



PLATEAU PC USERS GROUP, INC GAZETTE



January 2018

Published by the Plateau PC Users Group, Inc. P.O. Box 3787, Crossville TN 38557-3787 www.PPCUGinc.com

January 2018

“JOIN US FOR FUN AND LEARNING AT CROSSVILLE’S COMPUTER CLUB”

Volume 24, Issue 1

This Month’s January Meetings

Photo Editing Workshop

**Thursday, January 11 at 1:00 P.M.
At FFG Library Bldg.**

General Meeting

**Monday, January 15 at 3:00 P.M.
At Christ Lutheran Church FFG**

Plateau Photography Club

**Thursday January 18 at 1:00 P.M.
At FFG Library Bldg.**

The January Program at FFG Christ Lutheran Church

All About Libre Office

PPCUG member, Alan Baker, will present an overview of the FREEware office suite, Libre Office.

He will use a video from the recent APCUG Tech Conference supplemented with live demonstrations and his personal experience.

Libre Office is a no-cost, open source alternative to the MS Office software suite that should meet most member’s needs.

For those interested in learning more, he will post a handout online at the PPCUG website after the presentation that will include resources for learning more including links to online video tutorials.



LibreOffice
The Document Foundation

Welcome to 2018



Inside This Issue

Club information and Phone numbers	Page 2
Upcoming Events	Page 3
Cool Tips & Sites—	Page 3
General Meeting Minutes November 20, 2017	Page 4
Facebook Extra	Page 5
Is your cell phone CDMA or GSM?	Page 6
Password Manager	Page 7
Windows 10 for Dummies	Page 8
How to Add Your Signature to Emails	Page 9
Scams, Fraud & ID Theft	Page 11
The Tile	Page 14
PPCUG Application for Membership	Page 15
February 2018 Calendar	Page 16

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

Location: Christ Lutheran Church
481 Snead Drive, Fairfield Glade

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

Our annual dues are now payable July 1st of each year.

Annual dues are \$24 per single person / \$30 per family starting July 1, 2014, with partial years dues as follows:

Due Date	Jan-Mar 2018	Apr-Jun 2018	Jul-Sep 2018 Annual Dues	Oct-Dec 2018
Single:	\$12	\$6	\$24	\$18
Families:	\$15	\$7	\$30	\$22

Student memberships (21 and under) are \$10 annually.

Corporate memberships are \$30 a year for the first two memberships and \$10 a year for each additional membership from the same company.

Contact the PPCUG Treasurer (931) 707-3677

for pro-rated dues of these types of memberships.

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.

The GAZETTE is published using the following: Microsoft Word, Microsoft Publisher, and Microsoft Windows. The Gazette is the monthly newsletter of the Plateau PC Users Group, Inc.

DISCLAIMER: No warranty, express or implied, is made by the PPCUG, the Gazette editorial staff or its contributing editors. This extends to all losses incidental or consequential from the use or non-use of any information in any issue of the Gazette.

All images used in the newsletter, website, blogs, class materials or handouts ("media") are obtained from a "free use" source, preferably images that have been released as "CCO Public Domain".

2017-2018 PPCUG, Inc. Board Members



President	Steve Rosenstein	(931) 742-0151
Vice-President/ Compliance	Jim Buxton	(931) 456-6009
Treasurer	John Krueger	(931) 707-3677
Secretary	Cindy West	(931) 484-7306
Past President	Carl Nordeen	(931) 456-5597

Programs	Open	
Membership	John Krueger	(931) 707-3677
Publicity	Mary Anne Nordeen	(931) 456-5597
Gazette Editor	Gordon Botting	(931) 456-2184
APCUG Rep	Steve Rosenstein	(931) 742-0151
Equipment Custodian	Bob Willis	(931) 456-6511
Webmaster	Alan Baker	(931) 788-2201

Directors at Large

Alan Baker	Gordon Botting	Richard Del Frate
Barbara Duncan	Bob Willis	

Director Emeritus Don Lewis

SIG Leaders

Plateau Photography Club	Jim Mansfield	(931) 484-6920
Photo Editing Workshop Club	Jim Gries	FGPhotoworkshop@gmail.com (331) 442-9763

Up Coming Meeting for February 2018

Note: Winter Hours & Location

The next General Meeting of the
PLATEAU PC USERS GROUP
Will be on Monday, February 19 at **3:00 P.M.**
at **Christ Lutheran Church**
481 Snead Drive FFG
(corner of Snead & Lakeview Drive)

Classes

Please send ideas for new classes to Alan Baker.
(ambaker@citlink.net)

Cool Tips & Sites

Learn these Shortcuts for Outlook

If there's a sign language for speed, then it'd be hand positions for various keyboard shortcuts. Here's a list of helpful keyboard shortcuts for Outlook.

