

# MOTHERBOARD

A Publication of the Computer  Users Group Of Redding, CA

Volume 2015, Number 11

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

November 2015

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## YOUR C.U.G.R. PRESENTS

4th Tuesday, Nov. 17, 2015, 4 - 6 PM

**{Note! Change Of Date In November!}**

*Happy Thanksgiving!*



**Guess who's coming by for a pre-Christmas gift show!**

**Frank Tona**, of course! What is the Christmas season without our guest star from Crown Camera showing up in November?

He'll be bringing the newest digital goodies to catch us up on with his personal expertise and usual humor. I think he get's a big kick out of visiting our senior playpen every so often. So don't miss out on this meeting!

### Door Prizes

**1. Micro 64 Gig SD Card with Adaptor. \$30 Value!**

**For Cameras, Cell phones, GPS, Mp3s, & PDAs**



**2. 32 Gig Micro USB Flash Drive**



**3. \$15 Cash Envelope!**



One free ticket to each member at the door!

**3:30 Board Meeting  
4 pm Social & Business  
& 4:30 Presentation**

**Social time & club updates. 4:30 Presentation**  
Sign in at the Greeting Table and pick up your name tag and please leave it in the Tag Box when you leave. Also please stay and help reset the tables to the Library's original arrangement.

**Future Meetings**  
December 15th is the Christmas Party  
January 26, is to be announced.



### CUGR Calendar

**CUGR Board Meeting**  
During General Club Meeting Nov. 17, at Redding Library in the Community Meeting Room.

#### Beyond Basics

10 AM, Saturday, Nov. 21,  
Weekly, Thur. 1-3 PM  
Jane Quinn SIG Leadr  
Windows 7, 8, and 10.  
Multi-Media prgs., Photo Editing, eMail, Cloud software, Google prgs.

See back page for more SIG information

**GENERAL MEETINGS ARE at the Redding Library**  
1100 Parkview Ave,  
off Cypress in the Community Room.  
**OFFICIAL WEBSITE IS**  
<http://cugr.apcug.org/>

For more information call any Board member listed on Page 2.

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# Club Information

Club Website: <http://cugr.apcug.org/>

## Club Mentors & Sponsors Members Volunteering To Help Members!

**Fred Skill, 243-3557, Sfskill@shasta.com** **Bill Ball, 275-4632, bcard9@charter.net**  
New Users, Free Library PC Classes,..... Hardware, Software, MS Windows XP & 7  
Spread Sheets.....

**Jane Quinn, 365-0825, jqquinn7427@gmail.com** **Colly Lord, 224-1633, johnclord@charter.net**  
MS Windows 7, 8 & 10, Photo/Video General PC Help After Work Hours.....

Editing, Internet, Cloud Software, Google Apps. **Judi Ball, 275-4632, jebed@charter.net**  
DTP, Graphic Prgs .....  
Photo Editing .....

## Board of Officers and Directors

**Jane Quinn** ..... **President** **Bill Ball** ..... **Dir.**, Mentor  
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**jqquinn7427@gmail.com** ..... **365-0825**

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**Mario Quinn**..... **Treasurer** **Jeanie Richardson Dir., Photographer**  
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**Ginny Wall** . Acting Secretary, Name **Refreshment Help Needed!**  
Tag Manager, Dir. **This is a volunteer effort for one meet-**  
Tootseylou@aol.com.....547-5104 **ing to pick-up and deliver coffee & cook-**

**Jan Brockett**..... Membership, **Dir.** **ies, paid for by the club.**  
jbrockett444@yahoo.com.....246-4721 **By November, Bernice Bennett, Margot**

**Judi Ball**..... Editor, **Dir.** **Letendre, Lyle Van Norman, and Jolayne**  
jebed@charter.net.....275-4632 **Williams have volunteered. But we need**

## Motherboard Newsletter Staff

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## Motherboard Newsletter Policies and Deadlines

The *Motherboard* newsletter is published monthly by the Computer Users Group of Redding, PO Box 494778, Redding, CA 96049-4778. The CUG is a 501(c)(3) non-profit corporation. Subscriptions are included in the \$25 annual membership fee. The purpose of the newsletter is to inform members of upcoming events and provide information about the use of IBM compatible computers.

**Disclaimer:** Neither the CUG, its Officers, the Editor, nor the newsletter contributors assume any liability for damages incurred due to the use of information provided in this publication.

**Reprints:** Articles from this newsletter may be reprinted by other user groups if credit is given to both the author, CUG and the *Motherboard*. Mail a copy of the newsletter where the article is reprinted

to the Editor at the address in the first paragraph of this text.

### Personal Ads For Members:

Requirements are:

1. Advertiser must be a member.
2. The item must be computer-related.
3. The ad must be received by editor J. Ball by the *monthly date of the board meeting*. Sorry, no exceptions.

Other terms must be approved by the club's Board of Officers and Directors.

**Article Submissions:** All articles and reviews must be submitted to J. Ball by the *Monday of the monthly Board meeting* (see Page 1 for date.) Sorry, no exceptions.

**Motherboard Editor** reserves the right to make corrections and deletions in all articles in the interest of grammar, style, and space.

# President's Message

It's your club. Your input is of value to it.

Fred Skill joined me for the presentation on holiday projects. Fred told us about helpful traveling websites for seniors. This got us into a great discussion of staying at unique alternatives to hotels, example: <https://www.airbnb.com>. I demonstrated how easy it is to make address labels for our holiday cards with <http://www.avery.com>. The idea came from Carol Skill. Since then, I found another member who has been using this source for the past 2 years! for her holiday mailing. It is amazing how much all of you know. This is why I will continue with this club. I'm forever learning something from you. I don't know "what I don't know". So how can I ask the question? But listening to members and the constant sharing makes this a great group!

