

Interface

Lorain County Computer Users Group
www.LCCUG.com info@LCCUG.com
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**Tuesday
October 11, 2011**

SO YOU WANT TO BE AN AUTHOR?

PRESENTED BY

**DEBBIE ALFERIO
A LOCAL AMHERST AUTHOR**



**Tuesday
October 25, 2011**

WHY MAC? - The New Apple Products

Presented By

**Linda Iroff
Oberlin College Center for
Information Technology**



**Monthly Meetings Held At Gould Auditorium
2nd Floor, St. Joseph Community Center, Lorain, OH
5:30 PM Doors Open With Q & A Sessions
Meeting & Presentation Begins Between 7:00 & 7:15 PM**

A Word From Our President



It is time to revisit one of my favorite subjects, eBooks since there are lots of things happening in the eBook world!

EBooks

- ◆ eBook sales grew 177% last year.
- ◆ 53% of those who buy eBook readers state that they now read more books than they did before. 51% of e-reader owners increased their purchases of e-books in the past year.
- ◆ 9% of consumers increased their purchases of hard-cover books in the past year.
- ◆ 2.6 Average number of books read by e-reader owners in a month.
- ◆ 1.9 Average number of books read by print-book readers in a month.
- ◆ 176% Increase in U.S. electronic-book sales in 2009.
- ◆ 1.8% Decrease in U.S. book sales in 2009 from a year earlier.
- ◆ 86% of e-reader owners read on their device more than once a week.
- ◆ 51% of e-reader owners read on their device on a daily basis
- ◆ eReaders are now owned by one in 10 Americans. 12% of Americans plan to buy one within 6 months.
- ◆ 50% of kids say they want to read an eBook. 1/3 of children say they would read more with eBooks (www.christopherpnmasselli.com/2010/10/ebooks-amazon-kindle-and-apple-ipad-statistics/)

Nook (Barnes & Noble) controls 20% of the market Amazon w/ the Kindle controls 62% (some say up to 80%) of the entire eBook market and rising iPad controls 16% of the eReader market and rising

We've seen the collapse of Borders brick and mortar bookstores, authors are going straight to eBooks, self-publishing, retaining the eBook rights separate from the print rights, increasing the eBooks royalties. Things are trying to adjust to the rapids changes in the publishing world.

The long awaited ability to borrow a "library" eBooks through the public library (from the Overdrive Company) and use it on the Kindle was finally available September 23. Prior to this, eReader such as the Nook and Sony allowed this but not the Kindle. I believe all public libraries in Lorain County offer this service now. Enter your zip code on this web page and find out <http://www.overdrive.com/>.

There are eBook reader apps to allow books for the Kindle and for the Nook to be read on all smartphones and

LCCUG Officers For 2011

President	Sandee Ruth president@lccug.com
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Director of Public Relations	Carole Doerr public_relations@lccug.com
Director of Education	Kaye Coller education@lccug.com

tablets – both for smart phones and tablets. Amazon is about to release a tablet that will expand the options available to those who use it to read books (as well as watch movies and listen to music).

It's an exciting time and is changing so quickly that it is hard to keep up with the changes.

Last week I spoke to a group of teachers in Elyria on ebooks and for the talk, I updated the power point that I used with LCCUG earlier this year. Already last week's presentation is out-of-date!! To view the power point, check here <http://goo.gl/Zypys>. (If you have trouble opening it, let me know (lccug1@gmail.com)).

Sandee



TUESDAY
October 11, 2011

SO YOU WANT TO BE AN AUTHOR?

PRESENTED BY

BY DEBBIE ALFERIO
A LOCAL AMHERST AUTHOR

If you have ever wondered how to get your work published, Debbie Alferio can give us a lot of hints and tips.

Debbie Alferio is a local author who grew up in Amherst, Ohio. She is the author of the award-winning "Forever Love" published between 2005 and in 2008 she released "Waiting for Tomorrow, the series of moral and tasteful fictional romance. You can go to her website at www.freewebs.com/debsbooks to learn more about her.

She is currently working on the third book and loving this incredible journey!

If you would like to receive periodic email notices about the books and the availability of future titles, please contact her at dkalferio@yahoo.com and be sure to include your name, address and e-mail address (if available).

Hard-To-Read Web Pages

Smart Computing
In Plain English

Some Web sites and email messages are really hard to read. Whoever designed them may not have realized that some users have a hard time reading dark text on colored backgrounds. Here's a trick that can help. Select the text with a click and drag of your mouse. This usually highlights it in white on a blue background. If the text is still hard to read this way, copy and paste it into Notepad or some other black-on-white text editor.

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TUESDAY
October 25, 2011

WHY MAC? - The New Apple Products

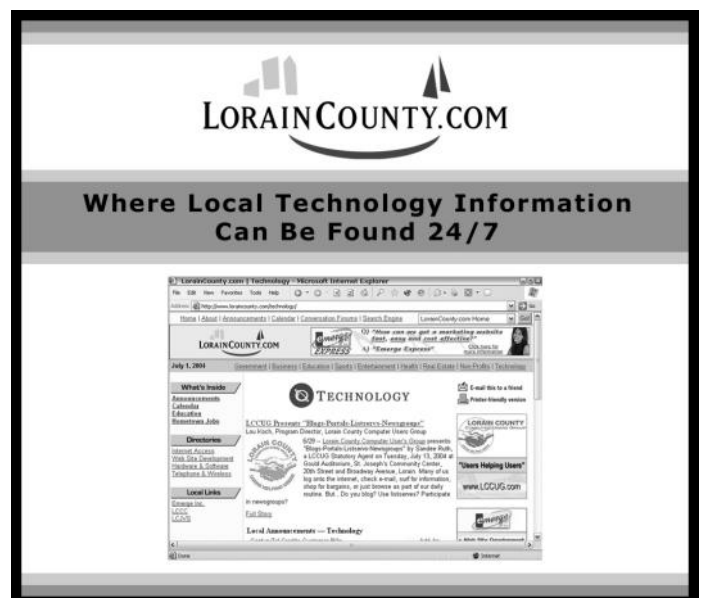
Presented By

Linda Iroff
**Oberlin College Center for
Information Technology**

Why Mac products? Macintosh Computers (Apple's) have been a mainstay of the computing world since the inception of the computing age. Macintosh users are an extremely loyal group of computer users, swearing by this technology.

In tonight's program, Linda Iroff of the Oberlin College Center for Information Technology, will be discussing and demonstrating Apple products such as iPods, iPads, iPhones and other Apple innovations.

The last time Linda was here she discussed Apple computers and their many uses at Oberlin College by students and staff.





Executive Board Meeting Minutes

AUGUST 30, 2011

Attending were Sandee Ruth, Lou Koch, Carole Doerr, Don Hall, Micky Knickman, Pam Rihel, Richard Barnett, Dennis Smith, and Kaye Collier.

After a short discussion about QR codes, Sandee agreed to get one for the LCCUG web page.

Richard reported Ohio Computer has cancelled as a advertiser.

The upcoming Apple program was discussed with regards to where to hold it. Carol will check with the presenters to see if they have an overhead projector so the audience can see the Apple devices being presented.

It was agreed a winter meeting flyer will be issued. Sandee will prepare it, Dennis will provide addresses and Caarole will print the flyer.

Club T-shirts were discussed with the conclusion that we will offer 2 styles and a selection of colors to the membership.

A photography class was discussed, but nothing resolved.

Carole moved, Kaye seconded the meeting be adjourned.