- **Ctrl+1/2/3/4:** Switch between Mail, Calendar, People, and To-Do views.
- **Ctrl+E:** Activate search.
- **Ctrl+Shift+E:** Create a new folder.
- **Ctrl+Shift+C:** Create a new contact.
- **Ctrl+Shift+M:** Create new message.
- **Ctrl+F:** forward.
- **Ctrl+R:** Reply.
- **Alt+S** (while composing mail): Send.
- **F4:** Find and replace
- **Ctrl+M:** Check for new messages.
- **Ctrl+S:** Save.
- **Alt+S:** Save and close.

News of the Special Interest Groups

The PPCUG sponsors several Special Interest Groups (SIGs) tailored to meet the varied needs of our many members. Each SIG is a small group whose leader prepares material for presentation and encourages open discussion and questions. We urge you to attend the SIGs and hope you will find one or more of interest to you. Ideas for additional groups are welcome, as are volunteers to form and lead new SIGs.

Plateau Photography Clubs

The Photo Editing Workshop Club is held at 1:00 PM at the Fairfield Glade Library Bldg. on the second Thursday of each month. Members meet to discuss & demonstrate various editing software programs available to enhance their photographs. The SIG leader is Jim Gries. at "FGPhotoworkshop@gmail.com"

The Photography Club, a PPCUG SIG, meets the Third Thursday of each month at the Fairfield Glade Library Bldg. at 1:00PM. Topics vary each month but we show and discuss member's photos each month. The SIG leader is Jim Mansfield.

The Photo Club/SIG website

The Photo Club/SIG website is now up. Access to it is through the PPCUG website, using the "Photo Club" navigation link at the top of each PPCUG page. I think that this is a big improvement, and could not have been done without the work of Dallas Richards.

PPCUG Website

Visit our website at www.PPCUGinc.com. The Learning Center class schedule and Gazette are all available on our web site.

Send your comments and suggestions to the Webmaster, Alan Baker
Webmaster@ppcuginc.com (931) 788-2201

PPCUG General Meeting Minutes November20, 2017

Steve Rosenstein, President of PPCUG, welcomed members and guests.

A brief business meeting followed with only one comment that we need more members, Steve requested those present to invite their contacts to our meetings. Motion to adjourn, seconded and approved.

This month's program, updated audio/video equipment for home usage. Steve, the presenter will show how to purchase and use audio/video equipment getting the most appropriate equipment at the best prices.

Steve shared his background in professional and consumer level audio, TV and home theater products. He also worked in the broadcast industry over decades where he has seen the evolution of professional audio from vinyl transcriptions and reel-to-reel tape to computer based digital sound. He also spent part of his career in retail management selling home electronics.

We are going to talk about the goodies you can buy for Christmas.

Technology has changes year to year as we all know. Who has a color TV, Flat Screen, High Definition, 4X (Ultra High Definition) and OLED.

When any of these were the new thing in technology the price was high. As soon the next technology advances the price comes down.

Black Friday or Cyber Monday is a good time to buy. The mark up on TV's or anything electronic is low so stores sell extended warranties.

Keep in mind when you buy a TV in the store the picture is set by manufactures for the store, you need to reset for home viewing in the settings.

If you are interested in audio turntables, you can get analog (wave) or digital (bars). Of course, depending on how fussy you are there are all prices.

Records have a better sound than CD's, with that said vinyl records are coming back. You can find some at Cracker Barrel.

Many people have problems with turntables because they do not read the manual. Manuals can be found if you Google the model # on line.

Next meeting is January 15 at 3:00pm, Christ Lutheran Church, corner of Snead and Lakeview.

Submitted by

Cindy West

Secretary

Facebook Extra

By Bob Schultz, Editor, Lake-Sumter Computer Society, FL
October 2017 issue, NewsBytes
www.lscs.us
Editors (at) lscs.us

Facebook is either loved or hated by computer/smart phone users. Some think it is a way for people to show how important they are or how much "stuff" they have. Others believe it is a way to maintain or find lost friends. But either case there are hidden files you may like to know about. Here are five areas of concern Facebook has addressed.

