



2017

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**Tuesday  
January 10, 2017**

## LCCUG 25th ANNIVERSARY HELD AT ST. JOHN LUTHERAN CHURCH



### RAFFLE ITEMS

Amazon TV Fire Stick

Staples Gift Card

8 GB SanDisk Flash Drive

Coleman High Tech Mini Lantern



### ☺New Meetings Now Held in Elyria☺

Meetings are held at  
St. John Lutheran Church  
1140 West River Rd.

Elyria, OH 44035

Doors will open at 5:30 PM, program starts at 6:30 PM

# A Word From Our President



LCCUG is starting the new year with a move from Amherst to Elyria. All our next meetings will be at St. John's Lutheran Church next to IHop on West River Rd near the Midway Mall. The days and times will be the same but we will be in a different church. Hopefully we will find the amenities there better for our group.

Join us at our January 10 meeting when we will celebrate our recent 25th anniversary with cake and beverages and a bit of a walk down memory lane. We will test out our new facilities with some questions and answers and a look at favorite websites.

We already have a lot of new programs planned for this year. We hope this location will be convenient for our members. We also want to remind our members to take advantage of our Workshop classes on the third Tuesday of the month. That is when we tackle our members' hardware and software questions and problems. We also answer questions about tablets, ebooks and smartphones. We are also prepared to teach small classes during that time period. Tell us what you would like!!!

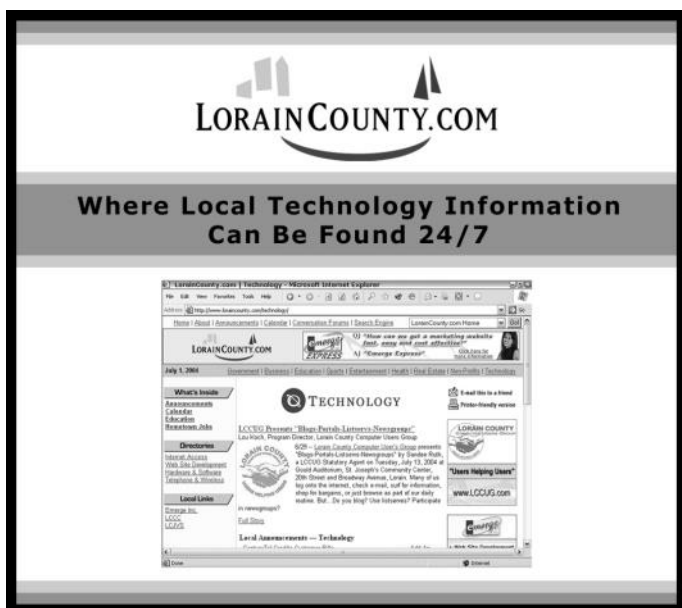
Again we appreciate it when our members speak up and let us know what they want out of our meetings.

Join us this year as we continue to explore the incredible world of Technology.

**Sandee Ruth**  
LCCUG President

## LCCUG Officers For 2017

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



## 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**

**Tuesday  
January 10, 2016**

## LCCUG 25th ANNIVERSARY HELD AT ST. JOHN LUTHERN CHURCH

These are pictures from the anniversary party held at our new location.



**amazon smile**  
**You shop. Amazon gives.**

Thinking of shopping with Amazon? Well you can now go to our [lccug.com](http://lccug.com) website and just click on the amazonsmile link and start shopping.

Our club gets rewarded for any items purchased from our website. So the more you buy the better it is for our club. SO START SHOPPING.

**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...



## Executive Board Meeting Minutes

**JANUARY 3, 2017**

The board Google Hangout video meeting was attended by Sandee Ruth, Carole Doerr, Don Hall, Micky Knickman, Pam Rihel, Richard Barnett, Dennis Smith and Neil Higgins.

Sandee mailed out postcards to all LCCUG members showing the location of our new meeting place in Elyria.

Carole will get a cake for the January meeting open house celebration of the club's 25th anniversary.

Neil will supply bottled water.

Members donated \$51 for the Salvation Army at our Christmas meeting and the club increased that to make a total \$100 contribution.

Future meeting programs were discussed. Sandee will contact Amherst police, Richard will check Best Buy personal security devices and Carole will contact Elyria police.

Pam moved, Neil seconded meeting be adjourned.

