



Midland Michigan

BITS AND BYTES

April 2018

<http://mcc.apcug.org/>

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GENERAL CLUB MEETING

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

Wednesday, April 25, 2018

6:00 P.M.

Tips, Tricks, and Techniques - submitted by Carol Picard

How-to Geek website covers many technology topics. Here are a few articles from their site.

Free images credited to another person

If you use free images from the web, how to make sure you are crediting them to the right person.

<https://www.howtogeek.com/329357/how-to-spot-fake-stock-photos-and-attribute-the-right-person/>

Train Alexa to recognize voices

Multiple people using the same Echo? Here's how to help Echo recognize each one.

<https://www.howtogeek.com/329669/how-to-train-alexa-to-recognize-different-voices-and-give-more-personalized-answers/>

Windows controlled folder access

Help protect your personal files from ransomware

<https://www.howtogeek.com/329532/how-to-protect-your-files-from-ransomware-with-windows-defenders-controlled-folder-access/>

Use "My People" in Windows 10

What is "My People" on taskbar and how to use it.

<https://www.howtogeek.com/329420/how-to-use-my-people-on-windows-10s-taskbar/>

USB Car Chargers under-powered

Wondering why your devices are slow to charge or won't charge using the USB charger in your vehicle?

<https://www.howtogeek.com/309766/want-fast-charging-dont-use-your-cars-usb-ports/>

Install Windows 95 in Virtual Machine

Nostalgic for an earlier version of Windows?

<https://www.howtogeek.com/329301/how-to-install-windows-95-in-a-virtual-machine/>

Install Windows 3.1 in DOSBox

Really nostalgic?

<https://www.howtogeek.com/230359/how-to-install-windows-3.1-in-dosbox-set-up-drivers-and-play-16-bit-games/>

Manage Windows 10 Power Throttling

How Windows determines which programs can be slowed down when running in background?

<https://www.howtogeek.com/330179/how-to-manage-windows-10s-new-power-throttling-to-save-battery-life/>

Run Android on Windows

Android tablet on your PC?

<https://www.howtogeek.com/327870/how-to-run-android-on-windows-with-amiduos/>

Check out How to Geeks at: <https://www.howtogeek.com/>

APCUG SPRING VTC



FREE 2018 SPRING VIRTUAL TECHNOLOGY CONFERENCE (VTC)

SATURDAY, MAY 5

1:00 pm – 4:00 pm ET / 12:00 – 3:00 CT

11:00 – 2:00 MT / 10:00 – 1:00 PT

Attend APCUG's May 5, 2018 Virtual Technology Conference (VTC) from your own home, invite some of your members to join you, or have a Technology Tailgate Party with your club members!

You only need to register once; you do not need an Eventbrite account to attend the conference. Before the VTC, you will receive an email with directions and links for attending both conference tracks.

You can attend using your computer or tablet with Zoom software. The sessions are 50 minutes in length and offer attendees the opportunity to ask questions via a chat window.

Make sure you have the latest version of Zoom for your device. "Zoom Client for Meetings - The web browser client will download automatically when you start or join your first Zoom meeting and is also available for manual download here."

<https://zoom.us/download>

When you attend the conference, please sign in with the user name and e-mail address you used to register for the VTC.

[Register at Eventbrite](#)

For detailed information about the presentations, including the presenters' bios click [here](#).

If you would like further information or have questions, please send an email to virtualconferences@apcug.org

TRACK 1

1:00 PM ET

AI Assistants / Smart Homes

Joe Melfi, Mobile Road Warrior and Die-Hard Tech Enthusiast

Description TBD

2:00 PM ET

What's new in the Spring Windows 10 update

Mere Minich, Program Chair, Lake-Sumter Computer Society

Microsoft is readying the release of its semi-annual update to Windows 10. The upcoming update is expected to be called Spring Creators Update - Windows 10, version 1803. There are several new and useful features coming your way with Spring Creators Update. Here are the headlines, they will all be covered:

- Timeline
- Nearby sharing
- Focus assist
- Password recovery for local accounts
- Choose your GPU (graphics processing)
- Windows Diagnostic Data Viewer
- Mute tabs in Edge
- Swift Pair
- Better privacy
- A better Microsoft Store

3:00 PM ET

Teaching Computer Skills to Seniors

Ray Baxter, Payson Computer Meet-Up Club, APCUG Treasurer

As we know, Seniors are special; some are up-to-date with technology and some are still learning about it. Ray's presentation will give us tips on how to open the world of technology to seniors as well as enhance the skills of others.

