

# Interface

Lorain County Computer Users Group  
[www.LCCUG.com](http://www.LCCUG.com)  
Volume 33 Number 13 January 2022



2022

#### Inside This Issue

President's Letter	Pg.2
LCCUG Officers	Pg.2
Program	Pg.3
LCC-OGS	Pg.3
Minutes	Pg.4
Calendar of Events	Pg.5
Workshop	Pg.6
5 Utility Scams...	Pg.7
There are Several Ways to Deal with Overflowing Gmail	Pg.9
Genealogy Tip of the Day	Pg.9 & 11
Don't Let Your Identity Be Compromised	Pg.12
Internet Radio on the Road	Pg.13
A Word from Your Editor	Pg.13



**Tuesday  
January 11, 2022**

## USEFUL WEBSITES AND UTILITIES



*Presented by*  
***LCCUG Board Members***  
***&***  
***Our Members***

**Our links can be found at:**

[LCCUG.com/links](http://LCCUG.com/links), There you will find many interesting places to visit. Check them out and see what you can find interesting

### **NOTICE: MEETINGS ARE HELD ON ZOOM AND IN PERSON**

LCCUG Meetings will be happening on ZOOM and IN PERSON – your choice!

At a new time: from 10 am. - noon  
in a new location: LCCC facility at

[201 W. Erie, Lorain](http://201.W.Erie.Lorain)

Our meeting space is on the first floor – easily accessible – larger – refreshments available! Please email [info@lccug.com](mailto:info@lccug.com) if you have any questions or concerns!

## A Word From Our President



I've been reflecting on how 2021 was for us. We changed our time and meeting location! We have moved to a hybrid meeting of both in-person and online with ZOOM. We even added a couple new members!

We relied a lot on APCUG's Speakers Bureau (thanks Hewie Poplock, Ray Baxter, John Kennedy, Judy Taylour, Ron Brown and Bob Gostischa) and their videos but I feel that has added much to our presentation range. So that was a win – win. As APCUG produces more videos that we think would be interesting to our members, we will continue to use them during our meetings. We also want to do presentations of topics that are of particular interest to our members, but we do not hear any feedback from our members. What topics do you want to learn about?

In October and November we were able to start our Problem Solving Workshop on the 3<sup>rd</sup> Tuesday of the month at 10 am in our new location. Please take advantage of this. We only ask that members notify us by email at [troubleshooting@lccug.com](mailto:troubleshooting@lccug.com) so we will know how to plan on who is coming and when.

We'll start the year at January's meeting with the topic, Useful Websites and Utilities, a frequent subject. Let us know if you want to learn about something or if you have something to share.



**Sandra Ruth**  
LCCUG President



## *LCCUG Officers For 2022*

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

## Woohoo!

**Your renewal dues have been reduced from \$25.00 to \$15.00. When everything else is raising their prices our Computer Club is lowering their dues.**

**Newsletter Editor:** Pam Rihel using Microsoft Publisher, 2016

**This Month's contributors:** Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Dennis Smith, Neil Higgins, Michael John Neill, Jeff Wilkinson, John Krout, Scambusters, Ask Leo, APCUG, Google images, Microsoft Office art online, Newsletter is now  
Online at:

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

**Tuesday  
January 11, 2022**

## **USEFUL WEBSITES AND UTILITIES**

*Presented by  
LCCUG Board Members  
&  
Our Members*



This will be our annual show and tell program. This is your opportunity to show and tell and share with other members some of the useful websites, utilities, and other electronic tidbits and info that you have discovered. This meeting is always entertaining and educational. Looking forward to seeing you at this meeting with all your new ideas and even some old ones.



### **The Lorain County Chapter of OGS**

is having its next meeting online:

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



**We are having our meetings virtually using bluejeans.com.**

To join the meeting on a computer or mobile phone:

<https://bluejeans.com/5006724159?src=calendarLink>

Also a link will be sent to you before the meeting.

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. **Canceled Until further notice due to Covid-19**

John Kolb

[secretary@loraincoogs.org](mailto:secretary@loraincoogs.org)

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## Executive Board Meeting Minutes

**DECEMBER 7, 2021**

The October board Zoom meeting was attended by Sandee Ruth, Don Hall, Micky Knickman, Pam Rihel, Richard Barnett and Neil Higgins.

