

# Interface

Lorain County Computer Users Group  
www.LCCUG.com info@LCCUG.com  
Volume 27 Number 4 April 2015



2015

#### Inside This Issue

President's Letter	Pg 2
LCCUG Officers	Pg 2
April Program	Pg 3
Minutes	Pg 4
Genealogy	Pg 5
The Truth abt. Becoming a Mystery Shopper	Pg 6
Windows 8/8.1 Advanced Functions...	Pg 9
Need Help?	Pg10
Classes & Workshops	Pg10
Ask Leo	Pg11
New & Handy tools in Word 2013	Pg 14
Get rid of Duplicate Files...	Pg 15
Computing...Yesterday & Today	Pg 16
Money Flipping Scam Hits to Social Media	Pg 17
Ben Poplar Obit.	Pg 18
Tech. Trends for 2015 from CES	Pg 18



**Tuesday  
April 14, 2015**



## Cluster Genealogy

*"Do Your Roots Need Untangling?  
If So, Try Stepping Out on a Limb!  
Cluster Genealogy May Hold the Clue"*

*Presented by*

**Dr. Deborah Abbott**



### Raffle Items

**Three Terabyte External Hard Drive  
Vehicle Charger for Micro USB Port  
Yikes Phone & Tablet Rescue  
Card Reader for Micro SDHC  
Touch Screen Stylus Pen**

### ☺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



Our April meeting we welcome the return of professional genealogist Deb Abbott. During this visit she will be talking about "Cluster Genealogy".

Occasionally, I find someone who could care less about their family's history, but I think most people are curious about where they come from. We have a need to understand how we fit into the larger world around us. Our family history is a trip of many lifetimes woven together from the past, the present and actually, the future. If nothing else, we can look at it as the ultimate puzzle. We look for clues and play the game and solve the big mystery. The solution is to learn who we are!

We are the end product of many generations that came before us. How can we not be curious?

We have discovered how important it is to understand our family's medical background. We now know how our family's medical history is such a very important part of how we care for our health.

Do you need to determine your cultural heritage or find birth parents, trace a family portrait, settle the ownership of an heirloom, trace land ownership or (if you're lucky) a family inheritance? You need to learn your family's history!

Who can't help but want to investigate when you discover a cemetery headstone for a relative and find a second stone with a relative who died on the same date. What happened? How did they die? Curiosity bubbles up and you need to investigate. We can solve that mystery.

We live in an exciting time when more and more resources are coming online and we are in position to take advantage of them.

Genealogy has been around for years and bridges all cultures and eras. If you haven't been involved in this popular pastime, come and join the fun.



*Sandee Ruth*  
*President*

## LCCUG Officers For 2014

<b>President</b>	Sandee Ruth president@lccug.com
<b>Vice President</b>	Open
<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>	Open

### 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.



Onsite service and repair for all networks and systems, In house service and repair, Pick up and drop off, Printer repair and cleaning, Laptop repair, Software troubleshooting, Custom designed networks and pc's, MAC repair, Parts replacement & Expert advice and support and Data Recovery.

**\* 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](http://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

Tuesday  
April 14, 2015

# Cluster Genealogy

*"Do Your Roots Need Untangling?  
If So, Try Stepping Out on a Limb!  
Cluster Genealogy May Hold the Clue"*

*Presented by*

**Dr. Deborah Abbott**

"Our ancestors lived among many, therefore we can not research them as if they lived in isolation. Researching our family history through extended family members, neighbors and the community may answer questions and provide information about our own ancestors not found elsewhere".

Deborah A. Abbott, Ph.D., is an adjunct faculty member at the Institute of Genealogy & Historical Research (IGHR) at Samford University in Birmingham, Alabama and currently serves as the Cleveland District Trustee on the Ohio Genealogical Society (OGS) Board. She is past-president of the African-American Genealogical Society, Cleveland, Ohio (AAGS) and a retired professor of Counseling from Cuyahoga Community College in Cleveland. She holds both the Bachelor of Science and Masters of Education degrees from Tuskegee University (Alabama) and the Ph.D. degree from Kent State University (Ohio).

Please keep this date open. This will be an excellent program. Learn all about Clustering your family together. Dr. Abbott is an excellent speaker and you will learn so much from her. Bring along family and friends and let's show Dr. Abbott

## 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](http://www.lccug.com)  
[www.lccug.com/members](http://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



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**



## Executive Board Meeting Minutes

MARCH 3, 2015

The board Google Hangout video meeting was attended by Sandee Ruth, Don Hall, Micky Knickman, Richard Barnett and Dennis Smith.

Richard obtained a NASA (Cleveland) spokesperson for the May meeting and has Linda Iroff of Oberlin College coming for the September meeting to talk on Apple products.

Programs for June and October were tentatively set up.

Dennis obtained approval from the board on the 5 items he selected for the March software/hardware raffle.

The board discussed Sandee's Tablet / Smartphone Workshop and how best to set up groups to work with specific hardware. Sandee will poll attendees at the March workshop.

Since the tickets for the Laser Printer have not sold quickly, the raffle will be held at the March meeting regardless of how many tickets have been sold.

The April officers meeting will be a video meeting.

Dennis moved, Richard seconded, meeting be adjourned.



**Association of Personal Computer User Groups**

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

**This Month's contributors:** Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Dennis Smith, Leo Notenboom, Dick Eastman, Nancy DeMarte, Phil Sorrentino, Sandy Berger, Rose Herrick, Tag-pictures.com,

Scambusters, WorldStart.com, The Lorain Journal, APCUG, Microsoft Office art online,  
Newsletter is now  
Online at

[lccug.com/newsletters](http://lccug.com/newsletters) or [lccug.com](http://lccug.com)



## General Meeting Minutes

MARCH 10, 2015

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

Sandee reminded members that back issues of the **INTERFACE** are available on our web site along with useful information under the blog. She mentioned the April speaker will be Deb Abbott on genealogy. There were 3 guests and 1 new member attending tonight's meeting.

Neil Higgins told members to be on the lookout for scams pertaining to their income tax and fixes for their computers. They are fake!

Micky mentioned the virus "FREAK" which is explained on our web page.

Sandee presented a program showing and explaining some of the many applications available for purchase and free. She used her own tablet and smart phone to show this.

Neil explained POGO, a credit / debit card reader which attaches to a smartphone. Since it is portable a dealer does not have to pay for an expensive hard wired unit.

John Dunn won \$4 at the attendance raffle. Ed Rihel won the rollover raffle. Jack Trifiletti won the software / hardware raffle. Lorna Middendorf won the laser printer.

Micky moved, Pam seconded the meeting be adjourned.