General Meeting Minutes

SEPTEMBER 13, 2011

President Sandee Ruth called the meeting to order. A motion to accept the minutes as shown in the September issue of the **INTERFACE** was made by Dennis Smith, seconded by Pam Rihel. Motion passed.

Sandee gave a rundown of the classes scheduled for September and that there would not be a Problem Solving Class this month. She told members club T-shirts were going to be ordered so they should get their requests in.

Lloyd & Carl of Discount Computer Parts presented their program on Networking. They started with the networking of the Internet and described equipment for networking in your home. They then spent an equal amount of time answering the many questions about computers, software and problems members were having.

Kaye Collier won the money raffle and Jack Trifiletti won the software/hardware raffle. Bud Ennis missed the \$5 attendance drawing.

John Dunn moved, Joe Harrold seconded the meeting be adjourned.

“Would you like to own an LCCUG T-Shirt?”

If we get enough interest from our members, we will be ordering T-Shirts for those interested. We need to put together an order of at least 6 shirts in order to do it.

- ♦ The cost of a polo shirt with a collar, optional pocket, and our logo embroidered on it, is around \$20.00.
- ♦ For about \$10 each, we can put together an order of silk screened T-shirts.

If enough members are interested in buying a shirt, we will distribute the information on exactly what it would cost with the various options (such as adding your name).

email me: president@lccug.com and I will tally the interest.





Pam Rihel LadyGeneo@roadrunner.com

16 Tips: That'll Make The Most of Your Next Conference.

Going to a conference is a major commitment of time and money. You want to make the most of it. Here are some tips that will help.

PRE CONFERENCE PLANNING.

- ◆ **Do your homework.** Select the names of those that you'd like to meet. Use Twitter, Facebook, and Google to get some background information on the speakers and workshop presenters. E-mail those you want to connect with and set up times when you can get together. A word of advice. Don't try to talk to keynote speakers after their presentation because you'll only end up in a throng of other attendees.
- ◆ **Choose your workshops.** It makes sense to select sessions that you absolutely don't want to miss. What I've found though is that it's also fun to stretch yourself and attend a workshop that exposes you to some different content and ideas. Be open to possibilities.
- ◆ **Pack clothes for layering.** Conference venues can be notoriously too hot or too cold so have clothes that can be easily pulled on or shed.
- ◆ **Pack an extra light bag.** You'll inevitably pick up stuff and you'll need space to haul it home.
- ◆ **Pack your business essentials.** This includes business cards, pens, your laptop, and a notebook. Don't forget to bring a sample of your work. You may meet a potential client.
- ◆ **Find out about your conference destination.** Take time to learn something about the host city.

AT THE CONFERENCE.

- ◆ **Arrive early or stay late.** If possible, extend

your visit by a day. You've spent hard earned money and traveled some distance to get to your conference. Don't waste the opportunity to explore your host city and environs. You may not get there again.

- ◆ **Familiarize yourself with the conference center.** Nothing wastes more time than floundering around the first day trying to find where you're going. Before the conference starts, take your conference map and locate the venues for the workshops you'll be attending. Make a note of washrooms, bookstores, and coffee break locations.
- ◆ **Don't miss the keynote presentations.** These are designed to be stimulating and thought-provoking. You'll also have something in common to share with other attendees.
- ◆ **Stay healthy.** It's easy to indulge in too much food and drink, not to mention the hours spent sitting. This saps your energy and lowers your immune system. Take time to go for a run or walk. Conferences, especially in the winter, are a breeding ground for germs. Make sure to wash your hands frequently and carry some antiseptic towelettes.
- ◆ **Network.** For my fellow introverts this can sometimes be a challenge. I wrote about this in a previous article [*The Introvert's Survival Guide to Conferences*](#). And yet one of the best reasons for going to a conference is to meet others. So if you haven't, read my *Survival* article and then step up to the plate. You'll make lasting friendships, develop invaluable business connections, and learn a whole bunch of useful stuff.
- ◆ **Leave a session that doesn't have value for you.** If after 15 minutes you feel your time is not being well spent, get up and leave. That's why I like to sit near the door so I can make a speedy exit. Always have another session in mind that you can drop into... late. I know it's hard not to feel like you're being rude. But remember you're not at the conference to make presenters happy.
- ◆ **Keep a conference diary.** Every day prepare notes on people, ideas, action steps, and insights. It's hard to remember everything if you leave it until you get home.
- ◆ **Have fun.** Make sure to attend social functions and planned outings. Take in some local sites by yourself or with a conference buddy. Do yourself a favor and make these "non-business" outings. Don't see this as yet another opportunity to network.

(Continued on page 6)

(Continued from page 5) 16 Tips...

- ♦ **Ask questions.** Speak up. If you don't understand something in a session or want more information, don't be afraid to blurt out your questions. No question is silly or unimportant. Repeat this mantra many times.
- ♦ **Consider shipping home your conference "acquisitions".** Rather than haul extra books, conference manuals, and gifts back with you, make arrangements to have them couriered. It'll save your back and make your return trip more enjoyable.

Dan Curtis dancurtis@shaw.ca - Written by Dan Curtis – Professional Personal Historian – <http://www.dancurtis.ca>

Clear Recent Documents

If those recent documents that are listed in your Start menu are driving you nuts, you can clear them out. Right-click Start and select Properties. Click the Start Menu tab, and select Customize. Click the Advanced tab under the Customize Start Menu window. Now you can either click the Clear List option, which will just clear out all the recent documents, or you can uncheck the List My Most Recently Opened Documents checkbox to stop showing recent documents altogether.

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Right Click Surprises – Windows XP



By Warner Mach, Editor, SouthEastern Michigan Computer Organization August 2011 issue, SEMCO DATA BUS
www.semco.org Machw48185@yahoo.com

I have recently become familiar with some handy uses of the mouse right-click that are worth mentioning.

1. Right click on "Start" brings up a menu that lets you select Microsoft "explorer" and "search." This can be a quick way to get at those utilities.

2. If you want to use a program other than the default in conjunction with a file, then right click on the file and go to "open with." I sometimes use this with pdf files. My default for pdf files is "Nitro" but it does not have a search function, so I will sometimes switch to "Adobe Reader" if I want to use the search.

3. In the tray at the bottom of the screen is an icon that looks like a screen with radiation coming from it. Left click tells the status of your Wi-Fi connection. Right click gives options of disable/status/repair. I was at a location where I appeared to be connected properly, but all of my browsers were unable to reach any URL. Someone assisted me by clicking on "repair" and I could watch the system rework my connection and make it better. I was dazzled.

4. The most important time-saver of all: If you are playing solitaire and you reach the point where you have won the game and it is just a matter of moving all the cards to the top row, then right-click on one of the cards in the bottom row and the system will do the remaining work for you.

There is no restriction against any non-profit group using this article as long as it is kept in context with proper credit given the author. The Editorial Committee of the Association of Personal Computer User Groups (APCUG), an international organization of which this group is a member, brings this article to you.

Genealogy Websites:

Dick Eastman's Free Genealogy Newsletter

www.eogn.com Dick also has a plus newsletter, but you must subscribe and pay a fee.

Find a Grave

www.findagrave.com

This is a great site for finding your ancestors and you can post your tombstones and pictures also.

Names in Stone

www.namesinstone.com

Cemetery maps

When Digital Disaster Strikes, Smile!...because you will be OK.



By Gregory West, Member of Sarnia Computer Users' Group (scug.ca) and Port Huron, MI Computer Group (bwcomp.org) For more tips visit his Blog: <http://gregorywest.wordpress.com> Gregory@alternatecloud.com

Have you ever deleted photos from a camera or computer by mistake?

