


# MOTHERBOARD

A Publication of the Computer  Users Group Of Redding, CA

Volume 2017, Number 01

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

January 2017

Like Us on Facebook Cugr Redding ComputerClub, FB Group CUGRmembers

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

**4th Tuesday, January 24, 2017, 3 - 5 PM**



**Colly Lord and Jane Quinn**

**will collaborate and speak about SmartPhones!**

**They welcome interactions and questions from all members and ask that you bring your device to learn with.**



**Also bring or tell about your newest hardware, software, or just talk about a fun gadget!**

### Door Prizes

**1. Wireless Keyboard & Mouse Combo**



**2. Selfie Stick**

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



One free ticket to each member at the door!

### 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.

February to be announced



### CUGR Calendar

CUGR Board Meeting  
During General Club Meeting Jan. 24, at Redding Library in the Community Meeting Room.

#### BEYOND BASICS

10 AM, Saturday, Jan. 21, Weekly, Tues. 1-3 PM  
**Jane Quinn SIG Leader**  
Learn today's technology including smartphones, tablets, eReaders, and both Windows 8 and 10. See back page for more date information.

**GENERAL MEETINGS ARE at the Redding Library 1100 Parkview Ave, off Cypress.**

**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

Fred Skill, 243-3557, Sfskill@shasta.com  
New Users, Free Library PC Classes, .....  
Spread Sheets.....  
  
Jane Quinn, 365-0825, .....jqquinn7427@gmail.com  
MS Windows 7 & 8, Photo/Video Editing, Internet,  
Cloud Software, Google Apps.

## Members Volunteering To Help Members!

Bill Ball, 275-4632, .....bcard9@charter.net  
Hardware, Software, MS Windows XP & 7 .....  
  
Colly Lord, 224-1633, .....johnclord@charter.net  
General PC Help After Work Hours.....  
  
Judi Ball, 275-4632, .....jebed@charter.net  
DTP, Graphic Prgs .....  
Photo Editing .....

## Board of Officers and Directors

Jane Quinn ..... President  
SIG Leader, Vendor, Dir.  
jqquinn7427@gmail.com ..... 365-0825  
  
Ed Beaulac ..... Vice President  
Past President  
edbeaulac@gmail.com ..... 222-4654  
  
Belva Sullivent ..... Past President  
belvas@charter.net ..... 241-9926  
  
Mario Quinn ..... Treasurer  
gaucho7427@msn.com ..... 365-0825  
  
Ginny Wall ..... Secretary, Name Tag  
Manager, Photographer, Dir.  
Tootseylou@aol.com ..... 547-5104  
  
Jan Brockett ..... Membership, Dir.  
jbrockett444@yahoo.com ..... 246-4721  
  
Judi Ball ..... Editor, Dir.  
jebed@charter.net ..... 275-4632

Bill Ball ..... Dir., Mentor  
bcard9@charter.net ..... 275-4632  
  
Lyle VanNorman ..... Dir.  
bbcreelmx@yahoo.com ..... 242-0925  
  
Margaret Martinovich ..... Dir.  
mjmartin56@sbcglobal.net ..... 241-6378  
  
Colly Lord ..... Website Manager, Mentor  
johnclord@charter.net ..... 224-1633  
  
Jeanie Richardson ..... Dir., Photographer  
Jeanier1954@ATT.net ..... 347-5839  
  
Marge Stewart ..... Dir  
marstewart708@gmail.com ..... 945-0122

## Help With Refreshments

The club is providing cookies and coffee at our meetings, but we need volunteers to pick up these items at the store on their way to the library. The club will pre-pay the person on duty for the following month. Jane Quinn, 365-0825.

## Motherboard Newsletter Staff

Judith E. Ball ..... Editor  
jebed@charter.net ..... 275-4632  
  
Jane Quinn ..... Proof Reader  
jqquinn7427@gmail.com ..... 365-0825

Marlene Robinson ..... R's Ramblings  
mm-kids@att.net ..... 242-2429  
  
Ginny Wall ..... Photographer  
Tootseylou@aol.com ..... 547-5104

## 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.*

What a great Christmas party we had. Thanks to all who brought amazing tasty dishes and so many wonderful desserts. It's surprising what hearty appetites we had. There wasn't a scrap of food left. THANKS to everyone for bringing your holiday spirit. And for those who couldn't make it, we missed you and we did remember you and I hope all of your holidays were great.

At the party I saw some of you inspecting where the music was coming from. It was my smartphone connected to Pandora on the internet. The sound came from the UEBoom 2 Bluetooth wireless round speaker that was sitting by itself on the table. Both Bluetooth devices, the phone and the speaker, simply connect to each other wirelessly. I love the Bluetooth world we live in. There are some examples on the club's blog where we experimented with different Bluetooth speakers in the classroom.

Colly Lord also brought a Bluetooth wireless speaker, and showed a few members how it worked with his laptop and his phone.

I am excited about this year's goal to help our members become savvy about smartphones, and other digital gadgets that are making our world so much easier. We don't have to carry around a lot of heavy stuff anymore.