365-2288 - Elyria

1-800-238-8973 - USA

**591 Cleveland Street Elyria, Ohio 44035**

- \* COMPUTER REPAIR
- \* PRINTERS & SUPPLIES
- \* UPGRADES
- \* CUSTOM PC'S & LAPTOPS
- \* CALL FOR BEST PRICES
- \* EDUCATION DISCOUNTS
- \* LCD MONITORS & TV'S



Shop at **[www.ROYALBUSINESS.com](http://www.ROYALBUSINESS.com)** and save \$\$\$

Financing Available - 90 days same as cash





Pam Rihel prihel1947@gmail.com

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

## The Best History Apps

Kate Wiles has posted an article on the *HistoryToday* website that probably will interest many genealogists and historians. It is "Our pick of the finest history-related apps for your smartphone or tablet."

Apps described include Digital Libraries, Tools and Learning, and Interactive. She also provides links to other articles about history apps for smartphones and tablets.

See <http://www.historytoday.com/kate-wiles/best-history-apps> for Kate Wiles' list.

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.

---

## Now Online: Death Notices Appearing in Lansingburgh, New York, Newspapers 1787 – 1895

The following announcement was written by the Troy Irish Genealogy Society:



An index to 9,682 death notices that were published in ten different Lansingburgh, New York, newspapers from 1787 to 1895 was created by staff at the Troy Public Library in 1938 through 1939. The Troy Irish Genealogy Society was allowed by the Troy Library to scan the two books of these important records so they could be made available on-line for genealogy researchers. To see these records go to the TIGS website - [www.troyirish.com](http://www.troyirish.com) - click on **PROJECTS** and then click on **DEATH NOTICES APPEARING IN LANSINGBURGH NEWSPAPERS**.

Lansingburgh, by the way, for those not in the Capital District Region, was the first chartered village in Rensselaer County and was settled around 1763. In 1900 Lansingburgh became part of the City of Troy, New York.

The ten different Lansingburgh newspapers were:

American Spy  
Federal Herald  
Lansingburgh Advertiser  
Lansingburgh Chronicle  
Lansingburgh Courier  
Lansingburgh Democrat  
Lansingburgh Gazette  
Lansingburgh Daily Gazette  
Lansingburgh Times  
Northern Centinel

Under "RESOURCES" on the TIGS website, [www.troyirish.com](http://www.troyirish.com) you will also find an informative article, "Newspapering in Rensselaer County", which identifies which of the above newspapers are available, on microfilm or hard copy, at the Troy Library.

These historical records are extremely important to genealogy researchers as the bulk of the records predate New York's 1880 law that required reporting of deaths. Outside of church death and burial records and newspaper accounts, you will not find these records anywhere else.

In addition to the name of the deceased, other entries show the age, date of death, names of newspapers that reported the death along with the newspaper date, page and column number where you will find the death notice in the appropriate newspaper.

It is important to note that the residence for the deceased is not just Lansingburgh, but may cover all areas of New York State, other States and even foreign countries.

Hopefully you will find some of your ancestors in this new data base or in the various other data series of almost 300,000 Irish AND Non-Irish names on the Troy Irish Genealogy website.

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. It is re-published here with the permission of the author. Information about the newsletter is available at <http://www.eogn.com>.*

## The Truth About Becoming a Mystery Shopper

If you assume that every offer to become a mystery shopper is a scam like most of our subscribers do, you're in for a surprise. Today we're delighted to share an interview Audri did with an expert on the topic, Cathy Stucker.

Cathy has been a mystery shopper since 1995 and she's helped thousands of people become mystery shoppers. She was selected by the Mystery Shopping Providers Association to present their Gold Certification Workshops.

**Audri:** Welcome Cathy!

We're really excited to finally get the real scoop on mystery shopping. We've now been publishing ScamBusters for over 11 years, but we've only mentioned mystery shopping once, and that was in connection to popular home based business scams. Yet, mystery shopping is a topic a lot of our subscribers want to know more about. So let's get started...

Let's begin with: what is "mystery shopping" and what do mystery shoppers do?

**Cathy:** Mystery shoppers are "undercover customers" who gather information about service, quality, cleanliness and other issues on behalf of business owners. We go into stores, restaurants, banks, apartment complexes, and all kinds of businesses posing as customers.

We ask questions, make purchases, return merchandise and other things that regular customers do, but with a twist.

Mystery shoppers are also making observations about cleanliness, service and other issues. Afterward, the mystery shopper completes a report form.

**Audri:** Many people think that mystery shopping is a way to get paid for your opinions.

**Cathy:** That is one of the most common misconceptions about mystery shopping.

As a mystery shopper you're not saying what you thought about the experience; you are reporting what happened.

Most of the questions on a mystery shopping report are yes/no questions. Were you greeted within 30 seconds? Was your order run up correctly? Were you given a receipt?

**Audri:** And mystery shoppers get paid for this? Who pays them and why?

**Cathy:** Mystery shoppers are hired by businesses that want to know about their customers' experiences.

For example, if you own a chain of restaurants, you might want to know how long customers wait to be seated, if servers tell customers about the daily specials and suggest additional items, if plates and utensils are clean, if the food is properly prepared, and if customers are thanked and invited to return. You might use that information to recognize and reward your top performers and to determine training needs and other deficiencies that may exist.

**Audri:** What kinds of businesses use mystery shopping?

**Cathy:** Almost any organization that has contact with customers may use mystery shoppers to evaluate how they appear to their customers. That includes retail stores of all kinds, banks, restaurants, hotels, salons and spas, housing (including apartments, new home sales, assisted living facilities and others), health care providers, and others.

Even government agencies get mystery shopped to determine how well they serve their citizen "customers."

**Audri:** Fascinating. Should someone who wants to be a mystery shopper contact the businesses they want to shop for?

**Cathy:** Most companies have their mystery shopping programs managed by companies that specialize in mystery shopping.

There are hundreds of mystery shopping companies located all over the world.

**Audri:** So mystery shopping is legitimate? Frankly, I assumed most of it was a scam.

**Cathy:** Yes, there are an estimated 2-1/2 million mystery shoppers working for hundreds of mystery shopping companies.

However, the interest in mystery shopping has brought the scammers out of the woodwork. Anyone interested in mystery shopping should use caution when considering a mystery shopping opportunity, and only deal with legitimate mystery shopping companies.

**Audri:** So, how can we tell if a mystery shopping company is on the up-and-up?

**Cathy:** Companies belonging to the Mystery Shopping Providers Association go through an approval process and agree to uphold ethical standards. You can learn which companies are members at the [MSPA](http://MSPA.org) website.

Do not assume that a company is not legitimate if they do not belong to the MSPA, but if a company is a member of MSPA, then it is a company you can trust.

**Audri:** So how can we spot a scam?

*(Continued on page 7)*

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

**Cathy:** If a company asks you to pay a fee to apply, run.

Mystery shopping companies will not charge you to complete an application. The companies that want to charge you may not always be scams, but they are not mystery shopping companies.

Most of the time they promise that you will get access to jobs by paying them, but you can get access to the same jobs (and better ones) directly from the mystery shopping companies for free.

