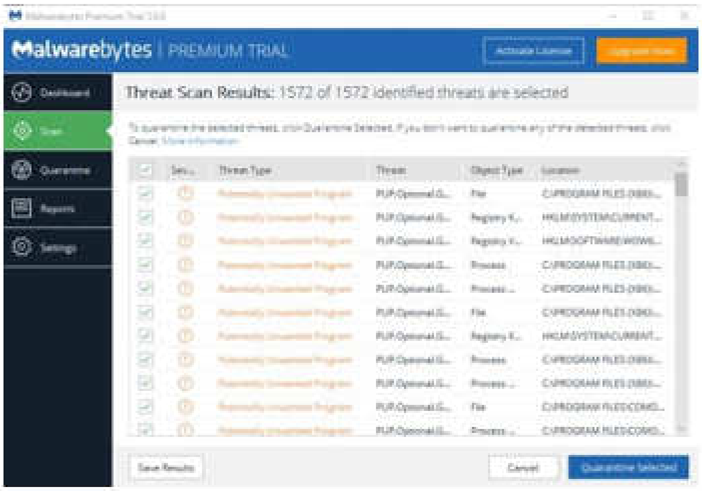
Already purchased Simple Malware Protector? Click here to enter your key.

Total Items Found 330

After installing all of the programs on my list, I opened Windows 10's Programs and Features and each browser's extensions and add-ons and counted 39 items that had been installed in addition to the programs I intended to get. On rebooting, three new programs launched popup windows at startup, including two that started running virus/registry scans as soon as they launched, and a couple that flashed warnings windows and offered fixes if I registered and/or upgraded to the full paid version.

Remember this was originally a clean install of Windows 10 that needed nothing.

Within a few minutes my computer became noticeably slower, plagued by numerous popups, and was becoming essentially unusable.



Threat Scan Results: 1572 of 1572 identified threats are selected

To quarantine the selected threats, click Quarantine Selected. If you don't want to quarantine any of the detected threats, click Cancel. Show information

☑	Sev...	Threat Type	Threat	Object Type	Location
☑	!	Potentially Unwanted Program	PUP.Optional.G...	File	C:\PROGRAM FILES (X86)\...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Registry K...	HKLM\SYSTEM\CURRENT...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Registry K...	HKLM\SOFTWARE\WOW6...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Process	C:\PROGRAM FILES (X86)\...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Process...	C:\PROGRAM FILES (X86)\...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	File	C:\PROGRAM FILES (X86)\...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Registry K...	HKLM\SYSTEM\CURRENT...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Process	C:\PROGRAM FILES (X86)\...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Process...	C:\PROGRAM FILES (X86)\...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	File	C:\PROGRAM FILES\COMO...
☑	!	Potentially Unwanted Program	PUP.Optional.G...	Process...	C:\PROGRAM FILES\COMO...

Not all of these were nasty, but if even a small fraction of them were, I would be in real trouble.

Conclusions and Recommendations
Most of us will have to download some third-party (non-Microsoft) software from the Internet. This does not have to be dangerous if you pay attention that the software is being offered from the true home site of that product.

NEVER download software from any sponsored link, unless the desired software creator is the sponsor.

Do not depend on your anti-malware program to protect you. It will catch some issues, but not all.

QCS Meeting Review

Scams, Frauds, and Identity Theft

Presented by Cpl. Hank Jacobsen, Davenport Police Department

Review by Joe Durham, Co-Editor, QBits, Quad-Cities Computer Society, IA
joseph85_us (at) yahoo.com

Cpl. Hank Jacobsen visited our club to share insight and advise from a policeman's perspective on the evolving scourge of the 21st Century: scams, fraud, and identity theft.

First, he described how these technological threats affect everyone when not prevented. Most victims realize something is not right and fall for the theft anyway. Young people don't realize that the theft of their Social Security Number will affect them in manifold ways in the future: car loans, credit applications, employment complications. Older citizens can lose money that they cannot afford to miss. He said that once your money has been lost it is very difficult to recover, it is usually lost for good. So, it is incumbent upon everyone to learn about these current financial and personal threats.

What is the scope of the criminal's approach to technological crime? Hank observed that criminals do this work, because it is easy for them. They are fishing for that one victim out of thousands that will succumb to their wiles. They target places and people that have a great deal of money: individual, companies and banks. So, by following his simple, commonsense solutions you can protect yourself from this mayhem.

He stated that we often say to ourselves and others:

"Everything has been fine thus far, nothing has happened to me."

