

Interface

Lorain County Computer Users Group
LCCUG.com (or) info@LCCUG.com
Volume 33 Number 5 May 2022



2022

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**Tuesday
May 10 2022**



Cyber- Safety in the Digital Age

Presented by

Norbert "Bob" Gostischa,

Using Zoom & In Room Meeting

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

**MEETINGS ARE HELD ON ZOOM AND IN PERSON,
your choice!**

From 10 am. - noon in our classroom at **LCCC, 201 W. Erie**, Lorain

Our meeting space is on the first floor – easily accessible

Please email info@lccug.com if you have any questions or concerns!

A Word From Our President



We are planning ZOOM and in-person options for our May 10 meeting!!! Come and join us at the LCCC location at 201 W. Erie, Lorain or sign in on ZOOM from your location. Our presentation will be a program on Cyber- Security in the digital Age by Security specialist, Bob Gostischa . Bob has done online presentations for us back when we were meeting in the Church on Cooper-Foster Park Rd. It will be good to hear an up-to-date overview of this important subject.

Our April presentation was very interesting!! We learned about some cool things you can do with your smart phone. I sent the link to everyone in an email. If you didn't get it, let me know.

One of my recent projects is "digitizing" some old photos. The method I'm using is my smartphone and the Google app, PhotoScan. This is a google app that is available for android and iph-one. It provides an important feature to eliminate glare, ambient light, and flashes that can be a tricky job. This is why just taking a picture of a picture doesn't work as well. The resulting picture is easily saved to your favorite photo storage location – Google Photos, Dropbox, email or shared on social media.

Leo Laporte is the host of *The Tech Guy* weekly radio show and a host on *TWiT.tv*, an Internet podcast network focusing on technology. He has been a long time favorite technology pundit in our community. I was reminded of Leo during the Tech for Seniors ZOOM program that I like to listen to at noon each Monday. If you've never tried a podcast, this might be a good one to listen to.

There is still time to renew your dues for \$15 and be paid up for 3 years!! You can mail it LCCUG, P.O. Box 792, Amherst, OH 44001. Or you can bring it to the May meeting.



Sandra Ruth
LCCUG President

LCCUG Officers For 2022

President	Sandee Ruth president@lccug.com
Vice President	Vacant 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	Vacant membership@lccug.com
Director of Advertising	Richard Barnett advertising@lccug.com
Director of Education	Neil Higgins education@lccug.com

Woohoo!

Your renewal dues have been changed from \$15.00, To 3 years for \$15.00. When everyone else is raising their prices our Computer Club is lowering their dues, so tell your friends to come and Join in the fun and learn computer information.

Tell your family and friends about this great deal. Once in a lifetime opportunity.

LCCUG

**Tuesday
May 10, 2022**



Cyber- Safety in the Digital Age

Presented by

Norbert "Bob" Gostischa,



The way we live, work, and play has changed dramatically over the course of the past half-century. **The 9-5 economics** of years past have been replaced with globally integrated 24/7 service offerings. **Consumers in the digital age** have access to a host of services and products that could have previously been considered available only in the realms of science fiction.

This presentation points out the dangers and offers suggestions that will aid in keeping you secure in this digital era. Using the right programs and apps can help keep you safe and secure as well as shrink your digital footprint. Using free programs and apps whenever possible to accomplish this goal is an added bonus and this presentation includes information on many recommended free programs. Join presenter Bob Gostischa as he guides you in the right direction to enhance your **Cyber-safety in the digital age**.

Norbert "Bob" Gostischa, after a successful career in banking, enjoys his retirement as an enthusiastic IT security expert, most notably for Avast; the creator of Avast Antivirus software. The Avast website has a discussion and help forum where Bob has been helping with security-related and general computer issues since 2004. He has contributed over 46,000 forum interactions. Avast Antivirus is currently the most used antivirus software in the world. Avast has been making security software for over 30 years and has more than 435 million users worldwide.