Be suspicious of outrageous claims. If they tell you that you'll make \$50 or \$100 an hour, or that you will get to keep free designer clothes, or if they try to make it sound as if mystery shopping is money for nothing, it is probably a scam.

**Audri:** That makes sense. OK, so mystery shoppers don't make \$100 an hour. How much do they earn?

**Cathy:** Shoppers are typically paid by the job not by the hour. Shopper pay may range from \$8-\$10 for a simple assignment, up to \$20, \$50, \$100 or more.

The fee paid to the mystery shopper generally takes into account how much time is required to do the shop and complete the report. Fees may be higher for shops that require specialized knowledge or skill, or for remote locations that are difficult to fill.

Another factor in shopper pay is the amount of any reimbursement included with the shop. Some types of shops, such as banks and apartment complexes, generally would not have any reimbursement because there is no required purchase.

Restaurants typically reimburse the cost of a meal for the shopper and a guest. Some of these shops only provide reimbursement with no additional fee, but your reimbursement might be \$60, \$75, \$150 or more.

**Audri:** Do mystery shoppers get to keep everything they buy on a mystery shop?

**Cathy:** Some retail stores do include a small purchase allowance, usually just a few dollars.

The really cool free stuff comes when you are evaluating services. I've had lots of restaurant meals paid for, as well as haircuts at high-end salons, dry cleaning, even getting the oil changed in my car.

Some mystery shops may include free hotel stays, spot services, admission to movie theaters or amusement parks, print and copy services, and lots of other stuff that you either have to or want to buy.

**Audri:** OK, I understand that mystery shoppers are usually paid by the job, not the hour and that they sometimes get free meals, etc. Can you give our subscribers some range of what

they might expect to earn per hour (with and without the free stuff)?

**Cathy:** There are so many variables that it is almost impossible to give a rate, especially when you consider the free stuff. However, expect that an experienced mystery shopper should be able to make \$10 an hour and up.

At first, it takes shoppers longer to prepare, do the shop and the report, but with experience you get more confident and the requirements become more familiar. Also, as you get experience, you qualify for the high-end shops that with fees and freebies provide a much higher rate of return.

**Audri:** Is it possible to make a living as a mystery shopper?

**Cathy:** It is possible, and but not easy.

Most mystery shoppers do this part-time or in their spare time, as a way to make extra money.

Full-time mystery shopping would require being very organized and working with a large number of mystery shopping companies.

It would also help to be open to doing assignments other than mystery shops. For example, many mystery shoppers also accept assignments for merchandising, audits, demos, surveys and other market research projects.

**Audri:** What experience or qualifications does someone need to become a mystery shopper?

**Cathy:** There is no special training or experience required to be a mystery shopper. What is most important to mystery shopping companies is that you are reliable, observant, and have good writing skills.

If you have experience in customer service, such as working in retail or the hospitality industry, that is helpful but not required.

**Audri:** I've heard about certification programs. Is it necessary to be certified to become a mystery shopper?

**Cathy:** There are several different kinds of certification. Many mystery shopping companies require that you go through their certification programs before they will give you assignments. This is just to make sure you've read through all the guidelines and requirements for doing shops and understand them.

There is no charge for these certifications, and they are specific to the mystery shopping company.

The Mystery Shopping Providers Association also provides two levels of certification for shoppers. Silver certification is completed online, and the Gold certification is obtained by attending a one-day workshop. There is a charge for these

*(Continued on page 8)*

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

certifications.

No company requires that you be certified in order to become a mystery shopper for them; however, many MSPA member companies give preference to MSPA certified shoppers when making assignments. (Full disclosure: I present the Gold certification workshops sponsored by the MSPA.)

There are other certification programs available; however, most are not recognized by mystery shopping companies.

Before paying for certification, ask what mystery shopping companies recognize the certification and what the benefits of certification are.

**Audri:** If someone wants to become a mystery shopper and avoid getting scammed, how should they get started?

**Cathy:** Mystery shopping is not a full-time job. Shoppers work as independent contractors and take assignments from many different companies.

The best way to get started is to apply to as many mystery shopping companies as possible.

The best way to avoid getting scammed is not to register with any company that tries to charge you a fee to apply.

**Audri:** What kind of information will mystery shopping companies ask for on the application?

**Cathy:** In addition to the basic information, such as name, address, telephone number, etc., some mystery shopping applications ask questions that might make you uncomfortable.

For example, applications may include demographic questions such as age, gender, marital status, number of children, and race. These questions are asked so they can match you to available assignments.

For example, shoppers between the ages of 21 and 27 are needed for age verification shops. The shoppers might be asked to go to a store and buy alcohol or cigarettes to see if they are asked for identification.

Race is important in matched pair testing. This is where two or more people of different races are sent into a financial institution with identical credit histories to see if they have an identical outcome.

There might even be questions about what kind of car you drive, if you have pets, if you wear glasses, if you own a digital camera, and others that seem ridiculous.

Each question is on the application because one or more of that company's clients need shoppers that match a particular profile.

Mystery shopping companies in the United States will ask for your Social Security number. This is required because they may have to report your income to the Internal Revenue Service.

Before entering sensitive information such as a Social Security number online, verify that you are on a secure site. Look for "https" at the beginning of the URL, and the image of a lock at the bottom of your browser window.

If anything about the site makes you uncomfortable, you may not want to apply and give them your personal information.

**Audri:** As the publisher of ScamBusters, entering Social Security numbers makes me very uncomfortable. If you have to enter your Social Security number (and I understand why the company needs this info), I recommend that subscribers please do everything they possibly can to make sure they aren't on a scam or phishing site.

Check out our website for more info, including this article on [SpooftStick](#).

Let's move on. How can people find mystery shopping companies located near them?

**Cathy:** Shoppers may work for mystery shopping companies located in their city or state, or across the country.

What's most important is not where the mystery shopping company is located, it is where they have clients. Unfortunately, it is almost impossible to know which mystery shopping companies need shoppers in your town.

Therefore, the best thing to do is to apply to as many legitimate mystery shopping companies as you can find. Most mystery shopping companies have websites and accept applications online. You can do a search in your favorite search engine for "mystery shopping company" or similar terms to locate sites where you may apply.

Keep your credit card in your wallet, because you will also find many sites that are not mystery shopping companies. Never pay a fee to apply. I recommend applying to at least 20 to 30 companies to start, and then to more as you have time.

**Audri:** I'd like to propose an even better idea so subscribers know the mystery shopping companies are legit. If you are serious about becoming a mystery shopper, then you should definitely check out Cathy's excellent book, "The Mystery Shopper's Manual."

Here's why I mention it now: when you order Cathy's book, you'll receive a bonus download file with clickable links for more than 100 companies hiring mystery shoppers. That way you don't have to find the mystery shopping companies yourself — or worry about whether or not they are legit.

*(Continued on page 9)*



(Continued from page 8) The Truth...

[Click here](#) now.

OK. What about people who are not located in the U.S.?