The next meeting Colly and I will give a presentation from an Android smart phone, and field questions. There are a number of APPS that work on both Apple and Android products, and we will talk about a few.

Bring your device, if you have one. Together Colly and I will try to answer your questions, and if we can't we will follow up with you. Bring up hardware questions too. Colly is really good at this sort of stuff. I will make sure he demonstrates how to insert a micro SD card into an Android phone

## APCUG INFORMATION RESOURCE

Our club belongs to the Association of Personal Computer User Groups. It is (501(c)3) a non-profit organization dedicated to fostering communication among and between user groups and

Continued on Page 4



# 2016 Christmas Party



There were plenty of dishes to choose from and we thank everyone for laying out the table so nicely.



And as you can see, we emptied the table in no time. We also want to thank everyone for cleaning up the library room after the party! So many nice folks in our club.



Bringing in the goodies!



Having a good time!



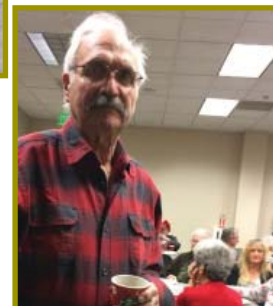
Here's to you and yours from CUGR!



Pulling the \$50/50 ticket for the split share of \$65!



Fred Skill and Robert McCarville won!



*Happy  
New  
Year!*





# Welcome Renewals

*Marlene Robinson*  
*Hordon Dawson*

## Note About Membership Dues:

Please check your records and make sure you have paid the 2017 dues, which was due in October 2016. Our year runs from October to October. There are a few folks that may be dropped if they do not pay this month.

## PRESIDENT'S MESSAGE

*Continued from Page 4*

between user groups and vendors. Their on-line quarterly newsletters and their posted Youtube videos are rich with information for you as a member to learn about computing, and all things digital. You can begin with this link <http://apcug2.org/reports>.

### CHANGES IN TIMES

January, we will have a Board Meeting. It will begin at 2pm. It's open to all members to join us and help plan future events. The General Meeting will follow at 3pm to 5pm.

### HELP WITH REFRESHMENTS

I still need helpers for January's and February's meeting. If you could commit to any month in the coming new year I would welcome it. It's an easy task if you can pick up the Traveler Coffee boxes and cookies. We will help you unload when you arrive at the library, and the club pays for it. THANKS!

Jane Quinn

## 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. It does not have to be associated with computers.

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](mailto:jebed@charter.net).

## Cyber Threats When Booking Online Travel

*NAPSI Online Media*

The Bureau of Transportation Statistics shows that mid- to end of summer is a busy travel time for many Americans, increasing business for vacation rental marketplaces like Airbnb, HomeAway (VRBO) and others. Traveling can be fun but it often comes with unwanted frustrations like high hotel expenses, the top headache for many travelers, according to a survey by the American Automobile Association (AAA).

Keeping travel lodging costs low is one reason why sites like Airbnb and HomeAway are popular. Airbnb alone boasted 17 million summer travelers last year, according to the company's 2015 Summer Travel Report. The booking giant now spans 191 countries and 34,000 cities across the globe. Airbnb estimates it has nearly 50 million customers renting and leasing property.

Online platforms like these may put customers at risk of identity theft. Dan Konzen, campus college chair for the University of Phoenix College of Information Systems & Technology, says there are a few concerns that travelers should be aware of.

"Booking travel online carries the same risks as any other online transaction, making personal and credit card information accessible to hackers," Konzen said. "Overall, it is safe, but people should take precautions, such as using strong passwords that are different from other accounts and limiting the use of public networks."

Traveling with personal devices, like phones or laptops, can also present cyber hacking threats. If these items are left out, people may steal or hack them to find information like bank login credentials. Scenarios like these don't happen often, but it is safe to be aware. Konzen shares the following tips to keep personal electronic devices secure:

Lock devices with passwords when not in use.

- Always keep track of device(s).
- Be wary of connecting to public networks, like those in hotel lobbies that often aren't password protected.
- Refrain from using public devices



**Your family can set out on your next vacation trip with more confidence if you heed a few safety and security suggestions.**

(e.g., public computers in Internet cafés and hotel offices).

- Be conscientious of the laws and policies regarding port of entries when traveling abroad.
- Be aware that online security and laws relating to it may be different than those in the U.S.

Cybersecurity not only pertains to travelers, but hosts as well. Hosts should be aware that companies like Airbnb often store a copy of their ID and may have access to social media and e-mail accounts. Additionally, these companies could have insurance coverage gaps that they are unaware of, could be liable for taxes or could be in violation of local laws.

"Be smart about how you're managing your travel. These sites are not malicious, but make sure you understand everything you're signing up for," Konzen said. "It is important to do your research before listing property and booking travel."

University of Phoenix College of Information Systems & Technology prepares cyber professionals to combat increasing cybercrimes. The University offers associate's, bachelor's and master's degrees that teach the risk management and information assurance skills vital to an organization's success. For more information about each of these programs, including on-time completion rates, the median debt incurred by students who completed the program and other important information, please visit [www.phoenix.edu/programs/gainful-employment](http://www.phoenix.edu/programs/gainful-employment).