TRACK 2

1:00 PM ET

Synchronizing Your PC, a Guide to.....

Bill James, VP, Computer Club of Oklahoma City; APCUG Advisor, Region 8

There are numerous ways to sync desktops, laptops, tablets and phones.

From the complex to relatively simple solutions, this presentation will cover sharing over a network, local file sync programs, LANs, Cloud services and more.

2:00 PM ET

What's new with Ubuntu?

Orv Beach, Training Chair, Southern California Linux expo – SCALE

Named "Bionic Beaver," it is a Long-Term Support release with 5 years of support for both the desktop and server version. What's new?

- Minimal install option
- Faster boot speed
- Easier live patching
- New Linux Kernel
- GNOME desktop environment
- New default apps
- New way to install apps

3:00 PM ET

Write and Publish Your eBook on Amazon Kindle... for Free
Bill Neves, Member, Silvercom Computer and Technology Club

In this session you'll learn how to easily and quickly do the following:

- Research your book
- Write your book
- Name your book
- Format your book
- Set up your Amazon Kindle account
- Upload your book
- Offer your book for sale, or free
- Rinse and Repeat

Virtual Technology Committee

Judy Taylour, Chair

Francis Chao - John Kennedy - Jere Minich - David Williams

Creating a Newsletter with Writer

By Joel Ewing, President, Bella Vista Computer Club, AR
October 2017 issue, Bits & Bytes - www.BVCompClub.org - [president \(at\) bvcompclub.org](mailto:president@bvcompclub.org)

There are software applications designed explicitly for creating formal publications, but many small organizations don't require newsletters with highly professional formats, and secondly, many such groups depend on volunteer editors who lack the time to produce such a document, even if they were able to afford the software.

The purpose of this article is to demonstrate that a few simple techniques with a completely-free, open-source word processor, LibreOffice Writer, can be used to create a newsletter in 8.5x11 format which looks reasonable with minimal effort. These same techniques could, no doubt, be applied using MS Word, since there is considerable overlap in functionality between MS Word and LO Writer, despite major differences in the user interfaces. But, if the object is to encourage someone who might not have access to MS Office to become an "editor," the availability of free alternatives is a definite plus.

The most common newsletter format is to have a full-width header at the top of the first page, followed by content on that and following pages. Many people seem to find it easier to visually follow an article that is not full-page width, so typically the article content uses a multi-column format with two or more columns. There is multi-column-format support in LO Writer and also support for "frames", which facilitates creation of a header that follows different conventions.

My personal preference is to go with two columns for content. Dividing into more than two columns complicates fitting larger images within an article, and makes it more likely that long words or long URLs will cause visual problems with line justification and line splits.

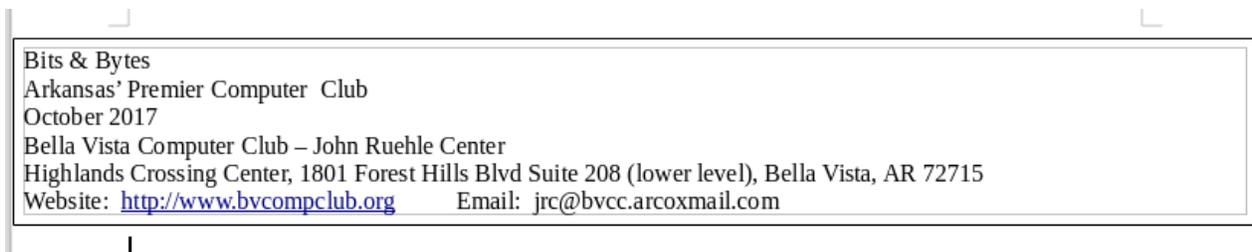
The Header

This is the place to start. Although it will take some experimentation and time to create, this is also the part of the Newsletter that will be relatively constant, with possible exception of date, and can be cloned for future Newsletters. I like the header to dominate and be a little wider than the default margins. I find a width of 7.65" will still print reliably, but you may want to verify that width will work if you have a specific printer you use to make hard copies of the Newsletter.

Start with a blank document. Then Insert→ Frame...