A friend of mine called me recently after going through a "catastrophe," as he called his situation. It happened about midway over the Atlantic Ocean, thirty-seven thousand feet up. He was sitting in his seat with not much to do so he decided to check the photos on his digital camera. All these photos were from this trip to Portugal, a trip that involved hiking in the wilderness and visiting old buildings. You can only imagine some of his prized photos.

I think you know where I am going with this...Yes, while looking at the photos, clicking from one to the next, he inadvertently deleted not just a couple of photos, every photo from his trip was gone in one simple click. After checking and double checking he knew it was fruitless to look further; the photos vanished.

When he got home he called and told me about this situation.

"That's no problem," I tried to reassure him. I explained that there is a software recovery program that people use in such cases with much success. The voice at the other end of the line was silent. I knew he didn't think this process was possible. After he recovered every single photo from his vacation he couldn't thank me enough.

However, my tale doesn't end there. I had a similar problem where a new SD (photo storage card in camera) failed to produce 250 pictures and some video clips. After taking a deep breath I remembered the advice I had doled out and quickly downloaded a copy of Recuva, a recovery program that is free and works. Within no time I had all my pictures and video clips stored on my computer, thanks to Recuva.

The moral of this story is when you delete photos, music from an MP3 player, or data from your computer, remember that it is possible to recover the data. Don't say it will never happen because you are careful. I am sure it has happened to the best of us.

To avoid a similar "catastrophe" you need to have a re-

covery software program installed on your computer. One of the best recovery programs around is called: Recuva. As an added bonus this program is free and it comes "highly" recommended.

You can read the reviews here: <http://cnet.co/filehelp>

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Term: Leading



Leading (pronounced ledd-ing) is a typographical process that uses the design principle of proximity to help organize a series of text blocks in a page layout. Often it's called line spacing, leading is a measurement of the amount of space between two lines of type.

Most page designers measure leading in points. (A point is equal to 1/72nd of an inch.) You can measure the leading of a particular text block by measuring from the baseline of one line of text to the baseline on the next line of text.

Use of leading is a key component in creating visually appealing documents. You can choose one type of leading for use between lines of text and another for use between paragraphs. A common leading for lines of text is 1 to 3 points larger than your text size, depending on the width of the columns you're using.

Terms associated with leading:

leader: A leader (pronounced *lead-er*) is another typographical process used to help the reader better understand a page of text using the design principle of proximity. A leader is a set of characters used to help the reader follow a line of text that passes through at least two columns or tab settings. Leaders are common on table of contents pages, where the chapter name appears in the left column and the page number appears in the right column. Characters used for the leader, including periods or underlines, help connect the text in the columns or at the tab settings.

leading zero: In some cases, a software package inserts a leading (pronounced *lead-ing*) zero or zeroes ahead of a number to hold unused columns. For example, if the value entered in the software was 77, but the software required four digits for this particular value, it would place two leading zeroes in front of the number, making it 0077.

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Tips & Tricks For Improving Performance

Speed is the key to making sure you can be as efficient and productive as possible. It's also important if you need to run the newest software and applications. But sometimes a variety of factors can affect your computer's performance and make it harder and more time-consuming to complete even the simplest tasks. Luckily, there are many ways to either increase your computer's speed or remove the barriers that are preventing it from performing up to its potential. Here are a few tips and tricks that may help you get back up to speed.

Clean Up Your Hard Drives

In some cases, a slow computer could be the result of a full hard drive. Computers not only use onboard memory (RAM) to run software and applications, they can also use portions of the hard drive. If you're running out of storage, then your computer won't have access to these additional resources and you might notice a decrease in speed as a result. It's easy to find some unneeded documents and files to delete, but you may also be able to delete entire programs if your company doesn't use them anymore. Windows has a built-in feature called Disk Cleanup that will help you find non-essential files to delete. On Windows 7, go to the Start menu and click All Programs, Accessories, System Tools, and Disk Cleanup. It will let you know how much space you can free up. You also have the option to see what it wants to delete, so it won't automatically remove important files. When an otherwise decent computer starts running slowly, you should also check to see if there are any programs running in the background. Some applications start running in the background as soon as you turn on your computer; preventing unnecessary programs from doing this will also help your PC's speed.

Scan Computers For Viruses

Some of those programs running in the background could actually be viruses. Many malicious applications appear to be legitimate programs and so you may not recognize them at first. Malware, spyware, and other viruses can slow down your computer in addition to posing a security threat, so it's a good idea to run an antivirus scan if your computer isn't as efficient as it could be. There are many antivirus programs available, and some of them are free. For instance, the free version of Malwarebytes (www.malwarebytes.org) has a regularly updated virus database and can run simple or in-depth scans that search some or all of your files. It can then quarantine or completely remove whatever malicious apps it finds. And there is a \$24.99 PRO version of Mal-

warebytes that has a few more advanced features. This is a great alternative for running scans on individual computers, but businesses can also contact Malwarebytes to set up corporate licensing and install the program on computers companywide.

Extra Tools To Help Increase Speed

If you've already tried cleaning your hard drive and scanning for viruses but your computer still isn't as fast as you'd like, there are a few free tools you can try that may help. One of these tools is called Windows ReadyBoost (www.microsoft.com), which uses additional memory from flash drives or memory cards to increase the speed of your Windows Vista/7 computer.

All you need is a flash drive or memory card with at least 1GB of free space (recommended) that can be dedicated to ReadyBoost. After you connect it to your computer and set it up, ReadyBoost will use that extra memory to run software and applications. Some memory devices indicate on the packaging that they will work with ReadyBoost.

Update Or Upgrade Your Operating Systems

Something you may not initially think of when you first notice your computer is slowing down is whether or not the operating system and all of the software is up-to-date. Software companies release regular updates for their products, and many operating systems have downloadable service packs that can improve performance and may even help your computer use resources more efficiently. There may be some situations where an update won't help because your operating system is simply outdated. If your company uses the latest and greatest software and/or you have been using the same OS for more than four or five years, it may be time for an upgrade. This is a good alternative to replacing entire computer systems if you know your hardware is capable of running the software and applications your company needs.

Evaluate Your Hardware

If you've exhausted all other options, then the reason for your computer's slow-down may be hardware-related. All software titles show the minimum and recommended system requirements needed to run on your computer. If your desktop's specs don't match up, then it may be possible to upgrade components. Systems personnel may be able to install extra RAM, graphics cards, or other components in aging systems. However, if your computer is five or more years old, it may not be compatible with certain components and new parts may not do enough to increase performance. And it isn't always easy or possible to upgrade laptops. In that case, it may be time to invest in new systems that have the latest hardware, software, and OS.



Freebies!



By Dave Bilcik, Program Committee, Southern Tier Personal Computing Club, NY August 2011 issue, Rare Bits
www.stpcc.org Dbilcik@yahoo.com

Summer is still here and still hot. Thunderstorms and chances of heat waves are all a part of August's end-game. It gets people to accept autumn more easily.

In last month's Freebie article I told you of DVD Flick and DVD Styler. Two free pieces of software that will allow you to take your finished movie clips and embed them into a DVD that is playable for everyone. What if your clips aren't finished? We have some help for you here as well... think free video editors. This software will allow you to tweak, edit and clip your digital movies so that even Spielberg might get a twinge of jealousy. If not high art, at least edit out the part where you caught Uncle Bob scratching his behind at the family reunion (no one needs to see that). A good Samaritan (Yogesh Mankani) posted, as part of his blog (at <http://bit.ly/cjHfMR>), a list of 18 different free software packages that you can experiment with. I will only deal with #1 on the list, Windows Movie Maker.

