



President's Corner

March 2015



From the use in the Workshop and attendance at our classes, it appears that more and more members – and residents throughout the Village – are now using Windows 8.1. If you are one of those, read below for a couple of reminders to make your computing experiences

more enjoyable and productive. First, do you know that Microsoft released a *major update* to 8.1 in April 2014. If your PC isn't set up for "automatic" updates you're missing out on some significant improvements in that update that are sure to please you . . . especially if you had learned to love Windows 7 and hated to set it aside. Here's a quick overview of the features that are in the "new and improved" 8.1, with Update 1. You may recall that this kind of upgrade used to be labeled a "Service Pack" in the past, and while you could download it – this took a very long time, so Microsoft also furnished the upgrade on a DVD.

In today's world of computing there seems to be an assumption that we all have very high speed internet connection but that's still not quite the case here in the Village. You do have the option of selecting something more robust than the basic service level, but you're going to pay extra. Call West Coast Internet for complete information: 949. 487.3307

8.1, Upgrade 1 features -

- A Title bar will now appear at the top of any open app or desktop program. (but not on the Start screen)
- You'll find a much expanded Start Menu can be accessed by *rightclicking* the Start button
- A Power button – with 3 basic options – is now present between the Search icon and your user account name and picture in the upper right-hand corner of the Start screen.

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PC Club Board Roster

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CyberEd Corner

Over 200 residents enrolled in Session 1 PC classes. Thank you to everyone who help make our program such a success. If you have any suggestion for future classes please email me at the address below, new ideas are always welcome.

Session 2, 2015 PC class registration will be Thursday, March 19 for the Korean language classes only. All other classes will register Friday, March 20 and Saturday, March 21. Registration hours are 10AM to 12 Noon on all days.

The SIG on Saturday, Feb. 7 was very informative. Thank you to Alle Rhames from CapTel Captioned Telephones for an interesting and fun presentation. Many of our hearing impaired residents made an appointment for her to come to their home and set up the system. If you were unable to attend and are interested in a FREE captioned phone system, please call her at 310-428-8371. Additional information is available at www.captel.com/captel/federal

We are always in need of teachers. If you have a special area of expertise and would be willing to share, please contact me at nancykri@hotmail.com. We are open to suggestions for new and different classes which would be of interest to our Village residents. A lot of our classes have curriculum already developed so new teachers don't have to start from scratch.

Special Interest Groups (SIGs) are one-time classes that usually meet on Saturday morning's from 10 AM to 12 Noon to cover a topic of individual interest, such as Facebook. If you would be interested in helping to plan or conduct monthly SIGs, contact me at the above email address.

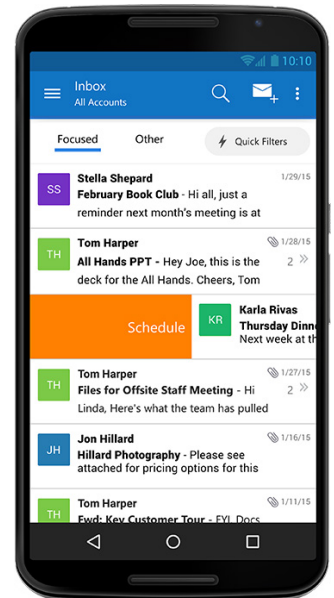
Nancy Kring

Educational Director

Microsoft Outlook App

Microsoft released a mobile app for Outlook, and it is a fine, fine thing. Many bloggers are calling it one of the best email readers out there. Here are a few reasons why:

- **Import All Kinds of Emails:** You don't have to be all in with Microsoft to use the app. Within a few minutes you can see emails from Gmail, Yahoo and more...
- **See What You Need to:** You can either see all of your email at once or push the Focus button to see just emails from contracts or conversations you're involved with
- **Triage Your Email:** Like many of the latest email apps, Microsoft lets you swipe right and left to perform quick actions with your emails to get through your inbox quickly.
- **See Your Calendar (my favorite feature):** Here's where MS Outlook shines – instead of having to switch from your email app to your calendar app. Outlook gives you the big picture at once with a tab that holds your calendar. I'm not sure any other email app I've seen has this feature.
- **Attach Anything:** The Outlook app does an outstanding job with attachments. You can view incoming attachments right from your screen. And when you connect your cloud storage system (Dropbox, OneDrive, etc), you can dive into your files to attach anything.