It only takes that one time and you will be sorry for it right then.

The thief is always seeking that one piece of information that they need to complete their work. Our names, addresses and phone numbers are usually public. These pieces are not what they need to advance their crime. They need your social security number to give that automatic access to your account, create new accounts and transfer funds to them.

Social Security Number

Hank stated that we should keep our Social Security Number private and protected. This means that we do not carry our Social Security card with us in our wallet or purse. Some members of the audience mentioned that their Medicare card has the SSN# on it. He said that, by next year, Medicare cards will not have that full information on it. In the interim, he suggested you make a photocopy of your Medicare card and use a permanent marker to black out all but the last four digits of your number.

To follow this trend of protecting your identity, he said you should remove or shred documents that have any personal information on it. Thieves will go through dumpsters looking for information like this. Shredding this information is best. It is always a good idea to keep a separate inventory of your wallet and your purse so you can figure out what may have been pilfered by a thief.

Personal Checks

Another financial vulnerability is checks. Whenever possible, don't use checks for payment when you are out and about. Checks provide thieves with just the information they need. And, if you do use a check, just take one with you not the whole checkbook and make a notation of its use when you get home.

If possible, mail your checks by taking them to the Post Office or a USPS mailbox yourself. There is a chance a thief will look in your personal mailbox and help themselves while it is sitting there waiting to be picked up by the letter carrier.

Hank noted that banks and financial institutions mail out statements with your information on it. HIs hope is that, in the future, they correct this oversight. For the near term, make a note of when your statements arrive in the mail each month, and notify the bank if they do not arrive on the usual date.

Credit Cards

Whenever possible, use credit cards for your daily transactions. And travel with no more than two credit cards in case your wallet or purse are pilfered or stolen. It is easy for you to then contact your provider and notify them it was stolen and you can obtain a new card.

Hank does not like Debit cards. These cards have access directly to your money. If these are compromised or stolen you will immediately surrender your funds. With credit cards, you have the opportunity to notify the credit card company and your liability is limited to $50.

Credit card skimmers are the latest financial threat to our money. Thieves will surreptitiously install a card reading device on an ATM machine or a gas pump. They will also install a small pinhole camera that is very hard to see with them; so that the skimmer will read your credit card strip information while the camera records the password you enter on the numeric keypad. Once that information is matched, the thief can do anything with it.

To protect yourself against this fraud, Hank suggested that you examine the credit card slot closely to see if it is physically secure. Often times you can physically pull out these skimmer devices. On gas pumps, some thieves have placed these skimmers inside the machine to avoid detection. He suggested that you examine the state seals on the pump to make sure that they are not broken or tampered with. If they are compromised notify the authorities immediately and do not use that pump.

Unfortunately, there are hand-held skimmers that are on the market. These devices will allow someone to get close to you and in a wireless fashion obtain the strip information from your card. You protect yourself form this approach by placing your cards in a metal case or placing them inside aluminum foil.

Hank said that there are occasions when large companies have had the security of their credit card databases broken. In this event, request a new card immediately and closely monitor your credit card statement for any irregularities and report them.

Phishing
This is an email with content that looks like an official company website that also, conveniently asks for your site password or personal information. He said never to do anything with these emails, put them in your spam folder or trash folder.

Emails
Hank described how we should handle emails in general. Do not open link attachments in your email even if they are from a known contact. When you open up these attachments, you have given permission for their malicious code to enter your computer. Make sure to contact your sender directly to confirm that they have just sent you this particular email and attachment before opening up an attachment from a friend.

Passwords
He noted that it is difficult to keep multiple passwords and remember them. This is always a continuing challenge for the average user. Create a couple of good long passwords, write them down and keep them in a safe place and use those.

Hank closed with 4 simple rules:

1) Do not answer the phone to anyone who is calling on behalf of institution that you use. They will never start a request over the phone.
2) Don’t answer the phone. Let people leave a message. If they really want to get in contact with you they will leave a message.
3) Do not make any hasty decisions or permit anyone to intimidate you into doing so. Take your time and check all areas of the request if it needs to be made.
4) You have the right to obtain a copy of your credit report once a year from the three top credit rating agencies and he recommended that you do so. One of the unfortunate drawbacks is that you have submit your SSN# to identify yourself when making the request.

President's Corner

Se Habla Windows?
Sprechen sie Android? Parlez vous Apple?