**Cathy:** There are mystery shopping companies all over the world. To locate companies in your country, do an Internet search for terms such as “mystery shopping company” and the name of your country.

One more important bit of advice to avoid mystery shopper scams: NEVER cash a certified check and send cash to someone.

This is an old scam (I’m sure you have seen it before), but it is now being used to scam people interested in mystery shopping.

Sometimes the bad guys even use the names of legitimate mystery shopping companies when recruiting via classified ads. Mystery shopping companies will not ask you to cash a check and send the money to them. You will be out all of the money when it turns out that the check was forged or stolen.

**Audri:** Excellent advice! This is called the “overpayment scam” and subscribers can read more about it [here](#).

Thanks so much Cathy — this has been great! You’ve really taken a lot of the “mystery” out of becoming a mystery shopper — and offered a great deal of excellent advice on not getting scammed.

In conclusion, I recommend our subscribers check out your book now:

<http://www.IdeaLady.com/sb.html>

Thanks again, Cathy!

Copyright Audri and Jim Lanford. All rights reserved.  
Reprinted with permission. Subscribe free to Internet  
ScamBusters at <http://www.scambusters.org>

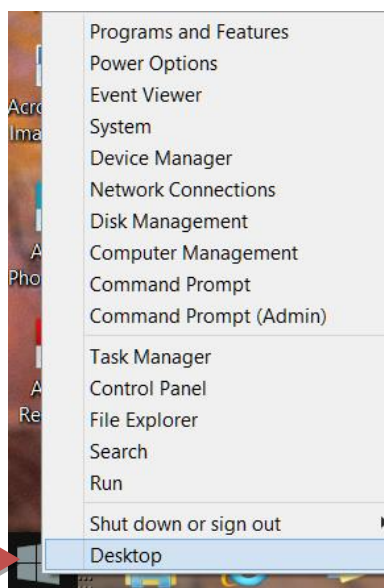


## Windows 8/8.1 Corner Advanced Functions – Power Menu

By Rosita Herrick, Yahoo Forum Moderator, Sarasota  
Technology User Group, FL  
<http://thetug.org/>  
[Rosita@thetug.org](mailto:Rosita@thetug.org)

This article is for users that are by now familiar with Windows 8/8.1 and are trying to use more advanced functions.

One of the options to manage your computer is the capability to **right** click on the start icon in the lower left corner of the screen, and display the power menu.



As you can see, from here you can navigate to quite a few pages that used to take 3 or more clicks (if you remembered how).

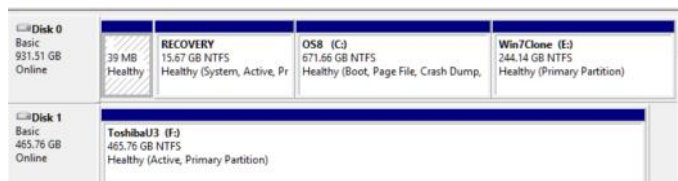
Here are details about some of the option to use to manage your system.

### System

Click on this link to find out details about your system like amount of RAM, Windows edition, 32 or 64 bit based processor. Among others, you also have a link on this page to the Device Manager.

### Disk Management

This link loads the configuration of all the disks accessed by your computer, how they are partitioned, capacity, etc. Here is an example:



Disk 1 is a Toshiba USB 3 external hard drive.

(Continued on page 12)

# 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 your name, what program or programs you would be willing to give help with, your email address and or phone number and when you would like to have them call you. Thanks



## 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!***

## LCCUG ONGOING WORKSHOP

ALL ARE FREE AND OPEN TO THE PUBLIC

### Problem Solving Workshop

**Date: Tuesday - April 21, 2015**

**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.

### Learning About Electronics

**Date: Tuesday - April 21, 2015**

**Time:** 5:30 - 8 pm **Instructor:** Sandee Ruth

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

Learn how to use your electronic devices.

Members are encouraged to bring their tablets, iPod, kindles, etc. at 5:30 pm for assistance from Sandee and any other knowledgeable members. Public is welcome to sit in these classes.

## 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

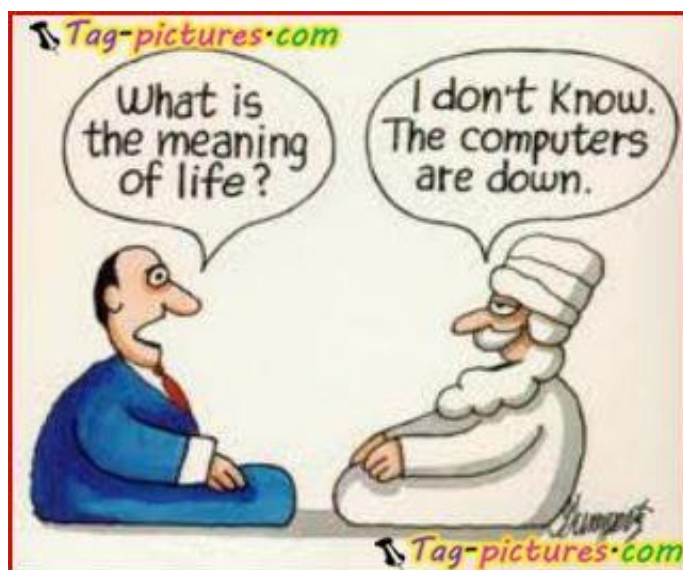
is having it's next meetings on :

**April 13- "Finding Florence: Using State Census Records to Fill in the Gaps"** presented by Betty Franklin from the Family History Center in Westlake, Ohio. Much valuable information can be found in the U.S. Federal Census records, but sometimes people are missed in the middle of those ten years. State Census records are one way to find missing individuals, to eliminate duplicates and to track movements of families.

### 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)



## LCCUG Members Page

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

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



## How do I use an open Wi-Fi hotspot safely?

*Open Wi-Fi hotspots at coffee shops, airports and other public places are opportunities for hackers to steal information and more. I'll review how to stay safe.*

*I've returned to the same coffee shop where I was a few months ago when I noticed that my email had been hijacked/hacked. This time, I'm using my phone, but the last time when I noticed the hack, I was using my computer and doing email over an open-internet, free Wi-Fi network.*

It definitely could have been. Unfortunately, it's hard to say for sure, and it could have been something else unrelated.

As we can't really diagnose the past, let's look ahead instead. It absolutely can be safe to send and receive email from a coffee shop or any other location that provides unsecured or "open" Wi-Fi. In fact, I do it all the time.

But you do have to make sure to follow some very important practices to ensure your safety.

## Turn on the firewall

Fortunately most operating systems now default to the firewall being on.

However when you're at home, you may use your router as your firewall and keep any software firewall on your machine disabled. That works well, as the router stops network-based attacks before they ever reach your computer...while you're at home.

When you're on an open Wi-Fi hotspot or connected directly to the internet via other means, that software firewall isn't redundant. In fact, it's critical.

Make sure that the firewall is enabled before connecting to an open Wi-Fi hotspot. Various network-based threats could be present on an untrusted connection, and it's the firewall's job to protect you from exactly that.