1. Did you know that Facebook looks out for you by filtering messages that may be spam? You can check these filtered messages by going to the hidden file and if there are filtered messages you can access this folder by inserting the following address [<https://www.facebook.com/messages/>] into the browsers search bar. Click on the "clog" icon. This will open a window with several selections. Open "Connection Requests." In the next menu click on "See Filtered Requests". If Facebook detected any suspicious messages, they will be noted.
2. There is another feature Facebook uses to help control your privacy. It is a help that Facebook asks your permission to use a tag when someone tags you in a photo, but maybe you missed it and don't want it tagged. You can review these photos by checking you Activity Log.

To access the Activity Log, just click the "View Activity Log" button located on the bottom right side of your desktop cover photo. In the menu that comes up you can select what you want to see.

3. Have you ever been at a friend's house, used their computer on Facebook and realized when you got home you never logged out. Do not fear Facebook has made it possible to sign out from home.

Open Facebook and click on the drop-down arrow in the upper-right corner of the home screen and select "Settings". Next click "Security and Login". Look for the "Where You're Logged In". In this section, find the device you want to log off from by clicking the three vertical dots on the left side then select "Log Off."

4. For whatever reason you don't want anyone posting on your timeline but you. Simple. Go to "Settings" and then choose "Timeline and Tagging". Click on "Edit" on the "Who can post on your timeline" section and set to "Only Me".
5. If you do not care what anyone comments on a post, you can eliminate the notifications by turning off notifications for that post. To do this, just go to the post then click on the little arrow pointer on the upper right corner of the post's header then select "Turn off notifications for this post."



Is your cell phone CDMA or GSM? – Should you care?

By Phil Sorrentino, Contributing Writer, The Computer Club, Florida
The Journal of The Computer Club, Inc.
<http://scccomputerclub.org> / Philsorr.wordpress.com
philsorr (at) yahoo.com

The short answer to the second question is “probably no,” but there are some benefits from knowing the differences that may help you decide which cell phone provider or cell phone to choose. The answer to the first question depends on your cell phone provider. CDMA and GSM are the two basic technologies used in modern digital cellular networks, which are then used by mobile phones. These two technologies are very different. The difference is much more than the difference between a Ford and a Chevy. It’s more like the difference between a gas-powered car and an electric vehicle; they both do the same thing, they get you to your destination, but the internal workings are very different. You can’t use a CDMA phone on a GSM network (and vice versa), just like you couldn’t use the gas engine from the gas-powered vehicle to run an electric vehicle. So, if you are on a CDMA network, you need a phone with CDMA radio-telephone circuitry, and if you are on a GSM network, you need GSM circuitry in your phone. So, which phones have what, may be a question you will have to answer when signing up for your next cell phone plan.

Although there are many places to buy a cell phone, in the United States there are only four major cell phone networks. (US Cellular is actually a fifth, but much smaller network.) The four are Verizon, AT&T, Sprint, and T-Mobile, and they are evenly divided by the technologies used. Verizon and Sprint use CDMA and AT&T and T-Mobile use GSM. (US Cellular uses CDMA.) CDMA stands for Code Division Multiple Access and GSM is short for Global System for Mobile (*Communications*), both of which are terms used to represent the collection of many radio-telephone technologies that comprise the two different systems. CDMA actually describes the technology that is used to keep separate all the data channels that use the same wireless frequency band. Whereas GSM is the name of a standard used to describe the protocols used in digital cellular networks. But then, what is in a name? A rose, by any other name, would still be a rose. By the way, most of the world outside the US uses GSM, so if you need to use your phone over-seas, it will probably have to be compatible with GSM. This is another example of how an open standard can dominate over a proprietary product (think Android over iOS). GSM is an open standard, developed by the European Telecommunications Standards Institute, whereas CDMA is a proprietary technology developed and owned by Qualcomm. (Just to be complete, GSM uses a Time Division technique for keeping channels separate.)