This leads me to ask this question of you. Do you have a computer related tip or device related tip to share? For example, at this meeting Bill Ball told us how to quickly edit the size of a font while in Word. (On the toolbar, highlight the Font Number [example; font size is 12], now type a number you want to use instead of the number that is there. And if there is no font number, you can still type in the number you want. Type, for example, 20.5, and instantly your font size is switched from the original to font size 20.5. There are no half sizes, but this trick let's you get away with any point size, such as 12.2, or 15.8, etc. Try it, it really can come in handy.)

Got a tip like this to share? Or any senior related tidbit. I remember several months ago Colly Lord shared his knowledge about LED lights that saved money. And Robert and Betsy McCarville shared information about their home security camera. You can either write it yourself for the newsletter and send to the editor via email, or contact me and I will help you get that tidbit out to the group. Catch Marlene Robinson's article on Page 7, she has been busy writing tips about Windows 10 to share in the Motherboard.

Do you have some ideas about upcoming presentations? The Board

*Continued on Page 2*

# October Meeting

Jane Quinn & Fred Skill headed an audience participation discussion of whatever came to mind. And the subject of address labels came up, so heads came together and Jane gave a great first time and on-the-spot demo of how to obtain and use labels sold at office supply areas about town and then how to set up the PC to print exactly what you want.

There was more and it turned into a very good meeting.



## Refreshment Help Needed!

We all enjoy the coffee and cookies provided by the club at each meeting, but we need volunteers to pick up these items at a store on their way to the library for one or two meetings a year.

To date, Bernice Bennett, Margot Letendre, Lyle Van Norman, and Jolayne Williams have volunteered. But we need others to help for the up-coming months of 2016. If you can help please let me know at 365 0825.



## Congratulations To Our Winners!

*Margot Lintendre won the One Terrabyte External Drive! And now Margot knows she can win!*



*Patty Carlyle won the Keyboard & Mouse Combo! The prize looks bigger than Patty!*



*Ed Beaulac won the \$15 Cash Prize. He left early, but we had his ticket!*



## Welcome Renewals

*Bill & Judi Ball*  
*Ed & Mary Anne*  
*Beaulac*  
*Eugenia Hoodman*  
*Ardon & Anna May*  
*Dawson*  
*Jane & Mario*  
*Quinn*  
*Jean Richardson*  
*Jerry Hurley*  
*John Aubuchon*  
*John Brooks*  
*Jolayne Williams*  
*Lyle Van Norman*  
*Marge Stewart*  
*Patricia Bland*  
*Pat Liebert*  
*Phil & Wisela*  
*Araham*  
*Richard Marx*

## PRESIDENT'S MESSAGE

*Continued from Page 2*

is contemplating having a Q & A session on Windows 10. Discussing quirks about Windows 10 that members have discovered, but not everyone has 10, so we would like to know if this is still of interest to the membership in general.

I want to thank Lyle Van Norman for bringing the refreshments. I also want to thank Jeanie Richardson for taking photos. And thanks to Jan Brockett, our membership chairperson, she reported most of you have renewed. Thank you for that. I'm so happy to know we will be continuing on for another year.

See you November 17th the 3rd week in the month because of the upcoming holiday. And board members remember to join me at 3:30 on the 17th.

Jane Quinn

## Officer & Board Elections

*PCUG Of Redding, CA*

It is time for our election of new officers and board members. Election takes place in November of 2014 and new officers begin in January, 2015.

We need your help by volunteering for an office position, please reply to any board member listed on Page 2, or at the October meeting. Please keep in mind that the more you and others do to help, the better our club is for all members. We may be losing our organization if we don't get some folks to relieve those already in office for two years, and some many years more.

### DUTY DESCRIPTIONS:

#### PRESIDENT

Lead club meetings and board meetings.

Skills Required: Dependability, commitment, and genuine interest in the club's survival. And basic

computer skills, such as e-mail and basic word processing.

#### VICE PRESIDENT

Cover for the President in his/her absence.

Skills Required: Dependability, commitment and genuine interest in the club's survival. And very basic computer skills, such as, e-mail and basic word processing.

#### TREASURER

Receive all monies due the CUG from all sources.

Skills Required: Dependability, basic checkbook balancing skills, commitment and genuine interest in the club's survival. Computer skills are not necessary.

#### SECRETARY

Attend all board meetings and record the minutes.

Skills Required: Dependability, commitment and genuine interest in the club's survival. And ability to and use e-mail.

**We welcome all questions.**

**Sincere thanks for taking a moment to read this and please help.**

## About Google Drive And The Cloud Software

*Jane Quinn, CUGR President and SIG Leader, [jqquinn7427@gmail.com](mailto:jqquinn7427@gmail.com)*

Our SIG group has studied the Cloud Software. Ironically, it's was about the same time period that Microsoft launched Office (\$99 yearly fee ) for the iPad that has a similar feature as the Google Drive we we're learning. Google Drive is FREE and you can create documents, spreadsheets, presentations, etc. at no extra cost. (Note the example of the Cloud window on Page 10.

There are some areas I have read that MS Office for the iPad and Tablet fall behind Google Drive, such as collaborating. I have used this feature to collaborate with colleagues. And I find it so effective. During class we successfully started uploading Documents and learning which features are best to use in the Cloud.

For example, through my own efforts I have learned to upload PDF file as is, and not allow Google Drive to alter them to Google type documents. It does some strange things. In particular when there are imbedded pictures in my project. And I have stayed away from the Drive software that was installed when I activated Google Drive, because I found it useless to have duplicate versions on my hard drive when I am certain it's safely in the Cloud and I can access it.