## Secure your desktop email program

If you use a desktop email program such as Outlook, Outlook Express, Windows Mail, Windows Live Mail, Thunderbird or others, you must make certain that it's configured to use SSL/secure connections for sending and downloading email.

Typically, that means that when you configure the email account in your email program, you need to:

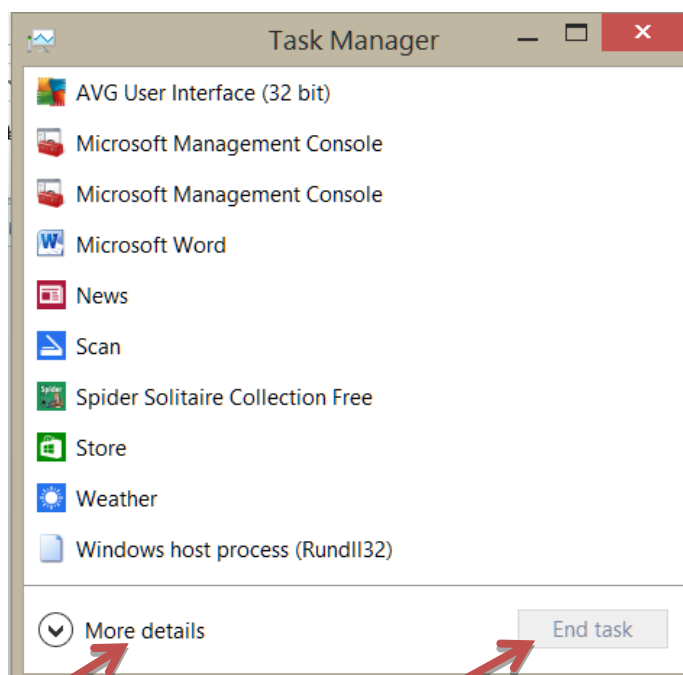
- Configure your POP3 or IMAP server for accessing your email selecting the "SSL", "TLS", or "SSL/TLS" security option, and usually a different port number.

*(Continued on page 12)*

*(Continued from page 9) Windows 8/8.1 Corner...*

## Task Manager

You can still access the Task Manager by pressing Ctrl+Alt+Delete. But clicking on the Power Menu link is easier and it starts the Task Manager immediately. The initial display is of the programs and/or apps running. To see more details, click on the More details link. To cancel any item that possibly has stopped working and does not respond, click on the End task box.



As you scan the Power menu you will see the quick option to shut down or sign out. The Search link gets you to the Search. You also have a fast link to the following: Control Panel  
File Explorer  
Device Manager, etc.

In conclusion, the Power Menu makes navigation to Windows internals faster and easier to the user.

Try it sometime, I am sure you will like it.

*(Continued from page 11) Ask Leo*

- Configure your SMTP server for sending email selecting “SSL”, “TLS”, or “SSL/TLS” security option, and usually a different port number such as 26,465, or 587 instead of the default 25.

The exact settings and whether or not this is even possible depends entirely on your email service provider; you’ll need to check with them to determine the correct settings to use. How you configure these settings, of course, depends on the email program that you use.

With these settings, you can feel secure downloading and sending mail using an open Wi-Fi hotspot.

## Secure your web-based email

If you use a web-based email service like Gmail, Outlook.com, Yahoo or others via your browser, you must make sure that it uses an https connection and that it keeps on using that https connection throughout your email session.

Fortunately most of the major email services have moved to making https the standard, and sometimes the only available connection method.

Accessing email using a plain http connection might well be the source of many open Wi-Fi-related hacks. I expect that people simply login to their web-based email service without thinking about security and as a result, the username and password are visible to any hackers in range who care to look.

Be careful. Some services will use https for only your login, which is insufficient as your email conversations thereafter could be viewed by others. Other services may “fall out” of https, reverting to unsecure http without warning.

## Secure all your other online accounts

Any and all web-based (aka “cloud”) services that require you to login with a username and password should either be used only with https from start to finish, or should be avoided completely while you’re using an open Wi-Fi hotspot.

With more and more services being provided on-line, this is getting to be a larger problem.

Using “the cloud” is a great way to manage your digital life, but one of the key problems remains security. Using https is critical to that security when you’re out and about.

## Use a VPN

This one’s for the road warriors. You know them: the folks who are always traveling and online the entire time, often hopping from coffee shop to coffee shop in search of an internet connection as they go.

A VPN, or Virtual Private Network, is a service that sets up a

*(Continued on page 13)*



*(Continued from page 12) Ask Leo*

securely encrypted 'tunnel' to the internet and routes all of your internet traffic through it. Https or not, SSL/secure email configuration or not, as all of your traffic is securely tunneled, no one sharing that open Wi-Fi hotspot can see a thing.

This service typically involves a recurring fee. As I said, they're great for road warriors, but probably overkill for the rest of us, as long as we follow the other security steps described above.

### Use different passwords

Finally, it's important to keep the passwords of the accounts that you access different from each other and, of course, secure.

That way, should one account be compromised by some stroke of misfortune, the hackers won't automatically gain access to your other accounts that they may then learn of.

### Consider not using free Wi-Fi at all

As I said, it can be safe to use open Wi-Fi, but it's also very easy for it to be unsafe.

The solution that you used while you were at that same coffee shop (and asked me about in this question) is a very common and solid one: use your phone instead.

While it is technically possible, a mobile/cellular network connection is significantly less likely to be hacked. In fact I use this solution heavily when I travel.

Most mobile carriers offer one or more of the following options:

- Use your mobile device. Many phones or other mobile devices, such as iPhones, iPads, Droids, Blackberrys and others, are quite capable email and web-surfing devices, and typically do so via the mobile network. (Some can also use Wi-Fi, so be certain that you're using the mobile broadband connection for this option to avoid the very security issues that we're discussing.)
- Tether your phone. Tethering means you connect your phone to your computer – usually by a USB cable, but in some cases, via a Bluetooth connection – and the phone acts as a modem, providing a mobile broadband internet connection.
- Use a dedicated mobile modem. Occasionally referred to as "air cards", these are USB devices that attach to your computer and act as a modem, providing a mobile broadband internet connection, much like tethering your phone.
- Use a mobile hotspot. In lieu of tethering, many phones now have the ability to act as a Wi-Fi hotspot themselves. There are also dedicated devices, such as the MiFi, that when turned on, are simple dedicated hotspots. Either way, the device connects to the mobile broadband

network and provides a Wi-Fi hotspot accessible to one or more devices within range. When used in this manner, these devices are acting as routers and must be configured securely, including applying a WPA/WPA2 password so as not to be simply another open Wi-Fi hotspot susceptible to hacking.

I travel with a USB mobile modem, and also have a phone capable of acting as a hotspot as a backup. I find this to be the most flexible option for the way I travel and use my computer.

