Interface

Lorain County Computer Users Group www.LCCUG.com info@LCCUG.com Volume 27 Number 9 September 2015



2015

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Tuesday September 8, 2015

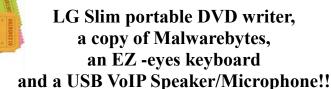


Presented by

The LCCUG board Including Mickey Knickman



Raffle Items



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



Windows reported last week that Windows 10 software is running on more than 75 million computers. This version of Windows was released on July 29 for upgrades and on all new Windows computers.

They report that their goal is to have it on a billion devices in the next 3 years. While actual PC sales have been declining in the last 5 years, Microsoft wants to see Windows 10 used on cell phones and tablets as well.

We will be looking at Windows 10 at our September meeting and demonstrating some of the good things it has incorporated. We will also be answering questions for our members during that time.

Shortly after the release of Windows 10, I upgraded my 2 laptops and my desktop PC. I hadn't quite meant to – but I received a notice that my upgrade was available and at first I planned to download the update to my newest computer but wait to install it. I guess I answered a prompt wrong and soon I was installing the update. I had backed up important files recently and was basically ready for Windows 10. I had figured this relatively new computer would update easily and it did.

My desktop computer is about 7 years old and was running Windows 7 but it has had several components replaced. I was afraid there would be some compatibility or driver issues. After I backed up I started to update and it went well.

Then I updated my small Asus 32 mg netbook. It had come with Windows 8.1 and I was afraid there was not enough room on it. Amazingly it also easily updated to Windows 10. So far I have found one program that wouldn't work on the laptop. Then I discovered that once I changed it to run as administrator it worked fine.

There are a couple programs on the desktop computer that have a couple little problems. From what I've read online it seems likely that these issues have to do with the permission settings on the relevant folders. These same programs work fine on the newer laptop. From the suggestions I read about, instead of attempting to tweak the permissions I can decide to just wait for the next release that will be automatically installed and the problems will likely take care of it.

At our September 8 LCCUG meeting we will be demonstrating some of the changes and features in Windows 10. You have until July 29, 2016 to make this move on your windows 7 and 8 computers. After our program, hopefully you will decide how soon it is the right time for you.

Sandee Ruth
LCCUG President

LCCUG Officers For 2014

| President | Sandee Ruth president@lccug.com |
|------------------------------|--|
| Vice President | Carole Doerr vicepresident@lccug.com |
| Secretary | Don Hall secretary@lccug.com |
| Treasurer | Micky Knickman treasurer@lccug.com |
| Newsletter Editor | Pam Rihel newsletter@lccug.com |
| Web Page Editor | Richard Barnett webpage@lccug.com |
| Statutory Agent | Sandra Ruth statutory_agent@lccug.com |
| Director of Membership | Dennis Smith membership@lccug.com |
| Director of Advertising | Richard Barnett advertising@lccug.com |
| Director of Public Relations | 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 inbetween. We are located in the small college town of Oberlin, Ohio, and for four-



teen 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 for more of what we can do. Store Hour Monday 9-5:30 - Thursday 9-5:30 - Friday 9-5 - Saturday 9-1

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Tuesday September 8, 2015

Welcome to WWWWWS 10

Presented by
The LCCUG board
Including
Mickey Knickman



As you know, Microsoft released it's latest version of it's venerable operating system entitled, quite imaginatively, Windows 10.

The Board of Directors have been installing, exploring, and using Windows 10 for a few weeks now. We do not have an expert available to show us the new OS, and we certainly do not claim to be experts, however we will share with our members, our experiences so far with this new Windows OS.

This should be an interactive and interesting presentation. Please join us to learn, and help us learn more about Windows 10.







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

Attention! Attention! Attention!



Now you can get a 5 year membership 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...

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Executive Board Meeting Minutes

AUGUST 4, 2015

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

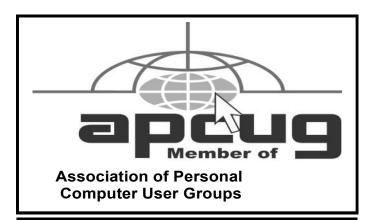
Dennis presented a choice of prizes for the August 11 meeting. The board approved the proposal.

Sandee informed the board that ink purchased using Staples ink coupons will not count as credit toward future minimum ink purchases. Don will purchase ink so our ink credit continues.

Sandee reported on how other groups handle liability insurance. The board agreed to continue our insurance.

Richard reported he has had no feedback from the presenter of new Apple products. The board will present Windows 10 in place of Apple products.

Richard moved, Dennis seconded the meeting be adjourned.