# All About Streaming

*Pam Holland, President & Instructor, TechMoxie, 11-2016 issue, MoxieBytes,  
Pam (at) tech-moxie.com, www.tech-moxie.com*

Looking to detox from election news or just looking for more interesting content? Streaming is a great way to be in control of the what, where and when of what you view.

## WHAT IS 'STREAMING'?

It is easiest to start with traditional TV viewing. There are two options: Cable or a digital antenna to pick up VHF or UHF channels. Streaming, on the other hand, is done via the Internet - the same service that brings you email, google, and access to websites.

Why is it called streaming? Because it flows to our devices much like water streams through our pipes. Due to variations in the speed with which data comes over the internet, a little extra is stored ("buffered") as we watch so that we see a steady stream of video. Otherwise what we are watching would start and stop with annoying frequency. Plus, the content is not downloaded and stored on our devices - it streams through and out.

You can stream content simply by going to your computer. Go to PBS or YouTube on the web and click a video - this is streaming. But sitting in front of a computer isn't terribly cozy.

Streaming from a TV - what equipment do I need?

Streaming can be done from any device that has an internet connection. Your computer, a tablet or a smartphone can easily stream video content. TVs can stream video if they are internet enabled. ("Smart TVs" are internet-ready). Older (non-smart) TVs can easily be

connected to the internet by attaching a relatively inexpensive device such as a Roku, Amazon Fire Stick, Google Chromecast or Apple TV (most available for under \$50). Roku device.

Newer Smart TVs connect to the internet wirelessly over Wi-Fi, which is great if your TV isn't near your internet router. Older Smart TVs might need to be plug\*ged into your cable modem - much like computers needed to be wired before Wi-Fi. If you have an older Smart TV, you might want to consider purchasing a Roku-type device which will allow you to connect the TV to the internet to wirelessly.

As Roku-type devices all connect to the internet wirelessly, you will need Wi-Fi. Newer modems include Wi-Fi capability. If you don't have a Wi-Fi modem, you can get one from your internet provider or an electronics store.

## HOW TO GET CONTENT?

There are many sources for great streaming content. Some are free, but many involve a monthly subscription such as Netflix or Amazon Prime. We think it easiest to set up these accounts using a computer. Once your TV is set up for streaming, you can access your subscriptions by turning on your TV and Roku-type device or accessing the Smart TV functions. Roku, for example, will display a menu of available subscription services. Click on the service you subscribe to (e.g., Netflix) and you will be prompted to enter your user name and password. (Happily, you do not need to enter these passwords each time you watch!)

If you have cable TV, consider subscriptions that will supplement what you have on cable such as Netflix and Amazon Prime. For those who don't have cable TV (or want to eliminate it), consider a subscription to SlingTV which offers packages starting at \$20 that include cable news, sports channels and other cable channels such as Comedy Central. Even HBO and Showtime can now be purchased a la carte via a monthly subscription.

One of the great advantages of these subscription services is that you can access them from any internet device. I often start watching a Netflix program on my computer and then continue later that evening from my TV. Netflix automatically saves where I left off.

## WHAT ABOUT "CUTTING THE CORD"?

Most of the cable companies bundle services (e.g., the Comcast's Triple Play) making your telephone and internet more expensive if you don't opt for the bundle. Cutting the cord is best for those who are willing to eliminate their telephone (landline) service as well. Doing a careful cost comparison is necessary. But, if you pay for premium content via cable, you might do better to stream that content rather than pay for expensive cable upgrade packages. One huge advantage of streaming is that subscriptions are month-to-month and therefore can be cancelled and restarted at any time.



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## Apple & Amazon To Vie For Best Streaming Device

*Sandy Berger, CompuKISS, www.compukiss.com, sandy (at) compukiss.com*

Cord cutters and television and movie fans will soon be rejoicing. Last October, two fantastic new streaming devices will be released.

At \$99.99, the new version of Amazon's Fire TV has Alexa, the voice assistant of the Amazon Echo built-in. This allows you to check sports scores and get information just by verbally asking. You are able to just say the name of the show you want to watch.

You can also use it to stream Amazon Prime music. This new Fire TV is also a gaming device with over 800 games and there is also a gaming version with a game controller for \$139. The new Fire TV will be able to stream 4K TV even if you don't have a 4K TV.

