



2014

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Tuesday
December 9, 2014



Annual Holiday Party

CHINESE/WHITE ELEPHANT RAFFLE



Raffle Items

Chinese/White Elephant Raffle is open to all attendees.

Members Only: 7" RCA Tablet

1 GHz Processor, 8GB Memory, Dual Cameras

One Year Free Membership Extension

First 30 Members to sign in will receive a free gift.

Tickets are still available for the Cannon Laser Printer

☺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



Wow! Another year is over! It seems like I was just saying that about 2013 and here we are again. Slow down world!!

The technology world is moving faster than ever... it's more challenging than ever to understand what's the latest technology, what it is for and how to use it.

So this year we will continue to look at what is popular and why it could be useful.

In an attempt to keep ahead of the learning curve, we are going to hold monthly tablet workshops. These monthly "Tablet Time" sessions will be held on the 3rd Tuesday of the month at the Church of the Nazarene, in the room and the same night where Micky has his Troubleshooting Workshop.

If you would like to take advantage of these monthly workshops, bring your tablet, e-reader or smart phone with you and we will explore their use and Answer questions and show each other what we know.

If you don't have one of these devices...but are interested in discovering their value or curious about their use... come and join us as we explore the popularity of these portable items.

I hope to see everyone at the Christmas party on December 9!!! Remember one of the two special drawings at the party will be for a Tablet. The other prize will be a one year extension on one's membership. As usual bring food to share, money for tickets and used items for the Chinese raffle... proceeds to go to the church's food bank.



Sandee Ruth
President



LCCUG Officers For 2014

President	Sandee Ruth president@lccug.com
Vice President	Carole Doerr vp-programs@lccug.com
Secretary	Don Hall secretary@lccug.com
Treasurer	Micky Knickman treasurer@lccug.com
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Statutory Agent	Sandra Ruth statutory_agent@lccug.com
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Tuesday
December 9, 2014

Annual Holiday Party

CHINESE/WHITE ELEPHANT RAFFLE

Come One, Come All,

to our

Lorain County Computer Users Group

Annual Holiday/Christmas Party

Sloppy Joe Sandwiches will be provided.

Bring a food dish to share, something for the raffle and some food items for the food drive that is held at the Amherst Church of the Nazarene.

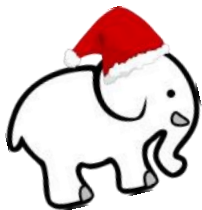
For every food drive item you bring in you will receive a raffle ticket.

Raffle tickets can also be purchased 12 for \$5.00 or 2 for \$1.00

Members will have a chance to win a 7" RCA tablet.

So mark you calendars for December 9th.

Bring along family & friends.



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

Computer Systems Unlimited, Inc.

We are a full service computer/peripheral sales and repair Company specializing in custom built Pc's, network design, software integration, and everything in-between. We are located in the small college town of Oberlin, Ohio, and for fourteen years have been providing unrivaled service to home users, small and large businesses all over Ohio as well as State and local government agencies. All of our systems and networks are tailored to meet the individual needs of our customers.

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*** Computer Systems Unlimited is happy to offer a 5% discount on all computer systems ordered by LCCUG members.**

*** Computer Systems Unlimited will also offer a free computer diagnostics check, (a \$25 value), for all LCCUG members.**

Visit our web site at www.csuoberlin.com for more of what we can do.

Store Hour Monday 9-5:30 - Thursday 9-5:30 - Friday 9-5 - Saturday 9-1





Executive Board Meeting Minutes

NOVEMBER 4, 2014

Attending were Sandee Ruth, Don Hall, Micky Knickman and Dennis Smith.

Dennis proposed 6 new items for the software/hardware raffle. The board agreed with his selection.

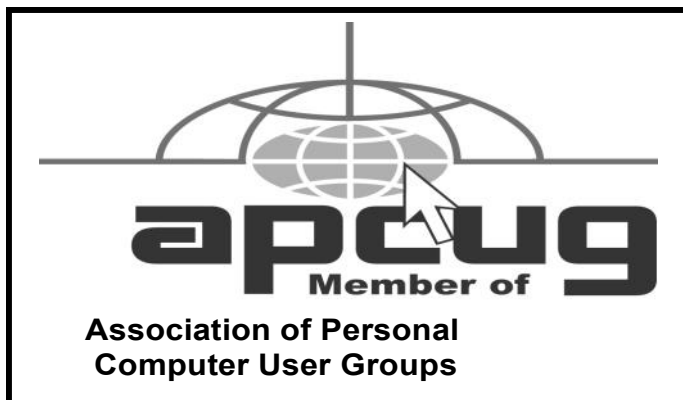
The new RCA 7" Android Tablet Richard Barnett donated to the club will be in the raffle at the December Christmas Party meeting. It will be promoted in e-mail messages.

Carol has reserved Lakeview Park Pavilion #1 on July 19, 2015 for our Annual Picnic.

Sandee informed the board we must purchase \$30 worth of ink every 6 month to be eligible for the empty cartridge rebates.