- Type: Set Width 7.65"
- Height "Autosize"
- Position Horizontal "Center"
- Vertical "Top", Anchor "To page"
- Borders: "all", Line Width "1.0 pt. (adjust to taste-- you may want to adjust "Spacing to Contents" as this determines the light-gray inset from the borders where heading contents may be placed)
- Area: may want to adjust Fill later
- Columns: should default to "1". This will give you an empty frame, almost full-page width, high enough for one line of text, but it will expand as content is added.

Start typing information into the frame. Which lines come first, font used, font size, left-right alignment are variable and subjective. This text should include Title, various organization information, date of newsletter, etc. Keep text that you might want to position/size separately as separate paragraphs (followed by "Enter"). Just keying in the basic information using default font and size choices gives the result that follows – not particularly impressive.



Now comes the experimentation part – trying out different fonts, font sizes, font effects (bold, shadow, etc.) until you find some combinations that appeals to you. Starting from nothing may take some false starts and an evolving design. In my case I was trying to come as close as possible to some historical versions of the Newsletter that had been produced with other tools, and used those as a guide. I finally settled on:

- Title: "URW Chancery L" size 60, bold, with shadow
- 2nd line "Liberation Sans", size 11'
- Date: "Liberation Sans", size 24, bold;
- Bella Vista... line: "Liberation Sans" size 14, bold;
- Highlands... line: "Liberation Sans" size 11, bold
- website line: "Liberation Sans" size 10

After right-justifying the date and adding several trailing blanks, and centering the next two lines, this gave the effect:



On the final line, I want the Website left justified and the Email right-justified, which can't be done automatically. The simple solution is to insert enough blanks to put the Email in the desired location. This is getting close. I would like to have just a little more space above the Website line. Select that line and format the paragraph: add 0.06 spacing above the paragraph.

We have an image that normally goes in the upper right corner of the heading that has black lines on a white background. Set the cursor at the end of the Title and insert the image. It won't go in the right place, but manually click and drag it to the upper right corner of the heading frame. To make things slightly more elaborate you can choose to modify the "Area" properties of the frame to include a light color fill, or in our case we have a lightly-colored bitmap background of our logo that we use on the web site which can be specified, resulting in the following:

Notice the white rectangle background around the image is not what was intended. We need to instead use a version of the image where all the white areas are transparent. This can be done easily with the free GIMP image manipulation utility (a tale for another day), by selecting all the white areas, inverting the selection, copying the selected pixels, pasting as a new image and exporting that as a PNG image. Deleting the original image from the heading frame and inserting the new version gives us the final version shown below. The fine guide lines showing the borders of the image will not be in printed or PDF versions of the document.



As one final observation on the header, the easiest way to update the Date in the header without upsetting the formatting is to insert the cursor somewhere in the middle of the existing date (to get the same formatting) type the new date, then delete the unwanted characters from the old date. If you delete the old date first, you will likely have to re-do all the font and size customization that was done for the date.



The Content

- Set the cursor below the heading frame, right click, select Page...
- Set the Page Style for left/right margins of 0.75" (or possibly as low as 0.5")
- Set Columns to "2". I like a black Separator Line of 0.25pt, but that's personal preference. You should probably also set a "Spacing" of at least 0.1" between columns to get some visual separation.

Articles may either be copied and pasted from some other source or manually typed into the newsletter starting with the left column. I would recommend using a consistent article heading style and a consistent font type and size – although it is sometimes useful to play with inter-line or inter-paragraph spacing, and perhaps even with font size to get an article to fit in the available space.

I would find a heading style that is close to what you want for article headings, modify the style to force the desired font, font size, and other heading options, and then consistently use that style for all headings.

For separating articles, I would recommend inserting a horizontal line (Insert → Horizontal Line). The action name is a little misleading because what it actually does is mark the current paragraph with a "horizontal line" style which causes the paragraph to have a bottom border drawn. That style can also affect paragraph font and size and line spacing, which is not usually what you want for a paragraph of text. So, the proper usage of the horizontal line (from painful experience) is: at the end of an article, press Enter, type one space (to get a non-visible paragraph of one space), and then Insert the Horizontal line at that point so it the bottom of that invisible "space" paragraph. You can edit the "Horizontal Line" style to increase the width of the horizontal line (it is the bottom Border) to make it more pronounced or a different line style, and you can adjust the amount of vertical space before and after the "Horizontal Line" paragraph.

If you want to begin work on the right column of a page before finishing the left, or if you just want to force the column break to occur at a better separation point, you can use Insert → Manual Break... and select "Column Break." You can similarly use Insert → Page Break to force text to begin a new page before the current page is full.