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

This Month's contributors: Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Dennis Smith, Leo Notenboom, Dick Eastman, Scambusters, WorldStart.com, APCUG, Microsoft Office art online,

Newsletter is now
Online at
lccug.com/newsletters or lccug.com



General Meeting Minutes

AUGUST 11, 2015

President Sandee Ruth called the meeting to order. A motion to accept the minutes as shown in the June and July issues of the *INTERFACE* was made by Ellen Endrizal, seconded by Pam Rihel. Motion passed.

Sandee informed members of our upcoming meetings and the valuable information offered in the *INTER-FACE* and on our Blog.

She told of the passing of member Thaddeus "Ted" Kuczynski in July and that he was one of the original members of the club in 1989.

Dan Hornbeek presented his "Financial Planning and your future" program which outlined the 4 reasons to invest and his 17 rules when investing. He gave us 5 web sites and 6 authors to help us understand investing. There were many questions after the presentation.

Joe Harrold won \$5 from the attendance raffle, Jack Trifiletti won the rollover raffle and Pam Rihel won the software/hardware raffle.

Dennis Smith moved, John Dunn seconded the meeting be adjourned





Pam Rihel prihel1947@gmail.com

Dick Eastman http://www.eogn.com

Turn Your iPad or iPhone into an Extra Display Screen for Your Computer

You can easily and cheaply add a second monitor to your Windows or Macintosh computer... if you already own an iPad or iPhone. Several ex-Apple engineers have created **Duet Display**, a \$15.99 app that adds a second display for your Mac or Windows computer. It works well for any task that you might want to leave running all the time while dedicating the bigger screen for other tasks. For instance, you might want to keep a window open on the iPad or iPhone to monitor incoming email messages while using the main screen of the computer for word processing, surfing the web, or playing games. In fact, you can do all of those things simultaneously: run several programs on the big screen but still keep one program, such as email, displayed on the iPad or iPhone's screen. The second display can be added to desktop and laptop computers alike.



Several other apps are available that loosely perform the same function over wi-fi which leads to slow and somewhat "jerky" video on the iPad or iPhone's display. The difference with Duet Display is that it sends the video at high speed over your present charging cable, resulting in immediate display of the video on the mobile device's screen.

Duet Display works with both the newer Lightning cables as well as the older 30-pin Apple cables. Another benefit of Duet Display's application is that the cable is simultaneously recharging your iPad or iPhone, helping to keep

it charged all the time.

Duet Display requires installation of two pieces of software: the Duet Display software for the iPad and iPhone is available from the App Store for \$15.99. A small, free piece of software for the Windows or Macintosh computer also must be downloaded from the Duet Display web site and installed.

The video at http://www.youtube.com/watch?
v=mVYimOiEya8 shows the Duet Display in operation. You can learn more at http://www.duetdisplay.com.



New Records Available To Search This Findmypast Friday

The following announcement was written by the folks at Findmypast:

This week's <u>Findmypast Friday</u> marks the release of browsable Manchester electoral registers, death & admission records from two Derbyshire hospitals, new additions to our collection of historic Irish Newspapers and a fascinating petition drawn up by early settlers in New Zealand.

Manchester electoral registers Browse 1832-1900

Those of you with Manchester ancestors can now browse through over 330,000 Manchester electoral registers. Spanning nearly 70 years (1832-1900), the register record a fascinating period of the city's history. By 1835, Manchester's booming cotton and manufacturing Industries had made it the first and greatest industrial city in the world. This triggered a population explosion as people from all over the UK flocked to the city in search of work, many of whom were forced to live in squalid conditions in the city's newly formed slums. The registers include both the registers for local government elections Parliamentary Elections. Electoral Registers are annually compiled lists of all adults eligible to vote and typically list a person's name, address and the type of property they owned or rented that qualified them to vote. The registers are a valuable census substitute and, as they begin after the Repeal Act of 1832, record all levels of society ranging from wealthy captains of industry to desperately poor slum tenants.

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(Continued from page 5) Dick Eastman

The records are scanned copies of microfilms held at the Manchester Archives Central Library and cover Ardwick, Bradford, Beswick, Cheetham, Chorlton-Upon Medlock, Harpurhey, Hulme, Newton, Salford, Broughton and Manchester.

New Zealand, Nelson, Petition After The Wairau Incident 1843

The New Zealand, Nelson, Petition after the Wairau Incident 1843 records list the names of nearly 600 settlers who signed a petition calling for action to be taken by the Governor of New Zealand following the notorious Wairau affray. The Wairau incident occurred on 17 June 1843 and was the first serious clash between New Zealand Company settlers and the local Ngāti Toa. Following a dispute regarding the settlement of the Wairau Valley, local Māori chiefs had the settlers temporary abodes burnt to the ground. The company responded by sending 49 armed men to arrest the chiefs resulting in a confrontation that left 22 settlers and 4 Maori dead. An investigation by the newly appointed Governor, Robert FitzRov, found that the settlers claim to the land had been invalid and the chiefs were exonerated. Many settlers were enraged by the findings and submitted a petition that, along with active lobbying, resulted in Fitzroy being recalled in 1845.