The board discussed possible programs for upcoming meetings and decided on discussing **USEFUL WEBSITES AND UTILITIES**.

The Troubleshooting Workshop is continuing with the requirement to email first if you plan on attending. The December workshop is canceled.

All present officers except Dennis Smith are willing to continue for the coming year.

Sandee reported that 24 attendees plan on attending the Christmas Lunch.

Micky announced a \$15 Amazon gift card for anyone who buys at least \$10 of 50/50 raffle tickets with a limit of one gift card person. The 50/50 raffle will benefit the Food Bank.

Pam moved, Richard seconded the meeting be adjourned.



## General Meeting Minutes

**DECEMBER 14, 2021**

President Sandee Ruth called the meeting to order. A motion to accept the minutes as shown in the December issue of the *INTERFACE* was made by Micky Knickman, seconded by Don Hall. Motion passed by voice vote.

Sandee brought up election of officers. There were no nominations from the floor including the empty Vice President and Director of Membership. Sandee moved the existing slate be approved by unanimous ballot. Motion approved by voice vote.

Margie Soto-Rivera won \$123 in the 50/50 raffle.

Attendees enjoyed a great lunch with wonderful company.

Ron Dix moved Pam Rihel seconded meeting be adjourned.



## Computer Club News

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



***Recycle & Help Our Club Too!***

## MEMBERSHIP WITH LCCUG:

Yearly dues are now \$15.00. For more information contact:

Director of Membership,  
[membership@lccug.com](mailto:membership@lccug.com).

Meeting Location:  
At a new time: from 10 am. - noon  
in a new location: LCCC facility at  
[201 W. Erie, Lorain](https://www.lccug.com/201-W-Erie-Lorain)

Our meeting space is on the first floor – easily accessible – larger – refreshments available! Please email [info@lccug.com](mailto:info@lccug.com) if you

# Lorain County Computer Users Group

2022 Calendar of Events

<http://lccug.com>  
email: [info@lccug.com](mailto:info@lccug.com)

## Using Zoom

Meeting opens at 10 am – program ends at 12 pm



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

January 11, 2022 - Useful Websites and Utilities presented by our Board Members and Our members

February 8, 2022 - To Be Announced

March 8, 2022 - To Be Announced

April 12, 2022 - To Be Announced

May 10, 2022 - To Be Announced

June 14, 2022 - To Be Announced

July 12, 2022 - To Be Announced

August 09, 2022 - To Be Announced

September 13, 2022 - To Be Announced

October 11, 2022 - To Be Announced

November 8, 2022 - To Be Announced

December 13, 2022 - Holiday Lunch

LCCUG

Please check our Website [LCCUG.com](http://LCCUG.com) for more updates. If you have anything you would like to know about PLEASE let up know. We would really like your input.



**Member of Association of Personal  
Computer Users Groups**

**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 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.



# NEED HELP?



## Here's Who to Contact:

### Neil Higgins

440-985-8507 - [higgins.neil@gmail.com](mailto: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](mailto: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](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 9:00 pm Monday thru Thursday

Genealogy help

[prihel1947@gmail.com](mailto:prihel1947@gmail.com)

### Denny Smith

440-355-6218 - [dennis.smith@windstream.net](mailto:dennis.smith@windstream.net)

Microsoft EXCEL

Leave message on machine if no answer

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 - January 18, 2022

**Time:** 10am-12pm **Instructor:** Micky Knickman,  
Neil Higgins, Sandee Ruth

**Place:** LCCC @ 201 W. Erie Ave., Lorain, OH

**Learn how to repair or update your computer by changing hard drives, memory, CD ROMs, etc.**

Members must make an appointment by emailing Micky or Neil at [troubleshooting@lccug.com](mailto:troubleshooting@lccug.com). This workshop is limited to LCCUG members in good standing.

The Problem Solving Workshop is being held at our new building, LCCC, 201 W. Erie Ave. Lorain, Ohio

You are asked to bring in your computer, laptop and other electronics that you need help with.

