

# Interface

Lorain County Computer Users Group  
www.LCCUG.com info@LCCUG.com  
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2014

## Inside This Issue

President's Letter	Pg 2
LCCUG Officers	Pg 2
March Program	Pg 3
Minutes	Pg 4
Interesting Websites	Pg 4
Genealogy	Pg 5
The Web of Unintended Consequences	Pg 6
5 Biggest Identity Theft Protection Questions	Pg 8
Need Help?	Pg 10
Classes, Workshops & SIGs	Pg 10
LCC-OGS Programs	Pg 11
Using Publisher...	Pg 13
Protect Your Laptop	Pg 14
I Lost My Password...	Pg 14
Online Shopping	Pg 16



**Tuesday  
March 11, 2014**

## Free Tech at the Library



*Presented by*

***Sandee Ruth***  
***LCCUG***  
***President***

### Coming Program

**April 8:**

**"The Gift of Legacy: Who's Writing Your Story"**  
**Presented by Dr. Deborah Abbott**

### Raffle Items

Multi-Directional Portable Speaker - Memorex  
Cordless Phone Headset - Plantronic Mircro  
Notebook Slip Cover 10.2" - Targus  
Auto USB Charger



### ☺ Meeting in Amherst ☺

Meetings are held at  
The Amherst Church of the Nazarene  
210 Cooper Foster Park Rd. Amherst, OH  
Doors will open at 5:30 PM, program starts at 6:30 PM

## A Word From Our President



March: I love the sound of **March**. March sounds like spring! Or at least we can pretend!

Our February program was done with our presenter, George Barlow, speaking to us from St. George, Utah. His program on backing up your computer and Acronis Back Up software was very helpful. We all were especially pleased at how effective using Skype was in doing this webinar for our meeting. This makes us interested in pursuing this avenue for future programs.

I will be doing the March program in person. I will be talking about a favorite topic for me: Cool services you can get for free at the library. Think how cool these are: eBooks, music, videos, research and more; all available to us with the magic of a library card.

I will demonstrate some of the new programs available to library users. I will also explain which libraries offer which service and why you might want to have multiple library cards.

What else are we using our computers for these days? Did you go online to sign up for the Affordable Health Care Act? Are you filing your Income Taxes by using your computer? Paying your bills online? Playing games? Watching movies and TV? Looking up information? Getting your daily news? Communicating with email or Facebook?

**Old cell phones:** I used to help collect old cell phones through the computer club and Lorain County libraries. I would gather them from these collection points and take them to the Lorain County Senior Center in Elyria. I recently had occasion to check to see if cell phones were still being collected locally anywhere. It seems that the Lorain County Solid Waste Collection (<http://www.loraincounty.us/solidwaste.aspx>) collects and recycles them and gives the money to the Lorain County Senior Center.

An old cell phone can also be sold. Clark Howard has an article comparing the websites that will pay for a phone. <http://tinyurl.com/cohozug>.

## *LCCUG Officers For 2014*

<b>President</b>	Sandee Ruth president@lccug.com
<b>Vice President</b>	Carole Doerr vp-programs@lccug.com
<b>Secretary</b>	Don Hall secretary@lccug.com
<b>Treasurer</b>	Micky Knickman treasurer@lccug.com
<b>Newsletter Editor</b>	Pam Rihel newsletter@lccug.com
<b>Web Page Editor</b>	Richard Barnett webpage@lccug.com
<b>Statutory Agent</b>	Sandra Ruth statutory_agent@lccug.com
<b>Director of Membership</b>	Dennis Smith membership@lccug.com
<b>Director of Advertising</b>	Richard Barnett advertising@lccug.com
<b>Director of Public Relations</b>	Carole Doerr public_relations@lccug.com

Otherwise you can repurpose many of these cell phones, especially if it is a smart phone. Currently I am using my old smart phone as a radio in my kitchen. I have some speakers plugged into it and I listen to the radio through the "I Heart Radio" app while it uses the household wi-fi.

Here is a website with some ideas for reusing a deactivated cell phone <http://tinyurl.com/meht4uo>.

I'll see you March 11. Bring a friend. Remember, our kitty has gotten pretty large and there are only few cards left in the deck!

*Sandee Ruth*  
*LCCUG President*

**Tuesday  
March 11, 2014**

# **Cool Library Services in the Digital Age**

**Presented By**

**Sandra Ruth**  
*LCCUG President*



Do you have a computer, tablet or smart phone? Are you aware of all the free services you can access at your public library?

First electronic library resources found in libraries were databases with full text magazines and newspaper that students and researchers would use. Now much, much more is available to us all.

Sandee will demonstrate some of the newest library services you may not be aware of. These services will give you access to ebooks, audiobooks, magazines, and music. There is online chat to help you find information, tools to help you learn languages and computer software. You will discover online sources for such things as car schematics, antique pricing, legal forms and encyclopedias.



Some services are not available in all libraries. A directory of these services and where to find them will be available at the meeting.

Sandee will update all of us on what we can access with a library card. It's not your childhood library anymore! Come and discover all the great technology available to you.



Your low cost supplier for...  
• Computers • Parts • Service

**DCParts.Com**  
Discount Computer Parts

New Systems  
Diagnostics  
Virus Removal  
Rebuilt Systems

Upgrades  
Installations  
System Tune Ups

On Site or Walk In Services

**440-322-0259**

210 East Second St., Elyria 44035

## **MEETING CANCELLATION NOTICE**

When a meeting is cancelled, the notification will be on our Websites and emails will be sent out to our members.

Our Websites are: **www.lccug.com**  
**www.lccug.com/members**

If you think the weather is too bad to drive in then don't try to come to a meeting that may already be cancelled. Please check your email boxes and our websites.

**Thank You**



## Executive Board Meeting Minutes

**FEBRUARY 4, 2014**

Attending were Sandy Ruth, Carole Doerr, Don Hall, Micky Knickman, Pam Rihel, Richard Barnett and Dennis Smith.