Another difference you may be already be aware of, is the SIM card, or Subscriber Identity Module. GSM uses a removable SIM card as a container for customer information. CDMA does not typically use a SIM card. The SIM card is an integrated circuit chip that is intended to securely store the International Mobile Subscriber Identity (IMSI) number and its related cryptographic key, both of which are used to identify and authenticate subscriber devices. It's much easier to change phones on GSM networks, because of the removable SIM card. Just take the card out, put it into another phone, and the new phone now has your number. CDMA networks use a different technique to identify and authenticate subscriber devices. CDMA uses a network based database. The phone information has to be put into a “white list” database, that is then used to control access to the network. If you have a CDMA phone with a SIM card, it may be there to support foreign GSM networks and the phone may be called a “world phone” (which may be good to have if you travel a lot). You may also find a SIM card in a newer CDMA phone. It may be there to support the newer faster 4G LTE networks, because SIM cards are part of this new standard.

(Continued on page 7)

Where did 4G LTE come from? you might ask. Well, so far, we haven't said anything about network speed and that is what 4G LTE refers to.

Most current networks operate at a 3G speed, which translates to a data rate of around 1-2Mbps. 3G has been in use since about 2003. The G only indicates Generation. The 4th Generation or 4G provides an almost 10 times increase in speed, so 4G will move data at around 10Mbps. The LTE indicates "Long-Term Evolution", which is a standard for high-speed wireless communications for mobile phones and devices. LTE is the upgrade path for both GSM and CDMA networks. (By the way, 1G was for analog cell phones and 2G was for early digital cell phones.) So now many phones have the appropriate hardware and software that enable them to operate on both 3G and 4G networks of their specific type of network, GSM or CDMA. The cost of a phone that can operate on the 4G network will be higher than a phone that can operate only on the 3G network. (There are many technical details defining and describing the 3G and 4G and even the future 5G standards but I have simplified things so as to not get bogged down in those voluminous and sticky details.)

All of the four major networks have 4G, so if money is not an issue, a 4G phone would be advisable. Also, if you spend a lot of time on the web or regularly stream video, 4G might just be worth the extra phone cost. So, in general, if you expect to transfer large amounts of data, 4G is definitely worth it, but keep in mind that it is very easy to go over your data plan limit when you are working at the higher speed. Finally, if you want to future-proof your phone, get a 4G phone. 4G is only going to get better because that is where network operators are spending their money. Also realize that a 4G phone is backward compatible and will operate on 3G and even 2G networks. You still might consider only a 3G phone if you don't have a need for the faster data rate of 4G, and/or you use it mostly for voice. Also, if you live in an area that doesn't have 4G yet, the 3G phone might be just fine. So, in the long run, you should probably care about the network type so you can make an informed decision the next time you have to buy a phone or phone plan.

Password Manager

Steve Shank, Golden Gate Computer Society says, LastPass offers a free version and, for \$24/year/person, a premium version. The two versions are identical when used on computers. The difference is that only the premium version can also be used on mobile devices. In both cases, LastPass offers unlimited password storage and syncing across multiple devices that have LastPass installed, and two-factor authentication. It operates as a browser extension, with support for all major browsers and operating systems.

LastPass Premium adds enhanced password sharing options, storage of desktop-app passwords and support for physical authentication devices. LastPass automatically captures all passwords as you enter them into a website. All passwords are encrypted with your master password before they are stored in the Cloud and are encrypted on your hard drive.

You must create a strong Master Password, which ensures that nobody, even at LastPass, has access to your data.

This password must comprise at least 12 characters, including at least one digit, and a mix of capital and lowercase letters.

Multi-factor authentication requires that, when you log in, you will need a onetime code generated by the app, as well as your Master Password.

New in the Library: 'Windows 10 for Dummies'

Book Review by Choy Lai & Clemens Pratt, Members, Melbourne PCUG, Australia
August 2017 issue, PC Update
www.melbpc.org.au
George (at) melbpc.org.au

'Windows 10 for Dummies' from publishers John Wiley & Sons is not just for dummies! The "for Dummies" tag merely indicates that its treatment of the subject is a simple step-by-step guide for navigating through both the old and new features of Windows 10; for non-beginners it is a comprehensive reference. It would be particularly valuable for anyone new to computing for whom Windows 10 is their first operating system.

Microsoft has designed Windows 10 to look and feel the same when implemented on PCs, tablet computers and smartphones, and author Andy Rathbone provides material for all three. He is an experienced writer whose use of headings, figures, lists, informative panels and marginal indicators makes it inviting to browse and easy to find useful information. Even experts in MelbPC will discover valuable features that they have previously been unaware of.