Please email Micky or Neil to let them know you are coming. Thank You

### Learning About Electronics

**Date:** Tuesday - January 18, 2022

**Time:** 10am-12pm **Instructor:** Sandee Ruth

**Place:** LCCC @ 201 W. Erie Ave., Lorain, OH

**Learn how use you electronic devices.**

Members are encouraged to bring their tablets, iPod, kindles, etc. for assistance from Sandee and any other knowledgeable members. The public is welcome to sit in on these classes.

## LCCUG WORKSHOP Class Ideas?

Neil may be starting up his workshop soon and he would like some ideas on what type of projects you are interested in learning about. Contact:

**Neil Higgins** [Education@lccug.com](mailto:Education@lccug.com).

## 5 UTILITY SCAMS AND WHERE YOU'RE MOST LIKELY TO ENCOUNTER THEM

We all rely on utility companies to supply us with power, heat, water and more -- but some crooks rely on them as a way of cheating us via utility scams.

Although most of their con tricks have been around for years, scammers still know how to make them seem convincing, and they're still responsible for stealing hundreds of thousands of dollars, probably millions, from us every year.

So, this week, we're putting the 5 most common utility scams under the spotlight to remind you of what they look and sound like and what you can do to avoid them.

### OVERDUE BILL THREATS

By far the most common utility scam at the moment is the bogus threat to disconnect your power supply because you're supposedly late with your bill payment.

The crooks usually say your power will be cut within a matter of hours unless you send a wire payment -- causing victims to panic into paying, even though they know they're up to date.

Sometimes, the scammers supply another phone number you're supposed to call, and give you a reference number to use before paying by credit card.

This is even worse because you're also running the risk of having your card details stolen and used for other purchases.

Utility firms simply don't operate this way. They don't cut you off without writing several times and then providing written notice of disconnection.

So, if you get a call like this it's 100% a scam. Hang up. But if you feel uneasy about it, call

the utility company using the number you'll find on your latest bill.

### BOGUS ASSISTANCE OFFERS

Scammers use a whole host of tricks to try to convince victims they can save money on their utility bills.

#### For instance, they may claim:

- You're entitled to a grant -- but you'll be asked to pay a fee upfront. There are no such grants and, even if there were, you wouldn't be asked to pay a fee.
- You can save money by paying a lump sum in advance -- that goes straight into the scammers' pockets. As far as we've been able to tell, no utility companies offer this type of discount deal to private homeowners or renters.
- You can cut your bills by switching to another supplier (in areas where more than one supplier operates).

Sometimes, these are legitimate calls but the offers often don't stand up to scrutiny. Don't make rash decisions on the spot but check details carefully and speak to your current supplier for genuine comparisons.

### TRICKS TO GET INSIDE YOUR HOME

Would-be thieves use utility scams to try to get inside your home. They may claim they need to inspect some aspect of your electricity, gas, water or even phone connections inside your home.

Once inside, they "case" the home to look for valuable items either to steal straightaway or to burglarize later on.

Alternatively, they may try to get you to come outside to inspect power or water lines while an accomplice goes inside to steal.

The crooks may wear uniforms and even use marked vans to make themselves look legit but, unless it's an emergency, genuine employees

*(Continued on page 8)*

*(Continued from page 7) 5 Utilities Scams...*

won't turn up at your home without writing to you first.

If they claim it is an emergency, take their ID and phone the utility company to confirm their visit is genuine.

If they're crooks, they'll disappear once they know you're going to check them out.

### **EQUIPMENT YOU DON'T NEED**

Another doorstep trick utility scammers use is to claim you need some special equipment, such as a water filtration or power monitoring system.

In reality, they're just sales reps. They pretend to be from the utility company to make their deal seem genuine and their offer more convincing.

They may well be selling a legitimate product but if they lied to you about who they are or who sent them, the chances are the equipment they're selling will be overpriced, underpowered and probably unnecessary.

Avoid this scam by shutting the door on these pushy sales people. Utility firms simply don't sell equipment door-to-door or even by phone.

If you do want to know if you need special equipment, ask the companies themselves, not the guy on your doorstep.

