

PLATEAU PC USERS GROUP, INC GAZETTE



November 2020

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This Month's General Meeting
Tuesday, November 10, 2020
will Start at 3:00 P.M.
FFG Christ Lutheran Church
Note:

Mask wearing and social distancing is mandatory during the meeting.

November 10th. Presentation @ 3:00 P.M.

Your Income Taxes

Learn about new laws that could effect your 2020 income taxes at the PPCUG's General Meeting. Bob Willis our tax specialist will provide an update on several little known tax law changes and other potential tax law changes following this year's presidential election.

The Secure Act, passed by congress in December 2019, became effective January 1, 2020. It changes the age that retirees must take Required Mandatory Distributions, (RMDs) from 70 ½ to 72 and the rules for beneficiaries of IRAs and other tax deferred retirement accounts.

The Cares Act, passed in March 2020, best known for the \$1200 Stimulus checks, also made little know tax law change that will affect your 2020 tax return. The RMDs from retirement accounts was suspended for 2020 taxes, and you can deduct some charity donation on your 2020 tax return, when you take the standard deduction due to the Corona virus.

Learn the details of these changes and also what other tax law changes are being proposed by the President elect from this year's election.

Note: We do not publish an issue in December, so this will be the last Gazette for 2020



We wish you all A Happy Holiday Season and a successful New Year

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Winter Hours start at 3:00 P.M. (October through March) Summer Hours start at 6:00 P.M. (April through September)

<u>Location:</u> Christ Lutheran Church

481 Snead Drive, Fairfield Glade TN

Join the Club!

Anyone interested to attend the general meeting or any of the SIG meetings as a guest will be charged \$3.00 per person for any or all meetings in that month. Afterwards, you are encouraged to become a member of the Plateau PC Users Group. Our Club cannot exist without you, the members.

Membership Dues

Note: Due to the limitations of COVID-19, our annual dues have been reduced effective 8/12/2020. Our annual dues are now payable July 1st. of each fiscal year. Reduced annual 2020 - 2021 dues are \$15 per single person / \$20 per family. Persons/families joining during the fiscal year have dues payable as follows:

Join In	<u>July -</u> <u>Sept</u>	Oct - Dec	<u>Jan -</u> <u>Mar</u>	<u>Apr -</u> <u>June</u>
Single	\$15	\$15	\$12	\$6
Family	\$20	\$20	\$15	\$7

BOARD OF DIRECTORS DISCLAIMER

All members of the Plateau PC Users Group are willing to help one another in the area of advice and tutorial instruction over the phone. If you should require more involved services or instruction, we have a few members who are very knowledgeable in several areas. As a responsible

consumer, it is up to you to discuss, before retaining a member, any and ALL charges for repair services and time consuming tutorial activities.

It is not the desire of this Board of Directors to set fees for individuals for services rendered, nor the responsibility to intervene between members who enter into a contract among themselves.

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Charlie Merrick	Bob Willis	



Printed by, Business Equipment Clinic 539 West Ave. Suite 101 Crossville TN 38557



The next General Meeting of the PLATEAU PC USERS GROUP

Tuesday, January 12, 2021 Note: Winter Hours 3:00 P.M.

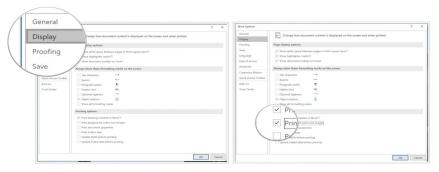
<u>Cool Tips & Sites</u> <u>How To Print Microsoft Word Document Background Color</u>

ByMichael Bryant

Yes, you can print the background color or image in Microsoft Word. Here are the steps you need to take to print the background color or image in Microsoft Word.

Start Background Printing

- 1. Open Microsoft Word.
- 2. Click **New** to create a new document or open an existing one.
- 3. Choose File > Options.
- 4. Select **Display**.
- 5. Click **print background colors and images** under Printing Options.
- 6. Choose **OK**.