If you have XP as your operating system, you received Windows Movie Maker with your Service Pack 2 (SP2) updates. If you are using Vista (may the Lord have mercy on your soul), download it from <http://bit.ly/kXpG92>. Or go to <http://bit.ly/gT4F8Z> if you're running Windows 7. The location gives you a download link and tells you how to find out if Windows Movie Maker is already installed on your system. Mr. Mankani has also kindly included a list of the top 10 free online editing software at <http://bit.ly/bICenR>, if you don't want to install any software on your PC. All you need is a browser and a broadband connection to the net and you are ready to go.

Speaking of YouTube (subtle transition here), by starting your account today you might avoid the DVD building entirely. Last month I suggested YouTube as a possible source of stock movie clips. If you post your immaculately edited movie to YouTube, just send your friends the web address of your video and let them watch it in their browser. Go to <http://www.youtube.com/> to get things started. Even radio shows are posting to YouTube. Check out <http://www.youtube.com/user/JRense?blend=6&ob=5> to hear (see?) some alternative radio. You may not agree with it but what a range of topics. YouTube content goes from stupid to sublime so be aware of your filtering options. YouTube is Google owned and operated.

Non-free warning! Do you want your YouTube posted podcast/rants sounding crisp and clear? Invest in a good microphone for your system. Don't depend on small built-in mics in your laptop or cheap gaming headphones. Blue Microphones has some highly rated USB microphones that you can check out at <http://www.bluemic.com/desktop/>. They may look a

little funky but it is said their sound starts to get close (for the money) to the studio. I might suggest the Blue Yeti. Google "Blue Yeti" as key words, hit the Shopping button at the top of the screen and go from there.

Almost last words... the Barnes & Noble NOOKcolor at \$249 is the lowest price tablet disguised as an E-Book reader. You can read and browse as is. When the warranty runs out, root your NOOK and have a full Android tablet plus a well-regarded E-book reader. More details next month if I feel like it.

My personal email address is dbilcik@yahoo.com if you want to send me comments, questions or cash. Please put "Freebies" somewhere on the subject line so I will have some idea about its contents. Tell me about your best free software experience or your our best bargain (...ever!) and I will pass it on.

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Jig

www.jig.com

If you've ever used Delicious (www.delicious.com), the social bookmarking Web site that millions of people use daily, you'll want to give Jig a look. That's because Delicious founder Joshua Schachter is onboard as Jig's CEO, and Jig has a similar look and feel to Delicious. Overall, Jig aims to put "the useful back into social software" by helping users gain solutions to "needs." Sounds simple enough, and it is. Using just a few words to describe a particular need, Jig users have sought and received solutions for everything from "help with neighbor's barking dog" to "some ideas on how to affordably advertise my business." Beyond seeking solutions and supplying your own to other users, Jig offers Twitter and Facebook integration and the ability to create a personal profile, agree with others' solutions, add comments, and invite friends to help with solutions. Jig is also experimenting with Affiliations, which involves connecting groups of users.

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NEED HELP?—

Here's Who to Contact:

Neil Higgins

440-967-9061 - higgins.neil@gmail.com
Evenings 6 p.m. -10 p.m. + Weekends
Hardware, Linux & Windows Operating Systems,
Tweaking your system

Micky Knickman

440-967-3118 - micky@knickman.com
Evenings 5 p.m. – 8 p.m. + Weekends
General Software Configuration, Hardware Installation,
Basic to Advanced Windows

Lou Koch

440-985-1585 - lkoch@centurytel.net
Microsoft Office: Excel, Word, PowerPoint, Publisher, Access, &
Outlook, Basic to Advanced Windows

Edie Lewandowski

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Daytime - midnight
Desktop Publishing, General File Management, Eudora Email,
MSWorks Tools,

Richard Barnett

440-365-9442 - Richard216@aol.com
Evenings & Weekends
General Software Configuration, Hardware Installation, Basic to
Advanced Windows & Web Page Design

Sandee Ruth

440-984-2692 - sandee29@gmail.com
6 p.m. - 10 p.m. except when at work
Basic Word Processing, Windows, & Web Design
Advanced Internet

Jeff Kasler

440-967-7142 - Jeffk@roadrunner.com
10 a.m. - 7 p.m.
Burning CDs using Record Now

David Kennett

440-327-8624 - w8kfj@yahoo.com
9 a.m. - 8 p.m.
Video Editing & DVD Burning

Cathy Ratcliff

therats1@verizon.net
Though she lives in Coshocton, you can call
740-327-1483 before 8 pm
Paint Shop Pro, other Photo Editing programs,
Microsoft Office programs

Keith Kuhn

440-967-6509 - kthkuhn@yahoo.com
8 a.m. - 11 p.m.
Downloading Music & Burning CDs

*Don't forget to check the Members' page for up-to-date information about programs & events:
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LCCUG ONGOING CLASSES AND WORKSHOPS

ALL ARE FREE AND OPEN TO THE PUBLIC

Problem Solving Workshop

Date: Tuesday - IS CANCELLED

Time: 5:30 - 8 pm **Instructor:** Micky Knickman, et al.

Place: Amherst Church of the Nazarene
210 Cooper Foster Park Rd., 44001

Learn how to repair or update your computer by changing hard drives, memory, CD ROMs, etc.

Members are encouraged to bring their computers any-time before 7:30 pm for assistance from Micky, Neil or other knowledgeable members.

Genealogy Class

Date: Wednesday October 19, 2011

Time: 3:00 - 5:00 pm

Instructor: Pam Rihel

Place: LCCC Learning Center.
St. Joe's Com. Center, 21st & Broadway

Learn more about finding your ancestors with public records & online websites. How to start & sources to use.

You **must** register - Phone: 440-277-6076 or
Email: LadyGeneo@roadrunner.com

Workshop For Using Your Computer & Printer For Crafts

NEW CLASS ALL ABOUT CRAFTING

Date: Cancelled

Time: 3:00 - 5:00 pm

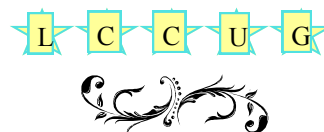
Instructor: Jean Griffith

Place: LCCC Learning Center.
St. Joe's Com. Center, 21st & Broadway

Use your own clipart for doing scrapbooking, using print & stick, Create all your won window stickers, or make a Holiday ornament for someone in your family.
Putting a design on a t-shirt or jeans.

Make someone a favorite picture on fabric, using poplin, broadcloth or silk, or make a keepsake photo and much more.

Contact: Jean Griffith
Phone: 440-282-7931
Email: Beula57@gmail.com



October 2011 Classes

Class Type	Location	Registration	October	Time	More Info
Classes / Workshops					
Problem Solving Micky Knickman	Amherst Church of the Nazarene 210 Cooper Foster Park	Not Required	CANCELLED	5:30 to 8:00 pm	Page 10
Genealogy Class Online & Off Pam Rihel	LCCC Learning Center St. Joe's Com. Center 21st & Broadway	Reg. required LadyGeneo @ roadrunner.com	Wednesday October 19, 2011	3:00-5:00 pm	Page 10
Workshop for Crafting With Your Computer & Printer	LCCC Learning Center St. Joe's Com. Center 21st & Broadway	Jean Griffith Register by calling: 440-282-7931 Email at: Beula57@gmail.com	Cancelled	3:00-5:00 pm	Page 10
<p>Is there a class you would like to teach or a class you would be interested in attending, please let one of our officers know.</p> <p>We want to fill this last row with something new to be taught.</p>					



The Lorain County Chapter of OGS

is having it's next meeting on :

October 10, 2011 - "Wanna See What I Found?" Lorraine Newsome will demonstrate techniques that can be used to "get the word out" and share your personal research interests using web pages, World Connect and other useful sites and tools.