Each record includes a transcript created using names listed in the Nelson Examiner and New Zealand Chronicle on 15 June, 1844. Transcripts list the names of the individuals who signed the petition, the newspaper in which they appeared, their occupations and any additional notes.

Derbyshire Hospital Admissions & deaths

Derbyshire Hospital Admission & Deaths contain nearly 4,000 records taken from two different sources: Derbyshire Royal Infirmary, Deaths 1892 – 1912 and Victoria Memorial Cottage Hospital, Ashbourne Admissions 1899 – 1913. The Victoria Memorial Cottage Hospital was opened in Ashbourne in 1899 and was in operation for 65 years until its closure in 1964. The Derbyshire Royal Infirmary was first built in 1810 and rebuilt following a typhoid outbreak in 1890. Queen Victoria laid the foundation stone for the new hospital in 1894 and the hospital stayed in operation for over 100 years.

Each record includes a transcript produced by the Ancestral Archives of Derbyshire. Records can include the patient's admission date, reason for admission, condition after admission, marital status, residence, rank or profession, date of discharge or death and cause of death.

Irish Newspapers

Nearly half a million articles and 8 fascinating new titles have been added to our collection of historic Irish Newspaper. The brand new additions come from all four provinces of the country, include both local and national press and cover the time period before, during and after The Great Famine (1805-1871). New additions include the Belfast Commercial Chronicle, General Advertiser For Dublin and All Ireland, The Northern Standard and The Pilot,. Substantial additions have also been made to three existing titles; The Belfast Morning News, Freeman's Journal and the Cork Examiner. The entire collection now holds over 9.7 million fully searchable articles, covering an impressive 231 years of Ireland's history (1719-1950).

Remember to check our dedicated <u>Findmypast Fridays</u> page every week to keep up to date with the latest new additions.

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

nttp://www.eogn.com

Interesting Website

Music Theory

Posted By *Amanda* On September 2, 2015 @ 6:43 AM In Cool Sites

I'm bringing you the free content available at Music Theory! You can check out introductory and intermediate lessons as well as ear trainers and books!

If you look at the main page, you'll see Explore our Free Online Content with a line drawing that shows what content is free: Lessons, Exercises, Tools.

If you click into Lessons, you'll see a long listing of lessons that start with the Basics and progress in difficulty.

Exercises gives you several different ways to practice (visual and auditory) with staff identification, keyboard identification, fret identification, and ear training.

Tools offers you calculators and utilities to help you in your studies.

This is a great way to dive into music theory, so check it out today.

http://www.musictheory.net/ [1]

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How do I switch back to a local account sign-in for Windows 10?

It's not uncommon to set up Windows 10 only to find you're required to log in with a Microsoft account. I'll show you how to restore a local account sign-in.

The Windows 10 set-up and upgrade process really, really encourages you to associate your computer with a "Microsoft account", and use it to sign in to the computer from then on. Many people find this near-requirement inconvenient, and even a potential invasion of privacy. They would prefer, instead, to continue to use a local machine account for signing in.

While it's difficult, after the fact, to disassociate the computer from a Microsoft account, it turns out it's fairly easy to return your sign-in to a more familiar "local machine account".

The Microsoft account

It's very possible you already had a Microsoft account even before installing Windows 10.

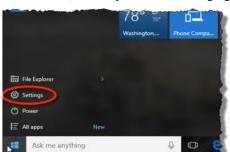
A Microsoft account is any account you've used for Microsoft -provided email or other online services. Most commonly, that means that your hotmail.com, live.com, webtv.com, msn.com, or other Microsoft-provided email address is already your Microsoft account.

It's pretty easy to check: if you can log in to outlook.com, then you have a Microsoft account.

It's that account that many people use to log into their machines after running Windows 10 setup.

Changing to a local machine sign-in

It appears Microsoft has learned a little bit of a lesson from Windows 8, as the process for changing to a local machine



sign-in is significantly easier in Windows 10.

Click on the Start button and then click on **Settings**.

(Continued on page 16)

WS WORLDSTART.COM

PIXLR Editor - Free Online Image Software

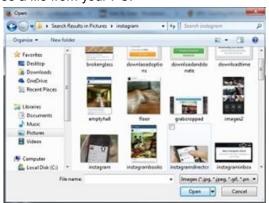
PIXLR Editor is a free online image editor that offers a variety of tools. The handy thing about a service like PIXLR, is not only can you use it on your own PC or as an app on your phone or tablet, you can also use it on someone else's PC or at the library. I once used it at a previous job when I needed to alter a photo and my work PC was missing image software do to a recent upgrade to another operating system.