I want to sing some praises about our club member Fred Skills. I'm so grateful he's a member of our club. Recently I was handed a Large Project that requires me to use a Spreadsheet. In

*Continued on Page 10*

## Windows Lab - Adware

Phil Chenevert, a CCCC member and instructor for Computer Lab Workshops, Cajun Clickers Computer Club, LA, March 2014 issue, Cajun Clickers Computer News [www.clickers.org](http://www.clickers.org), [ccnewsletter\(at\)cox.net](mailto:ccnewsletter(at)cox.net)

**DEFINITION** - 1) Generically, adware (spelled all lower case) is any software application in which advertising banners are displayed while the program is running. The authors of these applications include additional code that delivers the ads, which can be viewed through pop-up windows or through a bar that appears on a computer screen. The justification for adware is that it helps recover programming development cost and helps to hold down the cost for the user.

Adware has been criticized because it usually includes code that tracks a user's personal information and passes it on to third parties, without the user's authorization or knowledge. This practice has been dubbed spyware and has prompted an outcry from computer security and privacy advocates, including the Electronic Privacy Information Center.

Noted privacy software expert Steve Gibson of Gibson Research explains: "Spyware is any software (that) employs a user's Internet connection in the background (the so-called 'backchannel') without their knowledge or explicit permission. Silent background use of an Internet 'backchannel' connection must be preceded by a complete and truthful disclosure of proposed backchannel usage, followed by the receipt of explicit, informed consent for such use. Any software communicating across the Internet absent of these elements is guilty of information theft and is properly and rightfully termed: Spyware."

A number of software applications, including Ad Aware and OptOut (by Gibson's company), are available as freeware to help computer users search for and remove suspected spyware programs.

The Chrome browser has a neat plug in called ABP that blocks almost all ads.

## Bits And Pieces

by Rush Blodget; *IMB/PCUG of Redding*, [rblodget2@yahoo.com](mailto:rblodget2@yahoo.com)

How to Protect Yourself in Cyberspace: Professor Rosenzweig has many suggestions on protecting yourself in your cyberspace activities.

As to passwords, he states that the most common password used is "password". Consider using a password safe or identity safe. Professor Rosenzweig suggests a person use a very strong password for bank and brokerage accounts and that they make changes to those passwords frequently.

One must also have a firewall and intrusion system set up.

Apple was targeted less when they had a smaller percent of the market now that they have grown, they are targeted more frequently.

Several researchers recently developed an Android App that they call Placeraider. It has a new variety of supersensitive sensors that can identify a voiced transmission of credit card numbers and also reconstruct a virtual environment in 3D by assembling multiple pictures taken randomly of a room, or critical area.

Prof. Rosenzweig also warns about Phishing – how the bad guys have now perfected phishing to a point where it is almost impossible to tell a false site from a real one and he thus recommends that one always seek out the home page of a site yourself rather than one that suddenly appears.

Moving a file to the recycle bin does not mean it is gone. Professor Rosenzweig uses a program called Eraser that finds sensitive data and overrides it with random jibberish so it can't be recreated.

Be careful how you visit sites: http means hypertext transfer protocol and https means hypertext transfer protocol secure. Your system automatically encrypts your transmission back and forth when you browse the internet on as https site.

Encryption: Save all information in a "so-called" computer safe such as an encryption program. There are many out there, such as TrueCrypt, Roboform, MyINFOSafe etc.

Cookies: Using a cookie cleaner every so often is helpful to help clean out cookies that keep track of your internet habits. Your browser may be slower afterwards, but you will have more privacy.

Browse anonymously: There is a free software program called Tor (Torproject.org). Tor software is used worldwide to encrypt wireless communications and help to conceal originating IP addresses.

Don't engage in any confidential activity on unencrypted connections, such as at a coffee house as the hackers can pick this up.



## How To Set Windows 10 Privacy & Security Options

Sandy Berger, *CompuKISS*, [www.compukiss.com](http://www.compukiss.com), [sandy\(at\)compukiss.com](mailto:sandy(at)compukiss.com)

Windows 10 has many Security and Privacy options that you can quickly and easily change. In fact, you have more control over these options in Windows 10 than you do in most other operating systems. Want to get started? Just follow these simple instructions.

Once Windows 10 is up and running, you can still set many of the Security and Privacy options. Just click on Start and go to the Settings, then click on the Privacy control panel icon.

You will see a long list of options and you can turn each of these off if you like.

In the Privacy area you can even quickly turn off the camera, microphone,

and location information. And you can stop sending some information to Microsoft. Click on "Manage my Microsoft advertising and other personalization info" and you will get more information on how that works and also get the ability to turn off targeted ads.

Actually Windows 10 gives you more control of the privacy options than most other operating systems. As far as privacy goes, Windows 10 is no better or worse than many of the other operating systems that you use on your other connected devices. Yet, if you use Windows 10, you should check out the Privacy and Security options.

## Beyond Basics SIG Update

by SIG Leader Jane Quinn, [jqquinn7427@gmail.com](mailto:jqquinn7427@gmail.com)



Thursdays, 1-3 pm, you're invited to join us at the Senior Center in Anderson for a computer session in the classroom. For special projects I will give individual help at 3 pm. Contact me before to ensure I set aside time to devote to your project. *You can also connect to the classroom at high speed internet through SKYPE. ID is AAASCO2009.*

*Our next monthly Multi-Media SIG is November 21. For directions contact me via e-mail above or phone, 365-0825.*

Currently within our SIG group, and on a regular basis in the classroom (see back page for detail), we are studying Windows 10.

I will answer one question about OneDrive that is the cloud service for Windows 10, came up recently: How can a person use OneDrive to share their photos with their family and friends? And, is it possible to sync files and folders across devices?