President's Corner *continued from page 1*

- Other options: shut down, restart, sleep, or sign out, are found by right-clicking the aforementioned Start button.

If you do not seem to have these features – and you're using MS Windows 8.1, you evidently have not installed "Update 1" which contained these, and more. You need to open Control Panel, select Windows Update (under the icons view) and ensure that your PC setting is on "Install Updates Automatically".

In addition, if you've been a savvy user of the Windows OS for some time, you probably know that you can increase your productivity, efficiency and enjoyment by using "hot key" or "cheat key" combinations as you work. With the new user interface of 8.1, a new repertoire of these is required to perform a number of the normal functions. Here are my personal favorites:



+ C = Charms bar



+ X = Start menu



+ I = Settings Pane



+ H = Share pane



+ D = Desktop



+ PrtScn = save image [as png in Pictures]



+ E = File Explorer



+ M = minimize all



+ R = Run window



+ F = File search



+ L = Lock scrn



+ K = devices pane

As a PC user, please remember that help and guidance is available in the PC Workshop six (6) days each week from 10AM to 4PM, except Saturdays when we close at 1PM.



Volunteer Greeters and Supervisors Needed

If you enjoy computers and computing activities, and like to interact with other people who also like computers, then add some *fun* and *new* interest to your life by volunteering as a **Greeter** or **Supervisor** in the Workshop.

Both of these positions take just 3 hours of your time each week.

The morning shift is from 10 AM – 1 PM (Monday thru Saturday)

The afternoon shift is from 1 PM - 4 PM (Monday thru Friday)

You choose what day and time is best for you.

You might wish to start out by being a **Substitute** Greeter or Supervisor. Then you can find out if you like doing this without a big commitment. You'll be trained by Marci Neuroh sna.fxa@gmail.com (Greeters) and/or John Huber jchuber@ix.netcom.com (Supervisors). You will start with an initial training and orientation session, and continue to learn on the job.

It's a Jungle Out There!

However we get our news these days we see – or hear - regular reports about computer hacking, virus, spyware and/or malware infections. Additionally, if you haven't heard of a recent example of identity (ID) theft, it will only be a matter of time. I've no doubt that we'd all prefer to avoid each of these problems at all costs. (suggestions follow)

In about the past year there's a new scourge going around that may target individual PC users like ourselves, although businesses and self-employed business people seem to be the primary targets. This attack is disastrous and will definitely ruin your day! Meet **ransomware**. A February 4th newscast on NBC said that 1,000,000 PC users have been victims of *ransomware* to date! So just what is it and how serious is it if you become one of the next one million victims?

- It's a form of malware. This is known to infect not only PCs but Android devices. One "model" is known as **CryptoWall**; it encrypts all the files of major significance on your device - thus you can no longer open them. Internet Security experts report seeing a new thrust by the launchers of this malware: they are *infecting poorly protected websites* and have been successful in infiltrating popular browser add-ons such as Flash Player, Java, Adobe Reader or Silverlight. This now seems to be a more successful attack strategy than the usual, and previously very successful, *email-based* infection method.
- If your luck runs out you may one day find your Android phone or tablet infected and locked. Czech-based Avast warns that the malware of choice for this is called **Simplocker**.
- The bottom line to all this is you must pay a ransom (i.e.- hard cash!) to the creators of this malware in hopes they will send you a key to unlock and recover your data. [thus the ID of this malware: **ransomware**] *Since you're dealing with crooks, there's of course no assurance that they will honor their offer to give you the unlocking key if you do pay.*

PC publication PC World notes that these crooks are highly sophisticated and have proven very difficult to trace throughout the tangles of the web.

A defense strategy should be employed; even though individuals like ourselves are not the usual victims, this is too serious to just shrug off and hope you're lucky and avoid becoming hit.

Number 1: Backup!! Unfortunately this *doesn't* mean just to your thumb drive or an external HDD as the crooks have anticipated that and these too are usually impacted if their malware can write to your device. *It's critical that you're using an external partner for backup.* Select some approach that *is not connected* to your PC; good options are One Drive, Box, Dropbox, Just Cloud, ZipCloud, mypcbackup or services like Carbonite, Mozy, etc.