The majority of time spent at this meeting involved fine tuning the schedule of topics and presenters for the coming months based on the member's preferences shown from the survey taken in December.

Micky gave a Treasurer's Report.

Dennis provided the officers with a complete list of software/hardware raffle items on hand along with their individual cost. He made a recommendation on which items should be offered at the February 11 meeting. The board approved.

Micky will supply Dennis with the cost figures of money taken in at each software/hardware raffle so a determination can be made as to loss or gain.

Carole moved, Pam seconded the meeting be adjourned.



## General Meeting Minutes

**FEBRUARY 11, 2014**

President Sandy Ruth called the meeting to order. A motion to accept the minutes as shown in the February issue of the *INTERFACE* was made by John Dunn, seconded by Mary Butler. Motion passed.

Sandee reminded members of the Problem Solving Workshop next Tuesday, the March meeting which she will talk about the services available at the libraries and the April meeting on genealogy.

Gene Barlow presented a webcast program live from his home in Utah on backing up your computer. He explained the reasons and recommended frequency of backing up the File Backup, Online Backup, Clone Backup and Image Backup.

Gene answered many questions from the audience.

He offered Acronis True Image 2014 at a discount to members along with his free consulting service on Acronis.

Mike Ryst won the software/hardware raffle, John Dunn won the rollover raffle and Sandee won \$1 at the attendance raffle.

Dennis moved, Don seconded the meeting be adjourned.

### **LCCUG Members Page**

Don't forget to check the Members' page for up-to-date information about programs & events:



<http://www.lccug.com/members>



**Association of Personal  
Computer User Groups**

### **Interesting Websites:**

#### **Photo Editing Online**

Do you sometimes need to edit some photos? I've looked at a couple online programs recently that did a nice job of doing this for you. You don't have to download anything to your computer. Just upload the photo you want to edit, make your changes and download the picture back to where you want it.

<http://www.photoshop.com/> Make your snapshots look amazing with the Adobe® **Photoshop®** Express Editor, which gives you easy options for quick fixes, and creative enhancements.

<http://www.befunky.com/> lets you apply photo effects, edit photos and create photo collages with collage maker. It is good for online photo editing and creating nice collages.

<http://fotoflexer.com/> This is a powerful online photo editor. It can remove blemishes, change skin/hair color, morph photos and more!

<http://www.picmonkey.com/> Editing your photos is easy with **PicMonkey!** Add filters, frames, text, and effects with the free online photo editing tool!





Pam Rihel prihel1947@gmail.com

Richard W. Eastman <http://www.eogn.com>.

## UFOs Throughout History



The appearance of Unidentified Flying Objects, or UFOs, in the skies is not a new phenomenon. Tales of flying objects have been around for centuries and well-documented reports have been published for the past 150 years or so.

The early reports are especially intriguing as man-made flying devices had not yet been invented. Our ancestors could not possibly have been confused by the appearance of a weather balloon or a jet fighter. We cannot rule out natural phenomena such as cloud formations, of course, but the appearance of anything in the skies long before the invention of powered flight is curious.

Perhaps the first written accounts of a UFO sighting was written on an Egyptian papyrus - part of the annals of Thutmose III, who reigned around 1504-1450 B.C. Details may be found at <http://www.rense.com/general7/ages.htm>.

Wikipedia lists (at [http://en.wikipedia.org/wiki/List\\_of\\_reported\\_UFO\\_sightings](http://en.wikipedia.org/wiki/List_of_reported_UFO_sightings)) many UFO sightings, some dating back to 214 B.C. when phantom ships had been seen gleaming in the sky. In 74 B.C., "a Roman army commanded by Lucullus was about to begin a battle with Mithridates VI of Pontus when 'all on a sudden, the sky burst asunder, and a huge flame-like body was seen to fall between the two armies. In shape, it was most like a wine-jar, and in colour, like molten silver.' Plutarch reports the shape of the object as like a wine-jar (pithos). The apparently silvery object was reported by both armies."

In A.D. 1211 Gervase of Tilbury, an English chronicler of historical events and curiosities, wrote the following:

*There happened in the borough of Cloera, one Sunday, while the people were at Mass, a marvel. In this town is a church dedicated to St. Kinarus. It befell that an anchor was dropped from the sky, with a rope attached to it, and one of the flukes caught in the arch above the church door. The people rushed out of the church and saw in the sky a ship with men on board, floating before the anchor cable, and they saw a man leap overboard and jump down to the anchor, as if to release it. He looked as if he were swimming in water. The folk rushed up and tried to seize him; but the Bishop forbade the people to hold the man, for it might kill him, he said. The man was freed, and hurried up to the ship, where the crew cut the rope and the ship sailed out of sight. But the anchor is in the church, and has been there ever since, as a testimony.*

A rare typeset book from 1493 contains what may be the earliest pictorial representation of a UFO in Europe. Hartmann Schedel, author of the book *Liber Chronicarum*, describes a strange fiery sphere - seen in 1034 A.D. - soaring through the sky in a straight course from south to east and then veering toward the setting sun. The illustration accompanying the account shows a cigar-shaped form haloed by flames, sailing through a blue sky over a green, rolling countryside.

Were these true UFOs? Or were they simply meteors, comets, or aurora borealis?

The evidence is flimsy or almost nonexistent. However, it does make one pause and think for a bit.

You can find dozens of articles about unidentified flying objects throughout history by starting at <http://goo.gl/OJlx4a>. Some authors of these articles obviously believe in aliens while other authors strongly reject the same theories.

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## FamilySearch Wants to Digitize Your Obituary Collection

FamilySearch has declared 2014 the "Year of the Obituary" and is working with partners and the larger genealogy community to collect and digitize millions of obituaries from the United States, with other countries soon to follow. (See my earlier article at <http://goo.gl/bEPKuH> for details.) Now the

(Continued on page 6)

(Continued from page 5) Dick Eastman

project is asking for volunteers to submit significant collections of obituaries.