### **POWER OUTAGE RESCUE**

Finally -- and this is a new one on us -- we've picked up reports of scammers exploiting power outages.

These opportunist crooks visit homes in areas where power supplies have been interrupted.

They pose as officials from the affected utility company, offering to reconnect victims for a fee.

They might claim that only a limited number of homes can be reconnected and you can get priority treatment by paying their fee.

But once you pay them, they disappear and, sadly, you're left in the dark.

Once more, utilities don't operate this way. They don't offer preferential treatment for reconnection and they don't charge a fee.

### **WORST PLACES FOR UTILITY SCAMS**

It turns out that some places are worse than others for utility scams.

Although the crooks tend to target specific areas and then move from one to the next, some locations are more consistently affected.

According to cellphone security company Hiya, the Top 10 locations for utility scams are:

1. South Central and Southeast Massachusetts
2. Hudson, New Jersey
3. Westchester County, New York
4. Los Angeles, California
5. Akron, Ohio
6. Oakland, California
7. Sacramento, California
8. Harrisburg, Pennsylvania
9. Boston, Massachusetts
10. Cleveland, Ohio

Check Hiya's full listing together with details of the utility companies affected: [\*\*Top 10 U.S. Cities Targeted by the Utility Scam\*\*](#).

### **ALERT OF THE WEEK**

It first popped up just ahead of Mother's Day but a fake offer of a \$50 gift certificate or coupon from home improvement store Lowe's is still making the rounds.

It's appeared in emails and on Facebook, and the offer is used as a come-on to collect personal information from victims.

The coupon looks legit but just think this through -- since when did anyone, including a retailer, offer people \$50 for free? It just doesn't happen!

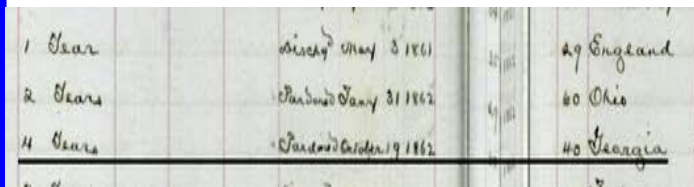


## Genealogy Tip of the Day

Michael John Neill Genealogy Day  
Rootdig.com mjnrootdig@gmail.com

### The Unaligned Images

michaeljohnneill, 06 Jan 01:23 PM



Lines and alignment matter and in today's tip we are reminded of the importance of viewing an entire image—not just what we want.

The convict entry for William Kile, convicted of larceny in Mercer County, Illinois, and admitted to the Joliet penitentiary in May of 1860, seemed to indicate he was born in Georgia. Part of his entry is shown in this post and is underlined. But the digital image of the ledger was misleading. It had not been created from one image made from the open book unaltered. Two images had been spliced together to create the image of the pages I was looking at.

Viewing the top of the ledger made it clear that the right hand side of the ledger image was one line off from the left hand side. The person of interest was not a forty-year-old native of Georgia. He was instead a sixty-year-old native of Ohio.

It always pays to view the entire image.

### Read the Entire Thing

michaeljohnneill, 05 Jan 09:58 AM

This may seem obvious, but based upon my emails, messages I get in a variety of places, and comments I see to various postings, a reminder would not hurt.

Read the entire question, document, etc. when analyzing it, asking questions about it, answering questions about it, etc. Genealogy is about details. Skimming leads to missed references that often are key to further research.

And maybe as a suggestion after reading the entire thing: let any new conclusion based on a single document sit for a few minutes before follow up work starts. Consider reading the document again.



## There are several ways to deal with an overflowing Google Drive

*How can I export my entire Gmail inbox to Dropbox? I have run up against the new 15gb storage cap, and want to move it to my Dropbox account.*

Fifteen gigabytes is a lot of storage (and the limit's not new, by the way) — but sometimes we have a *lot* of mail.

When it comes to Google, however, there's more at play than mail.

And Dropbox? Well, it might be part of the solution, but then again . . . it might have an even stricter limit.

