Interface

2017

Inside This Issue

**Tuesday
July 11, 2017**

Picture Storage in the Cloud

Presented by
LCCUG's own

Sandra Ruth

LCCUG ANNUAL 2017 PICINC LAKEVIEW PARK, LORAIN, OH

See page 6 for more information

Come learn with us!

The Lorain County Computer Users Group
P.O. Box 792
Amherst, Ohio 44001
Phone: 440-363-1232

© Lorain County Computer Users Group © 2013

RAFFLE ITEMS

1. **Omnitech 12-Sheet Crosscut Paper Shredder**
2. **Flash Drive 32 GB Sandisk**
3. **4-Port USB 3.0 Data Hub by Weme**
4. **6-Outlet Power Strip w/2 Foot Cord**
5. **One touch Compact Stapler**

☺New Meetings Now Held at LCCC ☺

**Now Meetings are held at
LCCC Community Learning Center
at Lorain High School
2600 Ashland Ave. Lorain, Ohio**

Doors will open at 6:00 PM, program starts at 6:30 PM

A Word From Our President

Summer is finally here and we've already seen the longest day of the year come and go.

I hope everyone is looking forward to our club picnic on July 23rd at 1 pm at Lakeview Park in Lorain. As usual the club will be supplying hot dogs and hamburgers. We ask that the attendees bring a dish to share. We always end up with a nice selection of side dishes to share so come and enjoy the food. Bring a friend! Bring lots of family! There is always plenty of food.

At the picnic, we will have someone from Lorain County Metro Parks speak to us about changes being made to the various parks we have access to in Lorain County. I am eager to hear what all is going on. What a wonderful asset these parks are!!

At the July 14 meeting I will be talking about backing up your digital photos and in particular doing this in Google Photos which gives you free online storage. But it's much more than a simple photo repository; it backs up your photos across multiple devices, has automatic organization features, a smart search tool and makes sharing easy. There are still those of us who use their smart phone as their primary camera and have trouble accessing them for later use. This talk will help give you ideas to store digital photos from a digital camera, smart phone, or those that have been scanned. Learn to keep them in one place and be able to find them and make use of them.

We will possibly be meeting in a different room at LCCC @ LHS in July. It is a room across the hall from where we have been meeting. Please give us feedback on how you find the facility and what you might wish was different.

And as usual, we would like to hear what you would like to have a meeting presentation on. Please let us know!!

And again – save the date for our club Christmas party Dec. 12th. We will be having a dinner at Sugarcreek in Sheffield Village. Details will be available soon but we hope all our members and

their significant others will be able to attend.

We will not be doing our Christmas Chinese raffle at the restaurant. We would like to know how many would like to see us still do the raffle. If there is interest, we will figure out another place to do it.

In the meantime, Happy Christmas in July!!

Sandra Ruth
LCCUG President

LCCUG Officers For 2017

President	Sandee Ruth president@lccug.com
Vice President	Carole Doerr vp-programs@lccug.com
Secretary	Don Hall secretary@lccug.com
Treasurer	Micky Knickman treasurer@lccug.com
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 Education	Neil Higgins education@lccug.com

Sandee Ruth will demonstrate how to use Google Photos as an easy option for backing up your photos from your smart phone to a free cloud space that Google gives their users. Then your photos are available to you from any device, tablet, or computer that you have. From this location in the cloud you can easily organize and label your photos to find them later. You can then edit them, make slide shows and albums, share them on social media and send them to be printed.

Google bought the program Picasa and brings all its abilities to Google photos. We will look at how to easily crop the photo and enhance it. You can also easily upload other digital photos that have been stored on floppy disks, memory cards, your PC hard drive, etc and have all your photos backup up to one cloud storage space for easy organization and access.

Come hear some great information, hints, tips and trouble shooting from one of the best sources we have - our president.

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...

WE HAVE MOVED

Lorain High School / LCCC
2600 Ashland Ave.
Lorain 44052

Directions on back of newsletter

MEETING CANCELLATION NOTICE

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

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

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

Thank You

Executive Board Meeting Minutes

JUNE 6, 2017

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

Sandee informed us Carole has Deb Abbott and Amy Kerts scheduled for next year.