Pam Rihel will review and compare the benefits of each genealogy software programs.

These programs are very similar in looks but they do have some interesting differences.

Our regular meetings will start in August. Meetings are held the 2nd Monday of the month in the North Ridgeville Library on Bainbridge Rd., east off Rt. 83-just south of Rt. 20.

Meetings start at: 7:00 PM for the program, with Social time at 6:30 PM; Meetings are free and open to the public.

For more information you can contact:
Jean Copeland: atmmom1@aol.com or
Pete Hritsko: hritsko@centurytel.net

Clear Inbox Space



If you're not careful, emails can quickly pile up in your inbox, and this can prevent crucial emails from reaching your inbox if your company has placed tight restrictions on the amount of data your inbox can hold. Click the Size column in your inbox, and Outlook will sort your email according to those with the largest file size. Deleting one email with a 2MB attachment is equivalent to deleting hundreds of a smaller emails and can spare you from hand-picking emails to delete.



Members, if there is something you would like to have me put into our newsletter just let me know at one of our meetings or email me at: newsletter@lccug.com. I would be more than happy to oblige you. Pam Rihel

Fonts Missing in Word

Summary: What are you to do if you find that you have no fonts available in Word, but they are available in other programs? There could be a couple of different reasons for the missing fonts, as described in this tip. (This tip works with Microsoft Word 97, Word 2000, Word 2002, Word 2003, and Word 2007.)

Graham has installed Office 2003 Professional on his computer. When he tries to access the Fonts drop-down list in Word, PowerPoint and Publisher, all he gets is a Device font, but in Excel he has access to all the fonts installed on the system. Graham is wondering why this is occurring.

In order to understand what is going on, it is important to understand what Word expects from its environment. One of the things that Word expects (as does PowerPoint and Publisher) is a printer that it can work with. If the printer is installed correctly in Windows, then Word will use it and format everything you see on-screen as if it will be printed on that printer.

If you don't have a printer driver installed—or if you don't have a printer driver installed that can use your fonts—then Word can't access the fonts, either. Excel can because it doesn't really care that much about printer capabilities. Whether a given font can be used by a given printer is of little consequence to Excel, but it means quite a bit to Word.

So, the first thing you need to do is check with Windows to see which printer drivers you have installed. If you don't have any installed, then install at least one. (An HP LaserJet III is always a good choice, even if you don't have access to that printer.) If you have the correct printer drivers installed, make sure that one of those printers is specified as the default printer in Windows. Restart Word and your fonts should now be available.

If you have a laptop computer that you normally don't print from, you should still install a printer driver on it and make sure that printer driver is set as default. If you don't, you won't be able to use the full formatting features of Word.

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Fitting Your Information

Summary: Excel has a few ways to size the width of columns in a worksheet. (This tip works with Microsoft Excel 97, Excel 2000, Excel 2002, and Excel 2003.)

It is important to remember that the default size for Excel columns is only a starting point. In fact, one of the most common formatting tasks you will do in Excel is to adjust the width of columns. If you want to make sure that all the information in a cell is visible, try this:

1. Select a cell in the column you want to adjust, making sure you select the one that has the widest information you want displayed.
2. Choose Column from the Format menu. This displays a submenu.
3. Choose AutoFit Selection from the submenu.

The column width is adjusted so that the information in the cell you selected is entirely visible. Another quick way to do a similar adjustment is to simply double-click on the divider bar between the column heading for the column you want to adjust and the column to the right. That may sound confusing, but it is really quite simple. For example, let's say you wanted to adjust the width of column D. All you need to do is double-click on the divider bar between D and E in the gray column headings at the top of the worksheet area.

There is one difference between these two methods. If you use the AutoFit Selection method, the width is set based on the cell you have selected. If you use the double-click method, the width is set based on the widest item in the column, not what you have selected.

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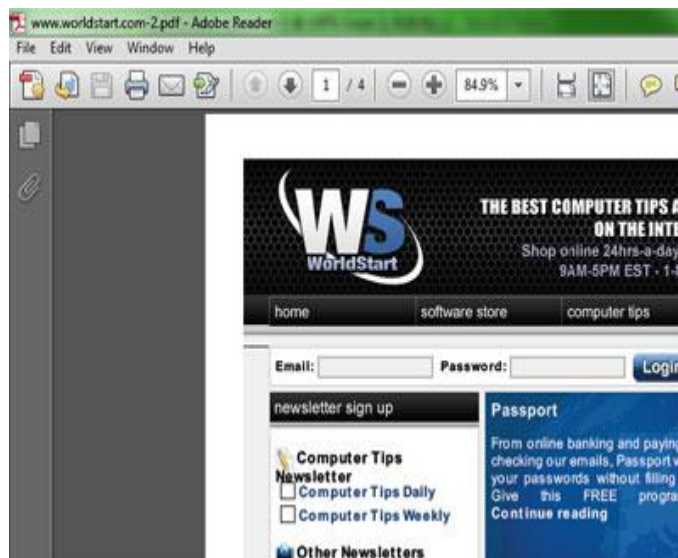
210 East Second St., Elyria 44035

PDF my URL

Usually, I don't list a website for the top spot of the newsletter, but I simply had to today! If you're looking for a quick way to save a webpage for offline viewing, then I suggest checking out PDFmyURL. Just go to <http://pdfmyurl.com/>^[1], and put the address of the site you want to save in the box...



...now hit the nifty-looking "P" icon off to the right, let the site do its work, and when the download window pops up save it! It's that easy!



One bit of information, though – this method doesn't save a whole website, just whatever page is at the address you put in, so you'll need to put in the specific address for each Page you want to convert.

~Andrew

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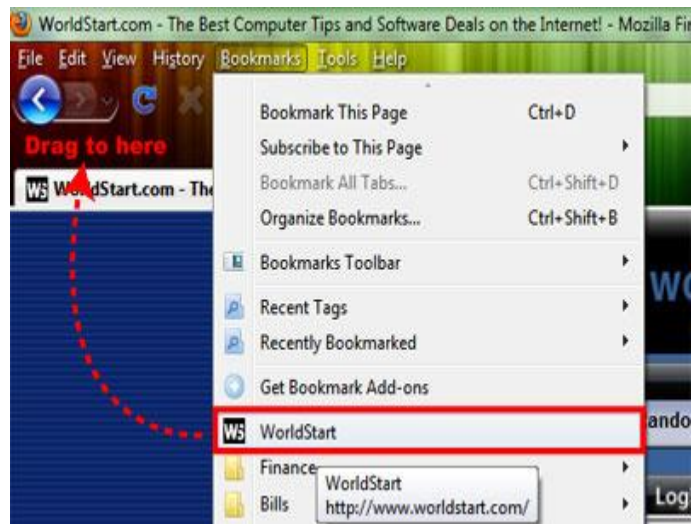


Firefox Quick Bookmarks

Here's a nifty way to keep all your frequently visited sites easily within reach in Mozilla Firefox.

All you have to do is drag and drop a bookmark into the little space in between the navigation buttons and where you first tab starts.

Like this:



Now keep dragging and dropping bookmarks as desired.