Although Bob's presentation is not a sales pitch for Avast, mentioning Avast and their software in any announcements would still be appreciated since they pay all the bills.

There is no charge to the club, user group or organization, or its members for Bob's services. You can learn a little more about Bob's presentations in his [Blog](#)

**PLEASE NOTE:
THIS WILL BE A HYBRID MEETING**

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

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Executive Board Meeting Minutes

.APRIL 5, 2022

The board Zoom video meeting for April was attended by Sandee Ruth, Don Hall, Micky Knickman, Pam Rihel and Neil Higgins.

Sandee suggested she and Micky visit the Lorain Library to see if they are able to support a hybrid system. This would allow us a backup meeting place.

The board agreed to move forward on holding the May 10 meeting as a hybrid meeting. Notices will be sent out to the membership.

The board discussed possible short video topics for the May program.

Neil moved, Pam seconded the meeting be adjourned. Motion passed by voice vote.



General Meeting Minutes

APRIL 12, 2022

President Sandee Ruth called the Zoom video meeting to order. A motion to accept the minutes as shown in the April issue of the **INTERFACE** was made Neil Higgins.

Doug, Sandee, Neil, Joe H., and Margie were in attendance

I announced that we hoped to do a hybrid meeting in May at the LCCC center. We were working on a program from AARP Protecting *Yourself from Fraud and Identity Theft*. Waiting to hear back from them.

The program by Geeks on Tour called - **Hodgepodge of Google lens and other things** was shown and was well received! Folks agreed they all learned something.



Member of Association of Personal Computer Users Groups

Newsletter Editor: Pam Rihel using Microsoft Publisher, 2016

This Month's contributors: Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Neil Higgins, Michael John Neill, Steve Costello, Scambusters, Ask Leo, APCUG, Google images, Microsoft Office art online,

Newsletter is now

Online at:

lccug.com/newsletters or 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!

MEMBERSHIP WITH LCCUG:

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

LCCUG

Director of Membership,
membership@lccug.com.

Meeting Location:

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 if you have any questions.

Lorain County Computer Users Group

2022 Calendar of Events

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



Using Zoom & In Person

Meeting opens at 10 am – program starts at 12 pm

*2nd 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 - Preserving Digital Photos By Mark Schulman

March 8, 2022 - The Pro's and Con's of BACKUPS; introducing “Tech for Senior”

April 12, 2022 - Geeks On Tour Presented by Google Lens

May 10, 2022 - Cyber-Safety in the Digital Age presented by Norbert “Bob” Gostischa,

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 - tentative Holiday Lunch

Please check our website 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.

LCCUG



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

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

Genealogy Tip of the Day

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

All the Grandchildren's Names

michaeljohnneill, 21 Apr 03:49 PM

Repeated names can be clues to names of earlier family members. Repeated names are not guaranteed to mean that any given ancestor had a particular name, but names used over and over may mean something.

A relative who died in the 1880s had several grandchildren who either had Riley as a first or a middle name. It may be a clue that there is a connection to someone with that name. It may just be a coincidence. If there was a child named Riley in every set of that relative's children, it would be an even bigger clue.

But it would still just be a clue. It's not even what we would consider hard evidence.

Don't just look in your direct line of descent for name clues. Make certain you have branched out.

But remember that repeated names are clues and not facts extending into earlier generations.

NEED HELP?



Here's Who to Contact:

Neil Higgins

440-985-8507 - 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 9:00 pm Monday thru Thursday
Genealogy help
prihel1947@gmail.com

Denny Smith Unavailable at this time

440-355-6218 - 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

MOST ARE FREE AND OPEN TO THE PUBLIC

Problem Solving Workshop

Date: Thursday- May 17, 2022

Time: 10AM-12PM **Instructor:** Micky Knickman, Neil Higgins, Richard Barnett

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. This workshop is limited to LCCUG members in good standing. If there are no appointments, this will be cancelled.