By Greg Skalka, President, Under the Computer Hood User Group, CA
May 2016 issue, Drive Light - www.uchug.org - president (at) uchug.org

How many languages do you think are actively spoken today? You might be as surprised as I am that it is estimated to be around 7000 currently. Some of these are natively spoken by many (Chinese is spoken by the most people, over 1 billion). About 23 languages cover half the world's population, while around 25% of current languages are endangered (spoken by fewer than 1000). Linguists believe half of the languages spoken today will disappear by the end of the century. With increased globalization, this does not seem surprising. Since language is the primary means of human communication, why do there need to be so many of them? In a world that seems to be shrinking due to instant communication around the world, multilingualism is becoming more prevalent and may be necessary to just get by.

Technology also has its own language, or rather, languages. Not only do we use technical terms in our spoken and written communications with each other when dealing with technology, our interaction with our devices is very much like a language of its own. Even beyond the computer programming languages used to create the apps we use, the user interfaces of our computers, phones and other smart devices require us to interact in particular, defined ways and use specific terms and grammar. Through key presses, swipes, scrolls, pull-downs, pinches, clicks and control key combinations, we must interact with each of our devices in their own "native" languages. Multilingualism is necessary here as well, as our different devices tend to communicate with us in different ways.

Just as people from different geographic regions may use different languages, the same kind of tech devices from different companies can have different ways of interacting. My native human language is English, and my native computer language is Microsoft Windows. Though I took some German in school, know a few words in Czech due to my heritage, and have picked up some Spanish from living most of my life in Southern California, I don't feel I'm multilingual. I can probably put together a few sentences in German, but could not really converse with someone. I really only think in English.

It is similar with computers, as I've used the Windows OS for so long that, for better or worse, I tend to think in terms of its user interface when dealing with other devices. I have a PDA (yes, one of those old personal digital assistants) that runs Windows Mobile, and through my experience I can use it almost effortlessly. A few years ago, I won an iPad Mini, and found it to be a very confusing device. I had never used Apple devices much before that, and it seemed to me that they took a different approach to most everything, almost like using a different language (or at least a different dialect). The Mini seemed like a fine piece of hardware, but its user interface seemed almost alien. To this day, I have yet to be able to copy photos or files to a memory device, so that I can use them on other devices. I can't even find where they hide the photos taken on the tablet, let alone copy them off.

Part of the strangeness was no doubt due to a different physical interface; getting used to a touch-screen tablet with taps and pinches, when I was accustomed to mouse clicks and key presses. Still, I am much better at using my Android tablet than the iPad. While the Android OS did not copy the Windows way of doing things, it did not go out of its way to be different from Windows, as it seems Apple tried to do.

One of my favorite tech devices today is my Chromebook, which seems to be mostly like a Windows laptop. It can even edit many Office documents, but I've found I don't yet speak its language fluently when it comes to copying and moving files in its equivalent to Windows File Manager. I have some books on using the Chromebook that I probably should read to better understand how to communicate my needs to the device; it is the same kind of things I'd need to do were it necessary for me to speak with someone in German.

Just as human language changes over time, so too can tech language change. Though they each purport to speak English, a conversation with Chaucer (from the 1400's), Shakespeare (from the 1600's) or even Thomas Jefferson (from the 1800's) might be difficult at times for a person alive today. Having a senior citizen make sense of a conversation between two teenagers today can be daunting enough. That senior can remember when computers were controlled through the DOS command line interface. The GUI, or graphical user interface, was a big change, but also a big improvement. Now changes like Windows 10 tiles and ribbons may not be so much an improvement as a change for change's sake.

It is obvious that older people would have a harder time with new technology as they are effectively learning a new language. I have no illusions that I could easily become fluent in a second language, as I've spent far too many decades thinking in English. Young people can learn a new tech "language" much easier, just as they could learn a second linguistic language much easier at that point in their lives. Give a young child, perhaps barely speaking, a tablet or smart phone, and they likely can take to it more easily than their grandparents could initially. Their malleable young minds are not as burdened with previous experiences and preconceived ideas about the technology.

Fortunately, future tech will probably operate in a more transparent way. Devices like Amazon's Echo, Google's Home Assistant and in-phone assistants like Siri are probably indicative of many human-tech interfaces in the future. Being able to speak to your device in your native language eliminates much, but not all of the added complexity. I have a couple of the Amazon Dot devices, and you do have to be aware of the correct way to request information if you want to avoid one of Alexa's "I don't know" responses.

Alexa is pretty understanding when it comes to grammar in the English language. I have some programmable light control devices that Alexa can also control through voice commands. I've found Alexa understands "Turn bedroom light on" as well as "Turn on bedroom light". Word order in this case is not so significant; Yoda could tell Alexa to "On, the bedroom light turn," and she would do so.