FamilySearch does not have enough manpower to accept collections from individuals. Instead, the plan is to have Family History Centers collect obituaries and submit them to FamilySearch in large quantities. FamilySearch will scan and digitize the collections. The obituaries will then be indexed and placed online.

In order to allow large quantities of obituaries to be digitized, the items to be submitted must be camera-ready, meaning the obituaries should be attached to the same-sized cards (3x5, 4x6) or to 8 1/2 by 11 inch paper.

You can read more in an article by Nathan W. Murphy in the FamilySearch Blog at <https://familysearch.org/blog/en/familysearchs-obituary-digitization-project/>.

## HistoricGraves.com - An Online Graves and Graveyards Finder for Ireland

The Historic Graves project is a community focused grassroots heritage project. All information is contributed by volunteers and all information on the site is available to everyone, free of charge. The volunteers are located in Ireland and are part of local community groups who have been trained in low-cost, high-tech field surveys of historic graveyards and recording of their own oral histories. Together, they have built a multi-media online written, visual, and audio record of the historic graves in their own areas and have contributed the information to the Historic Graves project.

This is a great resource for anyone researching Irish ancestry. It is a "work in progress." That is, not all graveyards have been surveyed yet but new information is being added frequently. You can see a map of the completed graveyards at <http://historicgraves.com/graveyardsmap>. Click on an area of interest on the map to "zoom in" and see the details.

The Historic Graves project may be found at <http://www.historicgraves.com>.

*This article is from Eastman's Online Genealogy Newsletter and is copyright by Richard W. Eastman. It is re-published here with the permission of the author. Information about the newsletter is available at <http://www.eogn.com>.*

## The Web of Unintended Consequences

By Greg Skalka, President, Under the Computer Hood User Group, CA June 2013 issue, Drive Light  
[www.uchug.org](http://www.uchug.org)    [president@uchug.org](mailto:president@uchug.org)

For all those new high school graduates out there, the World Wide Web has been around all of their lives. Even most new college grads have never known a time without the web. Though the



Internet, a global computer network, has existed since the 1960s, the World Wide Web has existed publicly for only 20 years. Tim Berners-Lee, then an employee of the European nuclear research organization CERN, created the framework for linked information in 1989; it went into the public domain on April 30, 1993. Berners-Lee hosted the first website on a NeXT computer with the intent to allow physicists around the world to share information. To commemorate the anniversary, CERN has resurrected that first web page, which explained the basics of the web and how to use it (see <http://info.cern.ch/hypertext/WWW/TheProject.html>).



I wonder if Tim Berners-Lee could have anticipated the impact the web has had on life today. While he no doubt intended it to be a space to exchange information, fostering creativity and collaboration, the fact that it has become so much more has me considering the unintended consequences of his creation. What do we now have, 20 years later, as a result of that first web page, and what price have we paid?

Whole industries have been created and fortunes made (and lost) in servicing the web. Our lives have been made easier, and the world has been made a smaller and more interconnected place by the resources available to anyone on the planet (and even on the International Space Station) from the World Wide Web. Though there are great global benefits in the free exchange of information it provides (at least in most countries), even helping to topple repressive governments, some would argue there are also detrimental consequences to its

(Continued on page 7)

*(Continued from page 6) The Web...*

spread. The web has made good and useful information freely available to anyone with Internet access, but it has also allowed those with bad ideas, racist attitudes and radical goals to put their views and information before a worldwide audience. As with any new environment, it didn't take long for criminal activity to find it, and for governments to look at it as a new battlefield.

The World Wide Web could be thought of as an application running on the Internet, and while it is not the only Internet service typically in use today, it enables or enhances the use of most others. Although email and streaming media don't require the web, most people access them through it. It is hard to imagine social media and web commerce without the web.

A great deal of new wealth has come into the world as a result of the web, not even counting that from e-commerce. The web provided a primary reason for personal computer use and fueled the expansion of the fledgling personal computer industry.

Without the web, there would have been no "browser wars", and all those Netscape employees would have been without jobs. Today most computer users would cringe at having to use dial-up Internet access; the need for web connection has driven a worldwide broadband infrastructure expansion. New telecom technologies have been developed and the companies that promoted them have prospered as a result of this demand for web access, especially mobile access. Our own San Diego economy has benefited greatly from this infrastructure build-out driven by the need for improved web connections. Qualcomm pioneered new cell phone technologies that now carry more data than voice traffic, and have developed new processors that power smartphones. ViaSat in Carlsbad is planning to develop and launch their second satellite to help provide cheaper broadband satellite service to areas of North America not served by wired broadband. All that economic development and the related benefits (like jobs) that it provides are the result of Berners-Lee's development twenty years ago.

The popularity of mobile computing, using laptops, netbooks, smartphones and tablets, came out of the use of the web. What would be the point of having a tablet or smartphone, devices primarily oriented towards consumption of content, if the World Wide Web were not there to provide that content? Devices like the Chromebook, which are pretty much useless without

web access, and concepts like cloud storage exist only because of the web. Big technology companies like Apple, Intel and Microsoft owe a lot of their success to the existence of the web.

Google, of course, is the best example of economic success driven by the web, as a search engine is unnecessary if there is no web to search. The concept of making money from web advertising was another unintended consequence of the web's development.

E-commerce was probably unanticipated by Berners-Lee, yet it has grown into a significant economic factor worldwide. The ability to easily comparison shop products from all over the globe is definitely a great benefit, one that has become so popular that it is sometimes blamed for the demise of traditional "brick and mortar" stores. Today's political battles over taxes on Internet sales would not be happening were it not for e-commerce on the web. So many personal and financial tasks can now be more easily performed on the web, including paying bills, registering to vote, booking travel and applying for college. Web banking has revolutionized personal finance and the banking industry, providing greater competition in the industry (including web-only banks), but no doubt costing jobs in local branches.