This book shows how to manage Windows tasks, troubleshoot problems and make quick fixes. It comprises 7 parts:

1. Windows 10 Stuff Everybody Thinks You Already Know
2. Working with Programs, Apps and Files
3. Getting Things Done on the Internet
4. Customizing and Upgrading Windows 10
5. Music, Photos and Movies
6. Help!
7. The Part of Tens

Various icons in the margins highlight what's new in Windows 10:

- tips
- technical stuff
- warnings
- remember and
- touchscreen

It is worthwhile taking note of the icons, as they help the reader looking for an aspect.

The 'Start' button is back, with access to apps as well as settings, shutdown and restart options. Some features new to Windows 10 are:

- Action Centre serves as a hub for system notifications, such as when Windows wants to let you know updates have been installed, and quick access to some key settings. Action Centre is a sensible, useful addition to the interface.
- Windows Explorer in Win 7 is now renamed as File Explorer and enhanced with the addition of a Quick Access section. For folders that are regularly accessed, right click them and add them to Quick Access. They are then there in Explorer and just one click away.
- A new taskbar icon called Task View is very handy. Click it and all your apps are tiled on the desktop. AltTab is great at flipping between application windows. The Task View icon offers a two-click method of switching. The ability to swap between multiple desktops will prove to be indispensable. For instance, one desktop may have Word, PDF document, and Excel to view. Alt-Tab switches between these windows. A second desktop may have reports to write. Seriously, this is a beneficial new feature.

(Continued on page 9)

- Another built-in application is Virtual Desktops. It runs several desktops on a single monitor. It does not take up precious system resources or space with the additional desktops because you are not creating a virtual machine. It provides more desktop space for separate tasks and also allows quick access to what you need.
- Internet Explorer has been replaced by a new browser, Internet Edge
- Universal Apps which make it simple for developers of Android and Apple iOS to convert their wares to Windows. These apps will run on Windows 10 phone, tablet, PC, laptop and X-box.

The last two parts of this book are great for problem solving. As with other books in the “for Dummies” series, it finishes with its so-called Part of Tens, in this case:

Ten Things You’ll Hate About Windows 10 (and How to Fix Them)

Ten or So Tips for Tablet and Laptop Owners

These are worth perusing for making some DIY adjustments.

For both the novice with no prior knowledge of Windows and the expert, the book explains each step in its execution. It is simple and easy to follow. Being one of the early books on Windows 10, it provides a speedy way to become skilled in this latest Windows version.

How to Add Your Signature to Emails

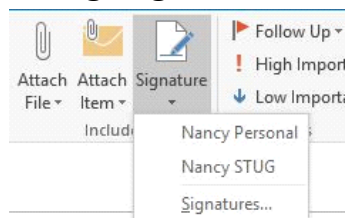
By Nancy DeMarte, 2nd Vice President, Sarasota Technology Users Group, FL September 2017 issue, STUG Monitor

www.spcug.org

[ndemarte \(at\) Verizon.net](mailto:ndemarte@verizon.net)

If you send a lot of email messages, it can be a good idea to create one or more standard message signatures. These can be time-savers and can be personalized, depending on the audience; for instance, one for personal messages and one for work (or volunteering).

Message Signature:



To create a message signature in Microsoft’s email app, Outlook, open a new message. Then, on the Message tab in the Include group, click Signature, then Signatures. Figure 1 shows this tool listing two signatures I created. I can choose which to include, depending on the purpose and recipient of the email message.

When you click Signatures, a dialogue box opens (Figure 2). To add a new signature, click New in the “Select Signature to edit” box and type a name for it, as shown. In the “Choose default signature” section, choose the

(Continued on page 10)

(Continued from page 9)

email account from which messages will be sent. You can have different signatures for different accounts. Click the v next to New Messages if you want the signature automatically attached to new emails. Do the same for Replies/forwards, if you wish. In the Edit signature box at the bottom, type your new Signature. Notice that you can edit it by changing the font or font size, color, and other properties. You can include as much information as you wish, like address, phone, etc. You can also add an image, like a photo or logo, using the next to last icon in the editing tools row or a hyperlink to a website like Facebook using the last icon in that row. When finished, click OK.