### 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"



**Association of Personal  
Computer User Groups**



## General Meeting Minutes

**JANUARY 10, 2017**

President Sandee Ruth called the meeting to order. She said the January issue of the *INTERFACE* had not been published. Approval of the December minutes will be requested in February.

She said work in digitizing all old issues of the *INTERFACE* was progressing. She mentioned that December 1990 was the first issue of our magazine.

Next month Glenn Pubal will be the presenter.

We had two guests and one old member renew.

Carole Doerr had goodie bags available to all attendees along with cake marking our 25th club anniversary.

While a slide show presented pictures taken of club activities over 25 years was shown in the background, members asked questions and received answers about their computer problems.

Michael Cherney won the attendance raffle, Nancy Smith won the roll-over raffle and Celeste Mangus won the software / hardware raffle.

Dennis moved, Don seconded the meeting be adjourned.



**Newsletter Editor:** Pam Rihel using Microsoft Publisher, 2013

**This Month's contributors:** Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Dennis Smith, Neil Higgins, Carole Doerr, Pam Holland, Bob Rankin, Scambusters, APCUG, Dick Eastman, Microsoft Office art online,

Newsletter is now  
Online at

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

### LCCUG Members Page



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



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



Pam Rihel [prihel1947@gmail.com](mailto:prihel1947@gmail.com)  
Dick Eastman <http://www.eogn.com>

## MyHeritage DNA Matching Enhanced with New Features



DNA Matching is one of the major features of MyHeritage's DNA offering. Now the matching service has been enhanced with the following additions:

Extended information about shared ancestral surnames

Search by Ancestral Surnames

New Filtering Options

Add Notes to DNA Matches

Details are provided in the MyHeritage Blog at: <https://goo.gl/7eUpsz>.

## Another Funny Obituary: Kay A. Heggstad

There have been a number of humorous obituaries lately. The latest is for Kay A. Heggstad of Madison, Wisconsin:

Kay Ann Heggstad, age 72, bought the farm, is no more, has ceased to be, left this world, is bereft of life, gave up the ghost, kicked the bucket, murió, c'est fini. She died on Friday, Jan. 13, 2017, after a wimpy non-battle with multiple myeloma, a nasty bone marrow cancer, after almost two years to the date of diagnosis. No one should say she fought a courageous battle, because she did not! Unlike most folks, she complained all the way. What a whiner! She was ready to quit treatment many times but her

family pushed her to continue, which was good since she then had time to have parties and say good-bye to friends and relatives.

You can read the entire obit at  
<https://goo.gl/2j1bWV>.

My thanks to newsletter reader Roberta Martin for telling me about this obituary.

I think I need to start writing my own obituary now in order to make sure it says exactly what I want to convey. How about yours?

## Alaska State Historical Records Advisory Board seeks Applications for Journeyman

Would you like to train others in how to preserve old records? Would you like to travel in Alaska, a fascinating state?

The Alaska State Historical Records Advisory Board (ASHRAB), a board which promotes the collection, preservation, and accessibility of historical records found in Alaskan repositories, is sponsoring a Journeyman Archival Processing Program. This venture will fund the work and travel of two journeyman-level archivists as they travel to an Alaskan repository and offer six weeks of hands-on archival arrangement and description services.

The program, which seeks to organize, preserve, and share information regarding Alaska's historical records online, is available to boroughs, municipalities, non-profits, and tribal organizations.

Details may be found in the Juneau Empire web site at: <https://goo.gl/CrIvL1>.

*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>.*



## Don't Let Tax Theft Crooks Steal Your ID

By [Keith](#)

### New campaign highlights tax theft risks: Internet Scambusters #735

After labeling identity theft as the number one scam in our Top 10 just a few weeks ago, we're putting one of the main reasons behind it in the spotlight this week — tax theft.

As the tax season picks up pace, the IRS and the Federal Trade Commission are launching a new campaign to highlight the risks.

We'll explain what you need to do to protect your Social Security number and other key information from the crooks and the action you should take if you discover someone has fraudulently claimed your refund.

Before we begin, you may want to spend a moment looking at this week's most popular articles from our other sites:

#### Emergency Preparedness — Are You Ready?

Use this checklist and get your [emergency preparedness plan](#) and kit together.

#### Getting the Debt Help You Need:

Here are four signs that you may need [debt help](#) so you can go in search of the help you need.