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.

Learning About Electronics

Date: Thursday - May 17, 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.

Members **MUST** make an appointment by emailing Micky or Neil at troubleshooting@lccug.com.

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.

DON'T SAY THAT: The Chilling, Killing Effect of "I'm Too Old" for This

Saga Supporter Leo Notenboom tells us to wise up and use our wisdom at all ages, and to stop barking about things that aren't true. I'm with him.

Dear Reader: Leo tossed this idea out at me a while back and then he just did a fine job of writing the piece himself (thank you). The very least I can do is print & give it to you here, and add a few choice comments.

Leo Notenboom is a slightly older guy who happens to be very good with tech. That sounds like an oxymoron, but what is more moronic is to make the unfounded assumptions that the only folks good with tech are kids. I have to wonder how the Millennials, now easing into middle age, feel about that. Did they suddenly lose their texting skills at thirty? Overnight, after the big four-oh happened, could they suddenly not figure out how to navigate a web page?

Since the answer is, most certainly not. Then I have to ask, and this is directed at myself as well, why on earth we tell ourselves that if we want to solve a problem, find the neighborhood five-year-old whiz kid?

When that kid turns fifteen, will he suddenly turn into a tech idiot?

The old computer saw Garbage in, Garbage Out is just as applicable when it comes to telling ourselves crap about our abilities, and we end up incompetent.

To that then, here is Leo's piece:

You Are Not Too Old for Technology
I keep hearing from people who consider themselves too old. They're not. Don't be like them.
[Ask Leo! Jonathan](#)

I love this quote from Leo's story:

It's often not about you at all

*Technical gobbledygook, as I like to call it, is a huge issue. Some of the biggest barriers to technology are the terminology, the concepts involved, and how they're presented. If you don't understand something, **it's not your age; it's the writer's inability to communicate in an understandable way.***¹

People of all ages have trouble with technical gobbledygook.

I've commented before that I feel like I'm a glorified translator, turning technical gobbledygook into hopefully understandable English. (author bolded)

Since I've been guilty of this excuse myself, Leo's kind *slap up side of the head*, as they say where I was born, was a breath of fresh air.

When I joined the Army, I was faced with a mountain of alphabet soup terms (TDY, for temporary duty, ASAP, as soon as possible and many more). Every industry has its terminology.

I just got back from three days at a travel blogger's conference. CVBs are convention and visitors' bureaus. That industry suffers from the same silliness. Every industry has its own unique terms which you and I, if we are to learn the world we wish to enter, have to learn.

You and I, as we age, are perfectly equipped with a brain which needs exercising. Sure, we may be old enough to remember using manual typewriters, IBM Selectrics and the like, but you and I can form new neural pathways like anyone else. I love how Leo points out:

Do this

It's probably obvious by now, but this is something I'm passionate about.

Whatever your age, stop using it as an excuse. There's an entire world of possibilities you're selling yourself short on. You're stepping away from it every time you make that assumption and every time you have that internal dialogue with yourself.

(Continued on page 8)

(Continued from page 7) Ask Leo

Foster an attitude of learning. Do it at your own pace, but know that you can.

*You're not too old for this, and I really, really (in case it's not clear), **really** want you to stop thinking that. It's bullsh*t.*

I am embarrassed to acknowledge that I have indeed said some of those things about my own learning ability. I have a genius IQ. The ONLY thing tripping me up is my tongue. I am perfectly capable of learning how to navigate tech, as my social media buddy JC can testify. Every so often I master something new just as I can get befuddled by something even newer.

I just have to repeat Leo's point: technology presented poorly by people with lousy writing skills has nothing to do with you, but the ineptitude of the writer. The best teachers are able to translate. Just because you can't understand it doesn't make you stupid, or me an idiot. Whoever wrote it needs a better grasp of the English language and how to make concepts relatable.