You can now print the background color and images of your Microsoft Word documents in Windows.

End Background Printing

To reverse course and no longer print the background color or image in Microsoft Word in Windows:

- 1. Open Microsoft Word.
- 2. Click **New** to create a new document or open an existing one.
- 3. Choose File > Options.
- 4. Select **Display**.
- 5. Uncheck Print background colors and images under Printing Options.
- 6. Choose **OK**.

** Visit the PPCUG Website **
At: www.PPCUGinc.com.

Read all about our club activities and scheduled monthly meetings, also current and past issues of the Gazette Newsletter. Links also to the Meeting Handouts on past presentations.

Send your comments and suggestions to the PPCUG Webmaster, Alan Baker jackal33980@gmail.com (931) 239-0877

Should You Buy a Dash Cam?



SUZANNE HUMPHRIES @yeah books



When you hear the phrase "dash cam," it's easy to think of those ridiculous dash cam videos recorded by Russian drivers, but they have far more functionality than catching crazy events that happen out on the road. We decided to look at the pros and cons of having a dash cam, and give you our recommendation.

How Do Dash Cams Work?

A dash cam is a camera mounted to the interior of your car, often just below the rear view mirror. Its primary function is to record the road ahead of your vehicle, but you can also buy more dash cams to use as back-up cameras or to watch the sides or interior of your vehicle. Recorded footage can be used to document car accidents (especially hit-and-runs), or create a lovely road-trip timelapse.

Typically, these devices are powered either by plugging into your car's cigarette lighter port or by being professionally wired to your vehicle's battery. Newer devices transmit data to your smartphone or computer via built-in Wi-Fi or Bluetooth, though some still opt for writing data onto a local microSD card. Some can support several GB of data, but usually these cameras just loop record over footage infinitely until you save a clip.

Dash cams are typically quite small and can be mounted more or less discreetly to your windshield. Some even have a small built-in screen and navigational panel that allow you to review footage and adjust settings without having to use your phone or laptop.

It's fair to say that, when it comes to dash cams, you get what you pay for. Super cheap or overly expensive dash cams are rarely worth looking at, and the best dash cams usually retail for anywhere from \$150-\$300. Generally speaking, higher-end models offer better video resolution (which is important for capturing little details like license plate numbers, dents, etc.), wider viewing angles, and maintaining good video quality while recording in low-light situations.

The Benefits of Having a Dash Cam



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Dash cams can help you contest speeding tickets, capture car theft or other unexpected events, and record evidence of dangerous drivers or car accidents (whether they involve you or other drivers). Certain auto insurance companies may also offer discounts to dash-cam owners.

Some dash cams have handy included features as well, like built-in GPS, which can geotag a particular location you recorded. This is great for finding exactly where that beautiful road you drove on last Sunday was, or for providing evidence in a car crash. Newer dash cams also have integration with smart assistants, like Alexa, or support voice commands that let you tell the device to save a clip while you keep your hands on the steering wheel.

A few dash cams can notify you of upcoming speed traps and traffic cameras, preventing you from getting an unnecessary ticket. Others can notify you of lane collisions and tailgating, helping you be a safer driver. They're also a great tool to have in your teenager's car to ensure they are driving safely and paying attention to the road.

Another great feature some cams have is Emergency SOS, which can alert emergency services on your behalf if you're incapacitated in a car accident. Lastly, some dash cams come with a second camera that can be used as a backup camera or to record the inside of your vehicle. This can be a good way to keep an eye on your kids or capture a car thief.

Disadvantages of Dash Cams



Depending on what features you want—and even factoring in professional installation—dash cams can be pricey. Like, over \$500 pricey. Alternatively, super cheap options are almost always problematic in being unreliable or missing crucial features.

Regardless of what you end up spending on your dash cam (and it's worth noting that good devices cost at least \$200), there's always the risk that they could be stolen because they sit out in the open and are easy to spot. And if a burglar decides to break into your car for that, they might root around and look for other goods. It's a noteworthy risk, especially considering the fact that a dash cam isn't something most people *need* to have.