The board discussed possible speakers and programs for upcoming meetings.

Micky moved, Dennis seconded the meeting be adjourned.



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

This Month's contributors: Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Dennis Smith, Leo Notenboom, Dick Eastman, Carole Doerr, Dick Orenstein, Steve Costello, Nancy DeMarte, Jim Cerny, Alice J. Ramsey

Scambusters, APCUG, Microsoft Office art online,
Newsletter is now

Online at

lccug.com/newsletters or lccug.com



General Meeting Minutes

NOVEMBER 11, 2014

President Sandee Ruth called the meeting to order. A motion to accept the minutes as shown in the November issue of the **INTERFACE** was made by Boyd Weber, seconded by Micky Knickman. Motion passed.

Sandee mentioned the upcoming election of officers and asked members to consider running for an office due to present vacancies.

She also informed members of the Blog on our website where she and others post links and current topics of interest to computer members.

The annual Christmas party with the White Elephant raffle, canned food / money for the food bank, the Laser printer and Tablet raffle were also mentioned.

Glen Pubal of Royal Business Equipment gave a program which told us about Intel products and the direction the company is headed. (Out of the desktop business).

He told us of his experience using Windows 10 Tech Preview which will be released in the spring/summer of 2015. A user friendly version.

There was no winner in 5 draws for the attendance raffle. Joe Harrold won the rollover raffle and picked the joker. Al Figler won the software/hardware raffle which included a Microsoft WORD 2013 donated by Royal Business Equipment.



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Pam Rihel prihel1947@gmail.com

Dick Eastman <http://www.eogn.com>

Announcing RootsTrust, a Genealogy Program for Windows, Macintosh and Linux

This sounds interesting. A new genealogy program that works on all the popular desktop and laptop operating systems. It even will operate directly from a flash drive, not requiring installation on a hard drive. I suspect hard drive installation will result in faster operation, however.

The following announcement was written by the folks at Atavus, Inc.: On October 31, 2014 Atavus, Inc. officially released rootstrust, an advanced genealogy program that runs on Windows, Mac OS X and Linux. It is one of the few genealogy programs that is portable across all three operating systems.

roots trust

Atavus calls its product a genealogical data management system (GDMS), which is a computer program designed to manage relationships between people, and relationships between people and places as well as historical and administrative relationships between places and other places. A GDMS also allows users to import and export data, generate family tree charts and other textual reports, link document and multimedia image

files as well as websites to the objects it manages: Persons, Families, Events, Places, Sources and Repositories (libraries, archives museums and private collections).

Atavus, Inc., based in Sterling, VA, was founded in February 2013 to commercialize rootstrust. The founder, Brooke Nelson, is a veteran software developer and genealogist. Nelson began developing rootstrust for his own use in 1999 to address unmet needs in the market for commercially available genealogy software. His vision was to create a system that provided Unicode support, event sharing, the ability to define relationships between persons that are not relatives, and the facility to link places that are historically related to one another such as New York and New Amsterdam. Most importantly, he wanted to be able to move the program and / or the database and the document and multimedia image files that are linked to the database without permanently breaking the linkages.

Interested persons should visit rootstrust.com to view a detailed feature list that includes links to 19 instructional videos. A free beta test version of rootstrust can be downloaded from the website. The beta version will also soon be available for purchase on a specially formatted, super fast 32GB USB 3.0 flash drive. You will be able to install or directly execute rootstrust from the flash drive on virtually any computer running Windows, Mac OS X or Linux.

rootstrust may be found at <http://www.rootstrust.com>.

Do you have comments, questions, or corrections to this article? If so, please post your words at the end of [this article](#) in the Standard Edition newsletter's web site where everyone can benefit from your words. You might also want to read comments posted by others there.

The following article is from Eastman's Online Genealogy Newsletter and is copyright 2014 by Richard W. Eastman. Information about the newsletter is available at <http://www.eogn.com>.



Be Cautious With Your Charitable Giving Part

II: Before you commit to charitable giving, read on to find out how to sort the worthy charities from the illicit chaff.

Identity Theft: How to Freeze Your Credit

By Keith

Simple steps to freeze and unfreeze credit reports after identity theft: Internet Scambusters #624

This will probably turn out to be a record year for identity theft after a wave of major hack attacks on retail and financial institutions.

If you're a victim, it's important to implement either a freeze on your credit record or a fraud alert.

But which should you choose and what's the difference? We explain in this week's issue.

As always, we also recommend you check out the most popular articles from our other sites during the past week:

Identity Theft: How to Freeze Your Credit

2014 has turned out to be a disastrous year for identity theft, especially with the theft of credit card details and numerous security breaches at retailers and card companies.

In fact, most of us will probably be lucky if at least one of our credit card details failed to end up in the hands of crooks.

The only consolation is that, in many cases, these data thieves end up with incomplete information. For example, they may have your card number but not the three-digit security code on the back. Or they may be short of other critical identifying information.