My mother, who had a formidable IQ, devolved into learned helplessness. Fifty years with my father, who was threatened by her brains, and she gave up trying to learn new things. I grew up watching her learn to be a victim. At the end of her life, if a remote didn't work (and the damned buttons were too small for her to see, in her defense) she would bury it into the dry wall.

That's a design issue. My mother was neither stupid nor inept. She had macular degeneration. Not her fault. When we design things for where people are in life, we arm them with the skills they need for a better life. How dare we blame them for not being able to use technology (or anything else) when the designers specifically exclude their needs in the first place? My father, for his part, told me precisely that same thing that Leo said:

"Your mother and I are too old to learn com-

puters."

My father had a prodigious IQ, and he would have found the world of the Internet a massive gift. Yet that gifted man walled himself off later in life, and my mother with him, from that new frontier which would have, in every way, given him immense joy.

And a purpose, mind you, which he needed late in life, as do we all.

Leo is nearly 65. In his article he talks about plenty of oldster's decades older who are teaching tech. So this crap conversation that tech is the world of the young?

I'm with Leo. It's bullshit.

As the author of a prize-winning book on the immense power of words, shame on me for using words to limit my own capacity. Tech is just a tool. Learn the language. Build new neural pathways in your brain. Just like learning Spanish or trying out a new sport. Tech is no different.

It's just one more perfect example of how we can, if we're not careful, allow society's utter disregard for us grey hairs to convince us that we are useless by steering us towards watching the *Andy Griffith Show* rather than changing the world as we age.

Let's change the world. After all, we've lived in it long enough and we have a lot invested in it. Tech is now part of that world, and the faster we get on that horse and ride it with confidence, the more value we can add.

This work by Ask Leo! is licensed under a [Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License](https://creativecommons.org/licenses/by-nc-nd/4.0/). Additional information is available at <https://askleo.com/creative-commons-license/>.

Leo's video on this topic:
https://www.youtube.com/watch?v=I_6wpKf8js0



NEW: CROOKS USE GREEN DOT SCAM FOR ADVANCE FEE FRAUD

GREEN DOT RELOADABLE DEBIT CARDS BECOME LATEST WEAPON IN WIDESPREAD GOVERNMENT GRANT SCAMS: INTERNET SCAMBUSTERS #361

Today's special issue highlights a scam you probably have never heard about, but one that is easy to fall for: the Green Dot scam.

Reloadable debit cards -- especially the top-selling, legitimate Green Dot cards -- are the new money-moving method of choice for scammers.

Using phony government loans as a front for an advance fee scam, the crooks issue bogus grant checks, then tell victims they must pay a fee by reloading their debit cards.

And that's not the only new tactic being employed by the grant scam artists, as we explain in this issue.

Let's get started...

NEW: CROOKS USE GREEN DOT SCAM FOR ADVANCE FEE FRAUD

Green Dot reloadable debit cards are the latest weapon for crooks working a well-known type of grant scam.

The con itself is a type of advance payment scam in which victims receive what seems to be a grant award check -- usually one they didn't apply for -- with a request that they then wire part of the payment back to cover some mythical fees.

You know the rest -- the victim wires the money, then the check bounces.

Now that so many people have wised up to this type of fraud, scammers have hit on the idea of using the legitimate Green Dot card system to collect their money.

Along with the bogus check, usually for just under \$5,000, an accompanying letter says recipients must pay a finder's fee of 10% to the "broker" who secured the grant.

Now here's the sneaky trick. The letter tells victims to buy a Green Dot MoneyPak, of the sort available at many retail outlets including drug stores.

More Scam Reports: [How Can I Get A Scam Refund After Being Conned?](#)

MoneyPaks are used to top up existing Green Dot debit cards. The victim sends details of the card to the "broker." These are used to top up the crook's own Green Dot card -- and then quickly drained at an ATM.