Number 2: Select, install and *continually* update a robust Internet Security software program. (nothing new here, but too many people just aren't thinking about prevention, or worse – just aren't listening!) Many vendors can supply suitable applications; Kaspersky, Norton, Avast, AVG, Trend Micro are very effective products. Microsoft provides us with Windows Defender as part of the Windows 8.1 OS; users with Windows 7 or Vista should be armed with Microsoft's Security Essentials.

<http://windows.microsoft.com/en-us/windows/security-essentials-all-versions>

Watch our column in the Globe, or check in the Workshop or on our website periodically for an announcement of a SIG or class to address this and related PC security and internet privacy topics. www.thepcclub.org

In closing, we urge you to take the above steps to avoid becoming the 1st known case of a ransomware attack here in the Village; it's the last thing you need!

For more information than you probably would ever like to have on this issue, just "Bing" or "google" the term: ransomware.

**Prepare Your 2014 Taxes at
the PC Club for**

FREE*

**Sessions held in
February and March**

**Look for sign up sheets in
the PC Lab**

* Must live in Zip code 92637 and an
Adjusted Gross Income limit applies

Become a
PC Club Member
or
Renew Your Membership

Receive many benefits

see page 7
for benefits
and
Application Form

PC Club General Meetings

(all meetings held at club house 7 at 7:00 pm)

Tuesday, March 10

Online Banking,
Bill Pay and Mobile Banking; Chase Bank

Tuesday, April 14

A Potpourri of Tips,
Ideas and Cool Things
to Know and Do on Your PC
and/or Android Devices

Tuesday, May 12

West Coast Internet, Our Cable System,
Future Improvements

Russ Ridgeway, Director of Broadband Services

**June-August
No Meetings**

**Tuesday, September 8
TBA**

**Tuesday, October 13
TBA**

**Tuesday, November 10
TBA**

All resident are welcome!
Refreshments at close of meeting
Door prize drawing for members only
(become a member and win)

Community Events

Document Shredding Event

**Friday, March 14th
9 AM to 2 PM.**

North of the parking area
in front of City Hall.

E-waste Recycling Event

Friday, March 20th

*Residents must pick up, complete
and submit a form in advance;
item(s) will be picked up
at owner's manor.*

8 Facebook Privacy Tips

by: Kimberly Sawyer, Crime Prevention Specialist, Orange County Sheriff's Department

Here are eight simple settings and behaviors to keep yourselves, your families, and your colleagues safe on the world's largest social network — they get increasingly important as you work through them.

You'll find most of these settings within the pull-down menu in the upper right corner of your profile. Others are found on your Timeline. I've indicated the path for each as appropriate.

These are the simplest things you can do — and should do.

- 1) Don't allow followers. If someone sends you a friend request, even if you don't accept it, they will be subscribed to your public posts. This isn't a huge issue if you're very careful about selecting the audience for each post. The best recommendation is to keep your default audience setting as small as possible — "friends only" — and then selectively change it to be a bigger audience for appropriate posts. When you write an update, there's an audience selector available every time.

Path: Upper right pull-down menu/Settings/Followers/WhoCanFollowMe /Friends

- 2) Logout. Facebook can track your web activity if you stay logged on. If Facebook can do something to learn more about its users, it's a pretty safe bet it will. Log out after every use.

Path: Upper right pull-down menu/Logout

- 3) Review past posts on timeline and limit the audience. Especially if you've been on Facebook since prior to when the network introduced its Timeline feature, it's a good idea to review posts going back a while and to press the magic button that suppresses old posts. Apparently, some of those posts you made prior to Timeline may have been published to larger audiences than when you first created them. Reviewing past posts is a manual process. Just look through your entire timeline.

Path: Upper right pull-down menu/Privacy/Who can see my stuff?/Limit the audience.... / Click "Limit Old Posts".

- 4) Manage active sessions and use login notifications. If you access Facebook from several locations, there's a good chance some of them are still active which could potentially give someone with the know how access your profile. Check this area frequently, especially after travel and end any sessions you're not currently using.

Path: Upper right pull-down menu/Settings/Security / Where you're Logged In AND ALSO Security/ Login Notifications

- 5) Remove unwanted apps. Check periodically to see that there aren't some rogue apps installed on your Facebook profile that could be causing problems, or at least not contributing anything good. Click the little X to remove them.