Some dash cam models can record audio or include a secondary camera for monitoring your car's interior. Because the cameras are mounted inside your vehicle, this means they could record the conversations and action of you and your passengers. It also means it could record you texting while driving or doing other things you shouldn't do. While well-intentioned, this brushes up against privacy issues, especially if the dash cam you choose stores data via the cloud, rather than on an internal SD card. You'll also be responsible for notifying your passengers of these features and asking for their consent.

Final Verdict

Although they're not something you *have* to have, the benefits of dash cams far outweigh their few disadvantages, so we heartily recommend having one if it's within your budget. Despite the high purchase price,

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the long-term ability to record incidents and receive advanced warning of things like speed traps makes a dash cam an invaluable asset to have while on the road. They're also great to have if you live in a high-traffic or dangerous area.

The Best Dash Cams You Can Buy Today

If you decide to spring for a dash cam, we have a couple of excellent choices for you. Each option is packed full of all the features you'd expect and more (like smart assistant integration).

Nextbase 522GW



The Nextbase 522GW (\$259.99) can capture events in HD 1440p at 30 frames per second. It has a 140-degree angle field of view and a built-in G-sensor for detecting (and initializing video capture of) accidents. You can review footage on the 3-inch screen, and the built-in emergency SOS feature can alert emergency services if you're in an accident.

min Dash Cam 66W



The Garmin Dash Cam 66W has a compact wired design and an impressive 180-degree field of view. It can capture sharp 1440p HDR video even in low light. You can review footage on the device's 2-inch LCD screen, and you can sync and play back footage on your smartphone using the iOS or Android Garmin app. Voice controls let you start, stop, and save clips, and it provides driver alerts for better awareness. Garmin Dash Cam 66W

Garmin Dash Cam 66W, Extra-Wide 180-Degree Field of View In 1440P HD, 2" LCD Screen and Voice Control, Very Compact with Automatic Incident Detection and Recording

Record driving footage in HD, review it on the built-in screen.

\$210.85

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Garmin Dash Cam Mini



If you're on a budget, the Garmin Dash Cam Mini is a decent option that's backed by a popular well-known brand name. Its small size not only lowers the price but makes it more discreet. Despite this, it can still shoot in 1080p, but you'll only be able to review footage or control settings on the iOS or Android app, as this device lacks a built-in screen.

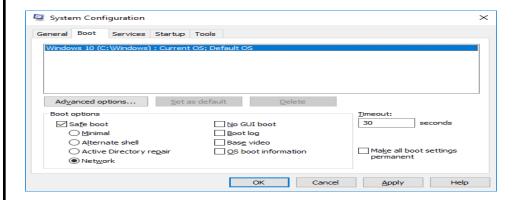
Garmin 010-02062-00 Dash Cam Mini, Car Key-Sized Dash Cam, 140-Degree Wide-Angle Lens, Captures 1080P HD Footage, Very Compact with Automatic Incident Detection and Recording

This petite dash cam makes for discreet 1080p HD recording, but requires the companion app to review footage. \$98.99

Reboot quickly to Safe mode

The good old Safe mode in Windows is a lifesaver. But the path to this option is convoluted through Settings. Luckily, there is a quick way to get around it, and that is by pressing **Win + R** and typing **msconfig** to open the System Configuration panel.

Switch to the **Boot** tab here, tick **Safe boot** and choose **Network** to retain your Internet access if you want. Click **OK** and reboot, and you will go straight into your choice of Safe mode. Once you are done with your tinkering, return to the System Configuration panel again and untick the Safe boot option.



The above technique works best for the occasional forays into the Safe mode, but if you go there regularly, you can use the Winaero Tweaker to create Safe mode shortcuts and place them somewhere on your computer.

These will be ready for use whenever you want to restart in any of the various modes available on Windows. Just remember to create the Normal shortcut to return to Windows proper.

The Best Wall Outlets With USB Ports



ERIC RAVENSCRAFT @lordravenscraft



How many of your devices can you charge with just a USB cable? And how many outlets in your house have USB ports? If the latter is "not enough," fix that with these outlets that give you USB ports.