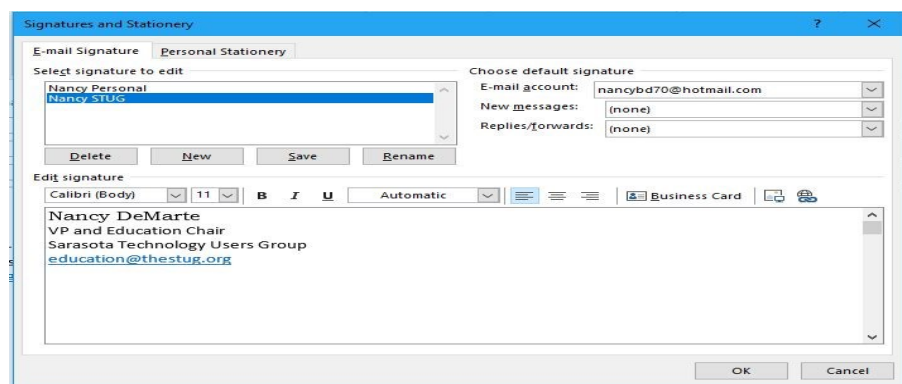


Figure 2 - Signature creation box in Outlook

Your signature will now appear at the end of all messages. If you prefer not to have it in every message, you can leave New Messages and Replies/forwards as (none). Then you can enter the signature in individual email messages by opening the message and clicking Signature in the Include group. Choose the name of the signature you want to include.

Add Signatures in Gmail:

Message signatures are available in many other email applications besides Outlook, including Gmail. To add a signature to Gmail messages, open Gmail and click the Settings gear shaped icon in the top right corner.



(Figure 3).

Scroll down the page until you come to Signature. Add your name and other details and click “Save Changes” at the bottom of the Settings page.

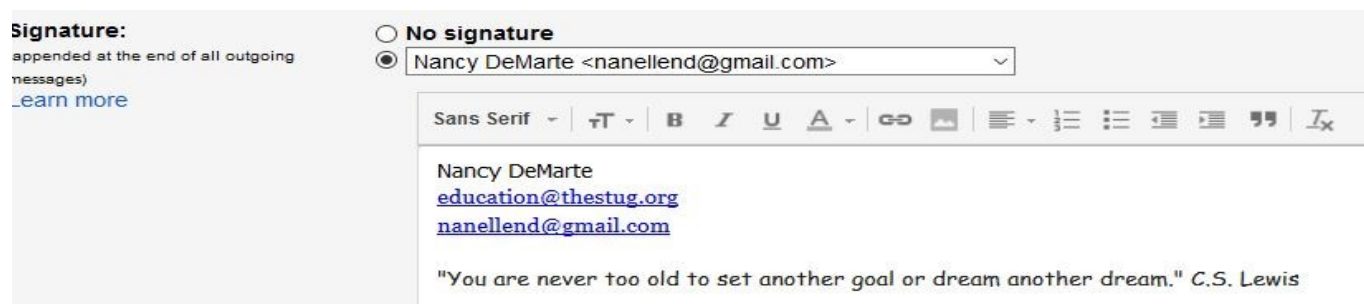


Figure 4 Gmail Signature setup box

(Continued on page 11)

(Continued from page 10)

Here are a couple of tips about adding a signature to Gmail.

1. If you make a mistake when formatting the signature, select the section that you need to change. Then click the icon at the right end of the formatting ribbon to clear all formatting for the selected text. When you get the signature information the way you want it, don't forget to scroll to the bottom of the Settings page and click **Save Changes**.
2. Be cautious about what kind of information you include with your signature. There are always hackers looking for home addresses and phone numbers.

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

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



by Joe Durham

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

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

The three pillars of crime were observed by these kids:

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

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

These kids operate in groups and go down the street trying cars. If it is locked they just move on. It is a waste of time. They look for the one car that is unlocked and go from there. Once they find that car they can open

(Continued on page 12)

(Continued from page 11)

your garage door if the door opener is there, or steal your laptop if it is on the seat. Once in the garage they have access to everything there, and usually have access to the home from the garage via the unlocked access door and they continue their way of theft. So, it is a simple act: lock your cars, and take away item 3, opportunity.