#### Healthy and Delicious Omega 3 Recipes:

These [omega 3 recipes](#) are not only bursting with nutrients, they are full of omega 3 sources and the health benefits that come along with them.

#### Busting Four Common Allergy Myths:

Nearly everybody has [allergies](#) and in this article, we'll take a look at a few common ones, and bust each with a quick shot of truth.

Now, here we go...

### Don't Let Tax Theft Crooks Steal Your ID

One of the biggest sources of consumer scams during the past two years has been tax theft.

It's not so much that the crooks have come up with new tricks. It's more that they find the scams easy to pull off, with both the IRS and taxpayers handing over money to them.

We're approaching the height of the tax filing season — more than 100 million returns are due to be filed — and January 23 marks the start of Tax Identity Theft Awareness week. So, it's a good time to check that you've taken all possible steps to protect yourself from the scammers.

Probably the biggest rise in tax-related scams has been the huge surge in calls and emails pretending to come from the IRS, telling victims they owe money, which they must pay immediately or face jail.

Remarkably, most people who fall for this scam probably don't actually owe taxes but the messages are so convincing and intimidating they just pay up.

There are two simple ways to spot this scam.

First, the IRS doesn't behave this way. They don't phone or email people to say they owe money and they don't threaten to send them to jail.

And second, the crooks always want victims to pay by an untraceable method such as money wires, prepaid debit cards or even iTunes gift cards.

If you get a call like this, you can be 100% sure it's a scam.

The other major source of tax theft scams has to do with the subject of the forthcoming awareness campaign.  
*(Continued on page 7)*

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## (Continued from page 6) Don't Let Tax Theft Crooks Steal Your ID

paign: scammers posing as taxpayers and claiming their refunds.

The U.S. Federal Trade Commission (FTC) blamed tax scammers for the biggest part of a near 50% rise in identity theft complaints in 2014.

The agency received close to half a million complaints that year and labeled tax refund fraud as "the largest and fastest growing ID theft category."

Meanwhile, the IRS said last March, a month before last year's tax filing deadline, that it had spotted more than 42,000 fraudulent claims worth an estimated \$227 million.

But this was likely just the tip of the iceberg because, in the prior year, the IRS said it had confirmed more than a million fake returns, halting the issuance of \$6.8 billion in fraud!

### Understanding Tax Identity Theft

So, what exactly is tax identity theft and what can you do to reduce the risk of being caught out?

The IRS defines the crime as: "(W)hen someone uses your stolen Social Security number (SSN) to file a tax return claiming a fraudulent refund..."

"You may be unaware this has happened until you e-file your return and discover that a return already has been filed using your SSN. Or the IRS may send you a letter saying it has identified a suspicious return using your SSN."

That last bit is important because it underlines how the IRS notifies you about the possibility of a fraudulent return — in writing. And it's also important to know that the letter does not ask you for your SSN.

This is crucial because scammers have actually been using a fake email and phone notification process to try to get victims to give them their SSN. If someone contacts you and asks you for your number or to confirm your number, don't give it to them. It's a scam!

As for protecting yourself against identity theft, here are the key rules:

O Don't carry your Social Security card with you.

O Don't give your number to someone claiming to be from the IRS. In fact, don't give it to anyone unless you are 100% sure of who they are and why they need it.

O If you're using your computer to prepare your return, make sure you have up to date security software.

O Again, beware of emails or phone calls purporting to be from your tax preparation software company — don't answer questions that involve giving away personal information.

O Don't click on links or attachments on emails or websites unless you know they're secure — otherwise you can download spyware onto your PC.

If you discover you've been caught out by the scammers, you should contact the [FTC](#) and contact the three main credit bureaus: [Equifax](#), [Experian](#), and [Transunion](#).

Also, close any accounts that have been opened by the scammers.

If your electronic filing is rejected because you're told your return has already been filed, complete and submit an [IRS form 14039 Identity Theft Affidavit](#).

Just to be clear, here's the final word from the IRS: "The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as a text message (or) social media channel."

The agency also has a special publication on security awareness for taxpayers: [Security Awareness For Taxpayers](#).

