

THE
GIGABYTE
GAZETTE

The Monthly Newsletter
of the
Sun City Summerlin
Computer Club

July, 2018

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President's Message

by Jeff Wilkinson

Computer Club and Friends:

You may be wondering why there was a sudden flurry of updated privacy policies showing up in your inbox this past month. It seems like every website I ever visited was sending me an email informing me of an update to their privacy policy. Did I read them all? No! The gist appears to be a rush to incorporate the provisions of the **General Data Protection Regulation (GDPR)**, which went into effect on May 25, 2018. The GDPR is a regulation in the European Union governing the gathering of personal data of individuals within the European Union. It also addresses the export of personal data outside the EU. Websites are required to let you know what may happen to any personal information you provide. Data collection permission will require a clear affirmative action by the user such as checking an unchecked box which indicates consent or typing "Yes, I agree".

In addition to the notifications of data collection and the legal ramifications for misuse of the collected data, there is also a requirement to obtain explicit consent, notify users in cases of a hack or breach, and appoint a dedicated data protection officer(s) and have a recovery plan as well as much more. Since the advertising business today is largely driven by people's personal information, this is a big issue. Already complaints about Google and Facebook are being investigated.

The fines for misuse of your personal data can be staggering; I've read 4% of Global Revenue! So, sites that conduct business in the European Union are scrambling to comply; thus we see the flurry of updated privacy policies.

While there is little the average consumer can do other than choose to agree or disagree to a website's privacy policy, it helps to be aware of just what data is collected and how it may be used to market to you!

Here in the United States, Verizon Communications, AT&T Inc., and Sprint Corporation have recently pledged to stop selling location information to middlemen accused of mishandling that data. Didn't realize your location information was being collected and used? Location data is available through a data-sharing agreement with companies who then allow businesses to tap into the data for information to use in their marketing efforts. Wonder why you get an ad for something on sale when you are in the store that is having that sale!? Use of this data ranges from truck rental services using data to better assist customers on the road and banks who use the data to determine the user's proximity to their home as part of fraud prevention. Customers agree to share location data with services such as Uber, Lyft and Google maps, for instance, and many wireless carriers sell anonymized location data to marketers. Some of this location data was provided to law enforcement by a prison phone service provider and allowed access to any cell phone user's location. This data found its way onto a website that let corrections officers find any cellphone user's location without a court order.

As we begin to understand the extent to which user data is used and how it is monetized, it may pay to read some of the privacy new policies. However, the answer choice remains either Yes, to use the service, or No and don't use the service.; there's no other choice.

In China the government is now using camera's embedded in the sunglasses of police officers for surveillance and to identify suspects. They also have cameras in college classes monitoring the students' response to a lecture and can advise an instructor in real time when he or she is losing the class's interest, or when the students do not understand the material.

Jeff Wilkinson, President
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Issue Contributors

Tom Burt	Kathy Kirby
David Kretchmar	Pat Lemay
Jeff Wilkinson	

Submissions Welcome

We are always looking for new information to share with our club members. If you have computer or technical information you would like to share with members of the club, send your articles to **Tom Burt** at tomburt89134@cox.net. Thank you to everyone for your contributions.

SCSCC Board of Directors Actions

The Computer Club Board of Directors took the following actions on June 13, 2018

Chuck Wolff made a motion that the minutes of the May 9, 2018 Board Meeting be approved as submitted. The motion was seconded by Howard Verne and unanimously approved by the Board.

George Lobue made a motion that the meeting adjourn at 9:00 AM. Chuck Wolff seconded the motion and it was unanimously approved by the Board.

There will be NO Board of Directors meeting in July.

General Membership Meeting

No general meetings in July or August

**Our next General Meeting will be held at:
2 PM on Thursday, September 6th, 2018 in Desert Vista Room 5.**

Our regular schedule of seminars, SIGs and Q&A sessions will continue throughout the summer, subject to vacations of our hard-working presentation leaders. To know the latest status of your favorite sessions, check this month's SIG, Class and Seminar schedules in following sections here along with the online calendars at www.scscclab.com.

For Club information go to www.scscclab.com, contact **Jeff Wilkinson**, President at **702-527-4056** or email him at pres.scscclab@gmail.com.

Notice of Ratification Vote

At the **September 6th General and Business Meeting**, the membership will vote to ratify a new **Club Constitution** and an update to the **Club Bylaws**. Both documents are available for review in the "About SCSCC" area of the club website: www.scscclab.com.

Welcome New Members

The following new members joined the Computer Club between May 27th and June 28th.