Click here to open the PIXLR Editor in your web browser.

You'll be greeted with a screen that lets you choose between creating a new image or opening one from your PC, the web or your Facebook account.



Click on **Open Image From Computer** and you can choose a file from your PC.



(Continued on page 8)

(Continued from page 7) PIXLR Editor

Once that image is uploaded, you'll find a range of editing choices, usually that you find in an program like Photoshop Elements.



To the left you'll find tools like **Crop**, **Select**, **Lasso** & a **Magic Wand** to use in selecting the parts of the image you wish to work on.



Here, I've used the **Magic Wand** to select a particular color in the image.



You'll also find the familiar pencil and brush tools, an eraser and fill tool, plus gradient and clone tool.



The clone tool allows you to select part of the image and then apply it somewhere else to cover up a flaw, take out things like power lines or just play with the image. Here I'm adding cars to the water for no apparent reason.



Your next group of tools includes blur, sharpen, spot heal, dodge, burn and red-eye removal. All great tools for improving your photos and getting creative.



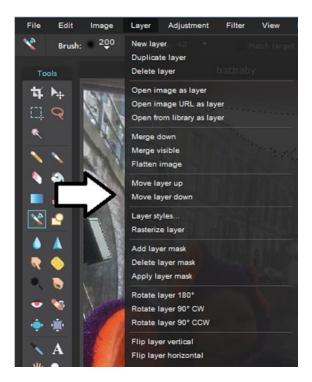
PIXLR also gives you the ability to add layers and windows to navigate your image, the layers and effects you've applied and the history of changes you've made. That means you can go back and undo anything at any time.

(Continued on page 9)

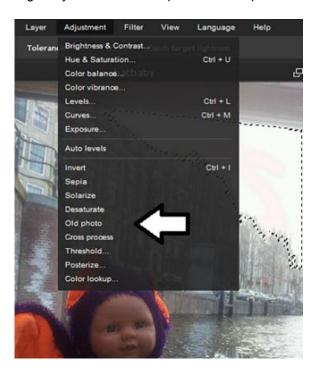
(Continued from page 8) PIXLR Editor



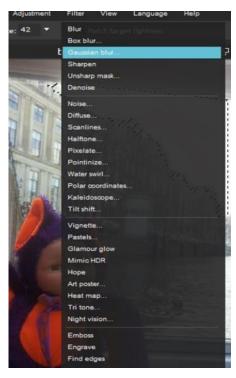
Click **Layer** at the top of the screen and you'll see a long menu of options.



Adjustment gives you control over color and brightness. It also gives you filters like old photos and sepia.



Filters will give you a wide range of blurs, and effects to play with.



I'll get into some more in-depth tutorials later, but right now, just go there and have fun like me.

(Continued on page 11)

NEED HELP? CALL FOR HELP!



Here's Who to Contact:

Neil Higgins

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

Micky Knickman

440-967-3118 - micky@knickman.com Evenings 4:00 pm to 6:00 pm + Weekends General Software Configuration, Hardware Installation, Basic to Advanced Windows

Lou Koch

lkkoch@centurytel.net

Microsoft Office: Excel, Word, PowerPoint, Publisher, Access, & Outlook, Basic to Advanced Windows

Richard Barnett

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

Sandee Ruth

440-984-2692 - sandee29@gmail.com 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

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



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 - September 15, 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 - September 15, 2015 Time: 5:30 - 8 pm Instructor: Sandee Ruth Place: Amherst Church of the Nazarene 210 Cooper Foster Park Rd.,44001

Learn how use you 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.

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"

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The Lorain County Chapter of OGS

is having it's next meetings on :

September 14-"Czech and Slovak Genealogical Research: On-Line Resources for Successfully Tracing Your Ancestors" presented by Dorothy Titera from the Family History Center in Westlake. Successful family research in The Czech Republic and Slovakia can be very rewarding. Czech and Slovak records are being digitized and made available online. Numerous websites and helpful research strategies will be shared and discussed.

October 12-"Using Manuscript Collections" presented by Deborah Abbott. This presentation will provide information about manuscripts which are original records that provide primary sources of information that can shape your family history. Usually these sources are not completely indexed which can make them hard to sift through; therefore they are often overlooked in genealogical research. Manuscripts can be found in a variety of repositories, i.e., libraries, historical societies, universities and private collections. In addition, they may also be found in repositories far away from your ancestral home or in the papers of someone rich and famous. Through this lecture, learn the value of researching manuscript collections, what they are, where to find them, and how to use them in constructing your family history.