Working with articles with images can be tricky, because LO Writer likes to "anchor" the images to a paragraph which can limit how it can be moved. If necessary you can alter the properties of the image to change how it is anchored. When the image is selected, the anchor point is displayed (an anchor icon) and it may be moved to a different point in the article. Sometime attempting to move the image makes it fly to unexpected locations or even disappear, at which point "undo" is your friend. You can find many suggestions on-line about how to deal with images in Writer, but none of the solutions are very elegant or foolproof.

Highlands Crossing Center, 1801 Forest Hills Blvd Suite 208 (lower level), Bella Vista, AR 72715 Website: http://www.hvc.com/cl.us.org Email: jrc@hvc.com	
<p>HOW TO FIND US</p> <p>All meetings are on the lower level of the Highland Crossroads Center in Bella Vista. You may use entrance A on the West side or entrance C on the South side and take the elevator or stairs to the lower level. Turn left (West) to reach the General Meeting room, right for the John Ruelde Training Center. Additional information is on our web site.</p> <p>The NE Village House entrance to the lower level is no longer available for access to our rooms.</p> <hr/> <p>Force a column break</p>	<p>Start of new column</p>

Experience with this article showed that copying and pasting a single-column document into a two-column target does not handle embedded images well. You are better off saving the images separately, deleting any images copied with the document, and manually re-inserting the images at an appropriate point so that they get properly sized for the narrower columns.

Ernie's Mac Tips – September - November

By Ernie Cox, Purchasing, Green Valley Computer Club
September 2017 issue, Green Bytes - <http://www.ccgvas.org/> - Ecoxjr (at) cox.com

Ernie's Mac Tips

How to Remove Twitter Caches from iPhone and iPad

<http://osxdaily.com/2017/08/05/clear-twitter-caches-ios>

Broken iPhone Screen? Here's How to Repair & Get it Fixed

<http://osxdaily.com/2017/08/06/broken-iphone-screen-fix-repair>

How to Unsubscribe from Mailing Lists on iPhone and iPad Easily

<http://osxdaily.com/2017/07/13/unsubscribe-mailing-list-ios-easy>

How to reset and get into a locked iPhone or iPad

<http://appleinsider.com/articles/17/07/12/how-to-reset-and-get-into-a-locked-iphone-or-ipad>

How to Properly Charge Your Smartphone or Tablet

<https://www.techadvisor.co.uk/how-to/mobile-phone/how-properly-charge-phone-battery-3619623/>

How to Stop News Alerts on iPad & iPhone Showing on Lock Screen

<http://osxdaily.com/2017/08/10/stop-news-alerts-ios-lock-screen/>

How to Identify a Song Playing on a Mac with Siri

<http://osxdaily.com/2017/09/08/identify-song-playing-mac-siri/>

How to Disable Handoff on Mac OS

<http://osxdaily.com/2017/09/10/how-disable-handoff-mac/>

How to Find the 32-bit Apps on your iPhone or iPad that won't work in iOS 11 at all

<http://appleinsider.com/articles/17/09/19/how-to-find-the-32-bit-apps-on-your-iphone-or-ipad-that-wont-work-in-ios-11-at-all>

Using Undo To Take a Step Back

<https://macmost.com/using-undo-to-take-a-step-back.html>

Sending Stickers With iOS Messages

<https://macmost.com/sending-stickers-with-ios-messages.html>

How to sync music and playlists to Apple Watch with watch OS 4 & iOS 11

<http://appleinsider.com/articles/17/10/18/how-to-sync-music-and-playlists-to-apple-watch-with-watchos-4>

How to make iPhone texts and iMessages appear across all your Apple devices

<http://appleinsider.com/articles/17/10/17/how-to-make-iphone-texts-and-imessages-appear-across-all-your-apple-devices>

How to unlock your Mac with your Apple Watch

<http://appleinsider.com/articles/17/10/17/how-to-unlock-your-mac-with-your-apple-watch>

President's Corner

High-Tech Remembering

By Greg Skalka, President, Under the Computer Hood User Group, CA
October 2017 issue, Drive Light -- www.uchug.org -- [president \(at\) uchug.org](mailto:president@uchug.org)

As we get older, our human memory seems to fail us. For some of us, this seems to start at a relatively early age, while others have good recall into our twilight years. Sometimes we have a greater problem retaining short-term memories, like what we had for dinner the night before or where we left our car keys, but can recall in detail events of many decades ago. Most of us just slowly start forgetting things. Of course, a blow to the head or a stroke can degrade even the best of memories.