You can also drag and drop open tabs into these spots, as well as site headers of some websites, too!

Give it a try today!

~Andrew

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TrueCrypt



Free open-source data encryption software for Windows 7/Vista/XP, Mac OS X, and Linux

By John Langill, Newsletter Co-editor, Southern Tier Personal Computing Club, NY August 2011 issue, Rare Bits, STPCC Newsletter jlanguill@stny.rr.com

The May 2011 issue of *Rare Bits* contained an article by Dick Maybach titled “Cloud Computing” in which he pointed out the necessity of securing your data via encryption when it “...is stored on the same disks, uses the same memory, and passes through the same processors as everybody else’s.” And I recall Dave Bilcik voicing a similar warning at the May meeting and also mentioning the program TrueCrypt. It just so happens that I am currently using TrueCrypt and I believe it to be very satisfactory solution whether you need relatively modest security or very tight and sophisticated protection.

TrueCrypt is a software system for establishing and maintaining an on-the-fly-encrypted volume (data storage device). “On-the-fly” encryption means that data is automatically encrypted or decrypted right before it is loaded or saved, without any user intervention. The entire file system is encrypted; e.g., filenames, folder-names, contents of every file, free space, meta-data, etc. No data stored on an encrypted volume can be read (decrypted) without using the correct password and/or key file(s), or correct encryption keys.

I’m not sure how unique TrueCrypt’s approach is but I was nevertheless intrigued by it. The first step is to create a “container;” otherwise known as a TrueCrypt “encrypted volume.” To my mind, this is somewhat like obtaining a safety-deposit box at a bank.

TrueCrypt provides a “wizard” to assist with the task. As at a bank where safety-deposit boxes of various sizes can be rented, the encrypted volume can be created to have as much capacity as you need. For example, it can be a specific portion of a hard-disk, or an entire flash drive or other storage device. Unlike a safety-deposit box, however, you hold the only key... so you need to remember and protect it. And, into the container (the volume) you can store any number of files. If the capacity of the volume is exceeded, you simply create a bigger container.

One of the interesting facets of a TrueCrypt volume is that it has most of the characteristics of an ordinary file. That is, the volume can be moved or copied within the storage areas of a

given PC, or to a different PC. The name of the volume can be changed; and the volume can be included in routine backups. It can be transmitted across the Internet; and even into the wild-blue yonder, if you’re so inclined. And, even if you have no intention of salting “the cloud” with your

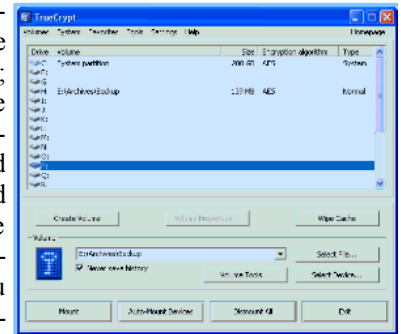
personal data, what about that minuscule 8- or 32GB flash-drive you carry around in your pocket. The smaller they get, the easier they are to lose. Wouldn’t it be reassuring to have made it an encrypted volume so that whoever finds it won’t have an easy time of it when they try to discover the contents of your personal data?

The downside of the file-like characteristics is that, like any file, an encrypted volume can also be deleted and all its content lost (...thank goodness for the Recycle Bin). That would be very bad if done unwittingly. But that’s why we do backups! Yes? Once a TrueCrypt volume is mounted, the data files it contains can be copied to and from the volume just like they are copied to or from any normal disk; for example, by simple drag-and-drop operations.

Files are automatically decrypted on-the-fly in RAM (Random Access Memory) while they are being read or copied from an encrypted TrueCrypt volume. Similarly, files that are being written or copied to a TrueCrypt volume are automatically encrypted on-the-fly in RAM right before they are written to the volume. Note, however, this does not mean the whole file that is to be encrypted/decrypted must reside in RAM before it can be encrypted/decrypted. That is, there are no extra RAM requirements for TrueCrypt. The following paragraph explains how this is accomplished.

Let’s suppose that there is an .avi video file stored on a TrueCrypt volume; that is, the entire video file is encrypted. The user provides the correct password and/or key file and mounts (opens) the TrueCrypt volume. When the user double-clicks the icon of the video file, the operating system launches the application associated with the file type — typically a media player. The media player then begins loading a small initial portion of the video file from the TrueCrypt-encrypted volume to RAM in order to play it. While the portion is being loaded, TrueCrypt is automatically decrypting it in RAM. The decrypted portion of the video in RAM is then played by the media player. While this portion is being played, the media player begins loading next small portion of the video file from the TrueCrypt-encrypted volume to RAM and the process repeats. This process is called “on-the-fly” encryption/decryption and it works for all file types, not just for video files. The process also ensures minimal impact on processing performance.

(Continued on page 15)



(Continued from page 14) TrueCrypt

Note that TrueCrypt never saves any decrypted data to a disk – it only stores it temporarily in RAM. Even when the volume is mounted, data stored in the volume remains encrypted. When you restart Windows or turn off your computer, the volume will be automatically dismounted and files stored in it will be inaccessible and encrypted. Even when power is suddenly interrupted (i.e., without a proper system shut-down), files stored in the volume are inaccessible and encrypted. To make them accessible again, you have to mount the volume by providing the correct password and/or key file.

Of course, as with any unintended power interruption or shut-down, unsaved changes to files are lost because re-encryption of changes occurs only when files are saved to the volume in a normal fashion.

I've only touched on a few of the main facets of TrueCrypt. In addition, TrueCrypt offers a choice of encryption algorithms from which you can select one that will give the degree of security you feel you need. This and other aspects of TrueCrypt are fully documented in an excellent User Guide. The latest version of the free software, Release 7.0a, can be downloaded from the product's home Website at <http://www.truecrypt.org>, as well as from CNET's <http://www.download.com>, and other sites on the Web. The User Guide PDF and a more detailed description of TrueCrypt can be found at the product's home web-site.

TrueCrypt is one free program that is, in my opinion, an exception to my general perception of the breed. Of course, the developers gratefully accept donations. In this case, I think they are well deserved.

There is no restriction against any non-profit group using this article as long as it is kept in context with proper credit given the author. The Editorial Committee of the Association of Personal Computer User Groups (APCUG), an international organization of which this group is a member, brings this article to you.

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Codecademy

www.codecademy.com

There are numerous books, Web sites, and other resources those interested in learning how to program code can turn to, but Codecademy claims to be "the easiest way to learn how." That just might be true, as among the site's various positive traits is the extremely user-friendly approach to teaching and the ability to track how friends are progressing to get the competitive juices flowing and keep you motivated. In fact, it was Columbia University student Ryan Bubinski helping fellow student Zach Sims learn the basics of HTML (Hypertext Markup Language) and CSS (Cascading Style Sheets) that helped sow the seeds for Codecademy, which overall aims to provide a "better, more interactive way to learn how to program."

After creating a free account by providing an email address and password or signing in using your Facebook login information, you're presented a profile page where you can chart your progress in completing the site's inaugural eight lessons (Confirm Or Deny, Variables, Letters n' Strings, What If?, etc.) and view the points, achievements, and badges you collect along the way. Further, you can designate who views your page (Only Me, Everyone, Signed In Users) and link to social networks to share information with friends.

Where lessons are concerned, simplicity is the name of the game, and the approach is appreciated. In general, Codecademy uses short, informative blurbs to explain basic principles and logical instructions to walk you through what you're learning. "Fun Facts," meanwhile, add some nice bonus information about what's being taught ("The language you're learning is called JavaScript, the dominant programming language of the Web.")