Richard will check with Best Buy for a presenter to speak on home security cameras.

The board approved purchasing liability insurance while we use the LCCC Computer Lab.

Sandee and Micky changed our banking from Key Bank to Huntington Bank to make deposits easier.

The board approve offering a Dell printer as a prize at our summer picnic.

Dennis submitted a list of prizes for the June 13 meeting.

Sandee will check on the availability of a regular classroom at LCCC.

Neil moved, Richard seconded the meeting be adjourned.

General Meeting Minutes

JUNE 13, 2017

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

Sandee informed members of our programs for the next 6 months along with a reminder of our July 23 picnic at Lakeview Park.

There were 3 guests at tonight's meeting.

Jen Bunkow of CGB Tech presented an interesting and informative program explaining Office 365 and the Cloud. She said estimates are that Microsoft alone has between 10 and 100 data centers around the world to hold cloud information. The cloud is used to hold applications, sharing files, backup and recovery.

Microsoft Office 2016 will be the last set of programs they will offer. Microsoft 365 (in the cloud) will be used by future users and they will be billed monthly or annually.

Joe Harrold won the attendance raffle. Al Figler won the rollover raffle and Pam Rihel won the software/hardware raffle.

Ron moved, Dennis seconded the meeting be adjourned.

Genealogy

Pam Rihel **prihel1947@gmail.com**
Dick Eastman **http://www.eogn.com**

Smallpdf

We make PDF easy.

Bookmark this Site: SMALLPDF.com

Do you need to use PDF files occasionally? Perhaps you have a one-time need to convert a PNG, BMP, TIFF, GIF or JPG file to PDF format for free. Another need might be to convert an Excel spreadsheet to PDF. Then again, you might need to convert a PDF file to Microsoft Word's .DOC format. Still other needs might include merging two PDF files together or perhaps splitting one PDF file into two or more separate files. All of these things and more can be done free of charge at: http://www.smallpdf.com.

Based in Switzerland, SmallPDF serves millions of users per month. Unlike many other PDF products, SmallPDF is easy to use. You probably won't need SmallPDF often but, when you do, it can be a lifesaver. I have used the web site's services multiple times and find it is one of the handier online tools available today.

SmallPDF is available in two versions: free and paid. The **FREE** service is limited to being used twice per hour. That strikes me as being sufficient for most personal users. However, if you have bigger needs, you may prefer to upgrade to the paid version that offers users unlimited use of the web site and includes a lot of extra features including Connected Functions and Multiple File Processing. The paid version of SmallPDF costs $6 US per month, if paid monthly, or $48 US per year, if paid annually.

SmallPDF also respects your privacy. To use the free services, SmallPDF does not ask for your name, email address, credit card number or any other identifying information. The owners of the web site also promise, "We do not access your files, copy, or back them up. They are always deleted after one hour."

SmallPDF is available at:
http://www.smallpdf.com, naturally! Check it out.

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.

LCCUG Members Page

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

http://www.lccug.com/members

LCCUG 2017 ANNUAL PICNIC

WHERE: Lakeview Park, Pavilion 1
WHEN: July 23, 2017
TIME: 1:00 pm – 5:00 pm

Registration on-line

Brian Goldberg, Manager of Lakeview Park, will present a program about what is new and what is coming soon for the Lorain County Metro Parks.

Please plan on bringing a dish to share.
Hot dogs, hamburgers, buns, cheese, plates, plastic ware, tablecloths, and napkins will be provided.

There will be door prizes and entertainment.

Bring your own drinks and chairs.
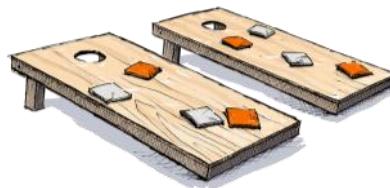
There will be swimming, corn hole and maybe horseshoes.

Please join us for another fun time of picnicking, new information about the Metro Parks, games and chitchatting with other members and their families by Lake Erie.

