

Interface

Lorain County Computer Users Group
www.LCCUG.cominfo@LCCUG.com
Volume 32 Number 1 January 2020



2020

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Happy New Year
2020



**Tuesday
January 14, 2020**

LCCUG's Annual Event

SHOW and TELL

By

LCCUG Officers



Come learn with us!

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

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☺ **New Meetings Now Held at LCCC** ☺

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



Well, here we are in 2020.

We are starting off the year with what has become our annual Favorite Websites and Computer Tips and Tricks.

Please let us know what you are interested in! Are you looking for a program or utility to do a specific thing? Are you wondering if there is a website out there to help you with something you'd like to do? A game or hobby or amusement? A finance site? Travel site? Fix-it help?

If you have something to suggest or if you want us to help you find something... please let us know and we will be ready to answer your questions. Send your thoughts to info@lccug.com

We are starting to develop a five year plan for the club. What do you want to see more of? Is our current location OK with you? Is the time workable for you? Let us know what we should be looking at. This is the time to consider changes. Again share your thoughts at: info@lccug.com

Subjects we are talking about for the coming meetings include Smart Phone apps, Cutting the Cord Update and Info about Rideshare services and Grocery and Restaurant delivery services.

Again, we are welcoming your thoughts about future programs. What do you want to know about? Let us know at info@lccug.com

Remember we are continuing to offer our third Tuesday workshop that is open to you for help of whatever kind. Take advantage of this opportunity. It is offered at 5:30 – 7pm, same place as usual.

Your officers have agreed to carry on their duties again for ANOTHER year. Some of us have been doing this for many years!! We couldn't run the group without each of them. If you enjoy the club, **your** contribution can be your IDEAS!

A special HUGE THANKS so much to:

- Vice president Carole Doerr who helps plan the speakers throughout the year
- Micky Knickman, treasurer and go to tech-master!
- Don Hall, secretary and raffle assistant
- Richard Barnett, Newsletter editor extraordinaire and raffle assistant

LCCUG Officers For 2020

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

- Pam Harrold, newsletter editor
- Dennis Smith, Membership chairman and newsletter proof-reader
- Neil Higgins, education chairman and assistant techie.

Each of these members has come into their role very nicely and helps the club run smoothly! Most of these officers have been in their role or involved in the club for at least 10 years, some for 20 years++

Several of these officers have experienced the loss of family members and or serious illnesses this past year. Yet, every time they came right back to us as soon as able. **Bless you all!!**

Here's to a good health and happy New Year to everyone!!

Sandra Ruth

**Tuesday
January 14, 2020**

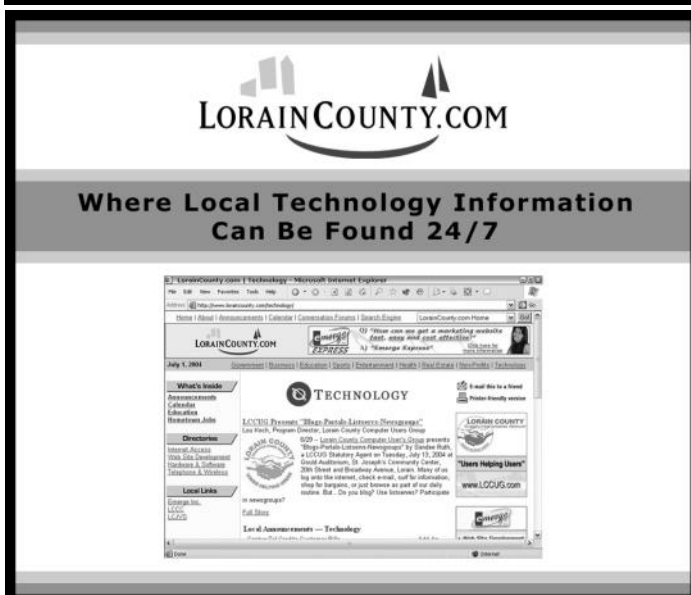
SHOW and TELL

By

LCCUG OFFICERS

Please join us for our annual show and tell presentation. We will **SHOW** you our tips and tricks including handy shareware programs and useful websites. You can **TELL** us about your experiences with these programs and share more programs and sites that we all may not be aware of. This is always a fun, interesting, useful, and informative give and take meeting!

We will be raffling off a 22 inch Samsung color monitor and a Logitech wireless keyboard and mouse!