I think Yoda would be in trouble with Alexa if he spoke something other than English, however. I don't think Amazon presently supports any language for Alexa other than English. Though Google generates its home web page in many languages, its Home Assistant only speaks and understands English. This will need to change in the future, as only 1.5 billion of the 7 billion people on Earth can speak English (and only 375 million are native speakers). Just as Microsoft Windows has extensive foreign language and alternate alphabet support to reach a global market, these virtual assistants will need to be able to speak other languages. Of course, since all of their intelligence is in the cloud, all it should take is more computing power and programming. It should be possible to have Alexa listen in one language, but respond in another. Imagine being able to converse with Alexa in a made-up language, like Pig Latin or Klingonese. Why not?

Eventually, however, the man-machine interface may evolve such that normal human language is bypassed completely. Technology that receives inputs from the electrical signals in our muscles, or that can read our brain waves directly, may not be far off. We may simply think it to get what we want, and our responses will come within our virtual reality headset. Of course, this begins to sound a bit like the Matrix - not so good for us humans. Or for you Star Trek fans - the Borg!

If we avoid building a huge border wall around our country and allow continued globalization and minimally restricted world travel, I suspect the number of living human languages will eventually be reduced to just a handful. This would I think be a big benefit to humanity in general (so long as I'm not forced to learn Chinese), as 7000 languages seems like way too many for Google to make home pages for, and California to print ballots for. Hopefully our tech user interfaces will also evolve into something more universal and intuitive, so we can avoid the strange new controls in Windows 2050.

Upgrade your router, Part 1

By Michael Shalkey, Co-leader, Q&A Sessions, Channel Islands PCUG, CA
www.cipcug.org - jweighle (at) vcnet.com

What is a router?
When you purchase Internet access from a provider (the phone company or cable company) they normally provide a modem (a combined device for **mo**dulation and **dem**odulation of the analog signal of a telephone line or coax cable and your computer) but that was only providing internet to one device in your house.

A router is basically a very small computer that takes that one internet signal and shares it with up to 256 devices.

These days, your provider may even provide a combination device that does both, a modem/router that translates the signal (modulate and demodulate) as well as acts as a router – even sometimes a wireless router.

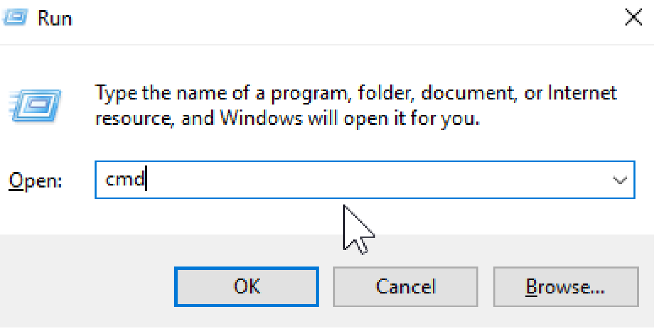
Here is the problem: Internet providers are notoriously cheap and will provide you the cheapest hardware to do the job. This means from the time it left the factory it will remain unchanged for years. Can you imagine what your computer would look like if it never was updated from the day it was first turned on yet accessed the internet every day? It would have been taken over by bad guys and even used to attack other people within the first week – perhaps the first hours.

Why don't internet providers update their own equipment? Money. It would take time and money to change things for their customers – and even if they found an easy and quick way to do it, the cost of handling the support phone calls if things were even slightly different afterwards would stop companies from changing anything.

Why YOU should update your equipment's software?

It has been recently reported that many hardware manufacturers have put in "back doors" to their equipment that don't require a username and password to connect and change settings on their hardware. Criminals have also found these back doors and can use them to see all the computers on your network and every internet search – including your usernames and passwords to banks, emails, and other sensitive sites. Also hackers know very well the default usernames and passwords for commercial routers so that even without a back door, they can access many routers.

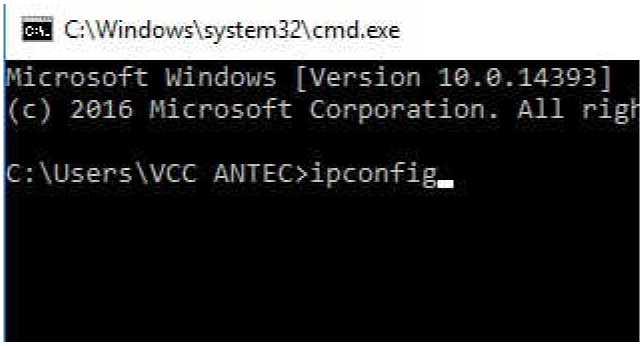
First step
If you do nothing else, first change the default username and password of your router. To access your router, first you must know it's address. From a command prompt (Windows key + R to open a Run window, type cmd and click OK)



Type the name of a program, folder, document, or Internet resource, and Windows will open it for you.