### Don't forget the physical

Laptops are convenient because they're portable. And because they're portable, laptops are also easily stolen.

Unfortunately it only takes a few seconds for an unattended and un-watched laptop to disappear. That's one reason I never leave mine alone: even if I need to make a quick trip to the restroom, the laptop comes with me. There's just no way of knowing that absolutely everyone around is completely trustworthy.

In that same vein, I also try to prepare somewhat in case my laptop does get swiped. Specifically that means:

- My work is stored in a Truecrypt encrypted volume. While typically mounted, should the computer shut down for any reason it is unmounted.
- My sensitive data is stored in a Truecrypt volume that is mounted only as needed.
- Lastpass is set to require a password re-prompt after a certain amount of inactivity.
- I have two-factor authentication enabled on as many accounts as support it, including Lastpass.
- I have tracking/remote wiping software installed.

Computer theft and recovery is a larger topic that's only tangential to using open Wi-Fi hotspots. Clearly, though, if you are a frequent user of assorted open hotspots in your community or when you travel, a little attention to theft prevention and recovery is worth it as well.

### Security and convenience are always at odds

As you can see, it's unfortunately easy to get this stuff wrong, since doing it securely takes a little planning and forethought. But it's important. If you're not doing things securely that guy in the corner with his laptop open could be watching all your internet traffic on the Wi-Fi connection, including your account username and password as they fly by.

And when that happens, you can get hacked.

Fortunately, with a little knowledge and preparation, it's also relatively easy to be safe.

*This is an update to an article originally posted : April 10, 2011*

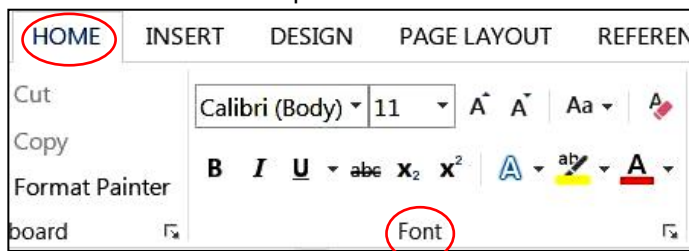


# New and Handy Tools in Word 2013



By Nancy DeMarte, 1<sup>st</sup> Vice President, Sarasota Technology User Group, FL  
January 2015 issue, Sarasota Technology Monitor  
www.thestug.org  
ndemarte@verizon.net

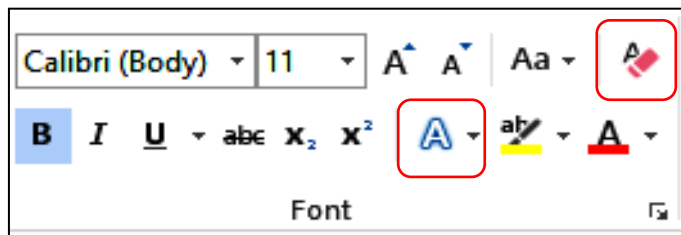
Each time Microsoft issues a new version of its Office suite, bugs are fixed and upgrades done. Office 2013 (called Office 365 for those with a subscription) is no exception. These tools have either appeared for the first time in the 2013 version or have been repositioned on the command Ribbon, which was introduced in Office 2007. For those unfamiliar with the ribbon, here is a review of how it is set up:



Tabs appear along the top of the ribbon: Home, Insert, Design, etc. When you click a tab name, a new set of tool icons appears across the screen.

Groups appear along the bottom: Font, Paragraph, etc. Each group on a tab is a cluster of related tool buttons. The Font group is pictured here.

Here are a few of the new tools in Word 2013 that I have found especially useful, organized by their location on the ribbon:

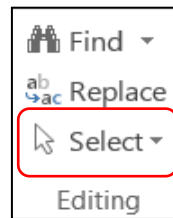


**Clear all Formatting (Home tab – Font Group)** Located in the top right corner of the Font group, this tool is a quick way to take your formatted text back to its basic state. “Formatting” text means adding color or effects. To remove all formatting, select the text you want and click the button. If the selected text is already unformatted, the icon will be grayed out and therefore unusable.

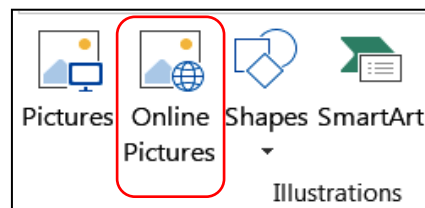
## Text Effects (Home tab – Font Group)

The glowing A in the bottom row of the Font group lets you add special formatting to selected text, including

outline, shadow, reflection, and glow. Select the text you want to apply an effect to, then click the right arrow next to an effect category to refine the effect or make your choice from the sample characters in the gallery. To remove the effect, click the Undo button or the Clear all Formatting icon.



**Select (Home tab – Editing Group)** The easily overlooked Select command is a speedy way to 1 - select an entire document with two clicks (Select, then Select All), 2 - select only the objects, such as shapes, photos, and text boxes (Select - Select Objects), or 3 - select all text with similar formatting, such as all colored or highlighted text, using a selection pane. This tool saves a user from awkward actions like having to drag the mouse over a multipage document to select it.



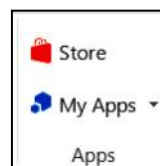
## Online Pictures (Insert tab – Illustrations Group)

Gone are the days when just a few pieces of clip art were installed with Word for use in

documents. The new Online Pictures tool opens to Internet places where you can get graphics of all kinds. You can search the huge collection of free royalty clip art and photos at Office.com, use the Bing search engine to look through the web for graphics, browse your personal collection on OneDrive, or insert a picture from Facebook or Flickr. The Pictures command, next to Online Pictures, gives you access to photos in your Pictures folder or other folders on your computer.



**Online video (Insert tab – Media Group)** Clicking this icon will set you up for a Bing search of web videos or the well-known YouTube video collection. You can insert the video link directly into a document and, if you are connected to the Internet, play the video without leaving Word. This is new to Office 2013.



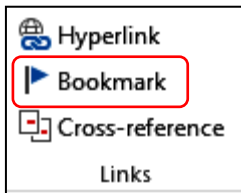
**Apps group (Insert tab – Apps group)** This whole group is exclusive to Office 2013/365 because this is the first version of Office to offer access to the Office store. From within any document, you can download apps from the Office Store and store them in My Apps. New apps are being added to the store all the time; most are free.



Recently I downloaded a new free app called Font Finder, which I can use to organize my fonts by category.  
(Continued on page 15)

(Continued from page 14) *New Handy Tools in Work 2013*

gory; e.g., Classic, Handwriting, Fancy, Retro, and others. This certainly beats scrolling through the large alphabetical list of fonts. To use it, I select some text, click My Apps – Font Finder – Insert, which opens the app to the right of my document. After reading the instructions, I click Continue, which displays the font categories or lets me search all fonts. I click a category like Fancy, and click a font name to apply it to my selected text. If I like this font, I can click the star next to it to put it in my Favorites list. If not, clicking Undo will return it to its original font.