Thank You Members

The LCCUG officers would like to thank all the members who joined us to celebrate the holiday.

It was so nice to see how many members showed up.

There were lots of prizes, good food and great conversations.

The Officers hope that we can see you all again next Christmas. Thank you members for all your support of our club.

We also held the officers elections and you all re-elected us.

The Officers would like our members to tell us what kind of programs that you would like to have us do.

Thanks
Pam Rihel
Editor

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,
Chromebooks, Tweaking your system

Micky Knickman

440-967-3118 - micky@knickman.com

Daily 6:00 am to 4:00 pm. Leave message if no answer.
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

Denny Smith

440-355-6218 - dennis.smith@windstream.net

Microsoft EXCEL
Leave message on machine.

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

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, Michael John Neill, Dick Eastman, Steve Costello, Nancy DeMarte, Scambusters, APCUG, Leo Notenboom, NEOPC, Microsoft Office art online, Newsletter is now Online at:

lccug.com/newsletters or lccug.com



LCCUG ONGOING WORKSHOP

ALL ARE FREE AND OPEN TO THE PUBLIC

Problem Solving Workshop

Date: Tuesday - January 21, 2020

Time: 5:30 - 8 pm **Instructor:** Micky Knickman, Neil Higgins, Richard Barnett

Subject: 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 & others.

Learning About Electronics

Date: Tuesday - January 21, 2020

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

Subject: 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. The public is welcome to sit in on these classes.

Learn About— Hands on Demonstration

Date: Tuesday— January 21, 2020

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

Place: Lorain County Community College 2600 Ashland Avenue, Lorain
Instructor: Neil Higgins

How many members are still running Windows 7? A great alternative, if you do not want Windows 10, is the Linux Mint Operating System. Its goal is to provide a classic desktop experience with many convenient, custom tools and optional out-of-the-box multimedia support. It also adds a custom desktop and menus, several unique configuration tools, and a web-based package (application) installation interface. It is available with three different desktop environments (how the desktop looks) you can choose from. The 32-Bit version will be easy to transition to from Windows 7 for older hardware. Linux Mint can be installed directly on the hard drive of your computer with very little time and effort (BACKUP your documents, pictures, and music to another computer or flash drive before doing so!).

Please bring a flash drive to obtain software and handouts. If you would like to participate and get copies of the material for this presentation, please let Neil know by sending an email to Education@lccug.com.

Using Windows Disk Cleanup

by Leo A. Notenboom

Windows Disk Cleanup is a handy tool for freeing up space on your hard drive. I'll show you how it's done.

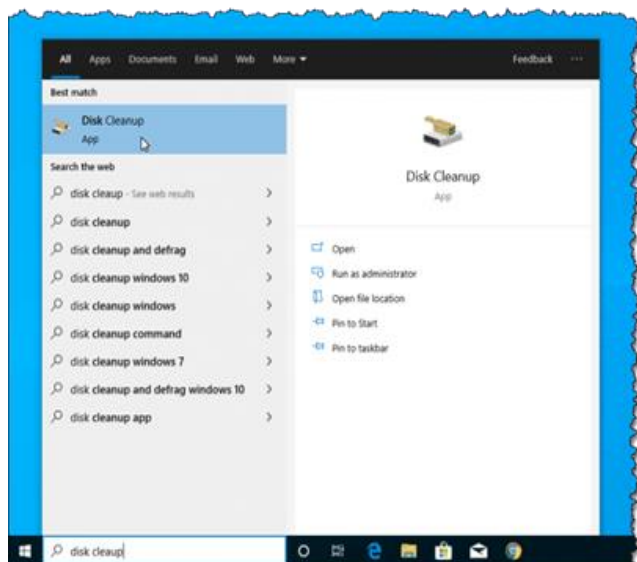
Over time, it's not uncommon for files to accumulate on your system — unused files, old files, or files you no longer need. There are many reasons for this buildup, if you dig into the details.

Fortunately, you don't need to dig into details to clean things up; Windows includes a helpful disk clean-up tool for just this kind of thing.

Let's walk through using Windows Disk Cleanup.

Launching the utility

In Windows 10, click the Start button and start typing "disk cleanup".



Disk Cleanup via the Start menu.

In earlier version of Windows, you'll find Disk Cleanup on the Start menu, in All Programs, Accessories, System Tools.