Open: cmd

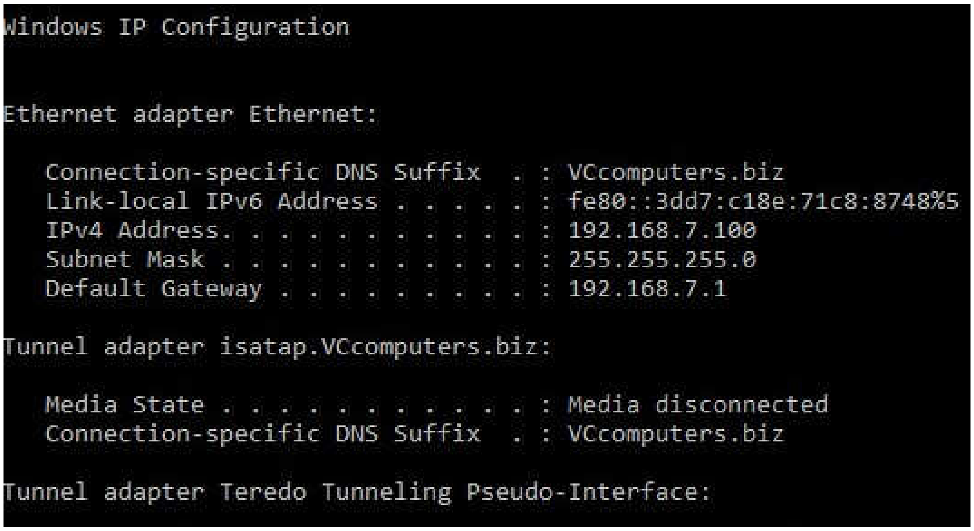
type ipconfig
and then press the Enter key



```
Microsoft Windows [Version 10.0.14393]
(c) 2016 Microsoft Corporation. All righ

C:\Users\VCC ANTEC>ipconfig_
```

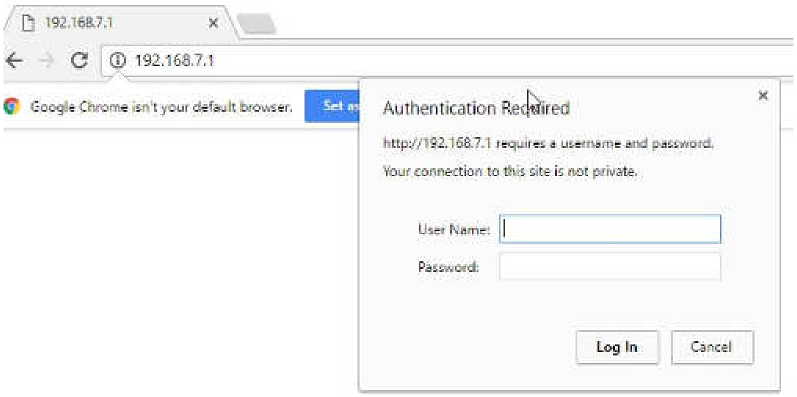
What you will end up with is a bunch of numbers you will need to continue to the next step.

The Default Gateway is the “address” of your router.



```
Windows IP Configuration


Ethernet adapter Ethernet:

   Connection-specific DNS Suffix  . : VCcomputers.biz
   Link-local IPv6 Address . . . . . : fe80::3dd7:c18e:71c8:8748%5
   IPv4 Address. . . . . . . . . . . : 192.168.7.100
   Subnet Mask . . . . . . . . . . . : 255.255.255.0
   Default Gateway . . . . . . . . . : 192.168.7.1

Tunnel adapter isatap.VCcomputers.biz:

   Media State . . . . . . . . . . . : Media disconnected
   Connection-specific DNS Suffix  . : VCcomputers.biz

Tunnel adapter Teredo Tunneling Pseudo-Interface:
```

The next step is to open the browser of your choice and in the address bar type the Default Gateway address. No www, but just the numbers as they appear. You should now be asked for your User Name and Password to view and change settings in this router. This is one of the main reasons to do all this work: the default usernames and passwords are known to all technicians and hackers around the world. If you want to know the username and password for yours, just Google the answer by putting in your model number (“Linksys WRT54G v3 default username password”) and you will find most are user name of admin and password of admin.