Without the web, there would be no YouTube, no Facebook, no Google Maps, no iTunes and no eBay. All these beneficial things owe their existence to the web, yet there are also unintended consequences, many of the quite detrimental, to all that information so easily accessible.

Could Berners-Lee have anticipated the growth in Internet porn facilitated by the World Wide Web? Or how much time people might waste on Facebook? Or how much deception might go on in online dating site profiles? Or how much productivity is lost by employers each year on Cyber Monday, the Monday after Thanksgiving, when employees are lured by marketers into shopping online from work? Cybercrime, cyber bullying, cyber-attacks; these are all unintended consequences of having the World Wide Web. Unfortunately, along with the benefit of web page links that take you to the information you want are corrupted links that hijack your browser and take you to undesirable sites, or facilitate the loading of malware on your computer. With useful web access also come denial of service attacks, where groups or individuals with malicious intent attempt to make web sites unavailable to intended users.

*(Continued on page 8)*

(Continued from page 7) *The Web...*

With more and more business and infrastructure information and systems connected to and accessible through the web, the threat of misuse of that information and access becomes greater. Cyber spying by criminals and governments unfriendly to our own is costly to businesses, individuals and our country's economic and military security.

There are legitimate concerns about terrorist threats to our infrastructure through cyber-attacks. Investigations into recent terrorist acts often lead to web sites where groups hostile to our country and our way of life promote their views, recruit members and provide how-to information on bomb making and other terrorist tactics.

The cyber threat is so significant that our own military has a specific branch devoted to cyber security and warfare, the U.S. Cyber Command. Our adversaries are increasing their hostile cyber activities, requiring us to fund a growing cyber capability for our defense in that arena.

On a personal front, the presence of the web has had unintended consequences for my finances. In addition to all the personal financial benefits I've received from the web, there are added costs as well. All that connectivity comes at a price. For me that cost is around \$100 a month, for cable Internet access at home and smart-phone data plan expenses for family members. My own personal security costs add up as well. While viruses and malware can be spread through removable media and emails, a lot of the threat comes from the web. Would I need to have so many antivirus and anti-malware programs if the web didn't exist?

Would I need to go to such great lengths to keep track of hundreds of unique and complex passwords to protect my financial and personal information in all my web-based accounts? Would I need to worry about doing everything right in terms of cyber security but still having my identity stolen by criminals that hacked the web site of a careless online merchant I purchased from?

With each anniversary of the World Wide Web, we should be grateful to Tim Berners-Lee for all the benefits the web has brought us. It has profoundly changed our lives and culture, mostly for the good. We must also be aware that almost everything that seems good comes with unintended consequences.



## **Answers to Our Subscribers' 5 Biggest Identity Theft Protection Questions**

### **1. How big a problem is identity theft really and how long does it typically take to recover?**

Identity theft tops the FTC's annual list of consumer complaints for the seventh year in a row, with victims' losses totaling about \$1.1 billion a year. The Federal Trade Commission (FTC) estimates that the average victim spends 170 to 300 hours trying to recover his identity and resolve theft-related problems.

Further, since January 2007, more than 110 million people in the US have received letters from branches of government, corporations, universities, banks, credit unions, medical professionals, nonprofit organizations and others informing them that their personal information had either been lost or stolen.

You can find more statistics at our [Identity Theft Information Center](#).

Small wonder, then, that a number of companies are offering to safeguard and (if need be) help to recover people's identities from the thieves.

### **2. Is identity theft protection right for you?**

Many subscribers have asked us whether or not these companies' products and services are really necessary.

Our answer might surprise you, especially since you can do much of what these companies do for yourself.

However, the reality is that almost no one actually DOES these things. (And as a subscriber to ScamBusters, we've been urging you to do them for a long time.)

We believe that for about 98% of you who do not currently place fraud alerts on your accounts yourself like clockwork every ninety days (and have not already subscribed to LifeLock or one of their competitors), you should spend the money and have it done for you.

*(Continued on page 9)*



*(Continued from page 8) 5 Identity Theft Protection...*

(Note: We will undoubtedly get feedback from some subscribers admonishing us for suggesting people spend money for these services. That's OK: this is something we believe VERY strongly. And it's something we do for ourselves and for our families.)

You might be wondering: How do we know almost no one actually does these things? We decided to find out by conducting a simple survey, and we asked people this question:

"Placing fraud alerts or security freezes with the three major credit bureaus can help prevent identity theft. We want to get a sense of whether people actually do this. Do you consistently request fraud alerts or security freezes every 90 days?"

The results were fascinating. 19% of our respondents said that they used a company such as LifeLock to perform these services for them. (Good for you!)

Here's the most interesting result: **83% of the remaining respondents said they NEVER place a fraud alert or security freeze on their accounts**, although most recognize how important it is to do so. **Only about 2% actually place alerts consistently!** The rest do it occasionally or rarely (which is, at best, marginally useful).

So, why does almost no one actually place these alerts for themselves? The reasons mentioned included that it was too difficult, things came up, and they were just too busy.

Frankly, we suspected we'd get these types of results, but we were surprised at how extreme they were. And this makes this issue of ScamBusters even more important.

So, in response to many reader requests for more information about the two most popular identity theft protection firms -- LifeLock and TrustedID -- the rest of this issue focuses on whether this protection is right for you. What's more, we'll also look at which services you'll receive from each firm, and for how much.

### **3. Can I do the things identity theft protection companies do myself without paying for them?**

As LifeLock CEO Todd Davis said in a 2007 inter-

view with ScamBusters, every consumer can follow the same identity protection steps that his Arizona-based company undertakes for its customers.

For example, consumers can request copies of their credit reports, have the credit bureaus place fraud alerts on their behalf, and get their credit cards and important documents replaced if their wallets are lost or stolen.

Given time and effort, individuals can also get their names removed from pre-approved credit card and junk mailing lists, since "statistics show that this is one of the most common ways that thieves hijack identities," according to Davis.