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# 7 Everyday Technology Skills Every Boomer (and up) Should Have

By Pam Holland, President and Instructor, TechMoxie  
January 30, 2016 Blog Article  
[www.tech-moxie.com](http://www.tech-moxie.com)  
[pam@tech.moxie.com](mailto:pam@tech.moxie.com)

Technology is both magical and daunting. It gives us the ability to do so many wonderful things – apps that measure your heart rate, show the constellations in your night sky, and stream radio from anywhere in the world. But with that comes the challenge of keeping up with our devices, new features, apps and websites – not to mention when things go wrong. For those eager to move beyond the basics of email and Google, we believe these 7 tech skills are key to getting the most out of technology – both today and going forward.

## 1. Use Your Voice



Who would have thought that dictation would be a contemporary tech skill? Every device, from computer to smartphone now has the capability to turn your speech into text. Speech recognition, also known as voice-to-text, has improved dramatically, providing a wonderful alternative to the awkwardness of using an onscreen keyboard. Even commands can be spoken (“open email”...“send a text”).

At first, speaking text or commands into a smartphone or tablet takes a bit of practice and may feel like patting your head and rubbing your stomach (think what you want to say...tap microphone icon...speak...tap ‘done’...repeat). But with a little practice it quickly becomes natural.

Going Forward: More and more devices have voice features, including virtual personal assistants such as Apple’s Siri, Windows’ Cortana, and Google Now. These programs recognize natural speech patterns making it easy to get driving directions, find a restaurant or play music. The Amazon Echo, for example, is exclusively voice activated. Request it to play music or news, or current weather. It can be paired with devices to control your home environment. And importantly, voice commands are empowering for users with vision impairment or physical limitations such as a tremor.

## 2. Conduct a Search



Basic internet searching is pretty simple – just plugging in a few words will usually get you what you need. But having good search skills is like having a super power. Find an old email

with a favorite recipe, locate a ‘missing’ App on your smartphone, or locate a specific phrase in a document or website.

Going Forward: Using search is more than the internet. Rather than trying remember where Microsoft, Apple or Google hid a particular setting, use the search feature on your device (e.g., printer setup). Apple has even added a search feature on iPad and iPhone for settings alone – an nod to the frustration that many of us have experienced trying to locate a feature.

## 3. Send Text Messages



We are often asked about the advantage of texting versus email. The appeal of texting is in the immediacy – like a non-verbal phone call.

There are far fewer steps to sending (and receiving) a text message, and much greater likelihood that the recipient will see the text right away (assuming, of course that their cell phone is at hand...). Texting is a great way to communicate on the fly.

Going Forward: You can use text messages to access and manage online accounts, send a photo, receive emergency alerts, schedule airport pickups, and more. If you’re running late, need to send a phone number, or don’t have time for email to load, texting lets you get in touch quickly. And you can also send a voice recording text – one more way to avoid typing on that small screen.

## 4. Get to Know Your Accessibility Settings



All devices have “accessibility features” that help you make your computer, tablet, or smartphone easier to touch, see, and hear. You can make icons bigger/bolder on smartphones, increase the font size on email, and increase the size of the mouse “pointer” on your computer screen (something TechMoxie recommends to all our clients).

Importance Going Forward: These features help us accommodate for what may be poor tech design, but also help as we age and need a little “extra” to see and hear better.

## 5. Order an Uber



Access to transportation is freedom. With Uber, reasonably priced transportation is available with a few taps on the app. Your credit card information is stored when your account is set up and all payment is done through the app. And Uber’s no tipping policy means that at the end of the ride, cash nor credit card need be presented. The Uber app shows available cars in your area, giving you immediate information on the wait time for a car (which in even suburban neighborhoods may be only a few minutes).

*(Continued on page 9)*

## (Continued from page 8) 7 Everyday Technology Skills Every Boomer (and up) Should Have

**Importance Going Forward:** Using Uber is increasingly essential to older adults who may not wish to drive at night, or may want to not keep a car at all. It is also a great emergency backup transportation mode in the event of a car breakdown or bad weather. Tip: try using an Uber when you don't need to so you will be ready when you really need to get somewhere.

### 6. Download an App



Mobile devices come loaded with a great assortment of apps, but there the fun really begins when you find apps that leverage your interests. Downloading an app is not particularly difficult, but entails recalling the (correct) password and knowing how to occasionally update credit card information.

Getting comfortable with apps is a key skill, particularly as entertainment, health and the latest innovations are available via apps on smartphones and tablets. Beyond pure fun, there are many practical apps such as for paying parking meters, making dinner reservations and ordering an Uber.