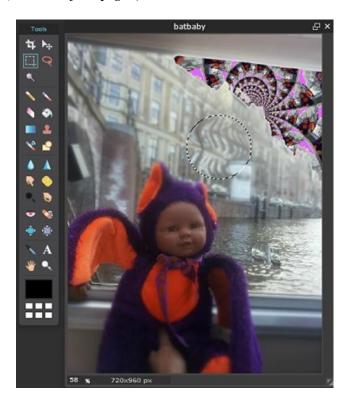
REGULAR MEETING LOCATION

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



(Continued from page 9) PIXLR Editor



It's free, and you don't even have to download anything. Give it a try!

~ Cynthia

Tags: digital editing, free apps, photo editing

This entry was posted on Wednesday, September 2nd, 2015 at 11:18 AM and is filed under <u>Digital Photography</u>, <u>Free Downloads</u>, <u>Photo Editing</u>. You can follow any responses to this entry through the <u>RSS</u> <u>2.0</u> feed. You can <u>leave a response</u>, or <u>trackback</u> from your own site. 79288

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LCCUG Members Page



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



http://www.lccug.com/members

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ScamBusters.org

Sneaky New Debit Card and Phishing Tricks

Prepaid debit cards are one of the money scammers' favorite tools.

They love to get victims to load up cards as supposed payment for a service and then to hand over the card numbers to them.

But now crooks have come up with a new trick that exploits a feature of Internet search engines.

When we do a web search using Google, Bing, Safari, or one of the other search services, we tend to refer to only the top few items or certainly just the first page of listings.

So if scammers can get their bogus sites onto that list, they have a chance of fooling users into believing their service is genuine — especially if they use a legitimate-sounding name.

So, supposing you have a prepaid card and run into a problem, or want to get a cash refund.

You do a search on a term like, for instance, "debit card problem" or the name of the card issuer, and get a list of links to customer support services that can supposedly help you.

You may see names you recognize and that seem to be connected with the card issuer so you won't be surprised when you phone them and they ask for your card number.

But if the person on the other end of the line is a crook, you know what will happen next, don't you? They'll use that information to steal the money you have stored on the card.

It only takes them a few seconds and they'll put callers on hold while they supposedly check the problem — but they're actually draining the card account.

Action: Many debit card issuers put contact phone numbers on the back of the card. Use that for queries.

Otherwise, be very cautious when searching online. Don't assume that a link that shows high up in a search is necessarily legit. Make sure you're contacting the genuine card company.

So, for instance, if you have a question about a Green Dot card – the most common prepaid card – the correct website address to visit is simply www.greendot.com.

You should also use this site address if you have a

question about Green Dot's discontinued MoneyPak cards.

And, of course, don't give your card number to anyone or enter it on a web page until you're 100% sure of who you're dealing with.

Bogus Green Dot Promo

A second, newly-discovered Green Dot card scam is remarkably simple and clever.

Victims receive what seems to be a letter from the well-known and totally legitimate company, together with one or two cards.

The letter claims the cards are being distributed as a promotion and that all the recipient needs to do is activate them and load them up with cash.

As an incentive, the letter may even suggest a bonus will be added to any money the recipient loads on the cards.

The cards are genuine but they don't come directly from Green Dot; they come from scammers who already know the card number and its PIN.

So if you add money to the card, the scammers just drain it off, double-quick.

Sherriff Janis Mangum of Jackson County Police in Georgia, who recently received a couple of cards, said: "My understanding is if you get those cards — they look like credit cards — and if I had put money on the cards, then (those who) filed those cards in my name would have access to the money."

This is just the latest in a whole raft of tricks scammers use involving Green Dot cards.

We wrote about them in a couple of earlier issues:

8 Money Wiring Fraud Prevention Tips
New: Crooks Use Green Dot Scam for Advance Fee
Fraud

The company is making major changes to try to reduce fraudulent use, but the advice for avoiding this trick is simple.

According to Mangum, Green Dot doesn't send out cards in a promotion like this.

So if you receive one of these letters, shred it.

Home Equity Tax Scam

Another sneaky new way scammers may try to get their hands on your money is by offering a bogus property tax discount for people with an outstanding home equity loan.

(Continued on page 13)

(Continued from page 12) Sneaky New Debit Card...

It's a phishing trick in which the crooks try to obtain victims' bank account and loan account numbers, which can then be used to obtain additional credit.

The initial scam comes as a letter that appears to be from a city or county property appraiser's office, offering a 5% property tax refund.

To try to convince recipients of its authenticity, the letter may name the bank that provided the credit line and even the date the account was opened, but it doesn't have the crucial account number.

This suggests the crooks already have access to some information, probably through hacking activity, but they haven't got all the information they need to complete their crime.

So, they ask potential victims to fax copies of their latest account statement and a voided check.

Armed with these details, the crooks can then use the line of credit to make their own purchases or transfer cash.