Siri provides an intelligent voice search for the new Apple TV. Siri will search across multiple apps. So all you have to do is say "Play "Blacklist"

and she will search through your apps and start it whether it is on Hulu, Netflix, ABC, or HBO Go (as long as you subscribe to these.) A great "What did she say?" feature will replay the video for the last 15 seconds so you can hear the audio that you missed. This Apple TV also gives you weather and sports scores, schedules & stats including

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# Beyond Basics SIG UpDate

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



Tuesdays, 12:30-3 pm, you're invited to join us at the Senior Center in Anderson for a computer session in the classroom. On the date of our general meeting (see front page) I will see you there. For special projects I will give individual help at 3 pm, except on the general meeting days. 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 January 21, 10 am to noon. For directions contact me via e-mail above or phone,

This year I plan to change my delivery about technology. I have found members need my assistance more with smartphones, tablets, and only occasionally with a computer. All the help I've been giving is on internet usage. It's mainly problems with the internet and not so much with software computer problems. I would like to focus on tablets and smartphones because they have similar software and maintenance needs. We will still continue using laptops, but the software we use for photos and music can exist on our smartphones and tablets. All of these will be covered on Tuesdays at 12:30 pm and in our Saturday SIGS. I will still address Windows 10 with a special class once a month on the last Tuesday. On the 4th Tuesday of each month there will be no class. Instead, I will join you at the General Meetings. This class schedule is on our blog.

<http://reddingcomputerclub.blogspot.com/>

Recently I discovered a great photo scan APP to use with any device that can take a picture. It's from the Google Play store called PhotoScan by Google Photos APP.

I chose the Google Photo Scan APP to scan an image of photos I couldn't pull out of a scrap book. I also used this APP to capture images from photos hung on my wall.

It's so much easier than methods and apps that I've used, and it did exactly

spend a lot of time making the picture look that good prior to this. It took me maybe 90 seconds to get it right on the first time ever using this app. This works with Google Photos, so you will need a Google account. If you're tech-shy this APP is simple to use.

One pre-caution about Apps is they can be updated. Google Apps are famous for this. And sometimes that update effects how they behave. As an example, a Google MAP update changed the interaction with my Android's Contact App. That Google Map APP icon use to appear on the address line of my Contact. But after a Google update it disappeared from my Androids Contact App. I was so frustrated and couldn't figure out why all of a sudden it didn't work. Then I remembered to search the FORUMS on Google Play Apps and discovered how the update affected me. This is a warning to you, if you choose an APP and it changes from how it worked for you, check what was changed. Go to a forum on that APP and see who else shares your problem.

## THE PHOTOSCAN APP

The app will open up and instruct you on how to position a photo within the frame. Once your device is properly positioned, four dots will appear on the photo.

To scan, move your phone over each of the dots and hold it in the position until the dot is filled in. In case you want to scan more photos, you can repeat the process.

The scanned images can be saved to Google Photos by a single tap. They will automatically be color-corrected, cropped and rotated.

You can edit the scanned images using Google Photos' editing tools such as auto-enhance.

To access the editing tools, you can tap on the pencil icon above the photo and select Auto.

The Auto option will automatically

make enhancements such as balancing exposure and saturation, which will bring out the details in the photos.

The app comes with 12 new looks and will make edits based on how the photo looks in terms of brightness, darkness, saturation and warmth.

## \$\$\$ 50/50 Cash Raffle! \$\$\$ This is The Next CUGR Drawing in April, 2017

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, 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.

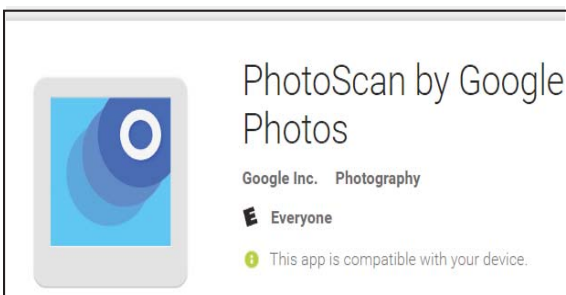
The next drawing will be in April, 2017.

[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 Quinns are not participating in the drawing.)

**Good luck to all!**



what they said – I got zero glare and a perfect rectangle fire the 5x7 I tried it on. Chances are that I'd have had to



# 7 Everyday Technology Skills Every Boomer (and up) Should Have

Pam Holland, President and Instructor, TechMoxie, 01-30-2016 Blog Article, [www.tech-moxie.com](http://www.tech-moxie.com), [pam \(at\) tech.moxie.com](mailto:pam@tech.moxie.com)

Technology is both magical and daunting. It gives us the ability to do so many wonderful things – apps that measure your heart rate, show the constellations in your night sky, and stream radio from anywhere in the world. But with that comes the challenge of keeping up with our devices, new features, apps and websites – not to mention when things go wrong. For those eager to move beyond the basics of email and Google, we believe these 7 tech skills are key to getting the most out of technology – both today and going forward.

## 1. Use Your Voice



Who would have thought that dictation would be a contemporary tech skill? Every device, from computer to smartphone now has the capability to turn your speech into text. Speech recognition, also known as voice-to-text, has improved dramatically, providing a wonderful alternative to the awkwardness of using an onscreen keyboard. Even commands can be spoken (“open email”...“send a text”).

At first, speaking text or commands into a smartphone or tablet takes a bit of practice and may feel like patting your head and rubbing your stomach (think what you want to say...tap microphone icon...speak...tap ‘done’...repeat). But with a little practice it quickly becomes natural.