### 7. Be Curious



Curiosity...we think this is why technology comes so easily to children. They are naturally programmed to explore through touch, to ask questions, and to practice. If you want to stay up-to-date, let your curiosity loose. Try tapping unfamiliar icons and let yourself play (really...it won't break!). As you master the first six skills, you'll find that new innovations will be easier as they build on your existing skills.

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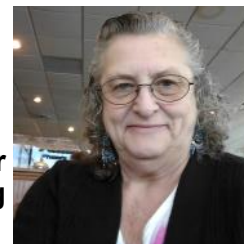
**\* Computer Systems Unlimited will also offer a free computer diagnostics check, (a \$25 value), for all LCCUG members.**

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**

## Late Newsletter

By Editor Pam Rihel



**I would like to apologize for this January Newsletter being so late.**

**I have had many health problems. Needed a pacemaker/defibrillator put in on Dec. 2 and I was told to take it very easy for 8 weeks.**

**Later about a week after the surgery my back and hips decided to cause me extreme pain. Until lately I could not sit very long, lay down, or even walk. Going upstairs was a real problem.**

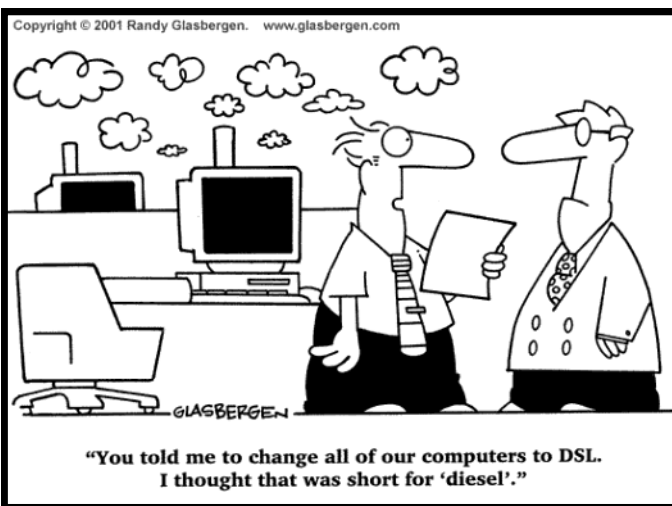
**I can say that the last 2 days have been a lot less painful, as I had cortisone shots in both hips and on Thursday January 26, I will get the shots in the middle of my back.**

**I will have the February Newsletter in on time. Hoping that my body holds up and nothing else goes wrong.**

**I must say I love these Golden Years. I am saying that through gritted teeth.**

**I made the Anniversary party and I wish more members would have come and reminisced about all the fun times and great programs our group has put on and the workshops and classes.**

**See you soon. Thanks for your patience.**



Cartoon ID: bizcom42

# 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 4:00 pm to 6:00 pm + Weekends  
General Software Configuration, Hardware Installation,  
Basic to Advanced Windows

### Richard Barnett

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

### Sandee Ruth

440-984-2692 - [sandee29@gmail.com](mailto:sandee29@gmail.com)  
Basic Word Processing, Windows, & Web Design  
Advanced Internet

### Pam Casper Rihel

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

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

## 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 - January 24, 2017**

**Time: 5:30 - 8 pm Instructor: Micky Knickman & Richard Barnett**

**Place: St John Lutheran Church  
1140 West River Rd.**

**Elyria, Ohio**

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 & Richard.

### Learning About Electronics

**Date: Tuesday - January 27, 2017**

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

**Place: St John Lutheran Church  
1140 West River Rd.**

**Elyria, Ohio**

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.

### Learn About

**Date: Tuesday - January 27, 2017**

**Time: 5:30 - 8 pm Instructor: Neil Higgins**

**Place: St John Lutheran Church  
1140 West River Rd.**

**Elyria, Ohio**

If you would like to participate and get copies of the material for this class, please let Neil know by sending an email to [Education@lccug.com](mailto:Education@lccug.com)

### Class Ideas?

Please tell Neil or one of the other officers what you would like to learn and we will be happy to hold classes on your subject./subjects.



## The Lorain County Chapter of OGS

is having it's next meetings on :

### REGULAR MEETING LOCATION

**January 9 – “DNA Testing”** – presented by OGS Cleveland District Trustee Mary Milne Jamba. This presentation is an introduction to Autosomal DNA testing and an overview of what you get when you buy a spit kit.