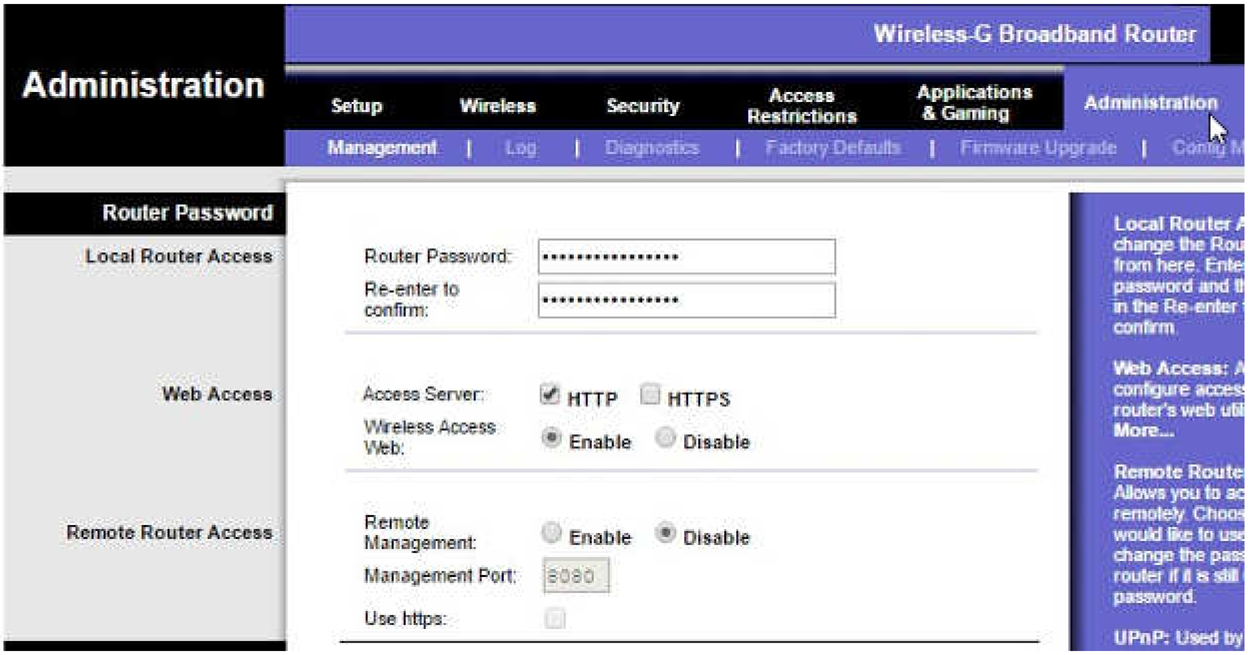
Google Chrome isn't your default browser.

Authentication Required

http://192.168.7.1 requires a username and password.

Your connection to this site is not private.

The first thing you should do for safety is change that. You can use any username and password you want but I recommend put a sticker or post-it note on the router itself with the username and password.



Router Password

Local Router Access
Router Password: ••••••••••••••••
Re-enter to confirm: ••••••••••••••••

Web Access
Access Server: ☑ HTTP ☐ HTTPS
Wireless Access Web: ● Enable ○ Disable

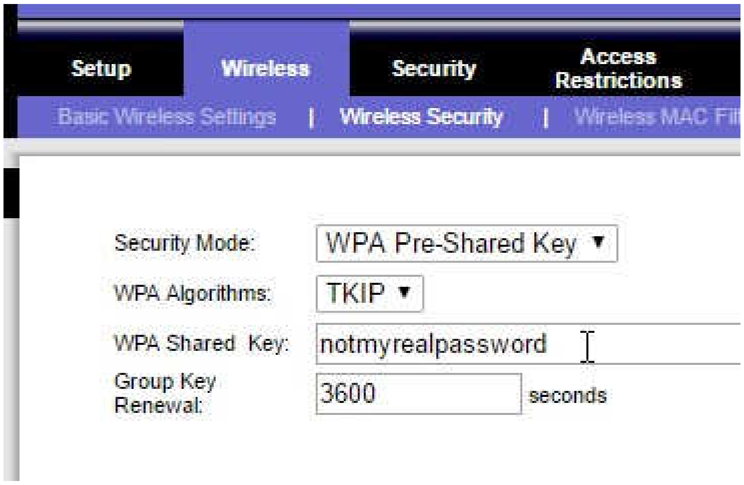
Remote Router Access
Remote Management: ○ Enable ● Disable
Management Port: 8080
Use https: ☐

On this router that is done on the Administration tab and the Management screen. It doesn't allow you to change the username, but you CAN change the password. Again, be sure to write it down.