Going Forward: More and more devices have voice features, including virtual personal assistants such as Apple’s Siri, Windows’ Cortana, and Google Now. These programs recognize natural speech patterns making it easy to get driving directions, find a restaurant or play music. The Amazon Echo, for example, is exclusively voice activated. Request it to play music or news, or current weather. It can be paired with devices to control your home environment. And importantly, voice commands are empowering for users with vision impairment or physical limitations such as a tremor.

## 2. Conduct a Search



Basic internet searching is pretty simple – just plugging in a few words will usually get you what you need. But having good search skills is like having a super power. Find an old email with a favorite

recipe, locate a ‘missing’ App on your smartphone, or locate a specific phrase in a document or website.

Going Forward: Using search is more than the internet. Rather than trying remember where Microsoft, Apple or Google hid a particular setting, use the search feature on your device (e.g., printer setup). Apple has even added a search feature on iPad and iPhone for settings alone – an nod to the frustration that many of us have experienced trying to locate a feature.

## 3. Send Text Messages



We are often asked about the advantage of texting versus email. The appeal of texting is in the immediacy – like a non-verbal phone call. There are far fewer steps to sending (and receiving) a text message, and much greater likelihood that the recipient will see the text right away (assuming, of course that their cell phone is at hand...). Texting is a great way to communicate on the fly.

Going Forward: You can use text messages to access and manage online accounts, send a photo, receive emergency alerts, schedule airport pickups, and more. If you’re running late, need to send a phone number, or don’t have time for email to load, texting lets you get in touch quickly. And you can also send a voice recording text – one more way to avoid typing on that small screen.

## 4. Get to Know Your Accessibility Settings



All devices have “accessibility features” that help you make your computer, tablet, or smartphone easier to touch, see, and hear. You can make icons bigger/bolder on smartphones, increase the font size on email, and increase the size of the mouse “pointer” on your computer screen (something TechMoxie recommends to all our clients).

Importance Going Forward: These features help us accommodate for what may be poor tech design, but also help as we age and need a little “extra” to see and hear better.

## 5. Order an Uber

Access to transportation is freedom.



With Uber, reasonably priced transportation is available with a few taps on the app. Your credit card information is stored when your account is set up and all payment is done through the app. And Uber’s no tipping policy means that at the end of the ride, cash nor credit card need be presented. The Uber app shows available cars in your area, giving you immediate information on the wait time for a car (which in even suburban neighborhoods may be only a few minutes).

Importance Going Forward: Using Uber is increasingly essential to older adults who may not wish to drive at night, or may want to not keep a car at all. It is also a great emergency back up transportation mode in the event of a car breakdown or bad weather. Tip: try using an Uber when you don’t need to so you will be ready when you really need to get somewhere.

## 6. Download an App



Mobile devices come loaded with a great assortment of apps, but there the fun really begins when you find apps that leverage your interests. Downloading an app is not particularly difficult, but entails recalling the (correct) password and knowing how to occasionally update credit card information.

Getting comfortable with apps is a key skill, particularly as entertainment, health and the latest innovations are available via apps on smartphones and tablets. Beyond pure fun, there are many practical apps such as for paying parking meters, making dinner reservations and ordering an Uber.

## 7. Be Curious



Curiosity...we think this is why technology comes so easily to children. They are naturally programmed to explore through touch, to ask questions, and to practice. If you want to stay up-to-date, let your curiosity loose. Try tapping unfamiliar icons and let yourself play (really...it won’t break!). As you master the first six skills, you’ll find that new innovations will be easier as they build on your existing skills.

# Are You A Smart Online Shopper?

Bob Rankin, AskBobRankin, [www.askbobrankin.com](http://www.askbobrankin.com), [bob@rankin.org](mailto:bob@rankin.org)

Shopping online for Christmas, Hanukkah (or any time of year) is easy and convenient, but when you use the right tools, you can also save a lot of cash. Here are some money-saving tips for the smart online shopper...

Wish list? Check. Credit card? Check. Okay, before you head off to your favorite online store, are you sure you've found the best possible price for the item you're planning to buy? Have you researched other brands or similar items?

Have you searched for coupons or other discount offers? Are you getting free shipping whenever possible? And are you taking advantage of the power of group buying, and the wisdom of the crowd?

Use my ten simple shopping tips to make sure you're getting the best deal when you shop online.

**TIP #1:** Look for rebates and rewards BEFORE you shop. Loyalty programs such as Ebates offer shoppers rebates and other incentives to purchase from stores where they already shop. Ebates offers up to 25% in cash rebates when you shop online at popular stores like Amazon, Best Buy, JCPenney, Kohls, Macy's, Old Navy, Target. and 1000 more. Even better, Ebates will pay you \$75 when you refer three friends via their Tell-A-Friend promotion.

**TIP #2:** Use price-comparison sites to find the best deals.

Google Shopping is a good place to start. Just type in what you're seeking, such as "42-inch HDTV" or "cordless drills" and up pops an assortment of vendors. The initial results are displayed sorted by "relevancy" but I recommend that you re-sort them by price from low to high.

Bizrate.com is another good tool. It can display prices including shipping to your Zip code, or even limit your search to items that ship for free.

Pricegrabber.com lets you save interesting items as you shop for comparison to others.