### Free up space in Gmail

*Both Google Drive and Google Photos count against your Gmail storage quota; cleaning them can be a good place to start. Of course you can purchase more storage, but it's also worth reviewing how much of your email you really need to keep. The most complete solution is to run a desktop email program and move email to your PC to free up space online, with the added benefit of backing up your email.*

### It's more than email

The single most important thing to realize is that the 15GB of space you get in a free Gmail account applies to your entire Google account. Specifically, all of these share the same 15GB of storage:

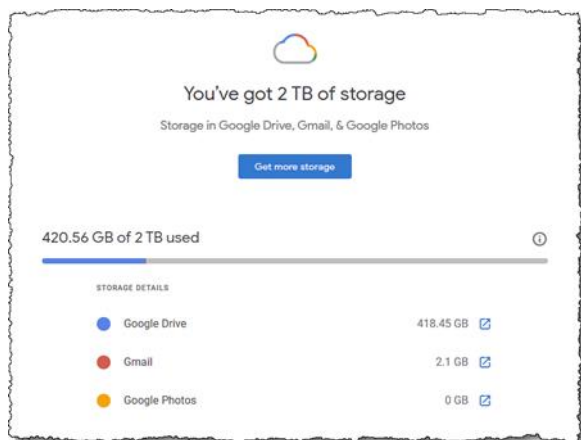
- Gmail
- Google Drive
- Google Photos

The first thing I would do is look to see whether it's really your email taking up all that space, or whether some or most of the space is being used by Drive and Photos.

*(Continued on page 10)*

## (Continued from page 9) Dealing with Overflowing Google Drive

Visit [one.google.com/storage](https://one.google.com/storage), and you'll see something like this:



I've paid for two terabytes of storage, but you can see that my email is using only just over two gigabytes. It's my use of Google Drive that takes up the most space in my account.

Depending on your situation, you may find that Google Drive, or perhaps Google Photos, might be responsible for reaching your 15GB storage limit.

### **Solution #1: Get more storage**

Google's preferred solution, I'm sure, is that you pay for more storage.

And I will say it's both easy and fairly cost-effective. The reason I'm paying for my two terabytes, as shown above, is that when I did the research a few years ago, it was the least expensive of the alternatives that met my requirements.

I know it's not for everyone, but given the simplicity and reasonable price, it's worth considering.

### **Solution #2: Check those other services**

As I pointed out above, Google Drive and Google Photos count against your 15GB limit. This is a surprise to many people.

Given that photos and other things we might store in Google Drive are often large, re-evaluating what you keep in these services can be the fastest approach to freeing up space for your Gmail.

For example, moving your photos from Google Photos to Dropbox could be a quick solution if you're in this situation.

Similarly, if you're using Google Drive, moving some or all of what you have stored there to a different solution (like Dropbox) might also be a relatively quick fix.

Unfortunately, I can't really give you more guidance on this approach, since we all use Google Drive and Google Photos differently, and re-thinking your approach will depend on how you use them.

### **Solution #3: Clean up email**

I'll assume you've already thought of this, but I need to mention it for those that haven't.

Do you really need to save all that email? All 15 gigabytes of it? Really?

This might be an opportunity for you to spend a little time cleaning up what's saved. Delete messages you no longer need.

One compromise that can be effective is to download attachments — often some of the largest contributors to space use — and save them elsewhere. This might be a great use for something like Dropbox. Once the attachment's been downloaded, you can delete the email (assuming the value was in the attachment and the message itself is no longer needed).

It's more time-consuming, but can be helpful.

### **Solution #4: Download email**

This solution — perhaps the most complete — is more complex than it sounds.

To begin with, any email you remove to free up space will no longer be available in the Gmail web interface. You'll be storing it all elsewhere.

*(Continued on page 11)*

Here's the approach I recommend:

- Install a desktop email program like Thunderbird.
- Configure it to access your Gmail using IMAP.
- Create one or more local folders in Thunderbird. These are folders stored only on your computer.
- Using whatever criteria you like, copy messages from the Gmail folders to the local folders.
- Delete the messages you've copied in Gmail.<sup>2</sup>

One set of criteria might be to move all emails older than a certain date to local folders, leaving only the newer emails available online.