Bring the whole family and your friends for a fun Sunday at Lakeview Park.
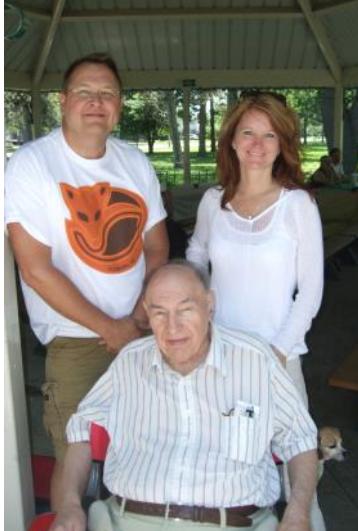
John C. Dunn

BORN: February 25, 1929
DIED: June 23, 2017
LOCATION: Vermilion, Ohio

John C. Dunn, 88, formerly of Lorain, died Friday, June 23, 2017 at South Point Hospital after a short illness.

He was born February 25, 1929 in Oberlin, and had been a Twinsburg resident for the past year. Prior to moving to Twinsburg, he had been a Vermilion resident for 8 years, moving from Lorain (one of the first families of Lorain County) where he had resided for 50 years.

John graduated from Oberlin High School in 1947. He then served in the US Army during the Korean War with the 101st Airborne Division. He earned the rank of Sergeant and worked as an instructor for basic training. John then went on to graduate with a B.S.EE from Ohio University in 1955.

John worked as an electrical engineer at Lorain Products for 19 years before he started selling insurance for Metropolitan Life. He retired from Metropolitan Life in 1990 and started working for the Cleveland Indians where he was responsible for season ticket sales.

He attended the E&R Church, Vermilion and was a past member of the American Legion, Black River Audubon Club, LCCUG Computer Club, and Lorain County Genealogical Society. John had been active with his children when they were they were younger and served as a Cub Scout Master, Indian Princess Chief, Indian Guides Leader, Junior Achievement Advisor, and Little League Manager. He enjoyed sports and was a huge baseball fan always cheering for the Cleveland Indians and Cleveland Browns. John was a trivia buff and played baseball, basketball, and lots of slow pitch softball (Class A, Lorain) batting .300 one year.

He is survived by his sons, Robert (Mary) Dunn of Findlay and Thomas (Laurie) Dunn of Troy, MI; daughters, Joanne (Pete) Knox of Hudson and Nancy (Scot "Ernie" Brown) Getter of Mason.; 9 grandchildren; Chelsea, Erin, Sarah, Claire, Laurel, Harry, Alexander, Trevor, and Maya; great-grandchildren, Nora and Audrey; and his sister, Mary Jane Moran of Mayfield Hts.

He was preceded in death by his wife, Ann (nee Rowan) Dunn in 2013; and his parents, John H. and Minnie (nee Jaeger) Dunn.

Friends may call Saturday, July 8, 2017 from 12 noon until the time of a memorial service at 2:30 pm at the Riddle Funeral Home, 5345 South Street, Vermilion, OH 44089 with the Reverend Mel Sayler officiating. The Vermilion Veterans Council will conduct Military Honors.

The family suggests memorial contributions to Lorain County Chapter of Ohio Genealogical Society, P.O. Box 865, Elyria, OH 44036-0865.
Online condolences may be made at www.riddlefuneralhome.com

John will be missed by all of his LCCUG friends.

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 us on our Facebook page and be informed.

Newsletter Editor
Pamela M. Casper Rihel

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!

Picture Management – Something we all need.

By Phil Sorrentino, Contributing Writer, The Computer Club, Florida
http://scccomputerclub.org/Philsorr.wordpress.com
philsorr@yahoo.com

With the advent of the smartphone, a camera is always only an arm's length away, because your smartphone is probably in your pocket or your handbag. And having the camera so available means we take, and hence have, many more pictures (and maybe even videos). With this increased number of pictures comes the problem of organizing or managing them so we can access them when they are needed. The picture may not seem so valuable if you can't find it when you want to show it to someone.