**Raymond Bayus
Henry Sasahara**

Jean Sedillo

July 2018 Calendars

To view this month's classroom and lab calendars, click the following hyperlink:

http://www.scscclab.com/Calendars/scscclab_calendar_2018-07Jul.pdf

Special Interest Groups

Special Interest Groups (SIGs) provide a forum for general discussion on a specific computer related subject. Admission to all SIGs is on a first-come, first-seated basis and is subject to the maximum allowed by fire code regulations. All of the following meetings are held in the Classroom. <W> or <M> or <H> indicate whether a SIG would be of interest to a Windows, Macintosh or Hand-held Device (i-thing or Android) user.

Digital Photography *Dark for the Summer*

3rd Mondays, 1:00 p.m.

Stu Gershon (702-255-3309)

Picasa is still a viable, reliable photo editor for beginners, but this year we will also take a look at Google Photos and other FREE editing programs. You're invited to bring your equipment (Laptops or Cameras) so that you can have that "hands on" experience! This SIG's target audience is beginner to intermediate digital photography users, but all members are welcome.

Genealogy Q&A <W>

4th Saturday, 9 a.m. to noon in the Lab

Karen Ristic (702-749-6489)

Genealogy is one of America's most popular and rewarding hobbies. With billions of records now available online, researching your family tree has never been easier—if you know where to look and which key words you'll need to use to create an accurate family tree from start to finish.

GMail <W/M> *Dark for the Summer*

1st Thursday, 10:00 a.m.

Pat Lemay (702-254-1499)

This SIG covers Gmail as well as other Google applications. All members are welcome. This is your place to learn about all things Google.

Hardware / Software Repair Lab <W/M >

*Every Tuesday, 1:00 p.m. to 4:00 p.m. **Dark July 2***

Chuck Wolff (702-233-6634) and

Chuck Hagen (702-418-2614)

The Repair Lab provides **CLUB MEMBERS ONLY** with no cost assistance for those having upgrades and / or hardware and software problems with their computers. Bring in only your PC tower, your Mac or your laptop and your problems. Our TECH team will give you our best effort. ***Be sure to mark your cables so you can re-connect when you get home.***

Internet Investing <W/M/H>

3rd Thursday, 9:00 a.m. in even months

Next meeting: August 16th

Tom Burt (702-341-7095)

The Internet Investing SIG provides a forum for members interested in using Internet resources for researching and managing investments to meet, discuss, and learn more about the topic. The SIG's target audience is members with intermediate computer skills and investment experience, but all members are welcome.

iPad/iPod/iPhone <H> *Dark for the Summer*

4th Wednesday, 9 a.m.

Zane Clark (702-562-3684)

This SIG will be your forum for learning about and discussing the Apple iPhone, iPod and iPad tablet devices. It's for Apple hand-held device owners of all experience levels.

**Macintosh Users' Group ~~Dark for the Summer~~
2nd Wednesday, 2 p.m.**

Rose Mary D'Aloisio (702-255-2813)

This SIG is for Macintosh users of all experience levels. We will have Q&A, so bring your questions and/or problems.

Photoshop Elements <W> ~~Final Session!~~

4th Mondays at 1:00 p.m.

Mary Miles

This SIG covers many of the basic and advanced elements found in Adobe Photoshop Elements, especially layers. If you wish to make the most of your photographs, this SIG will be very helpful. This SIG's target audience is intermediate digital imaging users, but all members are welcome.

Mary has decided, after 3 ½ years, to bring the SIG to an end. This will be the final meeting.

Smartphone <H> ~~Dark for the Summer~~

1st Monday at 1:00 pm

Stu Gershon

This SIG is a Q&A session to help Android and iPhone users to get the most from their phones and apps.

Windows 10 <W> ~~Dark for the Summer~~

First and Third Saturdays at 9:30 am

Bill Wilkinson (702-233-4977)

Each session will be devoted to assisting new Windows 10 owners in becoming familiar and comfortable with Microsoft's newest operating system for desktop and laptop computers. Assistance will be given individually or in small groups as circumstances warrant. Bill's notes are available by clicking [HERE](#).

Kaffee Klatches

Kaffee Klatches provide a forum for general discussion on all computer-related subjects. Admission to all Kaffee Klatches is on a first-come, first-seated basis and is subject to the maximum allowed by fire code regulations. All the following meetings are held in the Classroom. **<W> or <M> or <H> indicate whether a SIG would be of interest to a Windows, Macintosh or Hand-held Device (i-thing or Android) user.**

Windows 10 SIG / Q&A <W>

First and Third Saturdays, 9:30 a.m.

Bill Wilkinson (702-233-4977)

If you are a novice or near-beginner computer user, or if you just want some refresher information together with a refreshing cup of coffee, then jump-start or recharge your computing knowledge by attending these Win 10 KK sessions. At each session, attendees will explore from one to four topics of interest to beginners and near-beginners. The topics are always announced a couple of days in advance via e-mail to SCSCC members who have subscribed to the club's message board. Each topic is presented in a step-by-step manner and is supported by "how to" notes that can be easily and conveniently downloaded from the SCSCCBKK.org web page. Following each "up front" presentation of one or more topics (approximately 60 minutes in duration), an informal open-ended Question and Answer period takes place for those who wish to participate, listen, reflect, or inquire.