Yes, you can sync it with your phone or other devices with this MS version. Simply get the OneDrive App for that device. Install it and it will work with the OneDrive Cloud. If you don't have One Drive yet, you can download and install it even before you decide to upgrade to Windows 10. Save it to your computer. Then when the "get started window" appears sign in to your Microsoft account. If you don't have one, just create it. You will have the opportunity to sync all your files and folders on this PC or you can choose which folders to sync. You can have all files sync, but this will take up more space on your computer.

To get OneDrive to appear in the Action Center, or the lower right side of your taskbar enter Settings, then select Settings, now Go to System > Notifications & Actions.

Do any of the following:

- Turn notifications on or off for some or all apps.
- Choose whether to see notification banners when a notification arrives. Uncheck the See All Apps, and make your individual selections.
- Choose the quick actions you'll see in the action center

Once you choose to see the One Drive folder in this area, you can quickly access it with one click. It is already added to the Favorites folder as well. Another great feature within Onedrive on-line (<https://onedrive.live.com>) is that you can create actual Word Documents, Excel Spreadsheets, and Power

Point Presentations. The Power Point for example, takes you to a limited version of Power Point. But it is very similar to the actual version. You can add pictures, clip art, sub titles, shapes and a limited version of animations. However, when done, you can actually present it as if you had the real Power Point program. Google drive does the same, but the difference is these are real Word documents and real Power Point presentations. So you can pass them along to other MS users. You can then save it as a Power Point File on your PC as well as keeping it in the cloud on OneDrive. It will open in the Power Point program the same as the word document you created here in the cloud, it too will open in Word.

Sharing Photos is just as simple. This is all done in the Cloud. After you sign into your account on the internet ([onedrive.live.com](http://onedrive.live.com)) you will see all your photo & video albums. Right – Click the photo album which you want to share in your OneDrive account & select "Share" option. An "invite people to" window opens. Enter the email address(es) of your family and friends and a message to share the link. You will see 2 options.

1. Recipients Can Only View.
2. Recipients Can Edit.

Make your choice. The last setting is to choose if they need to sign-in with their Microsoft account. This is clearly better than Google+, or Flickr. The Google+ version you need to make a Circle of friends without Google accounts, then share your photos with them. Or copy the created share link and paste it into an eMail message. A bit more complicated than OneDrive sharing.

In the future, if you decide you like using OneDrive verses Picasa to share your Photo Albums you can. Simply download that Album from Picasa to your PC , next log into One Drive on

## \$\$\$ 50/50 Cash Raffle! \$\$\$ This is The Next CUGR Drawing in December

The "50/50" stands for whatever cash is raised will be split between two ticket holders.

Tickets will sell for \$5 each, or 3 tickets for \$10. And you need not be present to win. So be certain that you print your **name and phone number** on the part of the ticket(s) that Jane will use for the drawing. And be sure to keep the stub for proof at time of drawing.

Tickets may be bought during all meetings up to time of drawing in December 2015, or during any of Jane Quinn's classes, or by mailing a check to Jane. If you mail the money to her, Jane will assign tickets and hold them for you until the drawing in December.

The next drawing will be at the Christmas Party in December.

[jqquinn7427@gmail.com](mailto:jqquinn7427@gmail.com)  
phone: 365-0825

There are no door prizes during the July Social or December Party.

(By the way, the Quinn's are not participating in the drawing.)

**Good luck to all!**

line. Now "Create" an Album, then "Upload" your Picasa photos by pointing to that folder you just downloaded on your PC. It's that easy.

Hope to see you at the next General Meeting for a great time with Frank Tona from Crown Camera.

# R's Ramblings

Marlene Robinson, CUGR Member, mm-kids@att.net

## WHAT'S NEW AND/OR IMPROVED IN WINDOWS 10?

Hopefully, this article will pique your interest regarding Windows 10. You can upgrade from Windows 7, 8, 8.1, XP, and Vista. XP and Vista require a clean install and the others upgrade. In each of the following categories, I am including an overall description and some of the unique things which can be accomplished. Throughout Windows 10, you can customize/personalize settings, etc. \*Text in italics is, in my opinion, something exciting and fantastic for the user.

**Continuum** – refers to the function of Windows 10 where you can start something on one Windows 10 device and then continue working on it on another. For instance, you could start a letter in Word on a desktop computer, save it, and pick up where you left off on the Microsoft tablet, Surface. *Continuum works between desktop computer, laptops, tablets and Windows phones.* (1)

**Start Button** – The left-hand side of the Start Menu contains links to frequently used apps and a list of quick links to items such as the Power button and All Apps. The right hand side of the Start Menu is where apps can be pinned so that they are always available. This is displayed as a collection of large, colored, tiles. (1)

**Task View** – a new feature in Windows 10 is the Task View option. This is located on the Taskbar and can be used to view all open apps and add new desktops which displays as more than one window. (1)

**Notifications** – In the modern digital world there is an increasing desire to keep updated about what is happening in our online world. **The Notification Panel (Action Center)** can be used to display information from a variety of sources, so that you never miss an update or a notification from one of your apps. (1)

**Cortana** – the Windows Phone assistant shows up in Windows 10 as a search pane on the left-hand corner of the taskbar. You can either start searching the Start Menu or trigger it by saying 'Hey Cortana.' That gets you apps you have installed, documents you have access to, apps you could install from the Store, search results from the web and a range of other information. (2)

**Quick Access** – v This section of the File Explorer can be used to view the items that you have most recently accessed and also to pin your most frequently used and favorite items.

**One Drive** – this is the cloud service for Windows 10. Cloud computing is now a mainstream part of our online experience. This involves serving content to an online server connected to the service that you are using i.e. through your Microsoft Account. *You can then access this content from any computer, using your account login details and also share it with other people by giving them access to you closed service. It can also be used to back up your files, in case they get corrupted or damaged on your PC.*

**Photos** – view photos in the Photo app. Click on the **Collection** button to view all of the photos in the Photo app, arranged by date.