I think it was very innovative and forward thinking of Steve Jobs at Apple to include a camera in the original iPhone. Today, the camera is probably the second most important reason why you have a smartphone (the first being the fact that the smartphone can make phone calls). The cameras, built into smartphones, have really improved in the short time that smartphones have been in use. Originally the cameras might have only been a mega pixel or so in picture size (the original iPhone had a 2-mega pixel camera); now the cameras have as many pixels as some professional cameras (the iPhone 7 has a 12-mega pixel camera). And, though the quality of the pictures from the earlier smartphones may have been only acceptable, the quality of the pictures from many of today's cameras is only surpassed by pictures from very expensive professional cameras.

So, with all these pictures, we naturally look for help to organize them, and fortunately help comes in the form of digital picture management software. Photoshop Elements is a possible solution with a price tag of around $80.

Picasa has been a very popular, free, picture editor and management software application. Unfortunately, Picasa which was available from Google since July 2004, was discontinued February 2016. Google is recommending its cloud-based "Google Photos" be used in place of Picasa.

"Google Photos" is not the same as "Photos" that you will find on a Windows 10 computer in the "All Apps" list. The Windows 10 Photos App is a photo viewer that provides minimal picture management. Google Photos is a cloud-based App that encourages you to upload your pictures from all of your devices to the cloud, where the photos are stored and managed. Then, using the Google Photos App, you can view all of your photos from any device with an internet connection.

Google gives you 15GB of storage space (you can purchase more if needed), and then (with a setting) gives you a choice of "High Quality (free unlimited storage)", or "Original quality (full resolution that counts against your 15GB quota)". The "High Quality" selection produces "Great visual quality at reduced file size", as stated on the website. (This 15GB of storage appears to be separate from your "Google Drive", if you have one, because there is a setting to "Show Google Drive photos and videos in your Photos library".)

The photos.google.com website states "the photos are automatically organized and searchable", and "the photos can be organized by people, places, or things". The website tutorial also indicates that you can "Easily edit and share" your photos. So, it seems like once your photos are uploaded to the cloud, they can be organized by your needs, and any photo can easily be accessed.

Another free photo management application is Photo Gallery, which was available from Microsoft but unfortunately had its support ended January 10, 2017. If you have a copy of Photo Gallery you will see that it can organize your pictures, but it also has a few neat features. One of these features is "Panorama". Photo Gallery allows you to create panoramas from (overlapping) pictures that were sequentially taken of a wide scene. The picture interfaces are stitched together, resulting in a wide panorama of the original scene. If the lighting was consistent and the overlap was easy for the software to find the edges, with a little cropping the results were quite good. Panorama stitching is not that unusual a feature, but Photo Gallery also has a feature called "Photo Fuse". This feature allows you to correct many unwanted things in a picture. To use this, you have to take multiple pictures of a scene that has some unwanted movements, like people moving in the background, or children turning their heads at inconvenient times. Once you have a number of im-

ages (maybe 5 or 6) of basically the same scene, you're ready to use Photo Fuse. Photo Fuse lets you choose which picture will be used for a given selectable rectangular area. If there is a person in the background in picture 1 but not in picture 4, then you can use picture 4 for the rectangle that shows the unwanted person. Similarly, you can customize many rectangles with sections from other pictures. When you are finished, all the unwanted people or unwanted movements may be eliminated. This type of feature is typically only found in some very expensive software packages. It reminds me of "Layers" in Photoshop Elements, but "Photo Fuse" is not nearly as powerful. Photo Gallery may still be available from the Microsoft Download site, but without support from Microsoft it may not be something you want to be dependent on. But if you have a copy, Photo Gallery certainly has a lot of really great features, and is fairly easy to use.

There still are a few free Photo Editing and Management applications available. A quick check finds Zoner Photo Studio Free, StudioLine Photo Basic Free 3, Jet Photo Studio 5, XNView MP, Faststone Image Viewer, and DigiKam, but I haven't tried any of them yet. A quick look at the features makes me wonder if there will be a replacement for Photo Gallery. If you are willing to spend a few dollars, there are a few possibilities that may be a good replacement. Photoshop Elements, Magix Photo Manager, and Acdsee come to mind.