Disk Cleanup begins by calculating what could be removed to save space on the disk.

Cleaning up user files

The default action is for disk cleanup to clean up files associated with or accessible by your currently logged-in account.

Disk cleanup selections.

There's a list of different items that can be deleted (or "cleaned up") to save space. Click on each, and a description is displayed below.

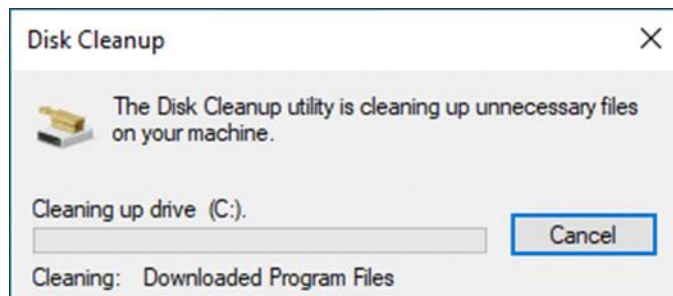
In my experience, the most useful item to select is:

Temporary files. These are files created by applications and

the system itself that, as the name implies, are temporary. For various reasons, they often aren't deleted by the processes that created them. As a result, they accumulate over time. This is often a large amount of space if Disk Cleanup has never been run.

My approach, however, is to select everything¹.

Click **OK**, and after a confirmation message, Disk Cleanup goes to work.

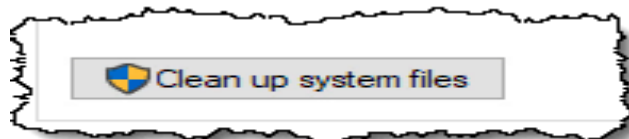


Disk Cleanup in progress.

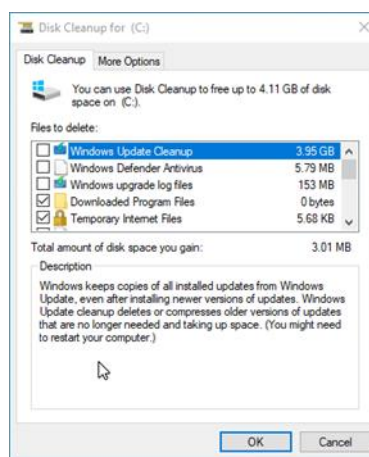
Cleaning system files

You may have noticed a button in the user interface:

Clean up system files button.



Click that, and (perhaps after asking for administrative confirmation), the Disk Cleanup utility will re-launch, this time to operate on system-wide cleaning opportunities:



Disk cleanup for the system.

While this list looks very similar, several items are new and some are slightly different.

The most interesting and common item to clean is:

Windows Update Clean-

up: This can free up a lot of space, but it comes at a cost. Once you've deleted these backup files, Windows update items on your machine *cannot be*

uninstalled. Fortunately, the need for this rare; typically, cleaning these files is a fine idea.

And once again, it's just fine to select everything in the list to be cleaned up.²

Click **OK**, and Disk Cleanup goes to work once again.

(Continued on page 10)



Executive Board Meeting Minutes

DECEMBER 3 2019

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

Sandee reported we have 17 people signed up for the Christmas Dinner. She will send out another reminder.

Election of officers will be held before the dinner.

There will be one raffle which will include a 50/50 money raffle along with many prizes including a 2TB external hard drive donated by Glenn Pubal from Royal Equipment.

Programs for January and February were discussed. There will not be outside speakers.

The board moved not to offer new signups for the special 5 year annual club fee.

Pam moved, Micky seconded the meeting be adjourned.



MEMBERSHIP WITH LCCUG:

Yearly dues are \$25.00. For more information contact:
Dennis Smith
Director of Membership,
membership@lccug.com.

Meeting Location:

LCCC Community Center at Lorain High School
2600 Ashland Ave, Lorain Ohio
6:00 - 8:00 PM
Meeting room is on the second floor.
Elevator access is available for those in need.



General Meeting Minutes

DECEMBER 10, 2019

President Sandee Ruth called a short meeting in order to take care of official business. Sandee proceeded to read the proposed slate of officers for the coming year and asked if there were any nominations from the floor.

There were no nominations so Sandee moved the existing slate be approved by unanimous ballot, motion approved voice vote.