### February 13, to be announced in the next Interface

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).

## WOW LCCUG IS OPEN TO THE PUBLIC

While you are on Facebook look us up and check out what our meetings are about, our workshops and much, much more. You can learn about new programs, what's new with computers, tablets, phones, anti-virus's, etc.

The Lorain County Computer Users Group has been around since 1990. I have been a member since about 2003 and I am now the Newsletter Editor and have been for about 8 years.

Since joining this group I have learned a lot about many programs, like the one I use for our newsletter. I started out knowing very little and I knew nothing about Publisher or Power Point programs and so much more.

So please join our Facebook page and be informed.

Newsletter Editor  
Pamela M. Casper Rihel



## Are You a Smart Online Shopper?

By Bob Rankin, AskBobRankin

[www.askbobrankin.com](http://www.askbobrankin.com)

[bob@rankin.org](mailto:bob@rankin.org)

Shopping online for Christmas, Hanukkah (or any time of year) is easy and convenient, but when you use the right tools, you can also save a lot of cash. Here are some money-saving tips for the smart online shopper...

Wish list? Check. Credit card? Check. Okay, before you head off to your favorite online store, are you sure you've found the best possible price for the item you're planning to buy? Have you researched other brands or similar items?

Have you searched for coupons or other discount offers? Are you getting free shipping whenever possible? And are you taking advantage of the power of group buying, and the wisdom of the crowd?

Use my ten simple shopping tips to make sure you're getting the best deal when you shop online...

### **TIP #1: Look for rebates and rewards BEFORE you shop.**

Loyalty programs such as Ebates offer shoppers rebates and other incentives to purchase from stores where they already shop. Ebates offers up to 25% in cash rebates when you shop online at popular stores like Amazon, Best Buy, JCPenney, Kohls, Macy's, Old Navy, Target and 1000 more. Even better, Ebates will pay you \$75 when you refer 3 friends via their Tell-A-Friend promotion.

### **TIP #2: Use price-comparison sites to find the best deals.**

**Google Shopping** is a good place to start. Just type in what you're seeking, such as "42-inch HDTV" or "cordless drills" and up pops an assortment of vendors. The initial results are displayed sorted by "relevancy" but I recommend that you re-sort them by price from low to high.

**Bizrate.com** is another good tool. It can display prices including shipping to your Zip code, or even limit your search to items that ship for free.

**Pricegrabber.com** lets you save interesting items as you shop for comparison to others.

**Pricewatch.com** was one of the first price comparison sites, specializing in computers and electronics since 1995. They now list non-tech items as well.

### **TIP #3: Before you buy, look for coupons that can reduce your final price.**

RetailMeNot has thousands of digital coupons and discount codes from many well-known and obscure online sellers. A little-known trick is to use Google's search function to find coupon codes buried on blog pages. Just use "coupon" and the name of the brand, merchant, or product that you are seeking as your search term.

**TIP #4: An Amazon Prime membership may save you money.** If you use Amazon.com frequently, that \$99 flat fee gets you unlimited free, 2-day shipping on products delivered by Amazon. If you haven't been to Amazon lately, it's no

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longer just a bookstore. Amazon also offers music, movies, electronics, home & garden, health & beauty, toys, clothing shoes & jewelry, sporting and outdoor goods -- just to name a few categories. Also, take note of the prices offered by Amazon affiliates on both new and used items; they are sometimes lower than Amazon's price. Amazon is also a great shopping research tool. After searching for the item (or type of item) you're after, Amazon will help you compare brands, prices, and retailers. You can also see what items and accessories other customers bought.

**TIP #5: Patience Pays Off.** Speaking of Amazon, here's a cool tip to save money when shopping online: CamelCamelCamel is an Amazon price tracking, research, and alert service that helps users get the best deals on the e-commerce giant. If you don't need to buy right away, this tool can alert you to price drops for items you're watching.

**TIP #6: Don't forget eBay,** especially if the item you seek is a staple rather than a fad of the moment. Because it's an auction site, the price you pay items (both new and used) tend to be very reasonable. And if you prefer to skip the drama of a bidding war, look for an item with a "Buy it Now" option. Oh, and here are two eBay Ninja tricks that'll save you money every time. First, start your search at the eBay home page. When you get the list of matching items, refine your search by checking the "Completed listings" box under the "Show Only" header. This will tell you what the item has actually sold for in recent eBay sales or auctions. And second, use BidRobot to boost your chances of winning the auction.