Pricewatch.com was one of the first price comparison sites, specializing in computers and electronics since 1995. They now list non-tech items as well.

**TIP #3:** Before you buy, look for

coupons that can reduce your final price. RetailMeNot has thousands of digital coupons and discount codes from many well-known and obscure online sellers. A little-known trick is to use Google's search function to find coupon codes buried on blog pages. Just use "coupon" and the name of the brand, merchant, or product that you are seeking as your search term.

**TIP #4:** An Amazon Prime membership may save you money. If you use Amazon.com frequently, that \$99 flat fee gets you unlimited free, 2-day shipping on products delivered by Amazon. If you haven't been to Amazon lately, it's no longer just a bookstore. Amazon also offers music, movies, electronics, home & garden, health & beauty, toys, clothing shoes & jewelry, sporting and outdoor goods – just to name a few categories. Also, take note of the prices offered by Amazon affiliates on both new and used items; they are sometimes lower than Amazon's price. Amazon is also a great shopping research tool. After searching for the item (or type of item) you're after, Amazon will help you compare brands, prices, and retailers. You can also see what items and accessories other customers bought.

**TIP #5:** Patience Pays Off. Speaking of Amazon, here's a cool tip to save money when shopping online: CamelCamelCamel is an Amazon price tracking, research, and alert service that helps users get the best deals on the e-commerce giant. If you don't need to buy right away, this tool can alert you to price drops for items you're watching.

**TIP #6:** Don't forget eBay, especially if the item you seek is a staple rather than a fad of the moment. Because it's an auction site, the price you pay items (both new and used) tend to be very reasonable. And if you prefer to skip the drama of a bidding war, look for an item with a "Buy it Now" option. Oh, and here are two eBay Ninja trick that'll save you money every time. First, start your search at the eBay home page. When you get the list of matching items, refine your search by checking the "Completed listings" box under the "Show Only" header This will tell you

what the item has actually sold for in recent eBay sales or auctions. And second, use BidRobot to boost your chances of winning the auction.

**TIP #7:** Take advantage of group buying power. Group-buying services such as Groupon, LivingSocial are geared mainly towards local, face-to-face merchants. But Groupon has inspired a slew of "daily deal" offers from many online sellers, too. Subscribe to email lists to receive special limited time offers from your favorite stores.

**TIP #8:** Use social networking to your advantage. Many online sellers want you to follow, friend or "like" them on Twitter and Facebook. If you do, you'll gain access to coupon codes and special offers. If you find you're getting too many messages from these merchants, you can unfollow or unfriend to stop the flow after you've made your purchase.

**TIP #9:** Got gift cards? Gift cards are a great option when you don't know exactly what to get for someone on your Christmas list. My friend Aaron and his team have created GiftCard Zen, a site where you can buy gift cards at a discount. You can also sell your unwanted gift cards for cash, or check the balance of a gift card you have. GiftCard Zen handles gift cards from hundreds of popular stores. It's a win-win scenario!

**TIP #10:** Skip the Warranty. Are you giving a mobile phone, tablet, computer or TV? Read SCAM ALERT: Mobile Device Insurance and Extended Warranties to find out why these are almost always a waste of money.

**TIP #11:** Avoid Penny Auctions. Have you seen those commercials where people brag about how they bought a \$1200 HDTV for \$25? See my article Penny Auctions: Scam or Legit? to see why these sites are to be avoided.

**TIP #12:** The Wisdom of Others. It's smart to take advantage of the experience of others, especially when it comes to considering big-ticket purchases. Sites like Amazon and Epinions offer actual consumer experiences and reviews of products. Consumer Reports and PC Magazine are good places to look for professional ratings and reviews.



**BONUS TIP:** Shop on Mobile (or fake it) Researchers at Northeastern University found that shopping online with your smartphone may yield a lower price than shopping from a desktop computer. I tried a few hotel searches myself, and found that prices were about 10% lower when I did the exact same search on my phone. So I had an idea... I wondered if changing the UserAgent on my desktop browser would fool these sites into giving me the "mobile discount." And it seems to work. I checked the price for one night at a hotel in Orlando using Chrome on desktop: \$145. After changing my UserAgent string to make my desktop browser identify as an iPad, the price showed as \$131.

#### **READER'S COMMENTS:**

As well as finding the best price sometimes the online stores you use are affiliated with airlines to reward you with extra miles for purchasing through their site. For example, I use Newegg.com and Backcountry.com which I access through the American

Airlines shopping site (<https://www.aadvantageeshopping.com/>). You can earn bonus miles per dollar spent IN ADDITION to any miles earned by your credit card. I believe most of the major airlines have similar shopping sites.

Don't forget to ask if there is a Senior Discount!

YouTube is a great source of product reviews.

I always comparison shop at several outlets and I often use Amazon Prime, because unlike what many say the total price with shipping is frequently lower or very little more for the free 2-day shipping and many of the places that might be a couple of bucks lower don't seem to care how long it takes them to fill your order and get it in the mail. Of course, there are exceptions and if I can afford to wait I will take advantage of those deals. I have also been taking advantage of the Honey Chrome add-on for Amazon that tells you if there is a lower price on the same item.