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

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

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

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

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

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

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

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

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

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

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

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

(Continued on page 13)

(Continued from page 12)

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

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

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

<https://www.usa.gov/credit-reports>

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

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

Be Prepared

Addendum to Cpl. Hank Jacobsen's Remarks

Submitted by Jim Buche, QCS Director at Large

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

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

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

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

Call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#. I had never heard of doing that until advised by a bank that

called to tell me an application for credit that was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen.

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

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

The Tile

Matt Batt, The Computer Club, Inc., Florida
August 2017 issue, The Journal of The Computer Club, Inc.
www.scccomputerclub.org
mbatt453 (at) gmail.com

Do you spend as much time looking for your keys or your phone as I do? I have been able to solve this problem using a Bluetooth tracker known as a Tile and an app on my smartphone.



The Tile is a small device about 1-inch square and ¼ inch thick. Here's how it works. I attached a Tile to my key ring. The app in my phone can see the keys and keeps track of their location. When I cannot find my keys, I can make the Tile ring from my phone if it is within 100 feet. If I have my keys and have misplaced my phone, I can make my phone ring from the tile on my keys even when it is on silent. I use the ringing feature a lot.

If my phone gets out of range of the tracker, the app records the physical location that the keys were last seen. Later, when I am looking for my keys, the app can give me the address and mark on a map where I left them.

I have a Tile tracker attached to my USB drive that I am constantly leaving in someone's house or the lab after I repair a computer. When I discover that I have misplaced my USB drive, the app can tell me where I left it.

I was traveling in Western Scotland last year. We were on one of those tours where we made several stops that day. I left my pack, which had a tracking Tile, at the restaurant where we ate lunch, but I did not realize that until later that afternoon when we were many miles away. The app told me the exact address where I had left it. I was able to call the restaurant and they were nice enough to mail the pack to a place where I could pick it up a few days later.

I keep a tracking Tile in my luggage when I travel. Using the app, I can tell when my luggage is approaching baggage claim.

Another incredible feature of these Tiles is that if the item has been stolen or isn't where you last saw it, you can select "Notify When Found" in the app. When any other Tile user passes close to your missing item, you will automatically be notified of its location. This feature works 100% anonymously and automatically to protect your privacy. I was traveling from Montreal to Milwaukee and my luggage did not make it. I reported it lost to the airline and selected "Notify When Found" in the app. After a few frustrating days, when the airline finally shipped my luggage to Milwaukee, someone passed by it that had the app and I was notified the luggage was in Milwaukee before the airline could even notify me. There are 10 million Tiles in use, so it is no wonder that someone passed by my luggage.

Can you tell I am sold on these things? The cost is four Tiles for \$70. The website is www.thetileapp.com. Also, they are an excellent gift.

PLATEAU PC USERS GROUP, Inc.

APPLICATION FOR MEMBERSHIP

___ **New Member** ___ **Renewing Member**

Return this application, with check for 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. Our annual dues are now payable on July 1st of each year. Annual dues are \$24 per single person / \$30 per family starting 7/1/2014 with partial years' dues as follows:

Due Date	Jan Mar 2018	Apr—Jun 2018	Jul—Sep 2018 Annual Dues	Oct—Dec 2018
Single:	\$12	\$6	\$24	\$18
Families:	\$15	\$7	\$30	\$22

Date: _____ Amount Paid: \$ ____ :00, by Cash ___, or Check (# _____)

Last Name

First Name

Family Members (if family membership)

Address:

City

State

Zip Code

Phone Number

E-Mail address: _____

I have belonged to a Computer Club before. Yes _____ No _____

I have used PCs since (year): _____

I have knowledge in the following areas that I would be willing to share with club members:

Jan 2018



February 2018



<u>Sun</u>	<u>Mon</u>	<u>Tue</u>	<u>Wed</u>	<u>Thu</u>	<u>Fri</u>	<u>Sat</u>
				1	2	3
4	5	6	7	8 <u>1:00 P.M.</u> Photo Editing Workshop Club Mtg.	9	10
11	12	13	14 <u>2:00 P.M.</u> PPCUG Board Mtg.	15 <u>1:00 P.M.</u> Plateau Photog- raphy Club Mtg.	16	17
18	19 <u>3:00 P.M.</u> General Mtg. Presentation. Followed By Q&A Session	20	21	22	23	24
25	26	27	28			

Note: Please see page #15 for the Plateau PC Users Group, Inc. [Application for Membership form.](#)