**TIP #7: Take advantage of group buying power.** Group-buying services such as Groupon, LivingSocial are geared mainly towards local, face-to-face merchants. But Groupon has inspired a slew of "daily deal" offers from many online sellers, too. Subscribe to email lists to receive special limited time offers from your favorite stores.

**TIP #8: Use social networking to your advantage.** Many online sellers want you to follow, friend or "like" them on Twitter and Facebook. If you do, you'll gain access to coupon codes and special offers. If you find you're getting too many messages from these merchants, you can unfollow or unfriend to stop the flow after you've made your purchase.

**TIP #9: Got gift cards?** Gift cards are a great option when you don't know exactly what to get for someone on your Christmas list. My friend Aaron and his team have created GiftCard Zen, a site where you can buy gift cards at a discount. You can also sell your unwanted gift cards for cash, or check the balance of a gift card you have. GiftCard Zen handles gift cards from hundreds of popular stores. It's a win-win scenario!

**TIP #10: Skip the Warranty.** Are you giving a mobile phone, tablet, computer or TV? Read SCAM ALERT: Mobile Device Insurance and Extended Warranties to find out why these are almost always a waste of money.

**TIP #11: Avoid Penny Auctions.** Have you seen those commercials where people brag about how they bought a \$1200 HDTV for \$25? See my article Penny Auctions: Scam or Legit? to see why these sites are to be avoided.

**TIP #12: The Wisdom of Others.** It's smart to take advantage of the experience of others, especially when it comes to considering big-ticket purchases. Sites like Amazon and Epinions offer actual consumer experiences and reviews of products. Consumer Reports and PC Magazine are good places to look for professional ratings and reviews.

**BONUS TIP: Shop on Mobile (or fake it)** Researchers at Northeastern University found that shopping online with your smartphone may yield a lower price than shopping from a desktop computer. I tried a few hotel searches myself, and found that prices were about 10% lower when I did the exact same search on my phone. So I had an idea... I wondered if changing the UserAgent on my desktop browser would fool these sites into giving me the "mobile discount." And it seems to work. I checked the price for one night at a hotel in Orlando using Chrome on desktop: \$145. After changing my UserAgent string to make my desktop browser identify as an iPad, the price showed as \$131.

### Reader's Comments:

As well as finding the best price sometimes the online stores you use are affiliated with airlines to reward you with extra miles for purchasing through their site. For example, I use Newegg.com and Backcountry.com which I access through the American Airlines shopping site (<https://www.aadvantageeshopping.com/>). You can earn bonus miles per dollar spent IN ADDITION to any miles earned by your credit card. I believe most of the major airlines have similar shopping sites.

Don't forget to ask if there is a Senior Discount!

YouTube is a great source of product reviews.

I always comparison shop at several outlets and I often use Amazon Prime, because unlike what many say the total price with shipping is frequently lower or very little more for the free 2-day shipping and many of the places that might be a couple of bucks lower don't seem to care how long it takes them to fill your order and get it in the mail. Of course, there are exceptions and if I can afford to wait I will take advantage of those deals. I have also been taking advantage of the Honey Chrome add-on for Amazon that tells you if there is a lower price on the same item.

As you said in tip #10, smart phone insurance is almost always a waste of money. But, some homeowners/renter's insurance policies have a rider available that is cheap. I pay \$18/year (not per phone, total) which gives me \$5000 coverage on my computers and smart phones with a \$50 deductible. This is all risk coverage (lost, stolen, falls in the toilet, etc.) although they can deny coverage if it is negligence (i.e., I throw it at someone).

Inasmuch as one has to use a credit card in order to make a purchase online, I find it best to use a virtual credit card. My Visa from BankAmerica calls their virtual card "ShopSafe" with a link by that name. Enter the CVC code from the back and the spending limit and you are provided with a one-time use credit card number with which to make your purchase. My MasterCard from AT&T Universal Card has a link to get a virtual card; same principle although there is no spending limit nor CVC number. Virtual cards expire in a month or two, and nobody else can use them. Totally safe. I would probably wager that lots of other cards also offer someone similar.