Click on the **Albums** button to view photos from specific albums. This includes the **Camera Roll** which is composed of photos that have been taken with your computer's camera or copied into this folder from another location.

**BEWARE:** The albums displayed are taken from those stored in the specific folders in File Explorer (by default, the Pictures library). However, the Photos app displays what it thinks are the best photos in the folder, thus creating its own album. (1)

**Editing Photos** – I'll list a few—Basic fixes (rotate, red eye, crop), filters, contrast, brightness, and effects.

**Edge Browser – Microsoft Edge is the new browser. Internet Explorer is also included in Windows 10.** The Microsoft Edge browser has a number of performance and speed enhancements from IE and it also recognizes that modern web users want a lot more from their browser than simply being able to look at web pages. *It includes a function for drawing on and annotating web pages, which can then be sent to other people as screenshots.\*There is also a Hub where you can store all of your Favorites, downloads, and pages that you have selected to read at a later date (Reading List) which can be read on or offline.\**

**Reading View** – Modern web pages contain a lot more items than just text and pictures, etc. At times this additional content can enhance the page, but a lot of the time it is a distraction. *If you want to just concentrate on the main item on a compatible web page, you can do this with the Reading View function.* (1) My Comments: this is great for the old eyes of many of us.

As per some techs thoughts—this browser is a work in progress. There is still Google, Firefox, and Internet Explorer available to use in Windows 10.

Upgrade free by June 2016 to Windows 10. Then go to Anderson Senior Center on Thursdays at 1:00 p.m. and learn the "How To" use Windows 10 in **Jane's class Beyond Basics.** We also do a luncheon the second Thursday at 11:30 a.m. Hope to see you all take advantage of this Super Hands-on Class.

### Resources –

(1) Windows 10 in easy steps, by Nick Vandome, (lots of green and yellow on cover)

(2) 20 smart new and improved features in Windows 10, techRadar (website)

Place to **Look** for more, What's New or Improved in Windows 10

**You Tube:** series of Videos by Windows and other authors

**Internet:** Microsoft Windows 10 (does a thorough search of the website)

TechRadar, look in "Windows How To" (this website has lots to look at too)

<http://www.microsoft.com/en-us/windows/windows-10-upgrade>.

## Member's Personal Ad Space

### NECESSARY NEWSLETTER INSTRUCTIONS:

Having an ad space for something you would like to sell, borrow, loan, give away, etc. will be available to all members.

The article about your item(s) must be in file (txt or doc) form sent to the editor via email, (nothing hardcopy will be accepted).

All pictures must be jpg format and enough resolution (180 - 200 dpi) to be seen clearly in the newsletter. No thumbnail pics.

It must be received by the editor no later than the first Monday of any month in order to be placed in the newsletter in time for that month's issue. jebed@charter.net.

# The Rankin File

## 10 Ways to Protect Yourself from Identity Theft

Bob Rankin, Ask Bob Rankin, [http://askbobrankin.com/10\\_tips\\_identity\\_theft\\_protection.html](http://askbobrankin.com/10_tips_identity_theft_protection.html)

A new study shows that identity fraud is increasing, affecting over 13 million U.S. consumers in the past year. Big spikes were noted in 'new account fraud' and 'account takeover fraud' -- two of the most damaging types of ID theft. In addition, a series of massive data breaches at major corporations leaves consumers vulnerable to phishing and other forms of fraud. Poor password practices are a factor as well. Read on for my tips on avoiding fraud and identity theft...

Identity theft is one of the most traumatic non-violent crimes to which one can fall victim. When a crook uses your good name to commit fraud or robbery, the impact on your reputation, employability, and credit is severe and can last for years. It's even possible to find yourself arrested for crimes you did not commit. So it's important to protect yourself against identity thieves.

The telltale signs that your identity has been stolen can be subtle and go unnoticed for months, even years. Inexplicable charges on your credit card bill may be chalked up to clerical errors. Letters from creditors you've never heard of and certainly never did business with may be ignored. But eventually, an enormous credit card bill, legal papers or police show up at your door. You are denied a mortgage or a job. Then the real nightmare of proving "I didn't do it" begins.

### PREVENT IDENTITY THEFT

It can be maddeningly difficult to clear your name, costing hundreds of hours and thousands of dollars. That's why it's important to take steps NOW to make it as difficult as possible for a scammer to victimize you. Take action on these ten tips as soon as possible, and you'll tip the scales in your favor:

1. Check your credit report on a regular basis, to see if there is any incorrect information, or accounts you don't recognize. My article [Free Credit Reports Online](#) explains how U.S. citizens can get three free credit reports per year, and avoid the credit report scammers.
2. Shred your sensitive personal documents before throwing them away. A battery-powered cross-cut shredder can render your banking and

credit card information unreadable and costs less than \$30. "Dumpster diving" is a favorite, low-tech way by which ID thieves collect bank statements, credit card numbers, Social Security Numbers, and other bits of your identity from your trash.