Also, because they've got so many incomplete details, they find them more difficult to sell because their relative value has fallen.

(Most hackers don't use the stolen card details themselves; they sell them on the crime underworld market.) We've written about identity theft many times before, of course, and you may want to check out both our [ID Theft Information Center](#) and one of our earlier issues, [What to Do if You Become the Victim of a Stolen Identity](#).

Since those reports were written, however, the odds

against falling victim at some time have increased significantly so it's time to take a closer look at your options for shutting out the crooks from exploiting your information.

First, as we've explained in earlier issues, it's now critically important to monitor your card details regularly — daily if you can.

Many card issuers will now send you an email every day or every time there's a transaction on your account but you should also run an online review if you can.

If you haven't already set up online access to your card accounts, it's worth finding out how to do this securely by visiting your card company's website.

One of the most important actions you can take if your identity and/or your card details have been compromised is to freeze your credit, so no one can start using your name to open other accounts and borrow money in your name.

What is a Credit Freeze?

A credit freeze, or security freeze as it's sometimes called, prevents access to your credit report — the details of your borrowing and repayment behavior stored by the big reporting agencies, TransUnion, Experian and Equifax.

When anyone tries to borrow money or open an account, the first thing a bank or other lender does is request a copy of your credit report from these companies.

If they can't get it, they most likely will not lend money, thereby protecting your creditworthiness. The good news is that taking this action also does not affect your actual credit score, the key number that summarizes your suitability as a borrower.

(Note however that existing creditors and debt collection agencies acting on their behalf can still access your report.)

So, if you're a victim of ID theft, how do you freeze your credit?

Well, first, you have to do it separately for each of the three reporting agencies.

Here are their toll-free numbers:

♦Equifax: 1-800-525-6285

♦Experian: 1-888-397-3742

♦TransUnion: 1-800-680-7289

Tell them you want to freeze your credit. They'll ask for personal information, including your Social Security number.

They will then send you a letter of confirmation that includes a PIN security number or password, which you

(Continued on page 7)

(Continued from page 6) Freeze Your Credit...

will need to reverse the freeze — so keep it somewhere safe.

They'll charge you a nominal fee of around \$10. They'll also charge another fee when you reverse the freeze, but the cost varies according to the circumstances and where you live.

It's worth knowing that you can actually request a temporary lift, for instance if a potential employer intends to run a check on you. If you find out which company they'll be checking with, you can save yourself some money by lifting the freeze just at that one company.

Difference Between a Freeze and an Alert

There's a difference, by the way, between a credit freeze and a fraud alert.

An initial fraud alert is more commonly used when you suspect your identity might have been compromised but you're not sure.

In this case, companies can still seek a copy of your credit report but the reporting agencies have to contact you with a request for your permission.

An initial alert lasts for 90 days, but you can protect your credit longer — for up to seven years — with an extended fraud alert.

If you're in the military, there's also a mid-stage, allowing you one year of protection.

To implement a fraud alert, you only need to contact one of the agencies and they will let the others know. There's also no fee.

In the case of both a freeze and an alert, the important thing is to implement them as swiftly as possible.

It's not the financial loss you suffer from fraudulent use of your card that matters — that's normally limited to \$50 by the card companies — but the impact on your longer-term creditworthiness that identity theft can cause. It can take years to put right.

Alert of the Week

Which celebrity names are the most likely to lure victims into clicking on malicious scam links?

According to security company McAfee, the Top 10 for 2014 (from number 1 down) are Jimmy Kimmel, Armin van Buuren, Ciara, Flo Rida, Bruce Springsteen, Blake Shelton, Britney Spears, Jon Bon Jovi, Chelsea Handler, and Christina Aguilera.

Think before you click that name!

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ScamBusters at <http://www.scambusters.org>*

Google Voice



By Dick Orenstein, Member, Sarasota PCUG, FL
June 2014 issue, PC Monitor

www.spcug.org <mailto:dicko@spcug.org>

Google Voice is a free telephone number that you can direct to forward calls to any other telephone number. In addition, you can block calls, receive transcribed messages, and do numerous other activities. Google Voice will also dial and connect calls for you; however, the call will be connected to another telephone number, i.e. your cell phone or your land line, as you direct.

For a visual introduction you can go to this YouTube link:
<http://www.youtube.com/watch?v=cOZU7BOeQ58>

If this link does not work here are two things you can do: first, copy the link to the URL window of your browser, not the search window, the window with the web page address in it. And second, you can search Google (or any other search engine) for "Google Voice" and find a long list of assistance.

You may be able to get a Google Voice number that is within your area code, but in today's world the area code of the number is not necessarily an indication of the location — witness mobile phones. Most of us have a mobile number from our home base, but if we move, most don't change the number. And in my case, I have a mobile number from there, but have a Google Voice number from this 941 area code, and calls get routed to my cell phone!

To get a Google Voice number, sign into Google Voice (you do have a Google Account don't you?) by going to the URL, www.google.com/voice. If you don't have a Google Account (some-name-you-choose.gmail.com), you can do it right there.