The 23 members and guests attending the Annual Christmas Dinner at the Sugar Creek Restaurant were very supportive in buying tickets for the 50/50 raffle with proceeds going to the Salvation Army. Dennis Smith won \$100 from the raffle and \$100 went to the Salvation Army. The computer club donated an additional \$100 to the charity.

Genealogy Tip of the Day

Michael John Neill Genealogy Tip of the Day
Rootdig.com

Googling Your Way to the Answer

There are a variety of times when a Google search can help your genealogical research. It can be in finding a definition of a term, transcribing a word in an old estate inventory, determining a name in a census record, etc. But keep a few things in mind:

- The website where you find a definition of a word may not be as knowledgeable as you think.
- Interpreting anything is about context—historical, social, etc. The first hit may not be close enough to your situation to be helpful.
- The name you find on another website could be a mistake as well.

There may be specifics of your document or record that aren't addressed in the website you found.

Google can be very helpful. But, like anything else, it is a clue. Always Google with your genealogical thinking cap on.

Lorain County Computer Users Group

2020 Calendar of Events

<http://lccug.com>
email: info@lccug.com

**LCCC Community Center
at Lorain High School
2600 Ashland Ave, Lorain Ohio**

Doors open 6pm – program starts at 6:30

*2nd Tuesday of each month. Changes are announced on the webpage and the newsletter.
All meetings are open to the public*

January 14, Utilities - Presented by LCCUG officers

February 11, Cutting the Cord, an Update

March 10, TBA

April 14, TBA

May 12, TBA

June 9, TBA

July 14, TBA

All other months to be announced.



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Our links can be found at:

LCCUG.com/links, There you will find many interesting places to visit. Check them out and see what you can find interesting

LCCUG WORKSHOP Class Ideas?

Neil needs your input into what classes you would like him to present to our members.

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.

Neil Higgins Education@lccug.com.



Pam Rihel pri-
hel1947@gmail.com
Dick Eastman
<http://www.eogn.com>.



Human Remains Found in Idaho Cave Identified as Outlaw Who Died Over 100 Years Ago

Talk about a "cold case!" Joseph Loveless most likely died in 1916 at age 46. His remains were preserved in a Cave for as long as 63 years, researchers say.

The dismembered and headless John Doe, whose remains were found in the Civil Defense Caves near Dubois, Idaho, in 1979 and 1991, was identified as those of Joseph Henry Loveless. His remarkably preserved remains are thought to have been placed in the caves in 1916.

You can read the full story in an article by Janelle Griffith in the *NBC News* web site at: <https://nbcnews.to/39BgYO4>.

While the human remains have been identified, the "cold case" is not yet solved. The cause of death has not yet been determined. If Joseph Loveless was the victim of a crime, such as murder, the perpetrator also has not yet been identified. Admittedly, for a crime committed 63 years, the perpetrator probably will not be arrested. He or she probably is deceased by now. Of course, Joseph Loveless may have died of natural causes.

My thanks to the several newsletter readers who wrote to tell me about this story.

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>.



The Lorain County Chapter of OGS

is having it's next meetings on :

REGULAR MEETING LOCATION

Check our webpage for the next program.
<http://loraincoogs.org/events.html>



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.

Computer Club News

**Don't Forget to Bring
in Your Used Ink Cartridges
LCCUG is collecting empty ink
Cartridges**



*For every cartridge you will receive a
ticket for our special drawing.
Recycle & Help Our Club Too!*

NEOPC Meetings

lenorebman@gmail.com if you plan to come.

**Check out their website at:
<http://www.neopc.org>**

1/8*** General Meeting *** "Personal Home Computer Security". John Dolinar, from the Tri-C speakers' bureau, has spoken to our organization at previous meetings. We welcome him back to talk about using and maintaining security software on home computers. We offer conversation and refreshments at the Porter Room at Westlake Public Library at 6:30pm. The meeting starts at 7:00. Members and visitors are welcome.

1/14The NEOPC Luncheon will be held at Cafe Stratos, 23642 Lorain Rd., North Olmsted on January 14th at 11:45 am. Club members and guests are welcome. Please join us for lunch. RSVP to Lenore at lenorebman@gmail.com if you plan to attend.

On Guard! Top Scams Point to Need to Monitor Your Card Accounts

As we move into the third decade of the 21st century, it's a sad fact that Internet scams have become a part of everyday life.