All email remains accessible in Thunderbird; it's just spread out between two or more folders: some representing your live Gmail account and others representing email you've moved to your PC.

### About moving email to Dropbox

In theory, you can configure Thunderbird to place its folders in Dropbox.

In practice, it's fragile. I've done it, and I no longer do. There are two issues:

If Thunderbird is running, some of the files are locked, and Dropbox will complain about not being able to sync them. Other than perhaps obscuring other errors you'd want to act on, this is benign, if annoying.

If you have two machines, each running Thunderbird and each accessing the same set of folders stored in and synchronized by Dropbox, they can confuse each other. In the worst case, email can be lost if you're not very, very careful. In theory, as long as you religiously run only one copy of Thunderbird on one machine at

a time, all should be fine. In practice, it's easy to forget that there's another copy running.

If you truly want the email to be accessible from within Dropbox, the only practical solution I'm aware of is this: after Thunderbird has copied email to those local folders, locate and copy the files representing those emails to a folder within your Dropbox. This seems overly complicated for little value.

There's also a third issue: a free Dropbox account has only two GB of storage, so unless you're paying for more, Dropbox may not be enough.

### Do this

The solution I generally recommend is the more complex one above — solution #4 — and here's why: you should be doing most of it already.

I know you're not, but you should be.

You should be [backing up your email](#), and the first two steps — running a desktop email program and configuring it to access your account using IMAP — accomplishes just that.

Then, when you create local folders that are stored only on your PC, they'll be backed up by your [regular PC backups](#).

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### Genealogy Tip of the Day

Michael John Neill Genealogy Day  
[Rootdig.com](http://Rootdig.com) [mjnrootdig@gmail.com](mailto:mjnrootdig@gmail.com)

### Never 100%

*michaeljohnneill, 26 Dec 09:35 AM*

Keep in mind that you can never be one hundred percent certain that any one record is one hundred percent correct. This is particularly true if you were not an eyewitness to every statement made in the record.

There is always the chance of an error. Never "fix" what appears to be an obvious error either. Transcribe exactly as written and put your commentary elsewhere.

# Don't Let Your Identity Be Compromised!



By Jeff Wilkinson, President  
Sun City Summerlin Computer Club  
<https://www.scscc.club>  
[president.scscc@gmail.com](mailto:president.scscc@gmail.com)

Where did you grow up: **STOP**  
Favorite color: **GIVING**  
First pet's name: **PEOPLE**  
Street you grew up on: **YOUR**  
Favorite Childs Name: **PERSONAL**  
Favorite sports team: **INFO**  
High school mascot: **TO**  
Favorite food: **GUESS**  
What was your first car: **YOUR**  
Moms name before she married: **PASSWORD**  
First job: **AND**  
Favorite band: **SECURITY**  
Favorite food: **QUESTIONS**

We should all be cautious answering those seemingly innocuous questions posted on social media sites such as “What Year Did You Graduate High School,” or “What City were you Born

in,” “Can you remember your childhood phone number?” or “Who was your first-grade teacher?” and on and on. These interesting questions appear harmless and appealing as you develop friendships and reminisce with old and new friends on social media, but beware!

Many of these answers can be used to answer or reveal security question answers you chose when you set up accounts at your bank, utility company, etc. For example, when you forget your password, as happens all too often, you will be asked to answer security questions from when you initially set up your account, in most cases some time ago! In addition, answers to these types of questions posted on social media or quizzes can be used to build a profile on you with the information needed to open a new account!

Keeping your identity secure on social media is essential to your financial and personal safety. Unfortunately, identity theft is evolving, with thieves using the latest technology to move from credit card counterfeiting to checking and savings account takeover. A May 2020 study by Javelin Strategy and Research found account takeovers — identity theft where a criminal gains unauthorized access to an online account belonging to somebody else — are trending at the high loss rate, up a staggering 72 percent over the prior year. Remember that when you first create a social media account, you provide personal information such as

name, age, email address, etc. And I venture to guess that most of us have never read the small print terms of service provided by the host. As you traverse the various pages, forums, postings, etc., data mining creates a profile of your behavior, likes, and dislikes. This information is often monetized by the host sites you visit, meaning sold to third parties. Facebook collects data from all devices you have installed their app on. The language used and time zone can include your device location, data provider, or internet service provider. Data on sites you like or visit via a link on Facebook is also collected.