The best way to add a USB port to your wall is to replace your existing outlet box with one that has USB ports built in. However, you need to modify your wall for this and you might not be comfortable enough modifying your home (or allowed) to do that. If you're in that boat, we have options for you, too. Either way, it's high time your outlets caught up to the modern world.

Best Overall: TopGreener 4.8A Dual-USB Outlet (\$20)



If you just want to replace your existing outlets with something functionally identical, plus a couple USB outlets, then this model from TopGreener is the way to go. It features the normal duplex wall outlet with tamper-resistant shutters (to make extra sure you can't stick the wrong kind of metal inside), plus two USB outlets that can output up to 4.8 amps together.

That last bit is important. While your phone can probably charge (if slowly) from just about any USB port, you'll need something with a bit more power to charge a tablet or a small laptop. This outlet sends 2.4 amps to each outlet which is more than enough for most use cases. It's also among the highest amp output of all

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the devices we've looked at, so if you're going to modify your house's wiring, this is probably the best one to go with.

BUY ON AMAZON

Best USB-C Option: TopGreener USB-A and USB-C Outlet (\$27)



More and more modern devices are using USB-C for both charging and data connections. While USB-C has its problems, it's also likely to get more common in the future. You may even already have cables with a USB-C port on both ends. If that's the case, you might want this outlet also from TopGreener. It features two normal power plugs, one typical USB-A plug (the kind you've known for years) and one rounder USB-C plug.

The USB-A plug can output up to 2.4 amps, so it's powerful enough to charge most larger devices. The USB-C plug can output 3 amps, which will probably allow it to fast charge your device, depending on the cable and phone you're using. Just be sure to buy a USB cable that won't harm your devices.

BUY ON AMAZON

Best Multi-Color Option: Leviton Dual-USB Outlet (\$23)



It may be a mild concern, but sometimes you want your outlets plugs to match your decor. If aesthetic is more important to you than utility, then the TopGreener's white plates might not be right for you. This outlet from Leviton, on the other hand, gives you more options. You can get plates in black, brown, gray, white, and more.

Appealing to your sense of vanity isn't without its downsides, though. The two extra USB outlets (on top of the two regular power outlets) only support a combined total of 3.6 amps, or 1.8 amps each. That's plenty to charge your phone, but it might be too little for some of your bigger gadgets. Plus, it might charge your devices a little slower. It's not a deal breaker by any means, but it's worth keeping in mind.

BUY ON AMAZON

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Best No Install Option: Belkin 3-Outlet, Dual-USB Charging Cradle (\$21)



If you can't (or don't want to) install an outlet in your wall, this Belkin charging cradle gives you an alternative. It plugs directly into your existing outlet where it blocks both outlets. In exchange, you get *three* regular power outlets, plus two 2.4 amp USB outlets. The block even has a small ridge so you can set your phone on top of it while it charges.

If that's not enough for you, an upgraded model gives you six full-size outlets, and two USB ports. Though the USB ports on that unit only output 2.1 amps, and there's no convenient charging shelf to place your gadgets on. Either one will give you the option of USB charging without having to mess around with electrical cables inside your wall.

BUY ON AMAZON

30 Essential Windows Key Keyboard Shortcuts for Windows 10



MARSHALL GUNNELL

The Windows key made its first appearance in 1994, and it's still an essential tool for Windows 10 power users. Here are the most important Windows key keyboard shortcuts for Windows 10 you should know about.

Starting with Windows 95, the Windows key could perform basic desktop tasks like opening the start menu, minimizing all open windows, cycling through taskbar buttons, and so on. Windows 2000 brought the much welcome keyboard shortcut for locking your desktop. Windows XP brought new Windows Key shortcuts, such as selecting the first item in the notification area and opening "Search for Computers." The story continued with Windows Vista, Windows 7, 8, and 8.1. Windows 10 offers many useful shortcuts added to Windows over the last several decades as well as some new ones.