Once there, you can answer the questions and select your phone number from a list that will be presented.

Once you have your number, you'll now have to set up certain parameters so that the number works for you as you desire.

The first thing you'll want to do is to establish your **settings**. Click on the gear on the right side of the screen, and then click "Settings." The first tab is "Phones."

Since you already chose a number, you will see that number and "Chang/Port" and Delete and Transfer as available options. I do not recommend porting your mobile number as that will limit choices down the road. You will want a NEW GOOGLE VOICE NUMBER.

Then you will see a list of options for forwarding calls. I forward calls to my mobile number, but you can select other options which include forwarding calls to up to six (6) other numbers. You can "Add another phone" by clicking on that link.

(Continued on page 9)

My initial reactions to Windows 10 backup

I took a look at the Windows 10 technical preview, and walked away very disappointed with Windows 10 backup. It's just as broken as Windows 8.1's, with no fix in sight.

I got a chance to download and install the technical preview of Windows 10 a couple of weeks ago.

I was both pleased, and in at least one respect greatly disappointed.

Given what I harp on all the time, you can probably guess what disappointed me: Windows 10 backup. Or rather, the lack thereof.

Don't do it!

First, I have to start out with this: with very few exceptions, *there is no reason to download and install Windows 10*. Don't do it.

It's called a "technical preview" for a reason: *it's not done*.

In fact, we may not see the finished product until well into late next year some time. That implies that not only will lots of things change between now and then, but that the features and functionality currently available in the technical preview should be considered "potentially unstable".

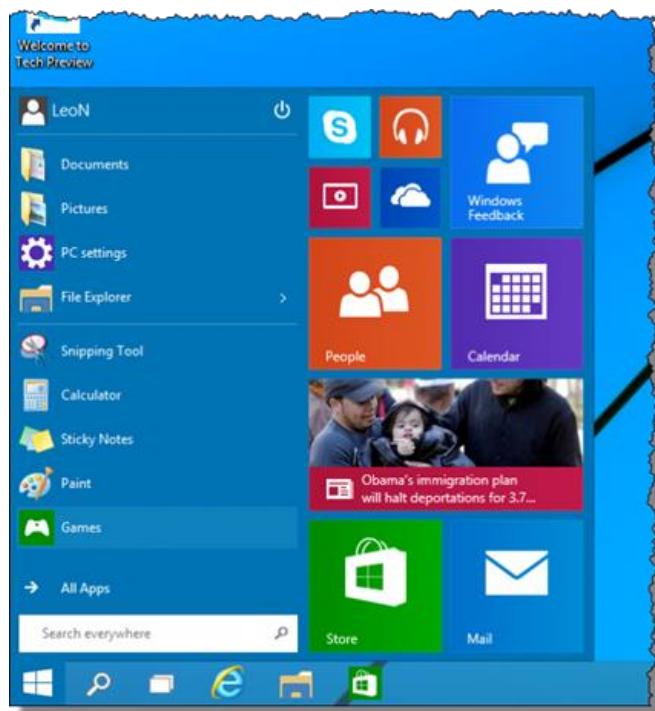
Put another way: as with any pre-release, "alpha", "beta" or other unfinished software, it could crash, fail and erase all of your data when it does so.

Just don't do it. It's not ready, and won't be for quite some time.

So what's it for? It's for people like me. People who want to check it out and see what it's all about so that we can help provide feedback, or in my case, so that I can help you prepare.

The good news: the return of the start menu

Windows 10 boots directly to the desktop (at least on my desktop installation), and sure enough, there's a start menu:



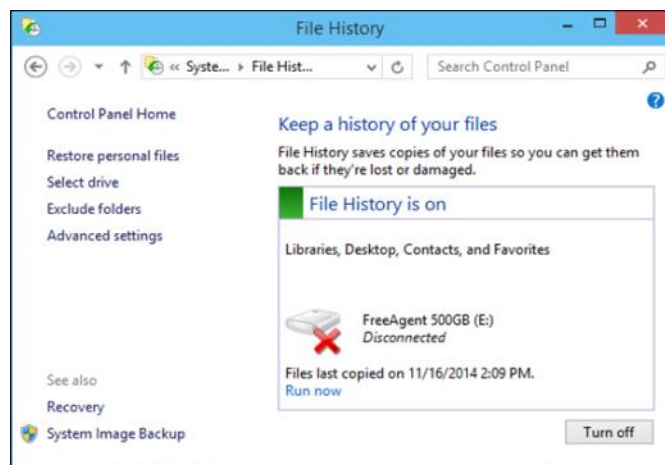
It won't make folks looking for the return of Windows XP happy, but it absolutely avoids that horrid first impression when people were faced with the tiled start screen for the first time. In addition, many of the "apps" that ran only full-screen in Windows 8, like the Microsoft Store, can now be windowed.

In many ways it's a return to some basic Windows operations more familiar to desktop users.

And that's a good thing, in my opinion.