**Bookmark (Insert tab – Links group)**  
This tool has been around through a few previous versions of Word. A useful tool for those who deal with long documents, the Bookmark command lets you put a bookmark in any spot of your document and

link it to text in another part of the document. If you were writing a book or long article, for example, and had a page of charts in the appendix, you could bookmark each one and set up a hyperlinked word or phrase anywhere in the document text which, when clicked, would take you directly to its chart.

#### **NOTES about tools on the Office ribbon:**

-- The definition of each of the tools on ribbons in Office programs can be viewed by moving your mouse arrow (without clicking) over the tool's icon. Many tools also give specific details about how to use them if you click "Tell me more" below the definition.

-- These are only a few of the new and useful tools on the ribbon in Office programs. Others will be reviewed in future articles.

## Attention! Attention! Attention!



Now you can get a 5 year subscription to LCCUG for only \$75.00.

This is a savings of \$50.00. Can't beat this price.

So talk to Micky Knickman our Treasurer and get started on your 5 year membership today.

Don't wait until this great offer disappears. Sign-up today...



## Get Rid Of Duplicate Files: Download & Install Duplicate Cleaner

I've got the answer to a question we get asked a lot around here: How do I find and remove duplicate files? Try using Duplicate Cleaner. It's a free download. There is a paid version, but for most people I think the Duplicate Cleaner Free will work just fine.

I've got the answer to a question we get asked a lot around here: How do I find and remove duplicate files? Try using Duplicate Cleaner. It's a free download. There is a paid version, but for most people I think the Duplicate Cleaner Free will work just fine.

Start by clicking here to go to the download link. Make sure to select Duplicate Cleaner Free and click Download.



A wizard will walk you through the installation.



(Continued on page 16)

## *(Continued from page 15) Getting Rid of Duplicate Files*

You'll be prompted to begin the Download. Make sure you click the button for Duplicate Cleaner and not the one to the right for Windows Drivers or the one below for Slimware utilities. One of the hazards of free downloads, even good ones, is that you're often prompted to download other programs and might end up doing it accidentally if you aren't careful.



You'll be prompted to save the download..

Click here to for more on downloading and using Duplicate Cleaner. To go to this download, put you pointer on the Click Here and hold down you control button.

Wednesday, April 8th, 2015 by cynthia | Filed Under: File & Disk Management, Free Downloads

## Computing...Yesterday and Today



By Phil Sorrentino, Member, The Computer Club, Florida  
January 2015  
<http://scccomputerclub.org>  
[Philsorr.wordpress.com](http://Philsorr.wordpress.com)  
[philsorr@yahoo.com](mailto:philsorr@yahoo.com)

Yesterday, circa 1965, computing was mostly programming to solve simple problems, to do simple accounting like running a payroll, to match items from a list, and maybe even to print results on multi-colored, fan-fold, wide computer paper. (I bet some of you even remember that kind of computer output.) In fact in those days, you never even saw the computer because it was enshrined in a temperature and humidity controlled room or rooms with a flooring system that allowed many, many heavy cables to be run beneath the computers, so they could go the shortest distance between the massive computer cabinets.

Computing in the 70s, 80s, (and maybe part way into the 90s), was still running special software on computers and printing the results. During this time, thanks to integrated circuits, computers got a lot smaller, and some even moved from the cavernous computer room to the smaller computer lab, where

it only took up the space of one desk or so. Anyone remember the Digital Equipment PDP-8? And, during this time, we did start to use the computer for many office tasks like word processing (Word and Word Perfect) and data analysis (Excel and 1-2-3). If you are relatively new to computing, you probably are not aware of this, but the first personal computer that showed up in 1975, the MITS Altair 8080, was available as a kit for \$395, (soldering iron and tools not included). No keyboard or monitor, input was done by setting a bank of switches and output was just a bank of lights. This was the humble beginning of a major change in computing.

Soon after this, Apple released the Apple 2, which was a major improvement in the way data got into and out of the computer. It had a keyboard for input and the output was displayed on a TV monitor. During this period, the early 80s, there were many start-up computer companies. If you leafed through a computer magazine (like PC Magazine) in 1980 you may have seen almost 100 different manufacturers of incompatible computers advertised. Radio Shack was even a player with its TRS-80 computer system. (Does anyone have or remember the Atari or Osborne or Commodore computers?) Finally, in 1981, the IBM-PC arrived and from then on it has been the platform of choice for computing, (at least from these computers-in-use statistics).

The original IBM-PC was an 8-bit computer, although it did have a 16-bit bus. (Anyone remember the Intel 8088 micro-processor chip?). During this period, Apple also released some very successful computers such as the Apple 2e, and finally the Apple Mac. (The Apple Lisa didn't fare too well, even with its forward looking Graphical User Interface, which, as it turns out, is a forerunner of our modern Windows User Interface). How is that for digital computer nostalgia?

Today, things are a little different in what we wish to accomplish with, and in what we expect from, our computers. Today, we still expect to accomplish problem solving, but we also expect to communicate the results to, and collaborate with, others nearby, and halfway around the globe. Over the last few decades, our computers have gone in several directions and morphed into several "computing devices" such as desktops, laptops, tablets, and smartphones. Today our computing devices have become the focal point of our virtual digital existence and provide, for us, both computing and communications capabilities. These communications capabilities are now an integral part of our computing devices. Where would we be without smartphones, Wi-Fi, cell towers, and Starbucks?

So what is computing, today? Well, computing today is multi-faceted and quite ingrained in our daily lives. Much of it revolves around the home as well as the office. In the office we still use the computer to solve simple and complex problems like organizing a small business's finances, or tracking the latest hurricanes across the globe. The results, however, are typically provided as softcopy output on a flat panel, touch sensitive display, and only sometimes as hardcopy

*(Continued on page 17)*



printouts. But, we also expect to communicate with other workers, and sometimes the public, using our computer. Office networks, Wi-Fi, the Internet and Social Networking Apps allow us to communicate with others across the hall and across the globe. At home we communicate with others, mostly by email, but very often by texting, (especially if we are trying to keep in contact with grandchildren), or video conferencing, aka Skype or Face Time. Our home computer is the repository and focal point for all our digital information: documents, pictures, and videos. Documents that we create or collect are stored on the home computer for easy access, and long term storage. Pictures that we take with our digital cameras, smartphones, tablets, and scanners are all centrally housed on the home computer. At least, that is one way of keeping track of the large number of pictures we take using multiple devices. (When was the last time you moved your pictures from your smartphone to the computer? No excuses now.) Videos that we create or acquire are also housed on the home computer. Where else would you be able to store a bunch of 2 to 3 Gigabyte files? We communicate, entertain, and keep track of our home activities, all with the home computer. Not so long ago, the computer in the home was considered the “personal computer”. But, today, the desktop or laptop, in our home is really a “home computer” while our smartphone (or tablet) has taken on the role of “personal computer”.