Action: We don't know of any local government appraisal office that offers such discounts and, if they did, they certainly wouldn't ask for account details or voided checks.

So it's almost certainly going to be a scam. But if you want to double check it, find the number of your County Property Appraiser's office in the phone book and call them.

Alert of the Week

Watch out for a spam email saying you must turn up at a local court on an imminent date to answer unspecified charges.

The subject heading may include the recipient's name followed by the words "Notice to Appear in Court."

The message tells recipients they have to prepare and bring documents to court and that the case may be heard by the judge if you don't turn up.

There's a supposed "Court Notice" attached to the email, which will likely download malware onto your PC if you click it.

If you receive one of these notices and are at all concerned about it, contact your local district or county court.

Whatever you do, don't click the attachment.

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Should I Upgrade to Windows 10?

The most common question related to Windows 10 seems to be "Should I upgrade?" I'll cover my recommendations.

In the wake of recent news including the announcement of a release date for Windows 10 – July 29, 2015 – I've been getting this question a lot.

Should you upgrade?

Like so many things, it depends.

I've discussed it in a couple of places, but I'll make my canonical recommendations here, and update this article as things change.

Tech Preview: Just Say No

The tech preview is the version of Windows 10 available right now, before the official release date. It's intended for technical review, media evaluation, and just general all-around exploring and problem identification.

Note that it is *not* intended for day to day use, particularly not by the average consumer.

If that's you – stay away from the technical preview. Wait a while, as I'll outline below.

Even if that's not you, I still wouldn't use it for day-to-day work. I don't. It's not done, it has known bugs, and things are still changing. While it's unlikely, you need to treat it as if it could completely corrupt your machine without warning, destroying all your data and requiring a complete reinstall.¹

New machines: fear not Windows 10

If you purchase a new machine after Windows 10 is released, and it comes with Windows 10, don't panic.

In fact, embrace Windows 10. There's no reason to avoid it, and every reason to move ahead with it, particularly clean installs delivered on new machines. Everyone else: wait a while

Major operating system releases are, by their nature, massive. As a result, there's no doubt in my mind that some issues won't be found until it's released.

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My recommendation for everyone is to wait for "a while" after Windows 10 has been released before diving in. Let the crowds of early adopters find those early problems.

So the question, of course, is how long is "a while"? Unhappy Windows 8 users

If you're one of the many unhappy Windows 8 users, Windows 10 holds a lot of promise.

I'm certain there will still be things that will irritate you, but overall, my sense is that Windows 10 will be less irritating than Windows 8.

I honestly believe it's a step forward from Windows 8. I recommend you wait a couple of months after release and then upgrade as soon as it's convenient.

Happy Windows 8 and Windows 7 users

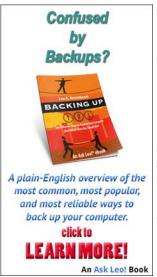
If you're running Windows 8 or Windows 7, and you're happy doing so, there's simply no rush.

This really is a case of "if it ain't broke, let's not fix it". At least not yet.

While Windows 10 does bring improvements, there's nothing I've seen (yet) that would really push me to recommend updating an otherwise working Windows 7 or 8 system. You can wait even longer.

However...

Microsoft is offering free Windows 10 upgrades to owners of Windows 8 and 7 for a year after release. I would strongly consider upgrading before the clock runs out simply to take advantage of the offer.



Windows Vista and XP users If your machine supports it, and if the software you need to run works on Windows 10, I'd strongly recommend you upgrade.

I believe that the leap to Windows 10 will be less jarring than moving to Windows 8 would be.

More importantly, it's overdue. XP, as we know, is unsupported and no longer receiving security updates. Vista is next in line on that same chopping block.

My recommendation: wait a couple of months after release, and upgrade to Windows 10 – again, if your machine supports it. (You can find the Windows 10 minimum requirements here.)

Regardless of how or when Naturally, this wouldn't be Ask Leo! If I didn't say:

BACK UP FIRST.

And by that I mean an *image* backup – create an image of the entire machine.

As I mentioned above, operating systems are incredibly complex – simply because there are hundreds of thousands – maybe millions – of possible combinations of hardware and configurations. Even in the best of worlds, somewhere, something will go wrong for someone.

If that someone is you, you'll be glad you have a backup you can restore to.



Photography Tips - Step By Step Videos!

Cynthia

Is it time to improve your photography? Check out my YouTube channel - loads of helpful photography tips with more added monthly (more or less).

http://www.youtube.com/user/backcountrygallery

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http://www.backcountrygallery.com/secrets-to-stunning-wildlife-photography/

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Ransomware Holds Smartphones Hostage

It was probably inevitable, but ransomware — software that locks up your computer until you pay the "ransom" to scammers — has arrived on smartphones.