The bad news: Windows 10 backup is still broken

Immediately after installing the preview, I made a bee-line to Windows 10 built in backup. And was seriously



(Continued from page 8) Ask Leo

disappointed that it had not changed at all from Windows 8.1.

File history: good. It's a nifty feature and I'll encourage folks to set it up.

Image backup: hidden and crippled. I still can't comprehend why something so important was crippled in Windows 8.1, and why that crippling persists. Once again there's no way to schedule a regular image backup of your system. OK, technically I expect you can use the same command line + task scheduler hack that I outline in [Saved! – Backing Up with Windows 8 Backup](#), but it **shouldn't be that hard!**

Backups should be easy. File backups in the form of file history can be, if you remember to set it up. The image backup function – a cornerstone of a comprehensive backup strategy in my opinion – is so well-hidden it might as well not exist.

Color me very disappointed.

There's time to fix it

As I said, Windows 10's release is not imminent, and you should not install or use it.

It'll be many months before Windows 10 is released – Microsoft has stated “mid 2015”, and some are already interpreting that to mean late 2015. In other words it could be close to a year from this writing before final release.

That gives me hope. Hope that doing a better job with backups will make the priority list of things to be fixed before that release. Because as far as I'm concerned, it's broken and backup is too important not to fix it.

Until it is fixed, I'll continue to recommend using a real backup program like Macrium Reflect to perform backups in Windows 8.1 and beyond.



(Continued from page 7) Google Voice

The next tab, “Voicemail & Text” allows you to record a greeting, play your greeting, set up an email alert, forward texts, add a PIN and to turn on transcribing messages. The “Calls” tab allows you to turn on Call Screening, and a number of other pretty self-explanatory options.

“Groups and Circles” tab allows you to establish actions by grouping. In order to use this feature, your address book has to be part of Google Contacts. That feature is beyond the scope of this article at this time, but I'll make a follow up. For now, all incoming calls will be treated the same.

“Call Widgets” can be put on any web page, and allow people to call from that web page. When somebody clicks on the widget, we call them and connect them to you. Your number is always kept private. You can create multiple call widgets and have different settings for each of them. This, too, is beyond the scope of this article.

“Billing” will allow you to set up Calling Credits. These can be used to make calls (outgoing) to other number, mostly in our case international numbers, at low rates. You can look up the rates for international calls.

And, “Account” is some simple setups, language, time zone passwords, etc. On the left of the Google Voice page are two red boxes, “CALL” and “TEXT” that allow you to call another number using Google Voice. US numbers can be called for free and are connected to the phone you specify. For example, I can call someone from my Google Voice number and speak to them from my cell phone. I might do that because I do not want that person to see my real cell phone number. So, I click “CALL,” enter the number I wish to call and specify to connect the call to my cell phone. You may do the same for text messages by clicking the “TEXT” box and entering the mobile number and the message.

So, let's summarize the advantages that Google Voice provides:

- A new phone number with lots of control. The ability to allow or block callers, screen calls, forward calls to numbers by who made the call, and to transcribe and received messages by email.
- An ability to make calls from you Google Voice number and speak from any device that's handy to you at the time.
- It's free.
- Depending upon your use, you will find many more advantages as you use these features.

I am also referring you to a great article by Kim Komando at <http://www.komando.com/tips/248497/3-great-things-you-never-knew-you-could-do-with-a-free-internet-phone-number/all>

Again, if the link does not work, copy it into your browser's URL window.

NEED HELP?—

Here's Who to Contact:

Neil Higgins

440-967-9061 - higgins.neil@gmail.com
Evenings 6 p.m. -10 p.m. + Weekends
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Micky Knickman

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Access, & Outlook, Basic to Advanced Windows

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6:00 p.m. to 10:00 pm Monday thru Thursday
Genealogy help
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



LCCUG ONGOING WORKSHOP

ALL ARE FREE AND OPEN TO THE PUBLIC

Problem Solving Workshop

Date: Tuesday - December 16, 2014
Time: 5:30 - 8 pm **Instructor:** Micky Knickman
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 or five years for \$75.00.

For more information contact:

Dennis Smith
Director of Membership,
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. Just click on the link
"Meeting Locations & Directions"



The Lorain County Chapter of OGS

is having it's next meetings on :

December 8 - "Show & Tell" Please bring your special item of Genealogy to talk about and share a story. Even if you don't have anything to show and tell please come and enjoy the evening.

Tables will be put up for you to display your item. Please bring a finger food, desserts to share with our members and guests.

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. or
Pete Hritsko: hritsko@centurytel.net

Officers Elections

The election of officers will take place at our Holiday Party on December 9, 2014. The present officers are:

President: Sandra Ruth

Vice President: Vacant

Secretary: Don Hall

Treasurer: Micky Knickman

Newsletter Editor: Pam Rihel

Webpage Editor: Richard Barnett

Director of Membership: Dennis Smith

Statutory Agent: Sandra Ruth

Director of Advertising: Richard Barnett

Director of Public Relations: Vacant

We would love to have some members come forward and volunteer for one of these positions. Our Vice President Carole Doerr, had to resign due to health problems and Carole was also Director of Public Relations. I am sure that those officers that are currently holding two positions would like to have someone else volunteer to give them the break that they deserve.