## Scambusters.org

### Money Flipping Scam Hits Social Networks

It's been around for years, but money flipping is getting a new lease of life, thanks to the Internet and social media.

The concept is as simple as it is bold. A crook simply claims he knows a trick that will double or triple your money in just a few minutes, if you'll just send it to him. Sometimes, they say their technique involves a little-known quirk in the way the money wiring system works.

But, of course, this is really a technique for getting victims to send money electronically, which is then untraceable.

In other variations, they claim the twist works with prepaid debit cards. You're supposed to buy one and send an email or phone message to the perpetrator with the card number and PIN.

And then you sit back to wait for a huge return — usually claimed to be \$1,000 for each \$100 “invested,” which supposedly will happen in minutes in the form of an increased card balance.

But it's a long wait. In fact, a never-ending one. Hundreds of money flipping websites have recently sprung up, usually adorned with mouthwatering photos of piles of cash and scores of bogus testimonials from people who are supposed to

have made a fortune. They're either promoted on social networking sites, notably Instagram, or they use part of the name of the social network in their own website name.

They're either promoted on social networking sites, notably Instagram, or they use part of the name of the social network in their own website name.

“Many scammers use aliases or profile names that seem normal (e.g., Lucy Adams, Martez Brands, and Christa Henderson),” the National Consumers League (NCL) reports, “while other scammers' usernames explicitly allude to their intent on flipping money (e.g., MillionDollarJeff and Quick Money).”

They often also claim they just happened to have stumbled across this moneymaking trick and wanted to share it.

Sometimes, they might suggest they'll take a small commission for passing on the “secret” but, as we know, they take it all!

These scammers subsequently block access from victims who try to contact them to find out what has happened.

It's amazing that people would actually fall for this scam, but they do.

As NCL says: “Anyone who claims to be able to turn small amounts of money into a large amount in minutes is trying to scam you.”

It seems most of the victims are quite young — in their late teens or 20s — and so may not have heard of money flipping schemes before. Plus, they use social media a great deal.

NCL spokesman John Breyault is quoted by the SavvyMoney consumer finance site as observing: “On Facebook and Instagram, it's so easy to fake a legitimate-looking profile. With young, heavy social media users, that establishes a lot of trust.”

As a general rule, you should always be wary about any request to buy a prepaid debit card and pass on the details to someone you don't know.

It carries exactly the same risk as wiring money — you simply don't know where it's going to or who has it.

You can usually also confirm that it's a scam by doing a Google search on the name of the person who claims to be offering you the money flipping deal.

And if you suspect either that you're a victim of this scam or if you come across a site promising one, you can report it to the NCL at [Fraud.org](http://Fraud.org).

The bottom line is there's no such thing as real money flipping like this, so, if you hear about a scheme, just give it the cold shoulder.

*Copyright Audri and Jim Lanford. All rights reserved.  
Reprinted with permission. Subscribe free to Internet  
Scambusters at <http://www.scambusters.org>*

## Benjamin P Poplar



**LORAIN** – Benjamin P. Poplar, 87, of Lorain, departed this life Wednesday, March 25, 2015 in the intensive care unit at Mercy Regional Medical Center in Lorain due to a sudden illness.

He is survived by his wife of 64 years Jean (nee Nowakowski), two sons Benjamin and Mark, brothers Robert and Richard, sister Ann-Marie Lehman and granddaughters Melissa and Kimberly. He was preceded in death by parents Ben and Anna Poplar (nee Kurawski).

Ben was a lifelong resident of Lorain and served for a time in the Navy as a seaman gunner during WWII serving on the USS Kenneth Whiting. He was active in the Black River quarter midget racing club, The Black River Trailblazers, an RV club and the LCCUG computer club. Formally a member of St. Stanislaus church, he served as a councilman and scoutmaster of Troop 323.

He enjoyed golfing, bowling, tennis and was a lifelong airplane enthusiast. He and his wife traveled multiple times across the country in their RV.

He worked at the Fruehauf Trailer Co. For 23 years as a Yoder setup man and with Jig and Fixture until the company moved. He also worked in tool and die at Tappan, Stanadyne and Moen before retiring from Western Steel in Elyria.

The family will receive friends Wednesday, April 1, at 10:30am at the Church of St. Peter, 3501 Oberlin Ave, Lorain where the mass of Christian Burial will take place Wednesday at 11:30am. The Rev. Craig Hovanec, pastor, will officiate. Burial will follow in Calvary Cemetery in Lorain.

In Lieu of flowers contribution may be made in memory to The Valor Home, 221 W. 21st St, Lorain, OH. 44052 ([www.valorhome.org](http://www.valorhome.org)), supporting those who served.

The family wishes to express a special thank you to the nurses and staff at Mercy Regional Medical Center ICU for their care and compassion.

## Technology Trends for 2015 from CES

Sandy Berger, CompuKISS

Sberger@compukiss.com [www.compukiss.com](http://www.compukiss.com)



Every year at CES, which many know as the Consumer Electronics Show, thousands of new products are exhibited and major trends start to appear. This year was no different. Here are just a few of the trends that you can expect to see affecting your life soon.

### Connected Home

We now have the knowledge to connect just about everything to the Internet and we saw a wide variety of ways to do that. While I personally, might not be ready to put Internet-connected door locks (Kwikset, Schlage, and others) on my home, I would love to have some of Lowes' Iris home connectivity devices, especially the one that turns the water off when a leak is detected. I personally am not much interested in an Internet-connected toothbrush (Kolibree), but I think it is a great tool for teaching kids to brush their teeth properly. I loved the TempTraQ band-aid for babies and children that monitors their temperature and sends it to your cell phone. I was also pretty impressed with the light bulbs that play stereo music (Sengled).

### Wearable Tech & Health

Watches, pins, and wristbands that count your steps, and monitor your sleep were everywhere at CES this year. Many of these devices even coach you to achieve your goals. Expect to see more and more of this technology this year.

### Drones

There were over a hundred different types of Drones. Everyone is looking for uses for these flying wonders that fit into our everyday world.

### 3-D Printing

They continue to find uses and new materials that can be used with these printers. Specialized filaments let you print in materials that look and feel like bamboo, copper, and brass. Whether you want to print a shower head or a cup for your tea, you can do it with a 3-D printer.

### 4K Ultra TVs

Do you really need a TV that gives you more resolution and better color than your current HDTV? No, you probably don't need one, but when you see them you will want one. Even though prices have already plummeted, standards are still being set and there are several competing technologies, so you may want to hold off until much later in the year before you take the plunge.

### Automated Vehicles

Cars were everywhere at CES this year. They have plenty of connectivity and helpful additions like parking assist. The Volkswagen Golf Touch has three display screens that you can control by moving your hand in the air. It can also park itself right on its charging pad and it's available now for about \$35,000. This year more of the devices we saw at the show were already available or will be on the market soon. So expect the electronic stores to be filled to the brim with new devices in the next year.