3. Be wary of telephone solicitors asking for personal or financial information to "verify your identity." Common scams involve someone who claims to be from your bank or credit card company, claiming that there is a problem with your account. If you did not initiate the call, hang up and call the toll-free number on your statement, then ask for the security department. This happened to me recently, in the wake of the Chase Bank breaches. A person claiming to be from Chase called my unlisted number and asked for me by name. I Googled the number on the caller ID, and found that many others reported similar calls.
4. Keep important documents, such as tax returns, birth certificates, social security cards, passports, life insurance policies and financial statements secure in your home. A fireproof safe is a good idea, but remember to bolt it to the floor or hide it well. Consider using TrueCrypt or BitLocker to encrypt your personal and financial data, in case your computer is lost or stolen.
5. ATM Safety: Make sure no one is looking over your shoulder when you enter your debit card's PIN at an ATM or point-of-sale terminal. I recommend the "two finger method" where you point two fingers at the ATM keypad, but only press with one. This makes it nearly impossible for someone nearby to discern your PIN while you're entering it. You should also be wary of "skimming" devices at ATMs and gas pumps, which can be used to steal your card information. See [All About Skimmers](#) to learn how to identify these devices. <http://krebsonsecurity.com/all-about-skimmers/>
6. Memorize PINs, account numbers, and passwords; do not write them down. And for heaven's sake, do not put such data on scraps of paper kept

in your wallet, purse, or laptop case! See my related articles [Is Your Password Strong Enough?](#) and [Password Managers for Multiple Devices](#).

[http://askbobrankin.com/is\\_your\\_password\\_strong\\_enough.html](http://askbobrankin.com/is_your_password_strong_enough.html)

[http://askbobrankin.com/sync\\_your\\_passwords\\_on\\_windows\\_mac\\_and\\_smartphones.html](http://askbobrankin.com/sync_your_passwords_on_windows_mac_and_smartphones.html)

7. Get blank checks delivered to your bank branch, not to your home mailbox from which they may be stolen. On a similar note, eliminate junk mail which may contain "convenience checks" and credit card offers that can also be intercepted from your mailbox. Visit OptOut Prescreen for help eliminating these dangerous nuisances. <https://www.optoutprescreen.com/?rf=t>
8. Credit Cards: Check to see if your online banking service has a feature to notify you by phone, text, or email when you when a credit card transaction exceeding some threshold occurs. Also, when you order a new credit or debit card, mark the calendar and follow up promptly if it does not arrive within 10 business days. Ask the card issuer if a change of address request was filed, and if you didn't do it, hit the panic button.
9. Don't give your Social Security Number to any business just because they need a "unique identifier" for you. Instead, ask if you can provide alternate proofs of identity, such as your driver's license or birth certificate.
10. Consider placing Fraud Alerts with the major credit bureaus, so new accounts cannot be opened without your knowledge. Call Equifax (800-525-6285), and they will pass along the request to both Experian and Trans Union. Fraud alerts expire after 90 days, so you can repeat the process quarterly, or lock down your credit file with a Credit Freeze. A freeze is permanent and free (in most U.S. states) but it may interfere with loans applications, employment screening, signing up for utility or phone service, new insurance policies, and other transactions. (See this [Consumer's Union](#) guide to credit freezes.) You'll

## THE RANKIN FILE

Continued from Page 8

need to contact each credit bureau (Equifax, Experian, and Trans Union) to request the credit freeze.

<http://consumersunion.org/research/security-freeze/>

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

[http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraud-Prevention/securityFreeze.page>

There are plenty of common sense things you can do to protect against identity theft, but sometimes it's beyond the control of even the most vigilant. The Javelin Research 2014 Identity Fraud Report reports that there is a new identity fraud victim every 2 seconds, and found that data breaches perpetrated on large companies such as Target, Home Depot and JP Morgan Chase are a "treasure trove" of data that could be used to commit identity theft and fraud. Here's a very interesting infographic showing the major data breaches of 2014, and what types of consumer data were affected.

### WHAT ABOUT LIFELOCK?

You may be considering LifeLock or a similar identity theft protection service. Although this can be helpful, no company can guarantee that identity theft will never happen. These services monitor your bank account, and look for suspicious online activity done in your name. They'll alert you if they spot any red flags and promise to help you repair the damage. But because of lawsuits filed by the credit bureaus, Lifelock can no longer place fraud alerts on your behalf. Also, all identity protection services are barred from offering Identity theft insurance coverage to residents of New York state.

It can be a nuisance to manage fraud alerts manually. But given the recent focus by scammers on new account fraud and account takeover fraud, a service such as LifeLock, Identity Guard or Trusted ID may still be useful. The downside is that most cost about \$10/month, and none of them can claim to prevent all forms of identity theft.

[www.lifelock.com](http://www.lifelock.com)

[www.identityguard.com](http://www.identityguard.com)

[www.trustedid.com](http://www.trustedid.com)

## Editor's Corner

**Note that the board meeting is at 3:30 to accommodate the time to flush out ideas for future meetings.**

There were two sites that came across my email that are really interesting: This one about photos and history of different places of the Civil War *then* and what the places look like *now*:

<http://www.theguardian.com/artand-design/ng-interactive/2015/jun/22/american-civil-war-photography-interactive>

The other site has panorama views of places the *world over*. And there are over a 1,000 places to see, such as Niagra Falls, New York Harbor, Seattle Harbor, plus other USA areas and all around the world. Be sure to check out this site: <http://www.airpano.com/List-Aerial-Panoramas.php>

I would like to expand on redoing font sizes and other value areas for the great tip Jane Quinn explains in her Message on Page 2, where she changes a 12 pt size font to a 15.5 size.

You can change numbers with decimals in measurement situations for programs such as word processing and publishing (anything to do with text) that includes MS Publisher and most card creating programs, etc.. (Yes creating cards, signs, photo gift books, newsletters, etc. are all *publishing*. When you place text and a photo or graphic and lay them out together to be readable and attractive to the reader's eye, you have been formatting and using publishing techniques.)

Besides the font size, you can change the character spacing in text

programs, where a sentence is widened or shortened by more or less spacing between characters.

Another area to do with sizes are indents in a document. They can be changed to numbers with decimals also.

Paragraph ledding can also be varied (the space between a line and the next line, up or down, is *ledding*). So, if lines are too far apart or too close together, they can be changed, with decimals, in the program's paragraph feature.