As you said in tip #10, smart phone insurance is almost always a waste

of money. But, some homeowners/renter's insurance policies have a rider available that is cheap. I pay \$18/year (not per phone, total) which gives me \$5000 coverage on my computers and smart phones with a \$50 deductible. This is all risk coverage (lost, stolen, falls in the toilet, etc.) although they can deny coverage if it is negligence (i.e., I throw it at someone).

Inasmuch as one has to use a credit card in order to make a purchase online, I find it best to use a virtual credit card. My Visa from BankAmerica calls their virtual card "ShopSafe" with a link by that name. Enter the CVC code from the back and the spending limit and you are provided with a one-time use credit card number with which to make your purchase. My MasterCard from AT&T Universal Card has a link to get a virtual card; same principle although there is no spending limit nor CVC number. Virtual cards expire in a month or two, and nobody else can use them. Totally safe. I would probably wager that lots of other cards also offer someone similar.

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## **Browser Pop-Up Scams**

*David Kretchmar, Computer Hardware Technician, Sun City Summerlin Computer Club, NV, November 2016 issue, GigiBytes Gazette, [www.scsc.org](http://www.scsc.org), [tomburt89134 \(at\) cox.net](mailto:tomburt89134@cox.net)*

Windows 10 has proven itself to be the most secure Windows operating system ever, so hackers seem to be turning to another vulnerability. Browsers (Internet Explorer, Edge, Firefox, and Google Chrome) are becoming a prime target of scammers.

If you are at all adventuresome exploring the Internet, you probably have had a browsing session interrupted by a pop-up visual often accompanied by an obnoxious audio warning to the effect that your computer has been infected and you must call a toll-free 800 (or 8XX) number to prevent something terrible from happening to your hard drive or data.

This warning is bogus; often this "threat" can be usually be deleted by simply closing your browser.

To protect yourself from serious malware infection, you must be careful about how you close a pop-up window. Specifically, you should never click anywhere in a pop-up window. Even buttons labeled "Cancel" or "Close" or

a red-X button in the upper-right corner are dangerous to click; doing so could trigger an infection.

Safely close a pop-up window

To safely close a pop-up window, locate the button in your Taskbar that represents your browser. Also, look for other highlighted icons on the Taskbar; the button and the pop-up will usually have a similar name. Right click on the button and select Close.

If that doesn't work, you need to use the Windows Task Manager to close the pop-up. Simultaneously press the CTRL, ALT, and DEL keys, and, from the resulting window, select "Task Manager". In the Task Manager, under the Processes tab, highlight your browser application and click the End Task button. It is probably a good idea to close all applications except the Task Manager, unless you are comfortable identifying non-problem items.

Occasionally you will have to power down your system to remove the problem, either by holding in the start

button on your computer for 10 or so seconds or unplugging your tower. If the problem occurs on a laptop computer naturally the battery must also be removed to completely power down the computer.

What has happened to my system?

Usually the pop-up described above does no lasting damage to your computer. It is "only" a URL (Internet site) function with some unique properties. The purpose of the URL function, which you experience as a pop-up, is to frighten the user into calling the toll-free number. A con-man (it seems to usually be a male) probably on the other side of the world will attempt to extract as much money and data from you as possible to remove the threat.

Usually the scammer will attempt to get the caller to initiate a remote connection to the victimized computer. The remote connection can then be used to make it appear that the scam-

Continued on Page 11

# Tracking Third-Party Cookies

Melanie Birnbom, Editor, Century Village Computer Club, FL, [www.centuryvillagecomputerclub.com](http://www.centuryvillagecomputerclub.com), [nbirnbom \(at\) yahoo.com](mailto:nbirnbom@yahoo.com)

What are "tracking and third-party cookies?" Should I delete them? How can I prevent them from getting there in the first place? A cookie is a small bit of information a website saves on your computer when you visit. That's how sites remember your settings and preferences between visits.

For the most part, cookies are harmless. For example, news sites use them to tell which stories you read and suggest related or updated stories.

Ad companies buy space on dozens, hundreds or thousands of sites, which means they can see your traffic habits and learn your likes or dislikes. All of this happens independently of the site you're actually visiting.

For example: third-party cookies enough to guess that you're a (insert gender here) from the (insert location here). That's why you probably see ads for attractions or restaurants in your area.

It gets worse. If you browse a vegetarian blog that the advertiser buys space on, ads for steakhouses on sites you

visit after that can disappear and be replaced by ads for vegetarian restaurants. The cookies could even track down allergies or food sensitivities you have and target those.

While you can delete the cookies, advertisers can hit you with them again if you don't change your browser's settings.

Each browser has a way to stop them:

## Internet Explorer

Click the wrench in the top-right corner

## Internet Options

Go to the Privacy tab

Click "Advanced"

Select "Override automatic cookie handling"

Click Block under third-party cookies

## Microsoft Edge

Click the three-dot (Hamburger) More Actions button on the top right

Select "Settings"

Click "View Advanced Settings" (you'll need to scroll down to the bottom

of the page). Click the dropdown arrow under the "Cookies" field

Select "Block Only Third Party Cookies"

## Firefox

Options

Privacy tab

History

Select Use Custom Settings for History where it says "Firefox will."