You can see the full interview at [How to Proactively Prevent Identity Theft: An Interview With LifeLock CEO Todd Davis](#).

The question, says Todd Davis and many others, is not whether the services provided by identity theft protection firms are NECESSARY -- but whether they're a more desirable, more efficient, and more foolproof way of protecting your identity.

And more importantly as we said above, will you actually DO what's necessary every ninety days, like clockwork? If not, we highly recommend you use one of the identity theft protection companies.

### **4. Can you give us an update on LifeLock? UPDATED - The LifeLock FTC Settlement**

LifeLock settled a lawsuit with the Federal Trade Commission. Here is [our position](#) on these events.

Many subscribers have asked us to do an update on LifeLock. As long-time subscribers know, we continue to personally use LifeLock and so do our families.

Since we last wrote about the company, founder Robert Maynard (who had been the subject of controversy) has left the company, and LifeLock has received another \$25 million in equity investments, this time from a group led by Goldman Sachs. They've also introduced WalletLock, a nice, new additional benefit which we describe below.

The price for LifeLock has remained unchanged.

*(Continued on page 11)*

# NEED HELP?—

## Here's Who to Contact:

### Neil Higgins

440-967-9061 - [higgins.neil@gmail.com](mailto: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](mailto:micky@knickman.com)  
Evenings 5 p.m. – 7 p.m. + Weekends  
General Software Configuration, Hardware Installation,  
Basic to Advanced Windows

### Lou Koch

[lkoch@centurytel.net](mailto:lkoch@centurytel.net)  
Microsoft Office: Excel, Word, PowerPoint, Publisher, Access, & Outlook, Basic to Advanced Windows

### Richard Barnett

440-365-9442 - [Richard216@aol.com](mailto: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](mailto:sandee29@gmail.com)  
Basic Word Processing, Windows, & Web Design  
Advanced Internet

### Pam Casper Rihel

440-277-6076  
6:00 p.m. to 10:00 pm Monday thru Thursday  
Genealogy help  
[prihel1947@gmail.com](mailto:prihel1947@gmail.com)

If any of our members are interested in helping other users with what programs you are adept at, please contact any of our officers with you name, what program or programs you would be willing to give help with, you email address and or phone number and when you would like to have them call you. Thanks

**Newsletter Editor:** Pam Rihel using Microsoft Publisher, Corel Paint Shop Pro X3, CreaCard 8.

**This Month's contributors:** Micky Knickman, Sandra Ruth, Pam Rihel, Carole Doerr, Don Hall, Leo Notenboom, Dick Eastman, WorldStart, Scambusters, APCUG, Microsoft Office art online,  
Newsletter is now  
Online at  
[lccug.com/newsletters](http://lccug.com/newsletters) or [lccug.com](http://lccug.com)

## LCCUG ONGOING WORKSHOP

ALL ARE FREE AND OPEN TO THE PUBLIC

### Problem Solving Workshop

**Date: Tuesday - March 18, 2104**

**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 anytime before 7:30 pm for assistance from Micky, Neil or other knowledgeable members.



### Computer Club News

**Don't Forget to Bring in Your  
Used Ink Cartridges**

*LCCUG is collecting empty ink cartridges.*

Our Club is recycling used ink cartridges and using the rewards we earn to buy more prizes for the club raffle.

If you have empty ink cartridges laying around, please bring them to our meetings and any officer will gladly take them off your hands.

*Recycle & Help Our Club, Too!*

## MEMBERSHIP WITH LCCUG:

Yearly dues are \$25.00 For more information, contact:

Dennis Smith  
Director of Membership,  
[membership@lccug.com](mailto:membership@lccug.com).

**Directions to Meetings:**  
A map and directions to our meetings can be found on our Members' web page:

[www.lccug.com/members](http://www.lccug.com/members). Just click on the link  
"Meeting Locations & Directions"



## The Lorain County Chapter of OGS

is having it's next meetings on :

### March 10 - "Ohio The Civil War, and the Internet"

Researching your Ohio Civil War ancestor using the Internet - Presented by Eric Johnson.

#### LOCATION

North Ridgeville Library, 35700 Bainbridge Rd. North Ridgeville, Ohio. Meetings are free and open to the public. Social time is at 6:30 PM and the program begins at 7:00 PM.

Jean Copeland: [jecopeland1975@gmail.com](mailto:jecopeland1975@gmail.com). or  
Pete Hritsko: [hritsko@centurytel.net](mailto:hritsko@centurytel.net)

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(Continued from page 9) 5 Identity Theft Protection...

### 5. What do you think of TrustedID for identity theft protection and how does it compare with LifeLock?

To answer this question, we'll review both company offerings, and explain their advantages and disadvantages. We believe both companies offer very good solutions.

Many of LifeLock and TrustedID services are nearly identical, though the companies sometimes take different approaches to accomplish the same tasks.

Here's where their services overlap:

-- Fraud alerts. Both companies contact the major credit bureaus to ensure that fraud alerts are placed and renewed every 90 days.

-- LifeLock has offered a \$1 million iron-clad guarantee for quite awhile, and TrustedID has now matched this. This means that while subscribing to either firm's services, if your identity is stolen, each company will reimburse you for any losses, and pay any specialists (attorneys, private detectives, case managers) needed to remedy the situation -- up to \$1 million.

\*-- Both forward your credit reports from the three credit bureaus once a year.

\*-- Both remove your name from databases for pre-approved credit card offers.

\*-- Both offer ID theft recovery assistance, as well as \$1 million in theft insurance.

\*Here's where they differ:

\*-- TrustedID offers daily monitoring of your personal information, and sends email alerts about any changes. Specifically, they monitor criminal databases and chat rooms to see if your personal information is being offered for sale. This is a nice additional feature that LifeLock does not currently offer.

\*-- For an additional fee (which depends on which state you live in), TrustedID offers a service called CreditLock, which forces third parties to get your permission before they can

(Continued on page 12)

view certain types of information (which you specify) in your credit report. When you grant permission, however, you'll need to unlock your credit report for another additional fee.