These offices do not require a lot of your time and are fairly easy to learn. There will be plenty of help from the elected officers. We are all willing to help a volunteer learn the ropes.

We hold our board meetings on the first Tuesday of the month, unless it falls on a holiday, then we either forgo the meeting or reschedule it. Most of our meetings are held at Micky Knickman's house and we all take turns bringing the food for that evening. These meetings are casual and fun.

We need fresh ideas for making this club grow and you can help with that by giving us suggestions for different programs, maybe something we board members haven't thought of.

Please think about running for an office, just talk to one of the officers to find out what the job would entail and the nice thing is that you get your membership paid for, just for being an officers.

Hope we hear from some of our members about filling the board vacancies.

Thank you.



LCCUG Members Page

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

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



7 Long-Term Care Insurance Scams

By [Keith](#)

How to protect yourself against long-term care insurance scammers: Internet Scambusters #623

The cost of increased longevity is a growing need for long-term care (LTC) for our aging population.

Insurance coverage may be one solution but the LTC marketplace is peppered with crooks selling dud policies or charging victims for protection they either don't need or will never get.

In this week's issue, we explain the main LTC scams and how you can avoid being duped — plus we have a warning about a new and unusual lottery scam.

It's a worrisome fact that most Americans aged 65 or more will need long-term care at some point in their remaining years.

Yet, at the same time, most Americans have made no provision for meeting the huge cost of this care, which is already more than \$100,000 a year in some states.

That makes for a lot of potential scam victims.

Long-term care (LTC), which is generally not covered by Medicare, is care provided in nursing homes and other units, as well as in individuals' own homes, when they are unable to perform certain tasks — known as activities of daily living (ADLs).

According to the U.S. Administration on Aging, a person turning 65 today has a 70% chance of needing LTC. Yet, the National Bureau of Economic Research says only 10% of older folk have insurance protection.

Whether people actually should get LTC coverage or not obviously depends on their individual situation — and it's the subject of an ongoing debate.

But what is beyond doubt is that scammers are manning the phone lines, knocking on doors and sending out mail and email messages trying to trick people into getting coverage they don't need, pay for coverage they're not going to get, or pay inflated premiums for inadequate coverage.

Frequently, scammers prey on people's fears that LTC costs could be financially ruinous or create a burden for other family members, to force them into making hasty decisions.

The Coalition Against Insurance Fraud lists 7 LTC scams to be on the lookout for:

1. **Unsuitable policies.** Overpriced policies that don't meet buyers' needs.
2. **Overlapping policies.** Victims are wrongly told they need more than one policy to be fully protected.
3. **Trading up.** People who already have LTC coverage are persuaded to switch to a new policy, which is often more expensive and covers less. They also lose the value of all the premiums they've already paid.
4. **Watered down coverage.** To clinch a sale, unscrupulous agents and other sellers eliminate or reduce key features of a policy so they can offer it at a low price. But they don't tell their victims what has been cut out.
5. **Exaggerating benefits.** Scammers may claim a policy covers everything, when, in reality, it might exclude key features such as inflation protection or extended stay protection.
6. **Making deliberate misstatements on applications.** Rogue agents or even applicants make false statements in order to gain coverage or lower premiums. If discovered, the policy could be void, and the perpetrators could face criminal charges.
7. **Fake policies.** Simply that — victims are sold worthless policies, especially ones supposedly offering in-home care.

How to Avoid a Long-Term Care Scam

What's really worrying is that in most cases, LTC scam victims don't find out they've been conned until they need the very care they thought they'd paid for.

So, if you're contemplating buying coverage, or already have a policy, here's what you should do:

- Ask friends and relatives for the names of reliable brokers.
- Speak to multiple brokers to establish their expertise.
- Know in advance the sort of coverage you need and get several quotes that you can compare.
- Be clear on the benefits. Get them in writing. Don't rely on TV ads and mailshots.
- Research the credentials and reputations of brokers and insurers. Are they licensed?
- Find out from your state insurance department using the [Map of NAIC States & Jurisdictions](#).

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- Request a policy document before signing and check both what's covered and what's excluded.
- Review it with a trusted friend or financial advisor.
- Furthermore, observe these no-nos:
- Don't buy a policy on the basis of a solicitation without speaking to a reputable broker.
- Don't allow yourself to be talked into buying a second policy. You don't need one.
- Don't be tempted to "trade-up" to a better policy without talking to a reputable broker and understanding the financial and benefit implications.
- Don't permit inaccuracies in your application. Complete it honestly and check that the broker's entries are also correct.
- Don't pay premiums in cash. Use a check or credit card.

Two other important things:

First, in most states, you have the right to cancel a policy within 30 days of signing it, for a full refund.

Remember, it's the policy that will ultimately dictate your coverage and benefits — not something a salesman or insurance broker told you.