Our technology today is filled with memories of various kinds - volatile and non-volatile, fast and slow, large and small capacity. The SDRAM (synchronous dynamic random access memory) used for the main storage in most computers and smartphones is the ultimate in short-term memory. If power is removed, all the information stored in it quickly fades away. Flash memory (for small capacity applications) and magnetic media like hard drives (for large capacity) are non-volatile, and can retain their stored data for long periods of time without power. All of these memory types can suffer losses of data due to electrical, magnetic and cosmic ray abuse, and do also degrade over time just from normal use.

In these respects, the memories in our tech devices suffer from the same issues as our human, brain-based memories. Just as with our brains, semiconductor and magnetic memories lose their ability to reliably store information over time. Abuse to these memory devices, through actions like static discharge, extremes in temperature or mechanical shock (to a hard drive) can cause permanent damage, as a concussion or stroke does to a brain.

One means of information loss in our tech memories that does not really have an equivalent in the brain is in deletion. Information in semiconductor memories or hard drives can be deleted or overwritten. We humans don't really have a way to intentionally delete or forget information (this might be convenient for lost loves or humiliating experiences), though trauma may cause memories to be repressed or unconsciously blocked. In theory, therapy may be able to recover repressed memories in humans. In theory, there are also techniques that may be effective in recovering deleted files in semiconductor and magnetic memories.

Deleting a file from your computer (stored on a hard drive, or in semiconductor memory device like a flash drive or memory card) does not initially eliminate the data file, but instead removes the file's location from the computer's file system. In Windows, the deleted file goes into the recycle bin, from which it can be easily recovered. Even if the recycle bin is emptied, the file's data remains in the storage media until it is overwritten. Special software tools (data recovery software) can often recover these deleted files from hard drives, USB flash drives and memory cards. I recently had need of such software, as I accidentally deleted photos and videos from the memory card in my smartphone.

When my wife and I went on vacation to Nebraska to view the total solar eclipse on 8/21/17, I left my Windows laptop at home and instead traveled with my smaller and lighter Chromebook. For its main job, it was well suited - accessing the internet and viewing web pages while on travel. It was less capable at its secondary task, copying photo and video files from the many cameras we took with us to a mass storage.

With four still and four video digital cameras being packed for this trip, I did not want to bring the multiple memory cards for each camera that would be necessary to hold all the files we would generate over the week we would be traveling. On past trips, I'd simply copied the contents of the memory cards from the cameras to the hard drive in my laptop, and then erased the cards for reuse. Since the Chromebook has no large internal storage, I planned to use it to copy my photos and videos to an external USB hard drive I brought.

I practiced copying these files before we left, and this all worked well for the files on my digital still cameras and digital video cameras. For some cameras, I removed the SD memory card and used the Chromebook's SD card reader. For others, I accessed the camera memory through a cable between the camera and the Chromebook's USB port. I also copied the photos and videos from the memory card in my smartphone, also through a USB cable. Since I had switched the micro SD card in my phone to be a 128 GB card the day before we left, I was in no risk of filling it up and really did not need to copy from it, but I did it anyway to be consistent. This later proved to be a big mistake on my part.

I am very familiar with the Windows file manager, but not so much with the file manager in the Chrome OS. While copying the folders of photos and videos from my Samsung Galaxy J3 Prime, an Android-based smartphone, to the external USB hard drive late one night in our hotel room, I got an error message that some files did not copy. I should have stopped right there and then, but haste and late nights make waste. I decided to delete those incompletely copied folders from the hard drive and try again, but due to my lack of familiarity with the Chrome OS file manager, I accidentally deleted the photo folders on my smartphone instead.

In the panic of the realization of what I had just done, I doubled down on my error and immediately copied those folders back from my external drive to the smartphone memory card. After reviewing the photos now on the smartphone, I found many photos and videos, including all I had taken in the last few days on the trip, were missing.

Fortunately, I finally stopped and calmly took stock of my situation. I had deleted all the photos from my smartphone, but fortunately I had backups of all but for the last few prior days of my trip. The photos taken with my smartphone were mainly just supplementals; most of my photography was done with my digital cameras. There were only a few cases where I had lost unique photos not duplicated by my cameras, amounting to perhaps several dozen files. If those missing smartphone photos were lost forever, it would not be the end of the world for me, but I would still like to get them back. If I stopped further photography with my smartphone, I could try to recover the missing files when I returned home. Unfortunately, I had already copied back to the memory card the files I did have on the external drive, and so may have already overwritten some files, and thus lost them forever.