What can the consumer do to protect themselves?

- Keep your software up to date
- Log out of social media sites when finished, particularly when in a public location or using a public computer
- Use two-factor authentication wherever possible.
- Used strong passwords - keep track of them with a password manager
- Use a screen lock on portable devices
- Don't conduct business or share critical information on public Wi-Fi
- Put a credit freeze on your accounts with credit bureaus.  
Equifax, Experian, Innovis, TransUnion
- Protect your social security number – only give it out when absolutely necessary
- Be aware of billing cycles – if financial information is late or doesn't come, follow up
- Be cautious of participating in viral memes such as “name your most memorable concert.”
- Set strict privacy settings on Facebook, Twitter, Pinterest, Instagram, and LinkedIn

If you are a victim of identity theft, report it to the FTC online and create an account to create a report and generate a recovery plan. You will gain access to recovery plan updates and prefilled form letters to send to creditors. You should also report medical identity theft to Medicare's fraud office and tax identity theft to the IRS.

It should be clear that you want to avoid this, so a little awareness and preventative steps can help prevent potentially serious problems.



# INTERNET RADIO ON THE ROAD

## *Enjoy streaming radio stations while driving*

By John Krout, Presenter & Newsletter Contributor Potomac Area Technology and Computer Society (PATACS)

[www.patacs.org](http://www.patacs.org)

[jkroul.apcug.presenter@gmail.com](mailto:jkroul.apcug.presenter@gmail.com)

### INTRODUCTION

At least for those of us who are fully vaccinated, the pandemic is arguably history. So, travel is feasible again. No doubt many are planning road trips like I am.

This article explains how you can use your smartphone to listen to interesting music in the styles of your choice on Internet radio stations. An interesting aspect of the Internet is a geographically scattered audience can be large enough to attract and support Internet radio stations. So, look for Internet radio stations consistent with your music interests, and you can find them.

The technical process of sending digital audio for broadcast-like mass consumption on the Internet is called audio streaming. Each Internet radio state Web page publicly announces one or more URLs for receiving the station's audio stream. Sometimes the Web site for an Internet radio station lists multiple streaming URLs, one for each of several different computer-based playback apps such as WinAmp, QuickTime, Windows Media Player, and so forth.

With some research, a smartphone, and an appropriate app, you can find and play to your heart's content Internet radio stations for your tastes while you drive around the US, even if your musical preference is far from average. My musical preference, for example, is far from average.

### GETTING STARTED

I got started with this topic when I visited the

Web site for my favorite (and at the time my only) Internet radio station, Aural Moon ([www.auralmoon.com](http://www.auralmoon.com)), in July 2021. That site plays progressive rock, meaning songs similar to those released in the 1970s by Genesis, Procol Harum, Yes, Emerson Lake & Palmer, Chicago, Styx, Led Zeppelin, the Who, and many other bands.

Although the progressive rock genre dominance of FM rock radio in the US pretty much ended in the 1980s, that genre has certainly not disappeared. Many bands and individuals released songs in that genre from the end of the 70s through today and continue to do so. However, most of my favorite 70s progressive rock artists have retired or no longer create complex tunes like those they composed while young. The current progressive rock artists are mainly new to me. That's fine by me; I like to hear new tunes by unfamiliar artists occasionally.

The Aural Moon home page does have links for listening to Aural Moon instantly, without leaving the home page, using some playback app built into the home page.

### A Word from Your Editor

Here we are in a new year, can you believe it is 2022 already? I certainly can't believe it.

Now is the time to renew your membership, do so before January 31st. We are trying to get everyone on board so that all the renewals are in January. It makes it much easier for our treasurer to know who needs to be reminded to renew.

We need to keep this club going, so your renewals are very important for that purpose.

It has been a hard couple of years with Covid-19 invading the world and our meetings having to go to Zoom, but they keep us from coming in contact with others who may not be vaccinated.

So let's all get together and renew and join the meetings.

Pam Rihel  
Editor