There are numerous keyboard shortcuts involving the Windows key. Here are 30 of the important ones you should know about:

(Continued on page 11)

Shortcut Keys	Description	
Windows Key	Opens/closes the Start menu.	
Windows Key + Up Arrow	Maximizes the selected window.	
Windows Key + Down Arrow	Reduces the window size. (Restore down.)	
Windows Key + M	Minimizes all open windows.	
Windows Key + Shift + M	Opens minimized windows.	
Windows Key + Tab	Shows Task View.	
Windows Key + L	Locks the screen.	
Windows Key + A	Opens the Action Center.	
Windows Key + V	Opens Clipboard History.	
Windows Key + I	Opens the Settings menu.	
Windows Key + F	Opens the Feedback hub.	
Windows Key + H	Opens the dictation toolbar.	
Windows Key + P	Opens the projection settings.	
Windows Key + . (Windows Key + ;)	Opens the emoji panel.	
Windows Key + C	Opens Cortana in listening mode.	
Windows Key + C (Windows Key + Q)	Opens Windows Search.	
Windows Key + G	Opens the Xbox game bar.	
Windows Key + X	Opens the secondary start menu.	
Windows Key + <number></number>	Opens the app in the taskbar relative to the number input.For example, if Slack is the fourth app on the taskbar, using Windows Key + 4 will open Slack.	
Windows Key + Alt + < number>	Opens the right-click menu for the app in the taskbar relative to the number input. For example, if Slack is the fourth app on the taskbar, using	
Windows Key + D	Shows/hides open apps on the desktop.	
Windows Key + E	Opens File Explorer.	
Windows Key + U	Opens Ease of Access in the Settings menu.	
Windows Key + Print Screen	Takes a screenshot of the desktop.	
Windows Key + Control + F	Opens the Find Computers window.	
Windows Key + Control + D	Creates a virtual desktop.	
Windows Key + Control + Left Arrow	Switches to the virtual desktop on the left.	
Windows Key + Control + Right Arrow	Arrow Switches to the virtual desktop on the right.	
Windows Key + Control + F4	Closes the active virtual desktop.	
Windows Key + Space	Switches between installed languages (for writing text).	

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E-legacy planning

Are You Ready For This?

Here is something important that many people do not think about: planning for your e-legacy. That means making sure that someone is in a position to handle the disposition of all your digital accounts if you pass away or become incapacitated

You will want to have a list of all accounts, usernames, and passwords for your legacy contact. You might even consider preparing a farewell message to post on social media or include in an email

This information can be placed in a safe-deposit box or left with your attorney to be included with your will.

Here are some items to think about:

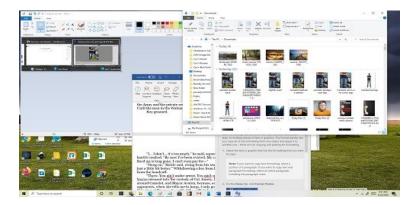
- Login, password, and PIN information for:
- Computers
- Smartphones
- Your home network (you don't want a spouse to be locked out of the Internet)
- Password-protected programs and apps like Password managers and third-party security programs
- Subscription software like Office or Adobe Creative Suite
- Email accounts
- Social media accounts
- Blogs or web pages you manage.
- Streaming and media accounts like Google, Microsoft, Apple, Amazon, Netflix, Hulu, Nook, and Spotify.
- Any shopping accounts like Amazon etc... but do not forget about sites like eBay, Craigslist or Etsy. If you sell or have sold items online, your estate will need the power to complete any trans actions, make necessary refunds, or collect your payments.
- Accounts with the Post Office, UPS, FedEx or other shippers.
- Banking, investment, and any other financial services accounts.
- Utility accounts
- Online pharmacy accounts
- websites with memberships

You will also want a list of newsletter subscriptions. Make sure you update this information frequently as it changes. The last thing you want to do is leave a spouse or family member struggling to get things in order without the necessary information.