When I returned home, I started looking for a solution to my deleted file problem. A web search turned up many software options for file recovery from memory cards. There were a few programs that were free, but many were not. I then recalled a program I had seen demonstrated at one of the Southwest User Group Conferences. I believe it was Terry Currier of the WINNERS group (WINdows usERS) that gave the presentation, and one program he recommended and demonstrated was Recuva. I decided to make this attempt with something I had seen, rather than an unknown.

Recuva is produced by Piriform (www.piriform.com), the same company that makes CCleaner. Recuva comes in a free version, as well as a Pro version for \$19.99 (both as downloads). My recollection was that Terry used the free version, so I downloaded it and installed it on my Windows 7 laptop. To make things as simple as possible for Recuva, I removed the micro SD card from my phone and put it in an SD adapter I could plug into my laptop's memory card reader, rather than connect through a USB cable on the phone.

When Recuva starts, it uses a wizard to simplify the process, though you can easily skip it. Being relatively unfamiliar with the program, I used the wizard, which asks just a few simple questions of the user. The first wizard screen asks you to select the type of files you are trying to recover. Since it would not allow the selection of multiple types (pictures and video), I selected "all files". In the next screen, I specified the location of the SD memory card (drive letter). The final screen had a start button, which initiates the search for deleted files. It also has a check box for "deep scan", which I skipped initially.

The first pass took only a few minutes and found 32 files. I selected them all to be copied to a folder on an external hard drive. I examined the folder and found the files recovered were all JPEG photos, almost all from before my trip, and none of the ones I really wanted.

I ran through the wizard a second time, this time with the deep scan selected. It took about two hours, but this time Recuva found 351 files. I had it save them all to a second hard drive folder. There were a lot of files that I already had from back-ups, but there were also the JPEG and MP4 files that I was looking for. It appears that Recuva was able to recover all of the missing files that I could remember.

It will take me a while to sort through them and remove the duplicates, but between the back-ups and what Recuva recovered, I believe I did not lose a single file in my accident. Now I can view those photos and videos and relive those moments. I'll be more careful in deleting files with my Chromebook in the future, and I'm sure glad Recuva works so well and is there when I'm not so careful. I sure wish there was a Recuva program for the human memory.

QCS Review: Scams, Fraud & ID Theft, Part II



presented by Cpl. Hank Jacobsen, Davenport Police Department Crime Prevention Unit
By Joe Durham, Editor, QCS QBits -- Quad Cities Computer Society, IA - Joseph895_us (at) yahoo.com
by Joe Durham

At our August meeting, Cpl. Hank Jacobsen presented Part II of his guidance for living in the 21st century and protecting ourselves from criminals out there who now use technology to advance their nefarious schemes.

In recent months, the story of crimes has become a bit more prominent on TV. Hank described the rash of car thefts that have occurred in our area. These thefts have been committed by kids 12 – 15 years of age.

The three pillars of crime were observed by these kids:

- 1) Desire
- 2) Ability
- 3) Opportunity

We don't have control of points 1 & 2, but we do have control of point 3. It is required of us to always lock our cars. The responsibility is on us. He reminded us not to leave any important items in view in our cars: our smart phones, our key fobs, our purses, our laptops or our garage door openers.

These kids operate in groups and go down the street trying cars. If it is locked they just move on. It is a waste of time. They look for the one car that is unlocked and go from there. Once they find that car they can open your garage door if the door opener is there, or steal your laptop if it is on the seat. Once in the garage they have access to everything there, and usually have access to the home from the garage via the unlocked access door and they continue their way of theft. So, it is a simple act: lock your cars, and take away item 3, opportunity.

In the electronic world how do you deny criminals the way of opportunity? First do not share any unsolicited personal information with anyone. This means emails, over the phone, at your door.

Hank mentioned that are times when you do submit personal information: apply for a mortgage, medical insurance, opening a bank account. In these instances, you are submitting the information not the other way around.

He described that much of our personal lives are discoverable on the internet: our names, and our mailing address. However, thieves are looking for that key that will unlock your funds. And this key is your social security and Medicare number.

So, do not carry these cards with you at any time. If organizations and institutions need this data they now usually will ask you verbally for the last four digits of your number.