A crime that was barely known at the beginning of the century has reached a point where, according to a new survey, 9 out of 10 of us say we've been victims of a scam.

The survey of 2,000 people, published just a couple of weeks ago by cash-wiring service MoneyGram, cites online scams, fraud, data breaches, identity theft and social media hacking as the main sources of scams.

The most common online scams were romance/dating cheats and various tricks designed to get victims to wire money or gift cards after being threatened by imposters claiming to be police, tax and court officials, or by falling for tech-support, coercion and blackmail scams.

Scambusters' tracking of crime reports and other anecdotal information suggests that romance scams in particular have been one of the major crime growth areas during the past 12 months.

Not only that, but statistics suggest that victims are parting with huge sums — \$250,000 in one case — by falling for supposed lovers' sob stories. The scammer, having spent months or years grooming their victims, suddenly asks for financial help.

Often, the victims are middle aged or older women, some of whom admit they've handed over their entire life savings after falling for a scammer's lies.

Fake websites designed to look like the real thing and phony tech support callers account for a large share of identity theft scams. However, as we know from the news reports we get every day, the major sources of ID theft are data breaches at big name firms.

These were up 50% during 2019, with more than 3,800 incidents reported in the first nine months of the year.

All things considered, it's surprising that 10 out of 10 of us didn't report being scammed!

No Wiser

What is worrying, as we move into the New Year, is the number of consumers who still have not wised up to some of the scammers' most obvious tricks.

For example, the MoneyGram survey showed that less than half of respondents knew that being asked to wire money to a stranger was a glaring danger sign. Only about the same proportions were wary about get-rich-quick offers and threats of jail if they didn't pay a non-existent penalty.

That suggests that the other half of the population are open to these scams. In fact, alarmingly, 10 to 12 percent of the people polled admitted they'd answer an email from an unknown source, respond to romantic requests online or to a job offer they'd never applied for. And a third of the respondents said they didn't take any type of precautions to protect themselves while shopping online.

There's obviously still a big education job to be done.

As MoneyGram chief operating officer Kamila Chytil says: "Increased internet usage, sharing our lives on social media and the growth of non-face-to-face interactions are just a few factors that put consumers at risk and make it more important for financial services providers to help protect and educate our customers."

Given all of this, it's highly likely that confidential details of every single one of us who use the Internet have been compromised in some way. Somewhere, someone has that information — whether it be bank account or credit card details, email addresses, Social Security numbers or other data we'd rather others didn't know.

We can't stop them. So, as we move into the next decade, it's going to become increasingly important to monitor credit card and bank accounts on a daily basis. While we may not be able to keep our information out of the scammers' hands, we can stop them using it.

And if you can't check accounts daily, consider using a third party to monitor your records with the credit reporting agencies. There are paid and free services. If you don't know where to start, check out this report: **The 7 Best Credit Monitoring Services of 2020.**

More of the Same

Beyond this, we see most of 2019's top scams continuing through 2020, notably those romance and imposter tricks.

Furthermore, as we have already reported, with 2020 being an election year, we're likely to see a surge in fake news and photos. In particular, the growth in what are called "deep fakes" — videos that have been doctored to make someone appear to be saying something scandalous that they didn't really say — will be evident.

No matter what your political leanings, we urge you to be skeptical about sensational stories and to check them before forwarding them.

In 2020, the age of Internet honesty, if it was ever here, is over. Security software companies are battling the scammers to protect us, and lawmakers are scrambling alongside them.

But unless we take responsibility and educate ourselves about the risks and the top scams — and encourage friends and relatives to do the same — we will remain firmly in the sights of the scammers.

Alert of the Week

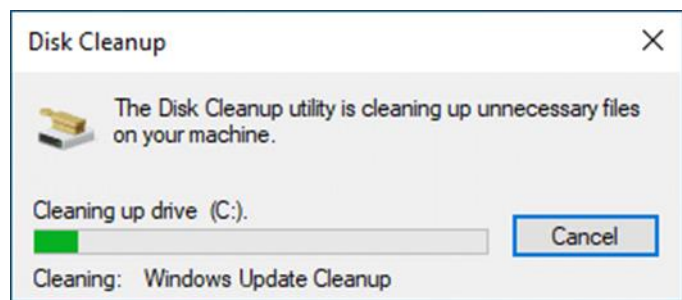
Payments processor Visa has issued an urgent warning about malware at gas stations — both at the pump and inside their convenience stores.