Then don't forget drawing programs with measuring features, these can be changed using decimals by typing into the measurement area.

In some programs you need to use the Enter/Return Key after you have typed in the new value to make the new size take affect. So, if nothing happens, then tap the Enter/Return Key and watch for the change to take place.

The drawback is the age and sophistication of the program being used for all of the situations I've mentioned. For example, MS Power Point 2000 is a program that does **not** allow decimals. The size can be typed in, but not the decimal. But for most situations where you need a measurement different than what a program offers, highlight the size given and type the value you need in that space, including decimals of any size, such as 13.6, or 46.23. I have used such values when creating a large sign, I have even used a font with the size of 90.5.

So give Jane Quinn's font change a try, not forgetting about all the size changing in other areas also.

Judi Ball

## Get Help From Others

Sandy Berger, CompuKiss, [www.compukiss.com](http://www.compukiss.com), [sandy \(at\) compukiss.com](mailto:sandy@compukiss.com)

Need help with your computer, tablet, or phone? There are actually several places that you can go to get help.

A great place to go is to online communities. These online groups can be very helpful in getting questions answered and learning from others. If you don't know where to look for them, just Google your questions and you will get links to several places that might give you an answer and that you might want to revisit later.

Friends and family are also great resources. If you have the same type of

phone or tablet as others you know, start sharing the little tips and how-tos that you discover and they are sure to reciprocate by showing you what they know.

When you are looking for apps for your smartphone, tablet, or computer, you can also take advantage of the opinions of others. The Apple iTunes store, the Google Play store, and the Kindle app store all allow users to rate apps. This is extremely useful for finding new apps. And if you haven't yet played with apps, please start now. They provide a whole new world for you to experience.

# Holiday Online Shopping Means On-Time Shipping

Online Metro News

When faced with the prospect of long lines at the store and hours driving around finding a parking spot at the mall, many shoppers turn to the convenience of their PCs or smartphones to shop online for holiday gifts.

Today the array of businesses who offer online retail opportunities create boundless options. It's possible to find obscure gift items that are very unique or even personalized items not readily available in stores. Online shopping enables shoppers to price-check almost immediately, comparing the costs of one retailer with another. According to eMarketer estimates, from 2010 to 2015, nearly 30 million consumers will have joined the ranks of online buyers.

Another advantage to shopping online is the ability to have items shipped directly to you or to the recipient. However, this same advantage can also be a detriment if you do not understand shipping policies or lag times during the holiday season. Gifts may not arrive on time if you don't plan accordingly.

All shipping policies are different for online retailers and it pays shoppers to know their estimated shipping times. Otherwise items ordered for Christmas may

arrive much later than desired. Shoppers should also factor in that shipping companies are often overwhelmed during the holidays. Although seasonal staff may be hired to help meet shipping demands, the fact remains that delivery dates cannot be set in stone. One way to secure a firm delivery date, though, is to pay for it. Outlets that offer next-day delivery often charge a premium for overnight shipping, but it may be worth it if the gift must be somewhere by a specific date.

Something shoppers can also consider is the ship-to-store option that some retailers offer. If a brick-and-mortar store has an online shopping site, it may enable shoppers to buy online and then have the merchandise delivered to the store. Some stores have same-day pick-up option for items that are in stock. Not only does this ensure that items will be available on time, in many cases you can save on shipping costs. The retailers do not charge shipping fees if the items are delivered directly to the store.

When visiting a favorite online retailer, check to see if this option is available. Wal-Mart is one company ramping up ship-to-store efforts. It is sometimes offered as an option during the check-

out portion of the sale. Stores that have the ship-to-store ability may also allow returns to be made at the store instead of having to ship back returns to a customer service department. Keep in mind that this type of shipping is not entirely customer-friendly. Retailers realize that once a shopper is in a store to pick up an item, he or she is more likely to do more shopping or make impulse purchases.

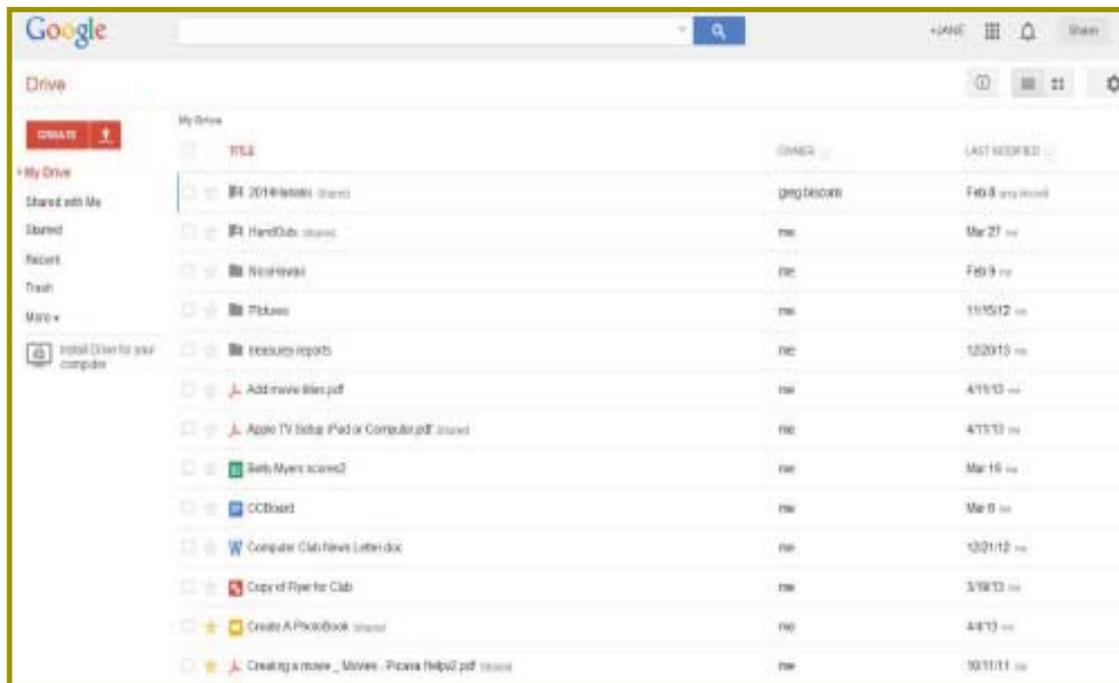
There are some shoppers who simply refuse to pay more for expedited shipping, even if that refusal means their gift will not arrive on time. Gift recipients are often forgiving of items that are in transit. A way around this is to offer a printed image of the gift inside of a gift bag to indicate your giving intention. Therefore, the surprise of the gift will still be there, but the actual item will arrive shortly thereafter.