Keep in mind that Picture Management software typically does not re-arrange or move your picture files or folders. Picture Management software just acts as a lens viewing all the pictures in the picture folders that you let it use, usually with an "Include folders" setting. So, in my opinion, the only way to really manage your photos is to create a hierarchical arrangement of folders using File Explorer and then manage that set of folders yourself, again using File Explorer. And then let your Photo Management software use all of those folders. Depending on the size of your picture collection, this may take a big effort and a firm commitment to create, organize and maintain the folders. But whatever method or software you decide on, do it quickly, because your picture collection is probably increasing, even as we speak.

ScamBusters.org

Latest fake bill pay, eBay, tech support and ID theft scams: Internet Scambusters #760

Free but fake bill payment programs, crooks using the name of eBay to gain a veneer of respectability, and a new approach to tech support scams — we've got them all in this week's Snippets issue.

We'll also tell you about the latest ID theft scams targeting parents of SAT-facing students and families of people who have recently died.

And we have a warning for VW car owners hoping to get higher compensation from the company's emissions settlement

Free Bill Pay Offer is a Fee Scam

Who wouldn't welcome a free bill payment offer? But unless you're close to someone who's won a real lottery, that's not likely to happen.

Except in the world of scams.

The offer is just the latest variation of a con trick where victims are tempted into what seems like a great financial deal that they end up paying dearly for.

There are at least two versions of this scam currently doing the rounds.

In the first one, victims learn they're supposedly entitled to benefit from a government program that pays all their monthly bills.

To avoid a skeptical response, scammers often operate via church communities, passing around flyers or passing out invitations.

NEED 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

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

LCCUG ONGOING WORKSHOP
ALL ARE FREE AND OPEN TO THE PUBLIC

Problem Solving Workshop

Date: Tuesday - July 18, 2017
Time: 5:30 - 8 pm **Instructor: Micky Knickmanm Neil Higgins, Richard Barnett**
Place: 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 & Richard.

Learning About Electronics

Date: Tuesday - July 18, 2017
Time: 5:30 - 8 pm **Instructor: Sandee Ruth**
Place: 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 - July 18, 2017
Time: **5:30 - 8 pm Instructor: Neil Higgins**
Place: Lorain County Community College 2600 Ashland Avenue, Lorain
Instructor: Neil Higgins

Subject: : Upgrading Older Computers Using a Purchased Windows 10 Product Key.

Glen Pubal, Owner of Royal Computers in Elyria and one of LCCUG's Sponsors, let us know during his presentation last February about how to purchase a "Refurbishes" Windows 10 Product Key at a special price, and install Windows 10 to a computer you currently own.

We'll demonstrate this installation process and explain how to get the Product Key and download the required DVD image file with the Windows 10 Operating System.

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

Computer Club News

Don't Forget to Bring in Your Used Ink Cartridges

LCCUG is collecting empty ink cartridges.
Recycle & Help Our Club, Too!

The church aspect encourages people to believe it must be the real deal. Plus, the documentation looks real, explaining how monthly bills will, in the future, be paid electronically and automatically.

But, of course, it's fake — and the clear signal of that is when would-be applicants are told they must first pay an upfront "processing fee."

The worst aspect of this scam, like so many others, is that it targets people who are least able to afford it – low-income families.

To compound the problems, victims are left thinking their bills are being paid and end up owing non-payment or late-payment fees when the crooks fail to deliver.

Plus, in many cases, the scammers now have their victims' bank or credit card details, which can be used for identity theft.

Help with Medical Bills
In the second variation, which has cropped up in U.S. East Coast states, victims receive a phoned offer of help with paying or reorganizing their medical bills.

The call is made in the name of a local hospital and seems to be random, targeting everyone in the locality whether they've had hospital treatment or not. And when the crooks hit "lucky," they request confidential banking information, supposedly to set up some sort of payment plan. But sadly, this is just another phishing trick. Ignore these upfront-fee bill pay schemes.

Pay by eBay
Meanwhile, phony Craigslist sellers are trying out a new approach to convince victims they're genuine by requesting payment for their non-existent products in the form of eBay gift certificates.

Posing as honest-to-goodness but wary sellers, the scammer tells his victims he wants to work through eBay's payment system, to protect both parties.

The crook then sends what seems to be an eBay notification to the buyer, in reality a fake, but with a link to eBay where they buy their cards and send details to the phony seller.