Crooks have been hacking their networks to get access to point-of-sale (POS) equipment — devices used for reading debit and credit cards — that still use magnetic strips instead of chip readers.

There's nothing you can do about it. It's the business owners' responsibility to take security precautions and you have no way of knowing if they have.

The safest action is to pay with cash. But if you do use your card, make sure you check your statements regularly for signs of fraud. That's it for today — we hope you enjoy your week!

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Disk Cleanup in progress (again).

The net result after running Disk Cleanup should be more free disk space. Perhaps a lot more space, if this is the first time Disk Cleanup has been run.

CCleaner comparison

While there is a fair amount of overlap between running Piriform's CCleaner disk cleaning app, it's not a 100% replacement for Disk Cleanup, as I understand it. For example, I don't believe CCleaner will remove service pack backup files.

Perhaps the biggest difference is that CCleaner does not limit itself to Windows.

By its very nature, Windows Disk Cleanup will deal only with Windows, and perhaps Microsoft-provided software like Internet Explorer or Edge. On the other hand, CCleaner cleans up many of the same items, plus assorted items relating to other browsers and applications not supplied by Microsoft.

My short recommendation:

- If you only do one, run CCleaner.
- If you don't want to download yet another third-party application, run Windows Disk Cleanup.
- Otherwise, why not run both?

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Thinking of shopping with Amazon? Well you can now go to our lccug.com website and just click on the amazon smile 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.

Interesting Internet Finds – September



Author: Steve Costello
scostello@sefcug.com

What is Android Bootloader? A Complete Guide
<https://joyofandroid.com/android-bootloader/>

For those of you who like to know the inner workings of Android, this is a good guide to the bootloader.

OneDrive tips and tricks: How to master Microsoft's free cloud storage
<https://www.zdnet.com/article/onedrive-tips-and-tricks-how-to-master-microsofts-free-cloud-storage/>

This is a great read for anyone who uses Microsoft OneDrive, especially for those who are using an Office 365 Home or Personal subscription.

When 2FA Goes Bad
https://askbobrankin.com/when_2fa_goes_bad.html

Yes, I know that everyone says you should be using two factor authorization on all your accounts that support it even if SMS messaging is the only option. But, I think you also need to be aware of what can go wrong. Bob Rankin talks about what happened recently to Reddit.

How to Install Minimal Ubuntu on Your Old PC
<https://www.maketecheasier.com/install-a-minimal-ubuntu-on-old-laptop/>

I recently had a friend ask what he should do with an old x386 laptop with only 2GB of RAM. I told him he should put Linux on it. He did install Ubuntu on it and got everything running with only minor problems. If you have an old PC and want to try installing Ubuntu on it, check out this post. (Note: Other Linux distributions should work in a similar way. I have used both Ubuntu and Mint myself.)

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Windows 10 Helps with Vision Problems



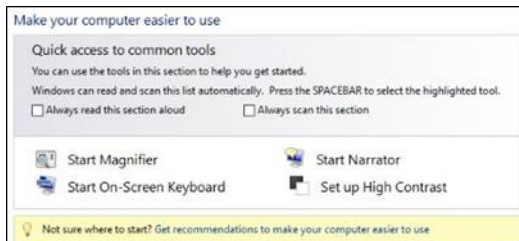
Author: Nancy DeMarte, 2nd Vice President, Sarasota Technology Users Group, FL
September 2019 issue, STUG Monitor
www.thestug.org education@thestug.org



Ease of Access Center

As we age, many of us find that our vision begins to deteriorate, making

it difficult to read the computer screen. Windows has a long history of aiding users with this problem, but Windows 10 has increased the number of vision assistance features and made them easier to use. This article explores the vision tools located in the Ease of Access Center on the Control Panel. Type "Control" in the Windows Search box and click Control Panel > Ease of Access Center. If you intend to visit the Ease of Access Center often, you can save time by pinning it to the Start menu or Quick Access toolbar (located above the ribbon). To do this, open the Control Panel, then right click Ease of Access Center and click your choice of locations.



The vision section of Ease of Access has several tools. Some have so many options they can be confusing.

To help you begin, Windows 10 offers a survey which will help you know where to start, given your specific vision problems. (See the yellow box above.) Your answers will generate recommendations for which tools will give you the most help. The four most popular tools are listed above the yellow box. Below the box is a partial list of settings that can be personalized. (See below) After a setting is selected and turned on, it starts up the next time you open the Ease of Access Center and stays on until you turn it off.