Online shopping remains a convenient option for many shoppers during the holidays and year-round. Factoring in shipping times, which could take a week or more if standard options apply, will help you time when to make purchases so they arrive on time.



## GOOGLE DRIVE AND THE CLOUD SOFTWARE

Continued from Page 4



this instance, I needed more than summaries, I needed it to behave similar to a database program. I needed data from one sheet to flow to another just by reference. It's been YEARS since I've needed to use a spreadsheet with complicated formulas and reporting. So asking a few questions, Fred promptly responded with a model for me to start with. He saved me so much time!

Just wanted to note one of the special benefits to belonging to such a special group as ours. We have many people who gladly give up their knowledge and time to help out.

I just love being a part of this club.



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**(For general information call any Officer or Director listed on Page 2)**

## More Initials: RSS

*Diane Fahlbusch, with contributions from the late Terri Neary, ICON PC User Group (ICONPCUG), Long Island, NY, September 2014 issue, The ICONPCUG Graphic, Editor (at) [iconpcug.org](mailto:iconpcug.org) / [www.iconpcug.org](http://www.iconpcug.org)*

The computer world is full of initials: RAM, USB, IE ... Now, we have just what we needed - another set of initials. So what could "RSS" possibly stand for? Really Silly Suggestion; Retroactive Social Security; Roaming Social Signal... Well none of these are applicable.

"RSS" stands for Rich Site Summary. It originally stood for RDF Site Summary, but has also been dubbed Really Simple Syndication. It provides a way for websites to notify interested visitors to frequently updated information to their websites as they are posted. These entries include blog entries, headlines, audio and video postings, and usually include full or summarized text, and metadata, such as publishing date and the author's name. RSS is referred to as "feeds," "web feeds," or "channels."

The webmaster must build the channel into the website. They typically use an XML format, which is a standard



cross-platform format. This allows for many different machines, operating systems and software to utilize the feeds.

Websites containing RSS feeds will typically contain the RSS logo seen here. It can have numerous color variations, but the symbol within the square will be the same.

Most browsers now include the coding to accommodate web feeds, referred to as "RSS reader," "aggregator," or "feed reader." They are included in web-based, desktop and portable device applications. They include a user interface which allows the feed notification to go to the RSS reader instead of to your email's inbox. (There are also convenient links in your email client, such as Outlook or Thunderbird.)

In the past, visitors had to return to the website to know about the updated

## General CUGR 2015/ 2016

### Meeting Schedule

*Cut out and save.*

★ **3rd Tuesday, Nov. 17, 4-6pm**

★ **3rd Tuesday, Dec. 15, 4-6pm**

**4th Tuesday, Jan. 26, 4-6pm**

**4th Tuesday, Feb. 23, 4-6pm**

**4th Tuesday, March 22, 4-6pm**

information. Most people would have saved these sites in their bookmarks section, but still had to manually go to the site to know about the changes. The advantage of the RSS feed is that users will AUTOMATICALLY receive notification of the updated information. Simply visiting a site with an RSS feed does not activate it. It does require the visitor to SUBSCRIBE to the feed. Once this is done, one's browser constantly monitors the selected sites for updates. And, yes, you CAN unsubscribe to a feed if you no longer desire the update notifications.

PCUsers Group  
of Redding  
P.O. Box 494778  
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### Why Join A Computer Group?

1. Benefit from a common interest in a personal (and costly) investment: Your business or personal computer.
2. Enjoy more of that investment by learning more about it.
3. Share tips and tricks, as well as new and old ideas.
4. Become exposed to a variety of new hardware and software without sales pressure.
5. Receive an informative monthly news-letter.
6. Have access to various club functions and all Special Interest Groups (SIGs).
7. Find out that no one needs to be alone and helpless with today's computer technology.

*4th Tuesday*

*Monthly Meetings Are At  
The Redding Library*



*1100 Parkview Ave.*

*off Cypress and to the right of City Hall.*

*We will be in the Community Room, which is inside to the  
left of the main library door.*

### **Beyond Basics SIG**

Saturday, 10 AM, November 21, 2015

At Jane Quinn's Home, for information contact:  
Jane Quinn, 365-0825, [qjquinn7427@gmail.com](mailto:qjquinn7427@gmail.com)

Windows 7, 8 and 10, Multi-Media prgs., Photo Editing, eMail, Cloud software, Google prgs.

This new SIG title allows us to expand beyond multi-media programs and devices to include Internet Browsers, YouTube, Free Software programs, or Apps that do so many various things. We will still work with photos and videos.

There's always a question and answer period. If we can't come up with the answer, we will find it together. I say "we" because we do work as a unit, expanding our knowledge and helping each other.

Every Thursday 1-3pm at the Anderson Sr Center 2081 Frontier Trail 365 3254 , join us in the classroom. It's a walk-in format. I remain in the room after class to help anyone with their project or answer questions.