The next thing most people want to do is change the wireless network name (SSID Service Set Identifier) and password.

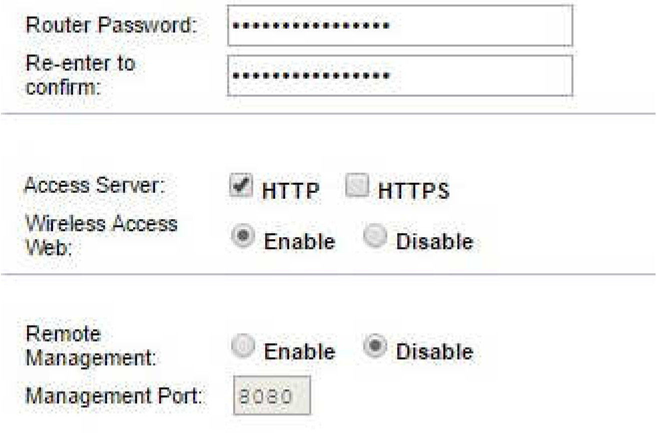
On this router that is found on the Wireless tab. In this example I have already changed my SSID to the name BlueBox.

On the Wireless Security tab you can change the password for the wireless by clicking on the Wireless Security tab. You can choose any password you like, but again, write it down.


Setup
Wireless
Security
Access Restrictions
Basic Wireless Settings | Wireless Security | Wireless MAC Fil

Security Mode: WPA Pre-Shared Key ▼
WPA Algorithms: TKIP ▼
WPA Shared Key: notmyrealpassword
Group Key Renewal: 3600 seconds

One last thing you should always change is remote administration. On this router it is on the same screen as the one for changing to password.



Router Password: ••••••••••••••••

Re-enter to confirm: ••••••••••••••••

Access Server: ☑ HTTP □ HTTPS

Wireless Access Web: ● Enable ○ Disable

Remote Management: ○ Enable ● Disable

Management Port: 8080

If you really understand what these words mean, you'll understand why you want it disabled. Remote management means you don't have to be on your local network – in your house – in order to manage this router and change settings. I can't imagine a scenario where I would want to change settings in my router when I am not at home. I certainly can't imagine a scenario where I would want someone else to change settings in my router. I would HIGHLY recommend that this be set to Disable.

Next month we will go over changing the firmware on your router to have new features and security.

Co-Author Word 2016 Documents in Real Time

By Nancy DeMarte, 1st Vice President, Sarasota Technology User Group, FL
November 2016 issue, Sarasota Technology Monitor - www.thestug.org - ndemarte (at) verizon.net

Sometimes we need to get another person's input on a document while we're composing it. In the past, we had to email versions of documents back and forth, with markups and comments. Office 2013 introduced a system where two users could see the same document on their screens at the same time, and both could make changes, although the changes weren't visible to the other person until they were saved. Office 2016 has upgraded and simplified this process. Now two or more users can edit the same document at the same time from different locations, and both can see changes being made as they occur. This is called "real time co-authoring." It isn't difficult at all. And it works with Word documents, Power Point presentations, and Excel workbooks. I'll use Word 2016 in Windows 10 to explain the steps:

1. Be sure you have OneDrive active on your computer, which might involve signing in to your Microsoft account. This free cloud location, which is built into recent Office versions, is where you can store documents and access them from anywhere over the Internet.

2. Create a folder in OneDrive just for the purpose of co-authoring, and give it a name, like Share or Co-Author. Then save your document to this folder by clicking the File tab – Share – Share with People - Save to Cloud. (Fig. 1) Navigate to your One Drive's Co-Author folder and click Save.