\*-- TrustedID also offers services designed to assess risk and remedy identity theft and data breaches suffered by organizations (for-profit and not-for-profit) -- a market LifeLock is not involved in.

\*-- LifeLock offers a new free feature to subscribers called WalletLock. If your wallet is lost or stolen, you can call the company from anywhere in the world, and it will contact "every credit card, bank or document-issuing company, cancel your affected accounts and complete the paperwork and steps necessary to replace your lost documents, including your credit/debit cards, driver's license, Social Security card, insurance cards," etc. This is a nice feature that TrustedID does not currently offer.

\*-- To us, by far the biggest benefit of LifeLock over all of its competitors (including TrustedID) is in saving you time if your identity is stolen. During their interview, Audri asked Todd Davis of LifeLock:

Audri: In addition to paying for losses, in the event of your clients' identities being stolen, how much time would be required from them to fix the problem, and how much would your company do?

Todd: We would do it all.

In our opinion, this is a key benefit of LifeLock over TrustedID. (TrustedID also does do some of this for you, but according to our discussion with TrustedID, not nearly as much as LifeLock.)

\*-- LifeLock is less expensive. LifeLock charges \$9 per month (or \$99 per year if you choose the annual plan) and offers a 30-day free trial (as long as you use the ScamBusters special code below).

\*TrustedID charges \$12.95 a month (or \$109.95 per year if you choose the annual plan), with no free trial.

\* Although you could, in theory, do all of this for yourself, given the dangers posed by identity theft -- the potential for financial losses directly related to a theft, and especially the hours spent clearing your good name -- we believe you should consider one of these services.

Which company is best for you? That depends on your evaluation of the benefits described above, as well as your budget.

To discover more about identity theft and how to prevent and resolve it, visit the ScamBusters [Identity Theft](http://www.scambusters.org) Information Center.

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# Using a Publisher Program Or a Word Processor



By Jim Cerny, Director, Sarasota PCUG, Florida  
November 2013 issue, PC Monitor  
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If you use email or a word-processing application (like Microsoft Word or WordPad) you probably have no trouble entering and editing text. But when it comes to putting things exactly where you want on the page, well, word processing programs can become difficult. For example, if you delete a few lines toward the beginning of your document, the rest of the document “moves up” so that no empty space appears in the middle of your text. This is great for email and word processing programs but can be a pain if you wanted to place things on a page and have them stay where you put them. Most editions of Microsoft Office (a set of application programs) contain Word (for word processing) and Publisher (for creating all sorts of wonderful publications). If you do not have Microsoft Office or Microsoft Publisher, you can purchase a cheap publishing program such as “Printshop”, “Printmaster” or “Page Plus” or other discount software. Just Google “cheap publisher software” to find these or others, some are even free. Most publisher-type programs work the same way. The following works for Microsoft Publisher (2003 edition) and is a good example of how such programs are used.

Basically a publisher program works with “objects”, not words. Oh, an object certainly CAN be words (I’ll use the term “text” if you don’t mind), but an object can be anything else as well – a photo for example. Let’s say you wanted to create and print some business cards. You would open the publisher program and first look to see what samples or “templates” the program already has to pick from. Select one that you like and it should open in the program ready for you to change anything you want. Click on the text that you want to replace with your name. A “box” will appear around the text – that is the object, in this case a box that contains text – and within this box you can change the text anyway you like. If you have a long name or if you pick a font that is too large, the result may not fit in the box. The easy solution to this is to drag the box to make it larger. You can change the size of a box (object) by dragging a “handle” at the corner or the middle edge of the box. You can also drag the whole box (not dragging on a handle point) to reposition the box anywhere you like. Whether things fit on the card or in the boxes is up to you. Remember you can make the boxes any size you want, but then you have to

make sure the text size will fit in it.

Would you like to insert a photo? Click on “insert” (it will be on a tab or a menu somewhere) and select “photo from file” – this indicates that you have a photo on your computer that you want to insert. A small window should open to allow you to go to the folder you want to find the photo. Just click on the file name to highlight it and click “ok” or “insert”. Now the photo will appear on your business card as an “object” – it will probably be very large, so you need to find the corner handle and drag it to reduce the size of the photo (you may have to use the scrollbars to get to find the handle). With resizing photos dragging a corner handle keeps the photo in the same proportion. Dragging a side handle will distort the photo. What you see on the screen will be exactly what is printed on the paper.

Once you catch on to creating and working with object boxes, everything is easy. Changing what is in one box does not affect the other boxes. But wait, there is more.

If boxes overlap, one box will be on top of the other and will block the one underneath from being seen. Boxes can be filled with any background color, or be “clear” so that what is behind them is visible. You can change the order of the objects to put the one you want on top of the others. Publisher programs also allow you to “draw” anything you want and keep it as an object (like a photo). Naturally different programs will have different options, but each should have a way to get “help” and find out how to use the tools and options you want. Whatever program you use, knowing how to use the “help” option or tab is always a good idea. Most programs do not come with printed manuals anymore.

Ok, once you have completed your fabulous design of your business cards, you will want to print them out. Because business cards are a standard size, they will print ten cards per 8.5 x 11 inch page. It is best to buy the business card stock from an office supply store – you may even find ones with backgrounds already on them. They will be already perforated for easy separation. I always print on plain paper first and then compare the sheet carefully to the cardstock to make sure all fits nicely before I print.

With a little practice you will be designing your own greeting cards, labels, tags, return address labels, invitations, banners, and much more. Along the way you will have learned how to use some graphics tools too, and that’s a good thing. Don’t be afraid to explore the program – see what other templates and options are available to try, you will discover some amazing things. Try designing and printing some creative business cards for your spouse or friend, it will make you look like a printing (and computer) wizard.