Uncheck "Accept third-party cookies"

## Chrome

Click...

Three-lined (Hamburger) icon in the top-right corner of the window

Show advanced settings

Content settings in the Privacy menu

Choose to block third-party cookies and site data.

## Opera

Menu Tab

Click

Settings

Cookies

Select Block third-party cookies & site data



## Excess Stuff Solution

Judi Ball, CUGR, [jebed@charter.net](mailto:jebed@charter.net)  
the box and low and behold she needed cups!

Well now, that was a good turnout! And good enough to box up a load of excess candles and holders for the next year! One of my sons ended up with these, which was good because his wife loves candles!

Boy, I just couldn't go wrong with this new gag gift way of getting rid of things! So, during the year of 2015, I changed the type of plastic storage bowls I use, and bought a new kind. Yep, once again I got a big box (have I said how handy Amazon's shipping boxes are?) and dumped all the old bowls into it. My second daughter ended up with this package, and to my astonishment, she was absolutely ecstatic over it!

Then 2016 Christmas begins rolling in and I found a lot of varying baskets for picnics, decor, wine gifts, dinner roll containers, and such, that I no longer used, so into a big box they went, along with candy tins, and one large pink glass vase (pink

is not my color). This time I wrapped up a small box and made it innocently pretty, while hiding the big box in the hallway: they had to be catching onto me by now.

The daughter with the cups, also got this box, though she vehemently refused it this time for lack of space. But not to worry, three other family members swiftly swooped in and split up the baskets, tins, and vase between them. Go figure!

It is worth noting that it seems the younger generation does not go for my pretty gifts, at least during the initial gift selecting part of it. I will have to work on that before 2017 Christmas comes around and it will be time to clear out the house again and see who gets the next big box. This gag gift thing has been a great tradition for me!

Although, I'm now running out of excess things to get rid of.

Oh, yes, about my own gag gift this year: it was a three-piece, remote controlled, *candle set*.

Déjà vu.



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

- New
- Renewal
- Cash
- Check

Check # \_\_\_\_\_

### BROWSER POP-UP SCAMS

*Continued from Page 9*

mer is examining your system and often additional software, such as a Citrix program, which is a legitimate application, is loaded into your system to increase the scammer's control of your computer.

Never call any phone number that appears

The scammer might trick you into granting them remote control of your computer. This might, enable them to install a "backdoor", granting scammers the unfettered ability, now and in the future, to harvest any or all the information contained on your system, to be used for any purpose. Never allow anyone you don't know to remotely log in to and use a computer that you own and control.

Inevitably the scammer discovers some terrible problem with your computer. You are informed that you will be required to pay a substantial fee to have the problem removed and/or prevent future problems.

### AMAZON & APPLE TO VIE...

*Continued from Page 5*

MLB TV. Hockey will be added in 2016 and in these sports you can zoom in and actually scroll between two games at once. The new Apple TV also has access to iTunes music and games including Guitar Hero and many others that you can play on your phone & transfer to your TV even if you are in the middle of a game. The new Apple TV has also incorporated shopping websites. It doesn't currently play videos from Amazon Prime and it doesn't support 4K transmissions.

The remote control on the new Apple TV is touch sensitive, so you can just scroll quickly through choices by moving your finger across the remote. That alone is ground-breaking. At \$149 to \$199 the Apple TV is also affordable.

By the way, Apple will allow the old Apple TV to remain on the market for \$69. Don't buy it. It is totally outdated technology. Save your pennies for the new versions of either of these two streaming devices.

## General & Board CUGR 2017 Meeting Schedule

**New Time Change!  
3 to 5 PM**

### General Meetings

Jan 24, 3 pm – 5 pm  
Feb 28, 3 pm – 5 pm  
Mar 28, 3 pm – 5 pm  
April 25, 3 pm – 5 pm  
May 23, 3 pm – 5 pm  
June 22, 3 pm – 5 pm

### Board meets in the Foundation room:

Jan 24, 2pm – 3pm  
Feb 28, 2:30 – 3 pm  
April 25, 2:30 pm – 3 pm  
May 23, 2:30 pm – 3 pm  
June 22, 2:30 pm – 3 pm



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## **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, January 21, 2017  
At Jane Quinn's Home, for information contact:  
Jane Quinn, 365-0825, qjquinn7427@gmail.com**



COMPUTING FOR SENIORS. "What Does This Button Do?"  
Learn today's technology including smartphones, tablets, eReaders, and both Windows 8 and 10. The basics will be taught on setting up your device and the APPS you should use for productivity and 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. Join us on the 1st, 2nd, and 3rd Tuesday at 12:30 pm at the Anderson Sr Center, 2081 Frontier Trail, 365 3254. On the 4th Thursday of the month, WINDOWS 10 and everything you want to know about that system will be taught. It's a walk-in format. I remain in the room after class to help anyone with their project or answer questions.