Path: Upper right pull-down menu/Settings/Apps/ Click X next to app you want to delete

- 6) Review tags people post of you and manage tag notifications. You can't prevent people from tagging you. They can tag you in their own original post and they can tag things you post. Carefully review the entire tagging section. Read each very carefully because it can be confusing. Switch on the feature to review all tags of you and then check your activity log often to carefully manage what you allow to be on your timeline. You have the options of hiding posts and/or removing the tag after it's been placed.

Path: Upper right pull-down menu / Settings/ Timeline and Tagging / Who can add things... / Review posts friends tag you in... AND ALSO Timeline and Tagging / How can I manage tags people add.... / Review tags people add to....Note: On this page, under "Who can see things....." with the first time "Review what other people see..." is what you select to actually review the tags you've now set up to review.

- 7) Remove your Facebook profile from public search engines. In search engine like Google and Bing, when someone searches your name, your Facebook Profile is usually one of the top results. If you'd prefer to not be found so easily you can prevent your timeline from being found by these search engines. However, when logged in to Facebook your Timeline will still be found with the Bing search engine unless you also implement setting #8 below.

Path: Upper right pull-down menu / Settings / Privacy / Who can look me up? / Third item

- 8) Turn off instant personalization. This is one of those experience enhancing features Facebook touts. There are a dozen or so companies with which Facebook shares your data so your web experience can be more personalized. The translation is that those dozen or so companies are getting your data. One of them is Bing, so the search engine works within Facebook. If you'd like to use this feature, the alternative is to leave it on and selectively block applications in the blocking section.

Path: Upper right pull-down menu / Settings / Apps (scroll down) / Instant personalization / Uncheck the box.

BENEFITS OF PC CLUB MEMBERSHIP*

- Informative [free] monthly meetings with eligibility for door prizes!
- Newsletters geared to Senior PC users [free and first via email]
- Discount on PC classes
- Representation at the national Senior's Computer User Groups Association
- Access to Club's Lending Library of Computer Books, Manuals, and PC Magazines
- Periodic special classes just for Members
- First to receive any new, useful information [emailed periodically]
- First to know of events involving other Village Technology Clubs: Camera, Video, and Macintosh
- Members' dues allow us to maintain a state-of-the-art workshop and learning center!

**Best \$10.00 you'll spend for any Village Club Membership . . . for what you get!*

LWVPC Club (Laguna Woods Village PC Club)

\$10 (expires December 31, 2015)

MEMBERSHIP FORM (Please Print Clearly)

Must be a resident of Laguna Woods Village

Date _____ Cash ___ Check No. _____ Check one: New Member ___ Renewal ___

Last Name _____ First Name _____ Phone _____

Address (LWV Address) _____ Unit _____

Mailing Address (if different) _____

Email Address (please print clearly) _____

Please make \$10 check payable to PC Club

Place check in Membership Mailbox in Workshop (3rd floor Admin. Bldg.)

Or mail to LWVPC Club, Attn: Robin, Membership, P.O. Box 3063, Laguna HILLS, CA 92654

Non-Profit

Laguna Woods Village PC Club

Your PC Club is a non-profit organization, dedicated to helping residents improve their computer skills, and get more enjoyment from their computers.

Section 501(c) (3), Tax ID 42-1645625

Amazing Android Apps



iTranslate - Free; Sonico Mobile (Play Store; Amazon)

Translate from or to over 50 languages; includes dictionaries, with audio translation. Speak into your android device to utilize voice recognition.



SeekDroid- Free; GT Media, LLC (Play Store; Amazon)

Locate your lost or stolen device; find it anywhere in the world! See your device on a map, set off an audible alarm and lock your device. Wipe the device and SD card.



Watch TV Whenever You Want,
Wherever You Want

Droid TV HD – Free; PVRCom, LLC (Amazon App Store only)

Watch TV on your Kindle/Fire/Android phone or tablet in full HD-720p; choose from thousands of episodes of the most popular shows from the major TV networks. Turns your phone or tablet into a DVR and video player. Legally record and watch your favorite TV shows; includes almost every current show from ABC, CBS, CW, FOX, and NBC; over 250 shows in all. Programs are recorded from the Internet, stored on your own dedicated virtual DVR in our Cloud. This is a subscription-based app that comes with a 14 day free trial.