Although Codecademy is currently limited to eight courses, the site promises more are coming soon. Subscribing to the site's newsletter will let you know when that occurs. In the meantime, Codecademy won't turn you into a coding master, but it is an excellent interactive and fun entry into the often confusing and overwhelming world of programming code.

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Here are the most common types of threats -- and what you can do about them.

Assassination Text and Email Threats

This is the most frequent form of email extortion.

These email threats usually involve a supposed hitman who offers to let you off the hook, and even tells you who commissioned the hit -- for a big fee, usually between \$10,000 and \$20,000 but sometimes up to \$150,000.

We've written about this crime before in our article, [Hit-man Emails: Scams or Urban Legends?](#)

It's still going on, with scammers able to make their claims much more convincing by pretending they have you under surveillance.

If they've been able to get hold of your address, for instance, they'll download an aerial or street-level photo from the Internet and send it to you.

And, as we've reported in previous issues, it's quite easy to get an awful lot more info online about someone these days so the threat looks real.

Most recently, cell phone text messages and instant messaging programs have been used for the assassination email threat.

Action: The usual giveaway is poor English usage -- these things come from Nigeria and Eastern Europe -- and a demand that the money is sent via an untraceable cash wiring service.

As far as we know, there's never been a single instance of these email threats being real but you should still take it seriously and report it to the police.

Don't reply to an email threat or ask the crook to desist; don't tell them you reported them to the police; all that just plays into their hands.

Blackmail-type Email Threats

Another common form of email extortion comes from someone with whom you've done or tried to do questionable business in the past.

These might, for example, be bogus online pharmacies or "adult" sites.

Victims receive a message saying their activities have been monitored, and threatening to inform the authorities or someone in your family if you don't pay up.

Sometimes, the sender even claims to be from the police, customs or other official agency and demands payment of an instant "fine." Otherwise, they warn, you face a bigger penalty plus public exposure.

Chain Letter Email Threats

Nasty people or those with nothing better to do seem to get a kick out of sending off email threats in the form of chain letters that warn of dire consequences if you don't forward them to, say, 10 of your buddies.

Some contain "true" examples of what supposedly happened to those who failed to do so, including family deaths and all manner of personal disasters.

Sometimes, too, these sickos say they have a program that can check if you complied with the pass-it-on request (they don't).

Sadly, many people who actually realize this is a scam still forward these email threats to others with an apologetic note explaining they were frightened and have done it "just in case," and pleading with the recipients not to return it.

Action: These scammers are control freaks and you should ignore their email threats. Don't forward them -- you're just passing your fears to someone else. Whatever your beliefs about who's pulling the strings of life, you can be sure it's not the writer of the email.

Mentally track back to this pathetic idiot, sitting at his desk trying to dream up ways of frightening people: Where did he or she get the warning from? And how did they know, before they even sent it out, about the supposed dire consequences suffered by those who didn't forward it?

That's logically impossible! And even if it were possible, who told them about it?

The best you can do, in addition to deleting it, is to write to whoever sent it and ask them to take you off their chain letter address list.

Read more about chain letters in our earlier report, [Chain Letters: Break the Chain](#)

Action: This can be a difficult one if you've been visiting sites you shouldn't, especially those where you might have made a payment and therefore disclosed personal information about yourself.

The best advice is not to visit them in the first place. For more about online pharmacies, see this Scambusters report, [Using Online Pharmacies: Recommended Practices and How to Spot Fakes](#).

(Continued on page 17)

But one thing we can say for sure is that if you make any kind of payment, the blackmailer will be back for more. And, of course, law enforcement, customs and all other public bodies don't communicate this way and certainly don't levy fines by email.

Most likely the scammers will never report your activities, but remember this: Blackmail is a crime. Try to muster the courage to report it.

Email and Telephone Threats About Debts

Making email and phone threats claiming debt payments are past due has become increasingly common during the recent economic downturn.

Sometimes people really are late with payments, and collection of unpaid debts is passed to specialist collection agencies, some of whom use unacceptable strong-arm tactics to get customers to pay up.

They may threaten legal proceedings and a bad mark on your credit record, although threatening physical harm is unusual -- and illegal.

But scammers also target people to make payments on non-existent loans.

According to the Internet Crime Complaint Center (IC3) the scammer usually claims the victim has failed to repay a payday loan.

"The fraudsters relentlessly call the victim's home, cell phone, and place of employment," says IC3. "They refuse to provide to the victims any details of the alleged payday loans and become abusive when questioned."

"The callers threaten victims with legal actions, arrests, and in some cases physical violence if they refuse to pay. In many cases, the callers even resort to harassment of the victim's relatives, friends, and employers."

Action: If you are genuinely overdue on a loan payment or can see that you may fall behind in future, contact your lender immediately and work out a plan for repayment.

If you don't owe money to anyone, simply don't pay. For more guidance, see this IC3 statement, [Telephone Collection Scam Related to Delinquent Payday Loans](#).

In either situation, if you're physically threatened or feel in danger, contact the police.

Computer Threats via Pop-Ups

Crooks use so-called ransomware pop-ups to warn victims that their machines have been compromised in some way and that, unless they pay instantly, their com-

puters will cease to function and they will lose data. In some cases, the crooks may actually take control of hard drives on a computer and make them inaccessible until you pay.

Action: We covered this subject in an earlier report, [Special Issue on Ransomware](#).

It's either just a mischievous pop-up originating on the page you're visiting, or you have a virus on your PC. So, if you're going to pay any money at all, it should be on genuine anti-virus software from a well-known provider, or to a local PC tech who knows how to put it right. That's a wrap for this week -- sorry for the rather long read.

Intimidation, extortion and control freaks will do everything they can to scare you into bending to their will. But now you know a little more about their game and you'll be better armed when those phone and email threats arrive.

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PowerInbox Brings Email & Apps Together



PowerInbox (www.powerinbox.com), an open application platform that "brings the app experience to email," recently raised \$1.1 million from venture capital and angel investors. PowerInbox provides email apps it dubs as "PowerApps" the ability to let users perform various actions inside email messages. For example, rather than launching Facebook, Twitter, or Groupon to view notifications received in email messages, PowerInbox enables reading posts and tweets, replying to posts, viewing photos, and more directly within messages via a downloadable Web browser extension. PowerInbox is compatible with Gmail, Hotmail, and Yahoo! Mail. Outlook support is reportedly coming, and Google+ support was recently added.

Increasing Threats To Android Devices

Lookout, a mobile security company, reported in August that both Web-based and app-based threats to Android devices are increasing in prevalence and sophistication. The report stated that Android users were 2.5 times as likely to encounter malware compared to just six months prior, and three out of 10 Android owners were likely to encounter a Web-based threat on their devices each year. In addition, an estimated 500,000

to 1 million people were affected by Android malware in the first half of this year with 80 infected apps in January to more than 400 infected apps cumulative in June.

How to Avoid Predatory Lending Scams

Although laws are being tightened all the time -- in some states more than others -- the practice of predatory lending is still flourishing.

There seems to be no official definition of the term and that, in many cases, the process may actually operate inside the law -- it may be unjust and unfair but it's not always illegal.

Frequently, predatory lending occurs in the housing market, charging high-interest rates and fees; we've discussed this problem previously in a Scambusters issue as part of a broader review of [mortgage scams: New Mortgage Scams Sweep Away Homes and Dreams](#).

But you might encounter it with other kinds of loans, especially those supposedly designed to help get you out of debt or provide a short-term advance.