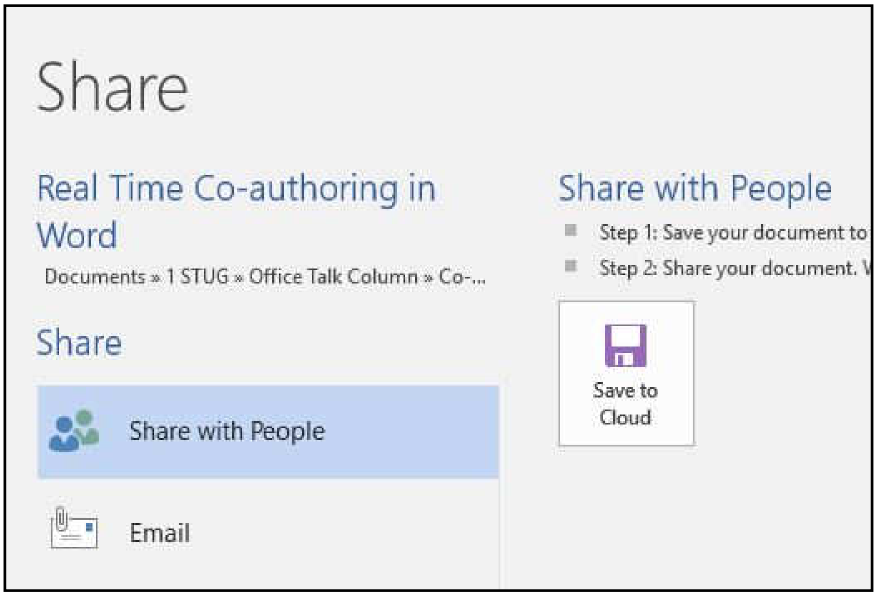

Share
Real Time Co-authoring in Word
Documents » 1 STUG » Office Talk Column » Co-...
Share
Share with People
Email
Share with People
Step 1: Save your document to
Step 2: Share your document. W
Save to Cloud

Figure 1 - Share window in Word 2016

3. Now you are ready to invite a person or team to join you to edit your document. Click the Share icon on the right end of the ribbon. (Fig. 2) In the 'Invite people' box, enter one more email addresses or names to access your Contacts list. Leave 'Can edit' as the choice and add a short message, if desired.

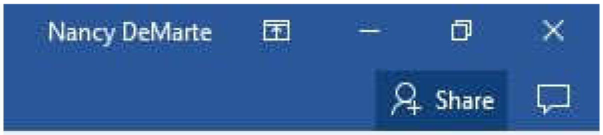


Figure 2 – Share icon above ribbon

4. Then choose a sharing method from those at the bottom of the Share pane. I prefer to use "Get a Sharing link" (Fig. 3) because my co-author will find his document opening either in his version of Word or in Word Online if he doesn't have Word 2010 or later on his computer. Word Online offers fewer editing options, but it works well for most editing tasks and can be used even by people who don't have Word at all.

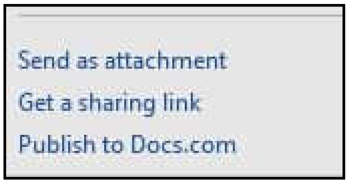
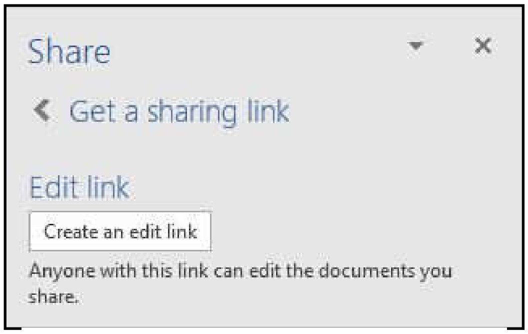


Figure 3 - Sharing Options list

Click "Create an edit link," (Fig. 4) then highlight the link that appears, and click Copy. Close the Sharing pane, open a new email message, paste the link into it, and send it to your co-author(s). Anyone who gets this link will be able to edit your document.



Anyone with this link can edit the documents you share.

Figure 4 – Create an edit link dialog box

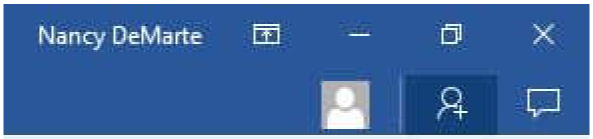


Figure 5 - Share icon showing one co-author

5 Your editing partner has a choice of whether to let you see his changes as they are being made. To do this, he must click the File tab – Options – General and, in the Real Time Collaboration section, click Always in the drop down menu. This option can be changed at any time. If he has chosen not to let you see changes in real time, you can only see them when he saves the document. During the editing process, colored flags appear in the spot each editor is working. Alerts appear when an editor arrives or leaves. Co-editors can communicate with each other during editing by clicking Comments in the ribbon at the top of the page to chat.

The best way to learn this process is to experiment. Ask a friend to be your test co-author and go through the steps. As usual, practice, if done properly, makes perfect.