You probably can guess the rest. The cards are untraceable and the buyer is left without their purchase and without their money, sometimes running into thousands of dollars.

Tech Support Twist
Yet another new trick that sets out to refresh an established scam relates to the well-known and extremely active tech support con trick.

As you'll likely recall, the crooks try to take control of a victim's PC by posing as technicians from Microsoft or another computer company.

They claim the victim's PC is virus-infected or otherwise troubled and offer to put it right if the victim gives them remote access to the machine. Then they install malware which might steal information, freeze the computer for a ransom or take it into a "botnet" of compromised PCs that send out spam.

Many consumers are now wising up to the trick so the scammers try to panic them into letting them take control, warning that they have detected offensive images on the victim's PC.

They offer to clean the supposedly infected computer for a fee, via access to the machine. Anyone claiming to be a technician in these circumstance is just a scam artist. Hang up!

SAT Scam
Identity theft is the main goal of a nasty new trick that targets anxious parents trying to improve their kids' SAT performance.

Victims receive a call saying their child has been selected for an SAT improvement program they signed up for at school. The supposed program consists of loaner DVDs that can be kept free of charge for 30 days, but have to be paid for if they're not returned within that time frame.

The catch is that the parent must provide a credit card number in case they don't send them back. Of course, there's no program and there are no DVDs but the crooks now have the victim's card details, which they proceed to plunder.

The message here is not to provide card details to an organization you haven't thoroughly checked out. There may be legitimate SAT support programs out there so just be sure you know who you're dealing with.

Obituary ID Theft
Another nasty way of stealing credit card details comes from scammers who pore through obituary notices and then contact the partner or other family member of the deceased person. They pose as reps from a credit card company, using the name of one of the two main card issuers — Visa or MasterCard — in the near certainty that the deceased had a card using one of these names.

The "rep" claims they've been contacted by the Social Security Administration about the card holder's recent passing and that they now need to update their account. The crooks may already have some information about the deceased, including even some card details, but they want to know more, such as the security code from the back of the card.

Once they have all they need, they quickly start to make purchases on the account. It's certainly possible that a bereaved person might receive a genuine call like this, though the SSA doesn't contact families in the way suggested.

As with all calls supposedly from your credit card company, you should provide no information. Ask for the caller's name by all means but don't use any phone number they give you. Instead, call the customer service number off the back of the card and check things out from there.

Alert of the Week
If you're a VW car owner awaiting compensation from the company's vehicle emissions settlement, watch out for "claims processing" companies claiming they can get you more. They can't, so ignore their offer to increase your compensation — for a fee, of course.

Go directly to vwcourtsettlement.com and save yourself some money!

Beginning with our May 9 meeting

Directions:
from the Amherst Church of the Nazarene to Lorain High / LCCC:
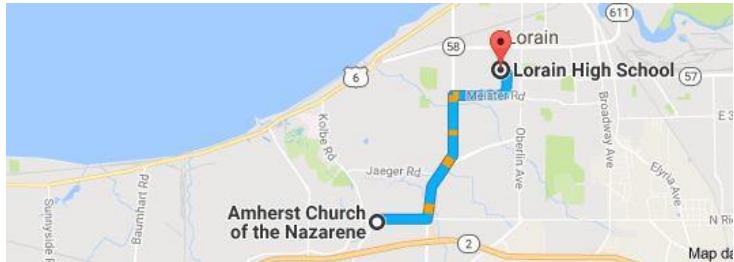
9 min (3.4 mi) via N Leavitt Rd

From the Church in Amherst travel north on Leavitt Rd (from Dunkin Donut) to Meister Rd, turn right (East) on Meister to Ashland, turn left and travel .5 mi to LCCC, our new location

Lorain High School / LCCC
2600 Ashland Ave.
Lorain 44052

The East side of the new Lorain High School is the College annex as seen in the photo.

You see parking area in the front there, facing Ashland Avenue.

Note: This building is behind the Frank Jacinto Elementary School.

Note: 26th St runs from the LCCC Bldg on Ashland Avenue to the George Daniel Fields football stadium on Oberlin Avenue.

This is the classroom that we will be meeting in. Inside the door to the building entrance is an elevator that take us to this room.