# Protect Your Laptop



Kathy Frey, Member, Computer Club of Green Valley, AZ October Issue, Green Bytes  
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Traveling to and from Green Valley or other parts of the world with a laptop in tow? Then here a few tips to keep it from being stolen.

- ◆ Never leave it in your car.
- ◆ Keep it locked with a strong password and lock your case.
- ◆ Do not put it on the floor of a restaurant, meeting room, airport, etc. If you do, then put your leg through the strap so you can feel its presence.
- ◆ Do not keep your password in or around the case.
- ◆ Do not leave it in the care of someone you just met so you can go to the restroom or talk to an airport agent.
- ◆ Turn on alarms if you have them so you can hear if someone is tampering with your laptop or laptop case.
- ◆ Check on the internet for other ways to secure your valuables whether it be a laptop, iPad, iPhone or other device.
- ◆ Treat your electronic gadgets like cash.



## I've lost the password to my Windows Administrator account, how do I get it back?

It turns out that resetting a Windows account password is frighteningly easy, as long as you have access to the machine.

When I set up my machine I did set a password for the Administrator account, and then I promptly forgot it, since I never use that account. Now I need it. What can I do?

Do you have physical access to the machine?  
Good.

You can reset any Windows password on that machine that you like.

And if that doesn't scare you, I really need to drive home a point.

First let's walk through what you need to do. The screen shots below are from my Windows Vista machine, but Windows XP and NT are also supported.

**Obligatory caveat** - this utility has been around for a while, and has a good reputation. However, as with any third party software that's going to operate on sensitive system areas, you are always at risk. Make sure you have a good backup of your machine prior to performing these operations. And of course use of utilities of this nature are entirely at your own risk.

"If it's not physically secure, it's not secure."

First, download and burn to CD the Offline NT Password and Registry Editor. This is actually a highly customized version of Linux, that's designed to do exactly what the name implies: allow you to examine and edit the password information and registry of a Windows machine.

*(Continued on page 15)*

(Continued from page 14) Ask Leo

Boot from that CD you just burned. You'll end up with something like this on your screen:

```
Windows Registry Edit Utility Floppy / chntpw
(C) 1997 - 2000 Peter N. Hagen - pordahl@unet.no
GNU GPL v2 license, see files on CD

This utility will enable you to change or blank the password of
any user (incl. administrator) on an Windows NT/2K/XP/Vista
WITHOUT knowing the old password.
Unlocking locked/disabled accounts also supported.

It also has a registry editor, and there is now support for
adding and deleting keys and values.

Tested on: NT3.51 & NT4: Workstation, Server, PDC,
WinK ProF & Server to SP4. Cannot change AD.
XP Home & Prof: up to SP4. Cannot change AD.
Min 2003 Server (cannot change AD passwords)
Vista 32 and 64 bit, Server 2008 32+64 bit

HINT: If things scroll by too fast, press SHIFT-PCUP/PCDOWN ...

=====
There are several steps to go through:
- Disk select with optional loading of disk drivers
- PATH select, where are the Windows systems files stored
- File-select, what parts of registry we need
- Then finally the password change or registry edit itself
If changes were made, write them back to disk
DON'T PANIC! Usually the defaults are OK, just press enter
all the way through the questions

=====
Step ONE: Select disk where the Windows installation is
=====
Disks:
Disk /dev/sda: 33.5 GB, 33554497536 bytes
Candidate Windows partitions found:
1 1 /dev/sda1 31900MB BOOT
Please select partition by number or
q = quit
a = automatically start disk drivers
m = manually select disk drivers to load
s = search additional drivers from floppy / usb
e = show all partitions found
f = show probable Windows (NTFS) partitions only
Select: 1
```

Don't let all the stark plain text worry you, the process for what we're doing is actually pretty simple. Here's the relevant portion of that screen, enlarged:

```
Selected 2
Mounting from /dev/sda3, with filesystem type NTFS
NTFS volume version 3.1.

=====
A Step TWO: Select PATH and registry files
=====
What is the path to the registry directory? (relative to windows disk)
[WINDOWS/system32/config] !
```

After selecting the disk we want to use, the utility now asks us for the location of the registry. The utility has correctly guessed the location, *Windows/system32/config*, so all I need to is press **Enter** to move on.

Next it asks more specifically what it is we want to operate on:

```
What is the path to the registry directory? (relative to windows disk)
[WINDOWS/system32/config] !
- RW----- 0 0 262144 Nov 10 2006 BCD-Template
- RW----- 0 0 1284384 May 11 2006 COMPONENTS
- RW----- 0 0 262144 May 11 2006 CONFIG
- RW----- 0 0 8192 May 11 2006 Journal
- RW----- 0 0 262144 May 11 2006 RecBack
- RW----- 0 0 262144 May 11 2006 SAM
- RW----- 0 0 3686528 May 11 2006 SECURITY
- RW----- 0 0 1793856 May 11 2006 SYSTEM
- RW----- 0 0 4096 Feb 13 2007 TxR
- RW----- 0 0 4096 Apr 21 2007 systemprofile

Select which part of registry to load, use predefined choices
or list the files with space as delimiter
1 - Password reset (sam system security)
2 - RecoveryConsole parameters (software)
q - quit - return to previous
? -
```

In this case the default answer *Password reset*, which indicates which portions of the system are to be worked on, is the correct one so all I need to do is press **Enter**.

Now it asks what we want to do:

```
==== chntpw Edit User Info & Passwords ====

RID  Username  Admin?  Lock?
01f4  Administrator  ADMIN  dis/lock
01f5  Guest  ADMIN  dis/lock
03e8  LeoN  ADMIN  dis/lock

Select: ! - quit, . - list users, 0x(RID) - User with RID (hex)
or simply enter the username to change: [Administrator]
```

You can see here that the utility has listed all the user accounts on my machine: Administrator, Guest, and the account I actually login with, "LeoN".