US TV- Free; PPCLink; (Amazon App Store only)

Allows you to watch many U S television channels on your Android smartphone/ tablet. Supports almost all popular USA television channels including: CNN US, CNN International, BBC UK, BBC News...and many, many more. Does not require flash player. Using USTV is free; however, it will consume a lot of data traffic; developer recommends using USTV via WiFi or unlimited 4G data plan.



Dashlane Password Manager – Free; (Play Store; Amazon)

Free password manager and secure digital wallet for your Kindle Fire, Android phone and tablet. One step operation generates, saves and autofills new, strong passwords while you're browsing. Encrypts all your passwords behind your Master Password. Stores your logins and passwords; email addresses, IDs, credit cards and more! (top rating by PC Mag, NY Times, Forbes and Inc.com)



Bedside Alarm – Free; Oxagile, LLC; (Play Store; Amazon)

Turn your Android device into a feature packed Alarm Clock with a stylish LED display; also functions as a Timer. Comes with multiple, customizable quality alarms and snooze setting. 12 or 24 hour time display + day of the week. Can be set in landscape or portrait.

LAGUNA WOODS PC CLUB

March General Meeting



How Safe is Online Banking?!

Presented By

David Hoel – Branch Manager –VP- Chase Bank

Tuesday - March 10 - Clubhouse 7

Doors Open at 6:30 Meeting starts at 7:00 PM

All Laguna Woods Resident are Welcomed

Door Prize Drawing for PC Club Members

Refreshments after the Meeting

10 Tips for Online Shopping Safety

Sandy Berger, CompuKISS

Amazingly, in today's topsy-turvy world, because of vulnerabilities in the processing of credit and debit cards used at retail stores, and the hackers who are focusing on those vulnerabilities, shopping online now can actually be safer than swiping your card at a local store. For safety sake, however, there are a few online shopping rules that you should follow.

1. The first of these is to always have a good antivirus program installed on your computer and update the antivirus program and other software - like the OS (operating system) - whenever an update is available. When in doubt, don't click on links. This is especially true of email where phishing schemes are prevalent, but you should also be careful when you are surfing the Web or visiting social media websites.
2. Shop only at trusted, established websites. Don't use any sites that you've never heard of. If you want to try a new website, check to see if any friends or acquaintances have used it successfully.
3. Pay only through secure sites. Typically the address (URL) in your browser will change from "http:" to "https:" during a secure connection.
4. Never email your credit card number, social security number, or personal information to anyone. *No reputable seller will request it by email since email is not secure.*
5. Do your banking and shopping from home where you are on your own secure network. Wi-Fi hotspots at local coffee shops and other establishments usually do not offer enough protection unless the user takes some added precautions, which can be cumbersome for the average user.
6. Create strong passwords consisting of numbers, letters, and symbols. Do not use obvious words or names. Make the password for each banking and shopping site unique. Keep your passwords private. Consider using a Password Management program; Last Pass is a strong and reliable example.
7. Credit cards are generally the safest option for shopping online. When using a credit card, you have limited liability and the ability to have the credit card company intervene if something goes awry. Debit cards can also be a good choice as long as you have investigated their liability limits; they may be *higher* than those of credit cards.
8. Keep a paper trail. Let's face it, *none of us* have perfect memories. Print and save records of your online transactions, including the name of the seller, product description, price, and date of purchase. Most reputable merchants allow you to print a receipt after the transaction is complete. You can use these printed receipts to compare to your bank and credit card statements.
9. Monitor your bank accounts and credit card purchases regularly. Report any discrepancies or unusual charges to your financial institution immediately.
10. Your social security number is the key to your identity. Be miserly about sharing it with anyone, especially online. No reputable merchant will ever ask for your social security number to make a purchase.

Credit card theft is pretty easy to get resolved. Usually you notify your financial institution and they issue you a new card. Identity theft is much more difficult to handle because a thief can open lines of credit in your name, buy a car, and obtain new credit cards. In order to steal your identity, the thief needs personal information like social security number, address, phone number and financial information. So be careful when giving out any such information.

Many financial experts say that having your bills sent to you electronically and paying them electronically is safer than sending and receiving them by mail. They also recommend shredding paper documents with personal information. So whether you use a credit card at a physical store, you shop and pay bills online, or you pay bills by mail, the key word is "caution." Our mothers taught us to watch our wallets and purses when out shopping and to keep the doors closed. Now we have a lot more convenience, but also a lot more to watch out for.