Here are brief descriptions for some of the Vision tools featured in Windows 10:

Magnifier can enlarge the contents of the whole screen, locate or dock the magnified text at the top of the screen, or create a magnifying lens which you can move with a mouse or touch to magnify specific sections of the screen. To turn on Magnifier, hold down the Windows logo key and press the + key. To turn it off, hold down the Windows logo key and press the Esc key. Magnifier has many optional settings. It is usually safer to stay with the default settings until you find you need to change one.

High Contrast makes text or graphics easier to see by emphasizing their difference. For example, a black background with white or light-colored text might be easier for some people to read. Others might prefer a white background with black text. To turn high contrast on or off, hold down the Shift and Alt keys on the left side of the keyboard and press the Print Screen key (PrtScr) on the top row of the keyboard.

Narrator is a screen reader. After you choose a male or female voice, Narrator reads aloud everything on the screen and can describe the content of videos (Audio Description).

Narrator is easy to turn on and off from Ease of Access Center or by typing Narrator in the Search box. Adjustments can be made to the reading speed. You will need speakers to use this tool. Some recent changes made to Narrator are explained in the box below:

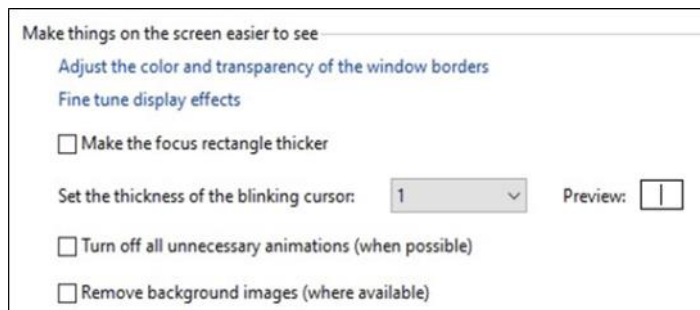
On-Screen Keyboard is a keyboard which appears on



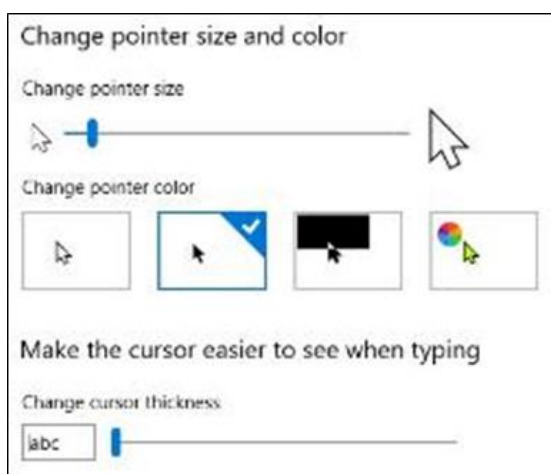
the screen with a black background and white characters. This keyboard option may be easier for some users to see. It can be used with a mouse or touch if you use a touch screen computer.

Display includes tools to make your screen easier to read. Use the slider to change the text size or brightness of the display. A few other settings are shown below:

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Cursor and Pointer lets you choose the size and color of the mouse pointer and cursor. This is a good option for those who have trouble finding the pointer on the screen. More settings for a mouse pointer can be found in the Control Panel in 'Mouse'.



Color Filters are options for those with color blindness. Choose between grayscale or various color groupings until you find one that makes it easier to see photos or colored graphics.

Speech Recognition: If you have your PC connected to the Internet and have turned on 'speech recognition' in the Control Panel, your computer will type your words as you speak them. You must also turn on the computer's microphone. To do this, type 'microphone' in the Search box. As of now, speech recognition includes six languages.

Cortana: Microsoft's digital assistant, Cortana, is an easy-to-use shortcut to many types of tasks, such as opening an app, sending an email, and answering questions. Just turn on Cortana by typing her name in the Search box and talk to her. Not all the tools described here are found in Ease of Access. Type a tool's name in the Windows Search box to find it. Most of the accessibility tools have a "Get Help" link to click if you need assistance. If you need even more help, talk to Cortana.

Online Shopping: Just How Safe Is It?

by [Leo A. Notenboom](#)

Online shopping is ubiquitous, and yet some avoid it completely. Why are some people afraid to shop online when it's arguably safer than offline?