In other words, it's a money transfer that bypasses the traditional cash-wiring companies and offers a far more effective cloak of anonymity for the advance fee scammers.

But There's More...

To add to the effectiveness of this con, the grant scam artists use another trick to delay their discovery. They use "legitimate" checks from active verifiable bank accounts -- either stolen or forged.

This means that banks may accept them without query and the money may even show up in victims' accounts. A few weeks later, their bogus status is revealed -- by which time the victim has bought the MoneyPak and sent the details to the scammer.

ADDITIONAL NEW GRANT SCAMS

This con trick is just the tip of the grant scams iceberg. In a previous issue, [The Truth About Government Grant Scams](#), we explained how crooks were using the availability of government grants as a cover for scamming individuals and businesses.

With the economy still struggling to emerge from recession, these governments grant scams have become more brutal than ever, with many new variations popping up.

On the advance fee type of scam, for instance, another new ruse is to set up supposed debt consolidation and grant companies with a religious tag attached.

Scammers use faith-related words like "Christian" in the business name, both to give it credibility and to draw in victims from these faiths. And, of course, they don't care that you're already in a financial mess before they soak you for a few hundred (or more) dollars.

(Continued on page 10)

(Continued from page 9) **New: Crooks Use Green Dot Scam...**

More Scam Reports: Internet Safety: How to Protect Your Child from Cyber Bullying

There could hardly be more devastating evidence of the heartlessness of scammers than in a recent incident in Detroit where unemployment is 28%, with 60% of people now existing below the poverty line.

Hardly surprising that when the city announced a grant program to help the needy with food and rent, 60,000 people turned up on a single day to complete application forms.

Sadly, only a few thousand grants were available and the city quickly ran out of forms at the public application event.

Enter the scammers, armed with worthless photocopies of the form. The forms, even the copies, clearly stated that applications would only be accepted on original documents. Copies would not be accepted.

But that didn't stop the scammers charging \$20 apiece. And, according to a city official, they did a brisk business.

STILL MORE GRANT SCAMS...

Also riding the grant scam gravy train comes a whole raft of money-making schemes disguised as information, training or job opportunities.

Some of these are perfectly legal, but legit or not, they all aim to cash in on people's ignorance.

Some are not scams: they just charge exorbitant seminar attendance fees or website access fees to provide information that is easily available free of charge.

However, some clearly cross the scam line. How about this for a sneaky trick:

You sign up for a grant-search service that seems to call for a one-off credit card payment, with a money-back guarantee. You scrutinize the fine print. Everything looks OK, so you enter your details and press "submit."

The page disappears then re-appears with the form fields empty, as though something went wrong, so you patiently fill it in again, and this time it's accepted.

More Scam Reports: Credit Card Fraud and Identity Theft -- A New Spin

If you didn't check the fine print again -- and why would you? -- you won't have noticed that it's a slightly different form and this time you're signing up for a service that requires regular payments, drawn on your credit card!

What's more, by doing so, you nullified the money back guarantee.

SUMMARY

Our advice can be summarized in these four tips:

1. If you want to know what government grants are available, ask the government. Start at the Grants.gov or Govloans.gov sites. Don't be fooled by other sites that have 'government' or other official words in the title.
2. If you decide to pay someone for grant advice, check out their credentials carefully and make sure you know what you're paying for. Don't be taken in by suggestions of religious affiliation.
3. Check out your local community college for possible advice or courses that will help you understand the grants that are available, without paying through the nose.
4. There are no guarantees that you will get a grant, no matter who you apply to or what forms or software you use. You're unlikely to improve your chances of getting cash by using paid-for materials.

Oh and don't forget where we started here. If you get a grant check you didn't expect and a request for a Green Dot fee payment, trash it!