Another item not to carry with you: personal checks. Thieves will often work together. One person will distract you while another will take just one check from your checkbook. Once they have that they have your account number and bank routing number. It is now easy for them to go to a bank drive-up, make a small cash deposit with this access. Banks usually don't ask for an ID on deposits. Next the thieves will "spontaneously" note that they need some cash for something and then make a large withdrawal with that same information.

Hank noted that now telemarketers will spoof local area code numbers to make you think that a call is local. If you don't recognize the number don't answer it. If it is someone you know, or a party that is legitimately inquiring, they can leave a message on your answering machine. Like locking a car. Just don't answer. Please hang up. The thieves are fishing for that one person to accept their call and give you the information.

If you do lose your credit card, call your credit card company right away, you are only liable for \$50 if reported promptly. The credit card company will gladly issue you a new card and freeze your old one.

Hank did not recommend the use of debit cards. These cards are essentially cash from your account. If something goes amiss you are out that money and cannot get it returned.

As he described the safe use of credit cards, Hank mentioned that in our area and across the country there are credit card "skimmers" that are placed, usually on unattended ATM machines.

These skimmers will capture your credit card information and contain a camera to record your password access. Once the bad guys have this information they can do whatever they wish.

His advice, in this case, was to frequent places that monitor their ATM use: your bank for example. If you do have to use an unattended ATM machine, gently but physically tug at the ATM entry box. If a skimmer is attached it will often come loose and you can stop right there before you do further damage to your personal finances.

The state of Iowa requires that a seal be affixed to ATM entry points. If you see a broken or loose seal, that is an indication that something is amiss. Don't use it.

Do not use a simple easy to remember password: like 1234, your pet's name, etc. Hank mentioned that you can Google commonly used passwords and you can be sure that the bad guys do to. If you use a common one your account is compromised.

He recommends that you use a password safe program that has one main password that you remember and then it creates complex passwords for each online site you visit.

Additionally, you can protect your online Identity by requesting a free credit report from the three major credit reporting agencies. He advises that you use a different request from one every four months. The firms are Equifax, TransUnion, and Experian. Here is the government website to accomplish this goal: <https://www.usa.gov/credit-reports>

For your personal effects and electronic devices, you can additionally protect yourself by making a list of all the serial numbers. Hank mentioned that all pawn shops are required to submit serial numbers of items committed to their stores each day to the police department.

The QCS would like to thank Hank for his fine presentation. By using a bit of common sense, to stop and think before responding, and apply his practical tips we can prevent ourselves from becoming another victim of crime.

Be Prepared

***Addendum to Cpl. Hank Jacobsen's Remarks
Submitted by Jim Buche, QCS Director at Large***

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc.

You will know what you had in your wallet and all the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

But here's some critical information to limit the damage in case this happens to you or someone you know. As everyone always advises, cancel your credit cards immediately, but the key is having the toll-free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily. Immediately file a police report in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never ever thought to do this)

Call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#. I had never heard of doing that until advised by a bank that called to tell me an application for credit that was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen.

Two tips from the Los Angeles Police Department: If the theft is not in your local police department's jurisdiction, file another report with your PD when you get home.

Also, create a script of exactly what happened so when you call / e-mail to report the theft to various organizations, you don't forget something critical and the reports are all the same.

Judy T aylour

What do you do with your Computer – Besides shopping?

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A long time ago, circa 1980, when personal computers first made their appearance, there was very little that us ordinary citizens could do with them. But as they found their way into the hands of some very smart people, who were also practiced in the art of programming, useful programs, or what we now call Apps, started to appear. You may have a slightly different view, but to my recollection, replacing the typewriter was the first "killer app" that appeared. Word processing took advantage of the computers capabilities and allowed many people to create works of literature quickly, accurately and by themselves. Over time, word processing on a computer completely replaced the typewriter and the many thousands of people it took to keep them operating; the typing pool disappeared. Many people were caught off guard. Because many people always had a person to create their inter-office memos, they never had to learn to use a keyboard. (Fortunately, I was forced to take a keyboarding course in the 9th grade. Its value became quite evident later when I had to use a keypunch machine to create lines of source code for a main-frame computer.) So, now with word processing available,

most people could create their own inter-office memos and eventually turn those memos into emails (initially only within the company). Email was one of the next “killer apps” to appear. These early applications started before and without the benefit of the internet.

But before we get to the internet, there were many other “killer apps” that became part of computing. Here’s a brief walk down software memory lane.