[Check this provision](#) with your state insurance department and use it to fully vet the policy.

And second, if you suspect you're being scammed or have been scammed, contact your state insurance department immediately.

It's unsettling enough to think that one day most of us will likely need long-term care, but don't make things tougher by falling for these scams.

Alert of the week

Watch out for a new, deadly combination of the Nigerian insider advance fee and lottery winnings scams.

Emails are currently circulating purporting to be from someone working at the "Euro Lottery Company" asking recipients if they're interested in being named a winner in return for splitting the proceeds with a crooked insider.

Apart from being illegal if it were true, it's actually all hogwash!

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ScamBusters at <http://www.scambusters.org>*

Interesting Internet Finds

Steve Costello, Boca Raton Computer Society
editor@brcs.org <http://ctublog.sefcug.com/>

In the course of going through the more than 300 RSS feeds, I often run across things that I think might be of interest to other user group members.

The following are some items I found interesting during the month of June 2014.

How can I manage a lot of scanned documents?
<http://askleo.com/how-can-i-manage-a-lot-of-scanned-documents/>

Leo Notenboom explains how he manages a lot of scanned documents. Check this post out to get an idea of how to handle your own collection of scanned documents.

How to Record Screencast Videos on Android
<http://www.labnol.org/software/record-android-screencast/4929/>

Have an Android and thinking about recording screencasts with it? If so, you should read this post first.

How to Make a YouTube Video Easily
<http://www.aha-now.com/how-to-make-a-youtube-video/>

Another interesting post, this time about how to easily make a YouTube video. This post explains how you can create your own YouTube video without a lot of specialized equipment and lighting.

Is Your PC Updating Correctly? Are You Sure?
<http://www.techsupportalert.com/content/your-pc-updating-correctly-are-you-sure.htm>

You're updating your Windows PC all the time. Are you sure the updates are actually being done? Gizmo's Freeware tells you how to check in this post. I think this is something you should do periodically. In fact, the post reminded me to check my Windows machines. They all checked out, giving me some peace of mind.

Going Paperless Quick Tip: Clipping Email with the Evernote Web Clipper
<http://www.jamierubin.net/2014/06/17/going-paperless-quick-tip-clipping-email-with-the-evernote-web-clipper/>

In this Going Paperless tip, Jamie shows how to clip your email into Evernote using the Web Clipper. I found the tip useful, and thought you might also if you use Evernote and email.

6 Tips to Help You Go Paperless On Android
<http://www.makeuseof.com/tag/6-tips-go-paperless-android/>

This MakeUseOf post explains ways to be paperless on your Android, by scanning receipts and documents, using a note keeping app, printing to PDF, and more.

The Hidden Tabs in Microsoft Office



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Unless you are a frequent user of programs in Microsoft Office version 2007 or later, it's easy to become overwhelmed by all the commands on the Ribbon. Well, I have news for you. Those tabs along the top of the ribbon contain only the tools that were determined by studies to be used most often for everyday tasks. There is a whole other group of tabs in Office programs which appear only when needed. Called Contextual tabs, they are one of the most useful additions to the newer Office versions.

A contextual tab is a hidden tab that is displayed on the right end the tab row of the ribbon, but only when an object in the workspace is selected. Depending on what kind of object is selected, one or more tabs may appear. Above these tabs is their title, such as Table Tools or Drawing Tools, or, as shown in Figure 1, Picture Tools. Note that these titles are always colorful, perhaps to attract your attention that they are available. Tools on the Picture Tools Format tab can help you set a specific size for the photo, apply styles or special effects like shadow or glow, and do simple photo editing.

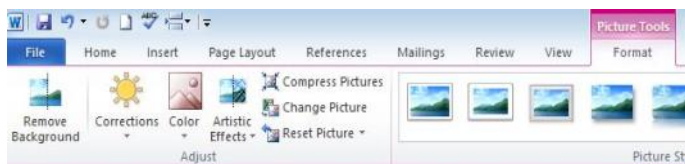


Figure 1: Partial View of the Picture Tools Format tab in Word 2010

Sometimes you have to click the actual tab to open it. Other times, as in Figure 1, it opens by itself. As soon as you move away from the object, the tab disappears. For example, if you insert a table into a Word document, Excel spreadsheet, or PowerPoint presentation, the title Table Tools and two new tabs show up at the right end of the ribbon: Design and Format. You must click one of the tabs beneath the title to reveal the applicable tools. Figure 2 shows part of the contextual Layout tab which is open in a Word document that contains the table you have selected.

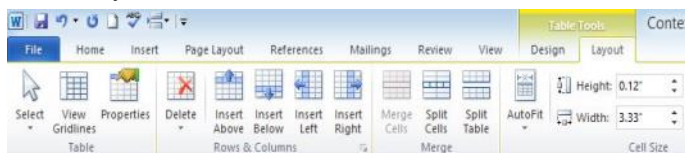


Figure 2 Partial Table Tools Layout tab in Word 2010

This Layout tab gives you a variety of options, including aligning text and objects within the table, “auto fitting” the table to its contents or the window, and splitting or merging cells. Clicking the Design tab presents a group of tools for formatting the table with borders, styles and shading. These two tabs contain almost every command you need to work

with a table except basic font and paragraph options, which are on the Home tab.