It's asking which user account to operate on, and supplied "Administrator" as the default, so once again I press **Enter**, and we get to the reason we're here:

```
==== chntpw Edit User Info & Passwords ====

RID  Username  Admin?  Lock?
01f4  Administrator  ADMIN  dis/lock
01f5  Guest  ADMIN  dis/lock
03e8  LeoN  ADMIN  dis/lock

Select: ! - quit, . - list users, 0x(RID) - User with RID (hex)
or simply enter the username to change: [Administrator]

RID  0500 (01f4)
Username: Administrator
fullname: Administrator
comment: Built-in account for administering the computer/domain
homedir:

User is member of 1 groups:
00000220 = Administrators (which has 2 members)

Account bits: 0x0211 =
[X] Disabled  [X] Normal account  [X] Password not req.
[X] Domain trust ac  [X] User trust act.  [X] NPS account
[X] Local don't expir  [X] Auto lockout  [X] Priv trust act
[X] Unknown 0x10  [X] Unknown 0x20  [X] Unknown 0x40

Failed login count: 1, while max tries is: 0

- - - User Edit Menu:
1 - Clear (blank) user password
2 - Edit (set new) user password (careful with this on XP or Vista)
3 - Remote user (make user an administrator)
4 - Unlock and enable user account (probably locked now)
q - Quit: editing user, back to user select
Select: 1
```

Now, obviously there are several choices here. My preference is to clear the password so that no password would be required to login, and of course make sure that the account is enabled. Once done, you can then login to the account in Windows and select a new password.

Use the "Quit" options and further prompts to save data to disk, exit the utility and reboot back into Windows.

Now, naturally, this has only been an overview of one type of operation. I recommend you familiarize yourself with the utility prior to using it, and review the documentation and FAQ on the web site. So that was pretty simple, right? OK, maybe a little scary if you've never done something like that before, but you can see that it's pretty darned easy.

Reboot from CD, press enter (in most cases) a few  
(Continued on page 16)



(Continued from page 15) Ask Leo

times, and \*poof\* ... the administrator account password is reset and you have access once again. So easy anyone could do it.

Anyone.

This is where you should be concerned.

Anyone with physical access to your machine can do what I've just described.

If you're in a position where folks with a motive or other random strangers can access your machine, you may want to rethink your *physical* security.

*If it's not physically secure, it's not secure.*

The ability to walk up with a CD, and "own" the machine with a reboot and a few keystrokes hopefully makes that pretty clear.

---

## Online Shopping with Desktops and Mobiles: Which is More Secure?



Throughout the world, more and more people are making online purchases with their mobile phones. In 2012, [\\$25 billion was spent on purchases](#) made from mobile devices, which is an increase of 81 percent from 2011. It's easy to understand the reasons why so many people have begun to shop via their smart devices. After all, a mobile computer offers the selection of internet buying while also allowing the user the freedom to shop while on the go. However, despite the convenience of mobile-commerce, there are still those who are hesitant to take their first steps into smart-device shopping. Especially in the international community, there are those who believe that using a mobile device to make purchases is essentially unsafe.

But is it?

Unfortunately, that's not an easy question to answer, mostly because online security—whether it be through conventional desktop and laptop computers or mobile smart devices—chiefly depends on the user. Let's take a look at some of the similarities and differences between Desktop and mobile security.

### 1. *Malware security*

In the world of malware, the least secure system is always the one that receives the most attention from cyber criminals. For example, many Apple computer users are under the false impression that Macintosh computers are immune to viruses, when in fact, the hacker community has simply overlooked Apple computers in favor of the more prolific PCs. However, as a new system gains popularity, the criminals' attention is drawn, and that system becomes less secure. As such, it is

easy to claim that currently desktop computers are at a higher risk of attack than mobile phones. However, as mobile phones slowly overtake desktops in popularity, smarter device malware programs are going to be written and released. As such, the level of security, whether it be for a desktop or a mobile device, will depend greatly on how up-to-date your virus protection is, and if you are smart with passwords and other protective measures.

### 2. *Theft protection*

One area in which mobile devices fall short is in the same area that defines them. Mobile devices are, after all, *mobile*. They don't stay safe and secure in your home when you leave; they come with you. As such, a mobile device is far more likely to be lost or stolen than a desktop or even a laptop computer. But does this make them less secure? Well, not necessarily. Simply by PIN-locking a mobile device, many would-be data thieves can be easily thwarted. Likewise, apps exist that will allow you to remotely activate a smart device's GPS to track its current location. As a last ditch solution, one can even remotely erase a device's hard drive, so that thieves cannot access sensitive personal information such as passwords and credit card numbers. Thus, with a little foresight, the personal risk represented by a stolen phone can be minimized.

### 3. *Network Safety*

Mobile devices have a tendency to use a larger number of networks than desktop computers. In addition to the basic network offered by your service provider, mobile users will often set up their devices to take advantage of other nearby networks. These generally are nothing less secure than the relatively safe home wireless networks, but can also include unprotected public networks as well. When any information is sent over a public network, then that information could easily be intercepted and copied by other users on the network. Those who wish to make purchases via a mobile smart device, should first check to make sure that they are not doing so on an open network. The best thing to do is to simply deactivate the wireless function for the duration of the purchase, and instead rely on the service provider's network. Likewise, any sensitive information sent out over a mobile device should be properly encrypted. This can be done with the help of [proper PKI management](#). Businesses that make use of the [cloud database](#) to secure transactions with PKI encryption ensure that any information given by a customer will reach its destination un-intercepted. At the same time, mobile users should make sure that they are only buying from legitimate and encrypted sources, which means only making purchases at sites that have an "S" after the "HTTP" on the web address, which means that the site is secured. Of course, the same goes for anyone making any purchases over the internet. In the end, mobile purchases are just as secure or insecure as those made from conventional computers. It all just comes down to how cautious the user is, and how much effort they put into protecting their own data.

~ [Rick Delgado](#)

Tags: [credit card security](#), [mobile security](#), [online shopping](#), [public networks](#), [security](#), [wifi networks](#)