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ScamBusters at*

<http://www.scambusters.org>





Tech Essentials for Windows Everyone Should Know These TOP-25

By Jim Cerny, Forums Coordinator, and Class
Instructor
<https://thetug.org/> jimcerny123@gmail.com

We get comfortable on our sofa while technology keeps marching on. Here is what I would consider being the absolute BASIC knowledge you need to enjoy your Windows computer. I do not include tablets or smartphones here, but I bet you can guess which of these would apply to them as well. Ok, can you check all these off your “must know” list? Try rating each of these as to your knowledge level – “confident,” “so-so,” or “need to know more.” If you have doubts, please Ask Google about it or ask people at your computer group.

1. Turn your device on and off, including totally off, so you don't use the battery.
2. Mouse use – left-click, right-click, and scroll wheel.
3. Camera, speakers, earbuds, microphone, and other such plug-ins.
4. Printer hookup, text, change ink cartridges.
5. Internet modem test, restart, and know you are on the internet.
6. Open an app in a window. Change the size of a window, minimize and maximize it.
7. Move a window on your screen, work with more than one window open at the same time.
8. Closing a window.
9. Touchscreen skills – swiping, dragging, touching, enlarging, shrinking the screen, etc.
10. Log in to an account and log out after you are done.
11. Security app or software, know that it is working, scanning your computer for possible problems.

12. Keep ALL your passwords and logins in a good place.

13. Basic Windows settings – personalization, screen text size, and other options you can set for the way you use your computer.

14. Download a new app.

15. Search the internet for anything.

16. Find all the apps on your computer (Windows “start” button) and delete an app you no longer want.

17. Basic email skills – send a new email, maintain your CONTACT LIST, forward an email to others, add an attachment file.

18. Text editing – enter text, correct text, highlight text, copy and paste text.

19. Copy and paste other files and things such as a photo from the internet.

20. Browse the internet, going to different web pages, bookmark web pages, etc.

21. Use File Explorer to work with files and folders – rename, delete, create new folders, organize, etc.

22. Use a plug-in memory device, such as a small “pocket” drive, backup drive, or disc.

23. Create a new icon on your desktop, delete icons you no longer want.

24. Do online banking at your bank.

25. Taskbar functions and areas – Windows icon, search bar, quick-launch, notifications, etc.

Remember when you used a mouse for the first time? I bet you haven't realized how much technology you have learned in the past ten years or so. Don't forget to Ask Google if there is anything on this list you are unsure about; it is a great way to learn. Don't be left behind -- you'll miss out on some fun stuff now and what's coming in the future.





LEARNING TIPS FOR EVERYONE

Asking Google is so easy and convenient

By Jim Cerny, Forums Coordinator and Class Instructor <https://thestug.org/jimcerny123@gmail.com>

Everyone enjoys learning IF it is a fun and helpful experience. For example, if you get a new car with all those electronic options, it can be fun learning those which will keep you safer and offer a more pleasant driving experience. Everyone enjoys learning in different ways. Some enjoy a classroom experience with others. Some feel that the best way is with a personal tutor to help them precisely with what they need or want to learn. But first, why not just Ask Google and see what happens? Then, let's explore some learning "tricks" to help you learn more easily and have fun while learning right on your computer.

1. Make a list of what you THINK you would like to learn. This list will always be modified and edited, so write this in pencil.
2. Pick one thing on your list that you think should be a short learning curve. This will help you get started.
3. Set a time limit of just 10 or 15 minutes with a "reward" at the end waiting for you. (I like chocolate!)
4. Ok, now start by "Asking Google." Ask as you would a private tutor – "How do I create a new folder in Windows?", "How do I copy my photos to Google Photos?", "How do I make sure my virus protection is working?" etc. Try to be specific with such phrases as "using Windows" or "using my iPhone" in your question.
5. You will get a long list of options AND a list of questions similar to yours that you can click on to get results and answers. You will also see (if you are lucky) a quick checklist of steps to do what you asked. This is great as a short reminder of something you have done before but forgot.
6. Scroll down the list and look for a short video to watch to answer your question. Pick one and

click on it. If you find it is not what you wanted, just X out of it and try another one.