This concept extends to any objects that are inserted into Office programs. For example, in Excel, if you insert a Pivot Chart, four contextual tabs appear, entitled PivotChart Tools.



Figure 3: PivotChart Tools with Design tab open in Excel 2010

Some contextual tabs are found in several Office programs, such as Picture, Drawing, and Table. Others are program-specific, such as Excel's PivotChart Tools. Excel has other exclusive tabs, too, such as Link Tools, Sparkline Tools, and Equation Tools. Even Microsoft Paint, part of the Windows operating system (not Office), has a Text tab under the title, Text Tools, which appears when you click the text icon (A) on the Home tab. Word and PowerPoint share many of the same contextual tabs, such as those described above, plus SmartArt Tools and Header and Footer Tools. PowerPoint, the slide presentation program, has a few unique tabs, such as Audio Tools, shown in Figure 4. Almost anything that can be inserted into an Office file has contextual tabs.

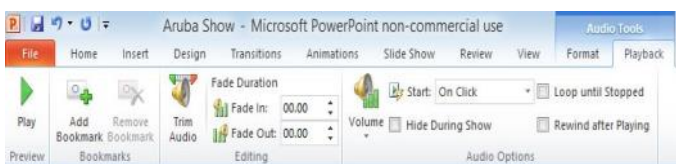


Figure 4: Audio Tools Playback tab in PowerPoint 2010

Here are three advantages to this system of contextual tabs that I have observed:

1. The critical tools for working with inserted objects are located on these tabs, so you don't have to search for them.
2. You don't have to do anything to make them visible. They pop up automatically when you select an object.
3. Because they hide when not needed, they don't clutter the screen.

The commands on these contextual tabs include some of the newest and best tools that have made Microsoft Office a leader in the Office suite world. I'm not sure I have even found all the contextual tabs yet, but I have used many of them and have appreciated their convenience. I think these hidden tabs were one of the most creative and helpful improvements in Office in a long time.





Many Ways to Get Help

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As with any tool with so many options, computers offer us so many applications that it is easy to become confused and need help. Fortunately, many of these “options” that computers have available are those that are supposed to help us. Here are some ideas for getting help when you are stuck.

Google it – yes, believe it or not, Google is one of the best places to get help. Go to the Google web page at google.com and enter in the search box your SPECIFIC problem for which you need help. You may phrase it as a question if you like, such as: “How do I change the default font size in Word 2010?” Notice that you should be as specific as you can with the product or program name and the edition of that program that you are using. Google will provide you a list of things to click on to get the answer you need.

YouTube – another amazing way to get help. On the Google web page look for a “YouTube” option or look for a very small array of little black squares. Clicking on that array will bring up many Google options, one of which is YouTube. Or you can just go to the YouTube web page at youtube.com. Again enter in the search bar your specific question or problem and you may be able to actually watch a tutorial on how to solve your problem. YouTube is a great resource for many things.

Classes – The big plus for classes is that you will go through a learning program instead of trying to learn “just one thing.” If you are having more than one or two isolated problems with a specific program, you probably need a good class to bring you up to speed with that whole application. In a class you will become much more aware of what you do not know and get the bigger picture. And if you are stuck in class you can always ask the instructor or cheat by looking at what your classmate is doing.

Books – There is no lack of computer publications to help you. I like the books that have lots of pictures in them to show you what the computer screens look like as you learn. Although most people enjoy books, not many people can read a book and learn from it as they read. You need to actually do the exercises to learn.

Tutoring – This is really the best learning option because it should target your specific needs. If you do decide to have a paid tutor help you, why not negotiate and invite one or two friends to be there with you and share the cost?

Friends and Relatives – especially teens. They already know more than we ever will and would really have the knowledge to help you. But would they be able to teach well and be patient with you? That could be a problem. Or maybe you wouldn’t understand the tech-talk they might use. The blue circle with the white question mark in it – this symbol represents, in most Windows applications, the way to get help. Otherwise, look for anything on the screen that says “help.” Click on it and search for what you want for that particular application.

Calling in a professional or taking your computer in to a repair shop – there is nothing wrong with doing this, especially if you are having a hardware problem. But they may not take the time to teach you anything.

I know I have not covered all the possibilities there are many more ways to learn; you have to decide which way is best for you. Learning one new thing is day is good for you and your brain. If all else fails, put your computer under your pillow at night and maybe some of the knowledge will be absorbed by your brain while you sleep. (This may only work with a laptop.)



Interesting Websites

Friendship Animal Protective League

friendshipapl.org/

Lorain County Sheriff

www.loraincountysheriff.com

Lorain County Genealogy Society's new website

<http://loraincoogs.org/>