What is predatory lending, exactly?

In a report issued a few years back, the US General Accounting Office (GAO) explains it involves "charging excessive fees and interest rates without regard to borrowers' ability to repay, refinancing borrowers' loans repeatedly over a short period of time without any economic gain for the borrower, and committing outright fraud or deception -- for example, falsifying documents or intentionally misinforming borrowers about the terms of a loan."

That's quite a catalog of woes but, says the GAO, there's no detailed statistical information on the scale of the problem. However, there's little doubt that most of the victims are among those who can least afford to be ripped off or those who don't understand the processes, such as some seniors or immigrants.

What we also know is that over the past few years, a number of firms have been forced to repay hundreds of millions of dollars for predatory lending practices.

Typical "tricks of the trade" include:

- Deceiving borrowers by offering [low interest rates](#) that turn out to be promotional terms that expire after a few months, to be replaced by unreasonably high rates. This promotional aspect is either not made clear or is hidden in the fine print.
- Disregarding predatory lending laws (notably the Truth in Lending Act) that require them to disclose the true annual rate equivalent of a short-term

interest rate. A 3% monthly rate, for example works out at more than 42% a year.

- Offering consolidation loans, then inflating rates and fees because the borrower is considered a high risk. Sometimes, repayments are made to appear low because the victim repays interest only -- never clearing the debt.

- High rates for high risk are not illegal but some consumer groups suggest they often do not fairly reflect the increased risk.

- Requiring borrowers to take out high-premium [credit insurance](#) in case they can't [make payments](#) because of accident or death.

These policies often don't require medical checks, which is why they cost so much, but the premiums (on which the lender earns commission) may become part of the loan so victims can't see how high they are -- plus, they then have to pay interest on them!

- Persuading borrowers to make untrue and fraudulent claims in [loan applications](#) to increase the likelihood of success.

According to another GAO investigation, the number of complaints alleging predatory lending and dubious debt-counseling has doubled since 2007.

Some of the firms identified in the study claimed to have religious affiliations or to be part of government debt relief programs, in order to enhance their credibility.

Steps To Avoid Predatory Lending

If you plan to borrow money, being aware that predatory lending practices still exist is an important first step to ensuring you don't get snared by the scammers.

Here are some other measures you can take:

- Educate yourself about the way interest rates are figured. You'll find a number of online calculators that convert monthly interest rates to annual percentage equivalents.

- Learn what legal protection your state has enacted. Most states do have their own predatory lending laws, mainly relating to real estate lending and so-called payday loans.

- Start with your state government website (usually the name of the state followed by ".gov").

(Continued on page 19)

- Check out your would-be lender online, with a simple search. If they've been operating illegally or inappropriately, others will likely have already written about them.
- Be wary about temptingly low interest rates. Often you'll find you don't qualify or that the rates will quickly ratchet up once you've signed.
- The old adage about "if it looks too good to be true it probably is" applies here.
- Preferably, work with known lenders that have an established reputation -- or seek recommendations from a reliable advisor or family members.
- Never agree to make an untrue statement on a loan application.
- Never sign a blank or incomplete document that a representative says they will fill in later.

A useful stepping-off point to learn more about this subject and predatory lending in general is [Americans for Financial Reform](#), an independent coalition of national and state organizations.

No matter how much we improve our laws, some people will always be desperate enough to fall for lending con tricks or high interest rates.

But by heeding our advice, talking to reputable and existing lenders, and discussing your needs with family and trusted advisors, there's no need for you ever to fall victim to predatory lending.

There is no restriction against any non-profit group using this article as long as it is kept in context with proper credit given the author. The Editorial Committee of the Association of Personal Computer User Groups (APCUG), an international organization of which this group is a member, brings this article to you.



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Newsletter is now
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Hard-To-Read Web Pages

Some Web sites and email messages are really hard to read. Whoever designed them may not have realized that some users have a hard time reading dark text on colored backgrounds. Here's a trick that can help. Select the text with a click and drag of your mouse. This usually highlights it in white on a blue background. If the text is still hard to read this way, copy and paste it into Notepad or some other black-on-white text editor.

Date & Time

Sometime when you're working hard and fast, you just want a shortcut to put in mundane information, such as the date and time. In Microsoft Excel, you can do just that by pressing CTRL-; (semicolon) to insert the current date or CTRL-SHIFT-; to insert the current time. Note: Be sure your computer's date and time are correctly set before you do this.

Mark Up PowerPoint Slides

For any given PowerPoint presentation you create, each audience you present to may have a different reaction. Wouldn't it be advantageous to emphasize certain parts of a slide or draw attention to a particular point if a participant has a question? PowerPoint gives you the option of using a virtual pen to markup your slides. To do this, open a PowerPoint 2003 file and click View and Slide Show. In the Slide Show, right-click the slide you want to draw on, point to Pointer Options and click one of the following choices: Ballpoint Pen, Felt Tip Pen, and Highlighter. Each option has a different thickness.

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Capital Errors

This is how most of us fix capitalization errors in Microsoft Word: Move the cursor to the point of the error, delete the offending character, and replace it with the appropriate capital or lower-case letter. However, there is a shortcut in Word that lets you simply alternate the character between upper- and lower-case. Highlight the letter you wish to change and press SHIFT-F3. This is especially handy for correcting text you may have written with CAPS LOCK accidentally on.

The Greying Of Tablet Ownership

According to Nielsen, tablet ownership is climbing fastest among older users. In Q3 of 2010, 13% of those who owned a tablet were between the ages of 45 and 54, but in Q2 of 2011, that group grew to 18%. Those aged 55 and up accounted for 10% of tablet owners in 2010 and almost double that in 2011 (19%).

Personal Information Managers

If you frequently send correspondence to vendors or clients, a PIM (Personal Information Manager) program is ideal for helping you import existing contact information into your document and spreadsheet applications. There are a variety of PIM applications available for mobile phones and PCs, including PIM applications that integrate with the contacts in your Outlook calendar. Typically, most PIM programs also provide a way for you to efficiently search through your contact lists.

Remove Desktop Icons

Over time, the Desktop on your computer can become cluttered with icons for applications and shortcuts. If you don't use a particular icon, select it and drag the icon to the Recycle Bin. Note the deleting a shortcut does not delete the application it is associated with, so you'll still have access to the program. Make sure, though, that

the item you wish to delete from your Desktop is actually a shortcut; if it's a file, deleting it will delete the file itself.

A Real Turn-Off

External hard drives offer outstanding speed as backup devices, and avoid the disc-swapping that plagues users who back up to CD or DVD. However, if you leave your backup drive turned on and plugged into your PC all the time, you place your backups at risk of being contaminated by viruses, worms, or other malware. Turn off your external hard drive when not in use. Click the green arrow icon in the System Tray first to tell Windows to safely shut down its connection to the drive so no unwritten data will be lost in transit.

Manage Your Bookmarks

It may seem like common sense to bookmark a Web page that you visit regularly. But what about organizing your bookmarks? Organizing your bookmarks can help you save time and potential frustration over lost links. Not sure where to start? In Internet Explorer, click the down arrow next to the Add To Favorites icon and select Organize Favorites. Click the New Folder button at the bottom left of the pop-up box. You can create as many folders as you want. Here are some folder name suggestions to help you get organized: Business (online banking, stocks, etc.), Entertainment (your favorite fun sites), Travel (your travel wish list or plans), Miscellaneous (weather, news, etc.) You can also create subfolders in any of your original folders; simply click the folder in which you want to add a subfolder and click New Folder.

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