The malware that seizes control is targeted mainly at Android phones.

It flashes up a message claiming to be from the FBI, a government cyber task force or a security firm, claiming that the user has been accessing illegal websites and must now pay a fine to get access to their device again.

A typical message fills the full screen of the phone with text that includes "FBI Criminal Investigation – Prohibited Content."

It continues, "This device is locked due to the violation of the federal laws of the United States of America," and goes on to list the supposed articles of law that have been infringed.

Because it's a crooked operation, payment, of course, must be made by an untraceable money wire or preloaded debit card, the number for which has to be provided to the scammers.

Ransomware has been around for years but mainly on Windows PCs, and we've reported on it several times.

- Special Issue on Ransomware
- How to Beat the Ransomware Crooks

These types of PC ransomware attacks are still in full flow, according to a new report from hardware maker Intel and security firm McAfee.

Meanwhile, a new "DIY" program that enables crooks to build their own ransomware is contributing to what the report labels a "meteoric rise" in this crime.

Cell Phones Bombarded

The attack on cell phones is relatively new, however, but it has already bombarded more than a million devices.

According to a report from the New York Times, some 900,000 users were targeted in just one month with a piece of malware called "ScarePakage." Other variations of the malware have also been identified.

It's easy for the unwary to be infected, either via a malicious app disguised as legitimate or by visits to certain "adult" websites.

The malicious programs are most commonly downloaded from app stores other than Android's official Google Play store, though some have even found their way there.

Of course, it's not just ransomware that threatens the safe use of smartphones. There are also malicious programs that can steal information, record calls for blackmail and extortion, send out spam, and wreak havoc with usability.

Leading security software company Norton recently warned against assuming that any app is safe.

"There are now hundreds of thousands of apps available," Norton says.

"Even if your source for an app is legitimate, it can be impossible for the official stores to police every app. Always use good judgment before downloading an app."

Actions you can take to cut the risk of getting infected include:

♦ Check an app's trustworthiness on the free www.mobilesecurity.com website.

♦Avoid visits to dubious/questionable websites. ♦Be wary about using non-Google app stores.

If you know how to do it, uncheck the setting that allows you to download apps from "Unknown Sources."

♦Also be wary about downloading and installing brand new apps for which there are no user reviews, or apps that only have a few users

♦Use a passcode that will prevent anyone else from directly accessing your phone and downloading malware into it.

♦Install security software that can detect malicious software. Again, this mainly relates to Android devices.

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(Continued from page 15) Ransomware...

while it has changed in Windows 8 and newer versions.

http://tinyurl.com/kgldd8b

To find an app that suits your needs, simply do a search using the term "security" on Google Play.

Should You Pay a Ransom?

Should you pay a ransom demand?

No, say the experts. Your best course of action is to keep regular backups of your device setup and reinstall this — either yourself or with professional help if needed.

In some cases, you may be able to restart your phone in safe mode and delete the malware from there. If you're not expert enough to do this, again seek help from a trusted tech professional.

If you do pay the ransom — usually around \$250 — there's no guarantee the crooks will give you the code to unlock your phone, assuming they even have one.

And if they do have one that you successfully use, the scammers will almost certainly still have access to your phone from which they can continue to steal information.

What's next? We think wearable devices will be next to be targeted by the ransomware crooks. More on this another time.

Alert of the Week

Some good news for a change. As from late June, some banks have started using the suffix ".bank" (dot-bank) in their Internet addresses.

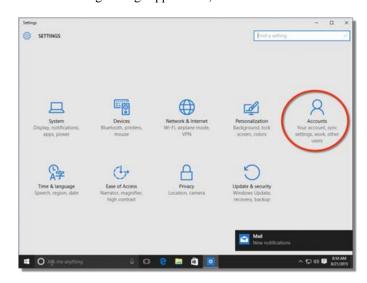
Since banks will be carefully vetted before they're allowed to use this suffix, the hope is that it will add another level of security to online banking — in the same way that ".gov" (dot-gov) indicates a genuine government website (provided it's at the end of the main address).

The switch will probably take many months to complete. Look out for the change from your bank.

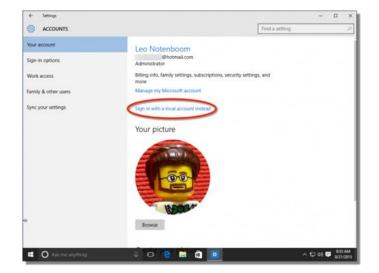
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(Continued from page 7) How Do I Switch Back...

In the resulting settings application, click on Accounts.



Above "Your picture", the picture associated with your account, is a link to "Sign in with a local account instead". Click that.





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(Continued from page 16) How Do I Switch Back...

For security, you are asked to provide the password to your Microsoft account. Enter that and click **Next**.