As you might expect, I get many questions from computer users concerned about security. With regular news of identity theft, credit card fraud, and database hacking, many are understandably concerned about the security of their own information online, particularly when it comes to online shopping.

Some are so concerned they actively avoid online shopping for fear of having their payment information stolen.

In my opinion, they should be more concerned about the security of their information *offline*.

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Online shopping is ubiquitous

Most of us now take online shopping for granted. Some may even wonder why this article is needed at all.

The fact is, there are still many people who are afraid to shop at online merchants — even well-known, reputable ones.

Why? They're convinced that the internet is full of hackers waiting to steal their credit card information as it goes by during an online transaction.

And yet, they're quite willing to give the same payment information — along with an image of their signature, no less — to a stranger at a restaurant or a grumpy clerk in a retail store.

Risk versus risk



As I wrote in another article, "Most people have an overinflated sense of risk when it comes to threats they don't understand."

We're most comfortable with black and white absolutes: *yes* or *no*, *safe* or *unsafe*. Unfortunately, the world isn't black or white.

It's important to realize there are risks either online or off.

Unique risks online are few

There are very few risks unique to using your credit card online.

Yes, online shopping security issues exist. Your device could have malware in the form of a keylogger, which records everything you type. And, while it's *extremely*

(Continued on page 13)

rare, your connection to an online merchant could be intercepted by someone watching and recording your payment information.¹

Much more common, however, are things that apply regardless of how you use your credit card. The news reports we hear are major breaches at retailers and banks, where it doesn't matter if you used your card online or in person. Most of those break-ins are caught and dealt with so quickly that if you or I are affected, it's only to the extent that we might unexpectedly get a replacement credit card.

Offline risk is more common

I believe individual theft occurs more frequently *offline*.

- A clerk might make a copy of your card and signature.
- A dumpster diver could grab bank statements out of your trash.
- Someone might steal your new credit card out of your mailbox.

You use your card at a cash machine or a store's point-of-sale terminal, but a thief has hidden a "card skimmer" on the reader that steals your card's information as you use it.

These offline methods are all *much* more common than individual online theft.

And even though we seem to hear about online theft on a semi-regular basis, there's a strong argument that says they're still fairly rare occurrences compared to the millions of cardholders and millions of transactions that happen every day.

Good sense implies good security

The fact is, regardless of where you use it, using your credit card represents risk. But then, so does getting out of bed in the morning.

Online or off:

- Shop with merchants you know and trust.
- Watch for things out of place, be it something odd about the card reader in a store, or a missing https padlock on a website.
- Beware of phishing and other attempts to fool you into giving your personal information to those who would abuse it.
- Contact your credit card company whenever you think something may have happened.

My take is simple: shop online. I believe it to be *safer* than many in-person transactions.

Don't let unfounded fear stop you from enjoying the convenience. I know I don't.

• **I've Had My Credit Card Compromised Three Times; How Do I Prevent This From Happening Again?** - There are some practices to help you avoid having your credit card compromised; but most card theft is typically out of our control.

• **What the Equifax Breach Means to You** - One of the largest data breaches in history has left many wondering what to do next.

• **What Recourse Do I Have If Someone Used My Credit Card Online?** - Using someone else's credit card online illegally is identity theft. There's not a lot you can do -- except prevent it.

• **Should I Provide My Credit Card to Sites that Are Free?** - Free services should not ask for a credit card. While this could be a scam, there are some legitimate reasons why a site may ask for a credit card number.

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Internet Tips for Seniors

1. Choose strong passwords
2. When in doubt, Google it
3. Keep your antivirus software up to date

Smartphones

1. Change your settings for easy reading
2. Add contacts for family and friends
3. Use a captioned telephone

Email

1. Don't reply to emails from people you don't know
2. Be careful when you click on a link or attachment

Social Media

1. Avoid oversharing
2. Follow online etiquette

Follow these simple rules and you should be fine using your electrical devices.

LCCUG



2019 Christmas/Holiday Photos.

By
Don Hall

*Christmas
Dinner*



Christmas-Printables.com





2019 Christmas/Holiday Photos.

By
Don Hall



Current location of LCCUG meetings

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 an example of the classroom in which we will be meeting. Inside the door to the building entrance is an elevator that takes us to the second floor where this room is located.