7. Write down the answer you think is best.

8. Now, right away, minimize that browser window and actually DO IT. You can always go back to that window to see the next steps if you need to. Do not be afraid of making a mistake; you will not hurt your computer.

9. If you were successful, check your written answer and see if anything needs to be changed. For example, was it hard to find that box to click on? Did you have to scroll down to get to the option you wanted? Note the helpful information you needed to know for your use, which may not have been that clear in the instructions you saw.

10. Keep your note! This is the one thing you learned today. If you DO IT three times, you will be much more likely to remember it (and where to find it in your notes in the future).

11. Yes, you can easily keep notes on a computer file too, but it is yet another window to keep open as you go from window to window. So some people like to keep their notes in a paper notebook. But do what you want.

12. You should sort the things you learn by category – such as computer security, using your browser, working with files, photo storage, iPhone settings, etc.

Hey, if you learned one new thing a day, in a month, you will be amazed at yourself and will deserve an extra reward! Classes and tutors are great too, but using your computer to learn is so convenient and free. So, take the next step to learn something fun and see what happens.





An Internet Safety Guide for Seniors

By Kurt Jefferson, Editor, Central Kentucky Computer Society <https://ckcs.org/lextown2@gmail.com>

"The Internet can be a scary place, especially if you're old enough to be able to remember dialing a rotary telephone!..." begins the website from Safety Detectives.



But, in reality, age doesn't matter. Anyone using the Internet is a target.

Still, those of us who are 60 and older are prime targets of cybercrimes.

(Cybercrimes are those committed over the Internet using any device and means such as email, website, or social media apps such as Facebook or Instagram.)

Stats: Think about this for a moment. In 2020, Americans 60 and older lost an estimated \$1 billion due to cybercrimes. (Source: The FBI's Internet Crime Complaint Center, IC3.)

That was a 30% increase over the prior year. Yikes!

While all of this can be quite nerve-racking, you don't need to bite your nails or bash your head against the wall (although sometimes that's a tempting thought.)

Protect Yourself

Safety Detectives says despite the threats, "**The vast majority of cyber attacks can be easily prevented with the proper tools, some basic education, and plain old common sense.**"

The **Safety Detective's website** provides an excellent breakdown of common online threats facing folks who are 60 and older.

These include:

- Viruses & Malware
- Phishing
- Data breaches/password theft
- Social media scams

- Banking fraud
- Privacy violations

Mobile

If you own an iPhone, iPad, or Android phone, scroll down and check out the How to Stay Safe on Your Smartphone & Tablet section.

VPNs

VPNs (virtual private networks) will protect you when using public Wi-Fi networks. VPNs are apps you can pay for and then install.

Many are offered through the different app stores (Mac App Store, App Store, Google Play, etc.) or from the software developer's website.

As the website notes, VPNs can flag unsafe public networks and protect your privacy by sending your Internet connection into an encrypted tunnel while on public Wi-Fi. Safety Detectives tested 52 separate VPNs and selected what it considers the best of the lot. Here are what others say:

Cnet: [Best VPN Service of 2022](#)

Tom's Guide: [The Best VPN Service](#)

PCmag.com: [The Best VPN Services for 2022](#)

Password Managers

Using a solid password manager keeps you safe and can make your life easier. A good password manager can auto-fill your login and password on many websites, so you no longer have to type in that information manually. In addition, you no longer have to keep that information in a notebook or on Post-It® notes.

PCmag.com: [Best Password Managers for 2022](#)

Macworld UK: [Best Password Managers For Mac](#)

Tom's Guide: [The Best Password Managers in 2022](#)

Interesting Internet Finds

By Steve Costello
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My Debit Card Was Hacked

<https://firewallsdontstopdragons.com/my-debit-card-was-hacked/>

In this post, the author explains how his debit card was hacked and provides some advice gathered from the experience.