On the following page, you'll set up your local account signin name, password, and password hint. Enter the information



you want to use to sign in from this point onward, and click Next.

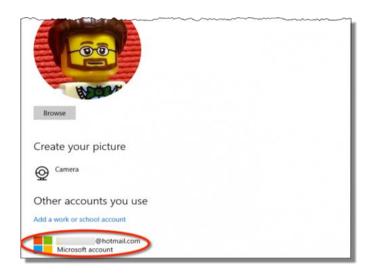
You're done!

You'll be presented with a summary. Click on Sign out and



finish to sign out of your computer. Sign back in using your new local machine account and password.

What doesn't (and does) change.



As the final confirmation dialog points out, your Microsoft account information is still on your machine and is still associated with it.

The only major thing that has changed is that you now use the local account to sign in, rather than the Microsoft account. In fact, if you return to your account page and scroll down to the bottom, you'll see that the Microsoft account is still listed.

A few other things don't change:

- ◆Your user account folder C:/Users/<sign-in name> (created when you set up Windows) will not be renamed. It still uses the name based on your Microsoft account. (It turns out there's really no easy way to change this.)
- ♦ Your sign-in method may also not change. For example, I had selected the option to sign in using a PIN rather than a password. After switching to a local machine account, that did not change.

And a few things might be impacted:

◆Again, as mentioned by that final confirmation message you saw after changing to a local machine account, you may still need to use your Microsoft account, and possibly provide its password, in order to use some apps, such as SkyDrive, Cortana, and others, that require it.

Ultimately, the best time to make sure your Windows 10 computer is not associated with a Microsoft account at all is at set-up time. Unfortunately, it's not uncommon for that option to be overlooked.

Mark Your Calendars



For December 8, 2015

Our annual Christmas/Holiday Party is just around the corner and we are starting to remind our members to keep December 8th open.

We need you to bring a raffle item or two and your own place settings and a dish to share.

The board members hope a lot of our members and their families and friends will attend and enjoy the holiday spirit.

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Links for Windows 10

Video of the NEOPC presentation of Windows 10 http://youtu.be/5au-km2-eWU

What you give up (for now)

http://www.theverge.com/2015/6/1/8696949/windows-10-feature-loss

How Microsoft will make money

http://www.howtogeek.com/220957/no-windows-10-how-microsoft-plans-onmaking-money-instead/

Windows 10 System Requirements

https://www.thurrott.com/windows/windows-10-system-requirements

Windows 10 - how to get, check your system, what to BO

http://www.pcadvisor.co.uk/feature/windows/will-my-pc-get-windows-10

UEFI and **Secure Boot**

https://en.wikipedia.org/wiki/ Unified_Extensible_Firmware_Interface

Upgrade Assistant

http://windows.microsoft.com/windows-8/upgrade-assistant-download-faq

Train Wreck?

https://discuss.howtogeek.com/t/windows-10-technical-preview-build-10130-release-candidate-or-train-wreck/29879

Windows 10 - 10 Great Features

http://www.pcworld.com/article/2874400/windows-10-the-10-coolest-featuresyou-should-check-out-first.html#slide1

Joe Belfiore at Ignite

https://www.youtube.com/watch?v=VTkvN51OPfI

Intel RealSense Camera

https://software.intel.com/en-us/realsense/f200camera

Windows 10 Q&A

https://www.microsoft.com/en-us/windows/windows-10-faq

Settings Menu

http://www.cnet.com/how-to/windows-10-settings-menu-the-update-recovery-tab/

Disable Auto updates in Windows 10

http://www.markspcsolution.com/2014/11/disable-automatic-update-inwindows-10.html

Print What You Like



Posted By Amanda On September 18, 2012 @ 10:00 AM In Cool Sites

Are you tired of wasting paper trying to print off the information you need from a website? I know I've run into this problem a lot already this fall while trying to print off information from different college websites about how to apply (talk about convoluted!), but no more! Print What You Like lets you put in the URL and then select the portions of the site you want to print thus saving you paper and ink!

To see how it works watch the video on the main page, it is under 2 minutes long, and helps make it very clear how to work the site. Then check out the demo where you can try it out to get more comfortable with using the elements, resizing them, isolating them, so that when you go to print what you want off a real website it isn't confusing.

Now you're ready to try it out on a website you want to print, just type or paste the URL to the website into the Enter a URL area and click the green Start button. I think you'll be impressed and amazed with your control over what you print out. I know I was. If you're using it on site like WorldStart to print out tips make sure you click into the article you want and paste in that address, or you'll just have the site's homepage.

This is a great site that helps save you ink, paper, and eliminates the frustration of having to print 7 pages when you only wanted 1. Go check it out for yourself!

http://www.printwhatyoulike.com/ [1]

~Amanda

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