-- Spreadsheet software started as VisiCalc and evolved thru SuperCalc, Lotus 1-2-3, MultiPlan, and finally to the current Excel.

-- Graphics software, software that allows one to manipulate images on the computer, came on the scene early and now is represented by Adobe Photoshop, CorelDRAW, Microsoft Paint, and probably some others that I am not familiar with.

-- Presentation software, that provides a sequence of slides for presentation before a large group, became a popular addition to other software used in an office setting. Presentation software is currently dominated by Microsoft’s PowerPoint.

-- Photo Editing software became popular after picture file types, like .jpg, .png, and .bmp, were invented, around the mid-nineties.

-- Music player software became available after the invention of music file types, like .mp3, again, in the mid to late nineties.

-- Video player software also arrived in the nineties, with the invention of video file types like mpeg-1, mpeg-2, and mpeg-4.

Boy, the nineties were a busy time for inventing useful computer file types.

-- Database software was also another “killer app” that came on the scene in the late 1980s and early 1990s; remember dBase II, or FoxPro, or Paradox.

Communications software and the internet changed everything. They allowed computers to communicate with other computers which allowed people to take advantage of computers that were in remote locations. Networking software made computer to computer communications possible. Networking software, which was initially an addition to the Operating System, eventually became, and is currently, an integral part of the Operating System. In the very early nineties, the World Wide Web appeared and with it, browsers. Browsers are another “killer app” and are what give us the ability to visit any website on the internet. You may remember some of the first browsers; MidasWWW, Lynx, NCSA Mosaic, Internet Explorer, Netscape Navigator, and Opera. Safari, Firefox, and Chrome came along a little later. It’s through using the browser that you can get to all those wonderful retail sites for shopping on the internet.

So, early on, before the internet, the answer to the question of what you will do with a computer was simpler and was probably one of the following: Word processing, Graphics manipulation, Database development and uses, Communications. The uses were pretty limited. But today, there is a much wider choice of activities to answer the question. The computer is a very versatile machine and today you could be using your computer in many ways, to accomplish many different things, such as:

- 1) Keeping in touch with your friends and family using email or social networking apps.
- 2) Watching movies or videos, (that you have purchased, borrowed, or created), on your living room big screen TV.
- 3) Watching movies that you are streaming from the internet (Netflix, Hulu, YouTube, etc.) on your living room big screen TV.
- 4) Listening to music, from your local music database of tunes that you have purchased or “ripped” from CDs or converted from older tapes or vinyl.
- 5) Listening to music that you are streaming from a cloud music source (server) like iTunes, Pandora, Google Play Music or Spotify.
- 6) Organizing your picture database so you can locate a particular event or specific picture.
- 7) Showing certain photos, from your picture collection, to your family and friends, on your living room big screen TV.
- 8) Fixing the exposure on some of the pictures you recently took with your smartphone.

- 9) Creating "Movies" of your latest vacation from the pictures and video clips you took with your camera or smartphone, while on vacation.
 - 10) Managing your home family finances using a few basic financial spreadsheets, or a financial software App like Quicken or MSN Money.
 - 11) Scanning old paper pictures to create a pictorial family history.
 - 12) Scanning documents to create a database of important documents for your estate or your children.
 - 13) Writing your own personal history to pass down to your children or other family members.
 - 14) Checking your calendar for today's activities or to see if you can make an appointment for 2 o'clock, in three weeks.
 - 15) Reading or keeping up with the current news.
 - 16) Checking on your financial accounts.
 - 17) Checking on the stock market, or a particular stock, or trading stock in your brokerage account.
 - 18) Sharing 200 pictures of the wedding you recently attended, with other wedding attendees using your OneDrive cloud account.
 - 19) Researching "hip injury" using Google because of a twinge you noticed when you woke up this morning.
 - 20) Checking "The Computer Club's" website to see when the next "File Explorer" class is scheduled.
 - 21) Writing an article for the next month's newsletter.
 - 22) Creating a PowerPoint presentation to give at the next club meeting.
 - 23) Backing up your computer so your very valuable data will never be lost.
 - 24) Playing the latest shoot-em-up, or "brain training" game.
- And finally,
- 25) Shopping on the internet.

One reason for knowing what you do with your computer is to help you decide on what computer to buy, or more importantly, how much computer you may want to buy, the next time you purchase a computer. You don't really need the fastest computer around if all you are going to do is shop on the internet, a Chromebook might even be appropriate.