Or, in the event you become ill, you will want someone to be able to pay bills, handle communications, and take care of other business until you are back on your feet again.

Use Alt + Tab To Navigate

If you are like me and take the name Windows seriously, sometimes you might have multiple programs open on your desktop.



When you do that, going back and more between programs can be a pain. Fortunately, there is a super easy keyboard shortcut in Windows that allows you to see which programs are open and easily navigate between them.

Just press ALT + Tab keys and this window will pop up displaying all of your currently open programs. Yep. I had 13 programs open at once.



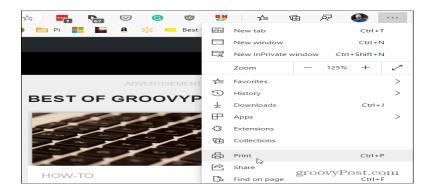
As you hit Tab, a box will highlight each open program. Just release they keys when you get to the program you want to open and it will open full screen.



How to Save a Webpage as a PDF from Microsoft Edge

Sometimes you might want to save a web page as a PDF document. This allows you to access and share a page of the web whenever you need it. This can be helpful in a situation where you have to make a remote presentation over your computer. Or, perhaps you need to share a specific page with specific information with several people. Whatever the reason you need to save a webpage as a PDF, here's how to do it from Microsoft Edge.

To get started, launch Microsoft Edge and browse to the page you want to save as a PDF. Then click the **Options** (three dots) button in the upper-right corner of the screen. From the dropdown menu select the **Print** option.



Next, a Print window will open up that displays a preview of how the page will look. Under the "Printer" header in the left column click the menu and choose "Save as PDF" from the dropdown.



Note that here you can also choose to change the orientation of the PDF from Portrait to Landscape mode. Also, if you would rather not print the entire page – type in a range of pages that you want to save. This can come in handy if you just want to save a specific portion of a Wikipedia entry, for example. Or, on sites that utilize the infinite scroll feature. In those cases, you'll want to limit what you save.

Once you have everything set up how you like it click the **Save** button.

After that, a "Save As" dialog will pop up on your screen. Head to the location where you want to save the document, give it a name, and click the **Save** button.

That's all there is to it. Now the webpage you choose will be saved as a PDF document in the location you choose. To double-check that the PDF looks how you want it to, open it up. If something isn't looking like it should go back through the steps and change the Print settings.



----- New Member



Plateau PC Users Group, Inc.

Revised Application for Membership

----- Renewing Member

Return this application with check foe annual dues payable to "PLATEAU PC USERS GROUP" Return to
the club Treasurer during our meeting or mail to "PPCUG Treasurer. P.O. Box 3787, Crossville TN 38557"

<u>Note:</u> Due to the limitations of COVID-19, our annual dues have been reduced effective 8/12/2020. Our annual dues are now payable July 1st. of each fiscal year.

Reduced annual 2020 - 2021 dues are \$15 per single person / \$20 per family. Persons/families joining during the fiscal year have dues payable as follows:

Join In	<u>July - Sept</u>	Oct - Dec	<u>Jan - Mar</u>	<u> Apr</u>	<u>June</u>	
Single	\$15	\$15	\$12	\$6		
Family	\$20	\$20	\$15	\$7		
Date:	Amoi	ınt Paid: \$	by Ca	ash, c	or Check (#)
Last Name		First Name			er (if family membersh	ip)
Address:						
City		State	Zip	(Code	Phone Number	
E-Mail addre	ss:	Please Print				
I have belong	ged to a Comput	ter Club before	e: Yes	No		
I have used P	C's since (year)):				
I have knowle	edge in the follo	owing areas th	at I would be	willing to	share with club memb	ers:
September 20)20					



January 2021



<u>Sun</u>	Mon	<u>Tue</u>	Wed	<u>Thu</u>	<u>Fri</u>	Sat
					1 (appy*) (lew)/ear*	2
3	4	5	6 2:00 P.M. PPCUG Board Mtg.	7	8	9
10	11	123:00 P.M. General Mtg. Presentation. Followed By Q&A Session	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						