Kaffee Klatch <W/M/H>

Every Tuesday, 8:30 a.m.

Sandy Mintz (702-838-2525)

This KK is for all users, from beginning to advanced. The KK discussions are not restricted to any one subject, computer platform or computer-knowledge level but should be computer or technology related. We will try to answer your questions, help you keep your systems updated and provide some useful "tips and tricks." If you have a tip or information you would like to share, we encourage you to bring it in and share since the SCSCC is built on "neighbor helping neighbor." The fellowship is great, the coffee is good, and the education received from the KK attendees is priceless. Stop by on Tuesday morning and have a cup of coffee with us.

July 2018 Classes

Because there are a limited number of computer stations available for hands-on participation, pre-registration is necessary for most classes.

No hands-on (Lab) classes are scheduled in July or August.

July 2018 Seminars, Q&As and Workshops

For Computer Club seminars, there is no requirement for advanced registration unless explicitly stated. Seating is first-come, first-seated.



iPhone / iPad Q&A Dark in July / August

Presenter: Zane Clark
Location: SCSCC Classroom

Bring your Apple iPhone or iPad to get one on one help with your questions about how to use the phone and popular iOS apps.



Introduction to Microsoft Word

Monday, July 9th 1 PM
Presenter: Howard Verne
Location: SCSCC Classroom

Microsoft Office 2016 is the most recent version of the Microsoft Office system, aka Microsoft's productivity suite. Office 2016 is very similar to Office 2007, 2010 and 2013. The new suite works on Windows 7, 8 and 10. This presentation will touch on general features of MS Office, but will primarily emphasize **Word 2016**.

Handout: <http://www.scsc.cclub/smnr/IntroToOffice2016.pdf>.



Managing Your Digital Photos

Thursday, July 26th at 9:30 – 11 AM

Presenter: Tom Burt

Location: SCSCC Classroom

Digital photography and image editing is one of the club's most popular topics. About two years ago, Google dropped support for their popular Picasa photo manager / editor program and moved all on-line "Picasa Albums" accounts to a new "Google Photos" service which many felt was inferior. What was a devoted Picasa user to do?

This seminar will explore several of the latest client-based and online alternatives for organizing, managing and editing your digital photo collection. Among these, we'll look at the free, built-in Windows 10 "Photos" App and the new "Paint 3D" App. We'll also look at a few of the current online photo gallery services, including "Google Photos". We'll also spend some time on taking photos and selfies with your cell phone or tablet and how to move those photos from the phone or tablet to other locations.

Presentation notes will be available on the club website about July 20th at:

www.scscclab.com/smnr/ManagingYourDigitalPhotos.pdf



Tom's Tech-Notes

Customizing Your Android Home Screen

Overview



I was recently working on the handouts for my “Android for Beginners” seminar and making quite a few screen shots on my Android Phone. As I got to the material about Display Settings, I got to thinking about what options were available to customize my Home Screen.

I had been using the LG default home screen background, which was a busy set of gray and black triangles, reminiscent of a backgammon board pattern. I went looking for a setting that would let me just have a plain color as my background. There was no such option on my LG Phoenix 3 with Android 7 (Nougat). What to do?

There WAS an option to use a picture/image of my choosing. So, I said to myself “Self? Can you make an image of a plain background color, or even better, a gradient that fades subtly from light to dark?” A milli-second or two later, I had determined exactly how to proceed.

I’ll detail those steps for you in the following, along with a few other Home Screen settings that you might want to try. The screen shot at left shows the final results.

Disclaimer: The screen shots and steps given here are for a LG Phoenix 3 running Android 7 (Nougat) with AT&T as my carrier. Your own Android phone may be slightly to wildly different.

Making the Background Image

My favorite Windows tool for creating and editing images is the free **Paint.Net**. Among its palette of tools is a gradient tool that lets you create a canvas that lets you create a smooth fade from one color to another. I started Paint.net with a new, empty canvas. I set the canvas size to 480 wide by 792 tall, which is the size in pixels of my 5-inch LG Phoenix 3 phone’s screen. Your phone’s screen metrics may be different.

Next, I went to the Paint.Net color mixer and selected, for my primary color, a medium copper. I then selected, for my secondary color, a dark copper. You can select any two colors, but the more different they are, the more banded your gradient will look.

Next, I selected the gradient tool and, on the toolbar, chose “linear”. I positioned my cursor at the top of the canvas in the exact center and then dragged down to the bottom of the canvas. The canvas filled with the medium copper to dark copper gradient. I then saved the canvas (image) as TomWallPaperCopper.jpg.

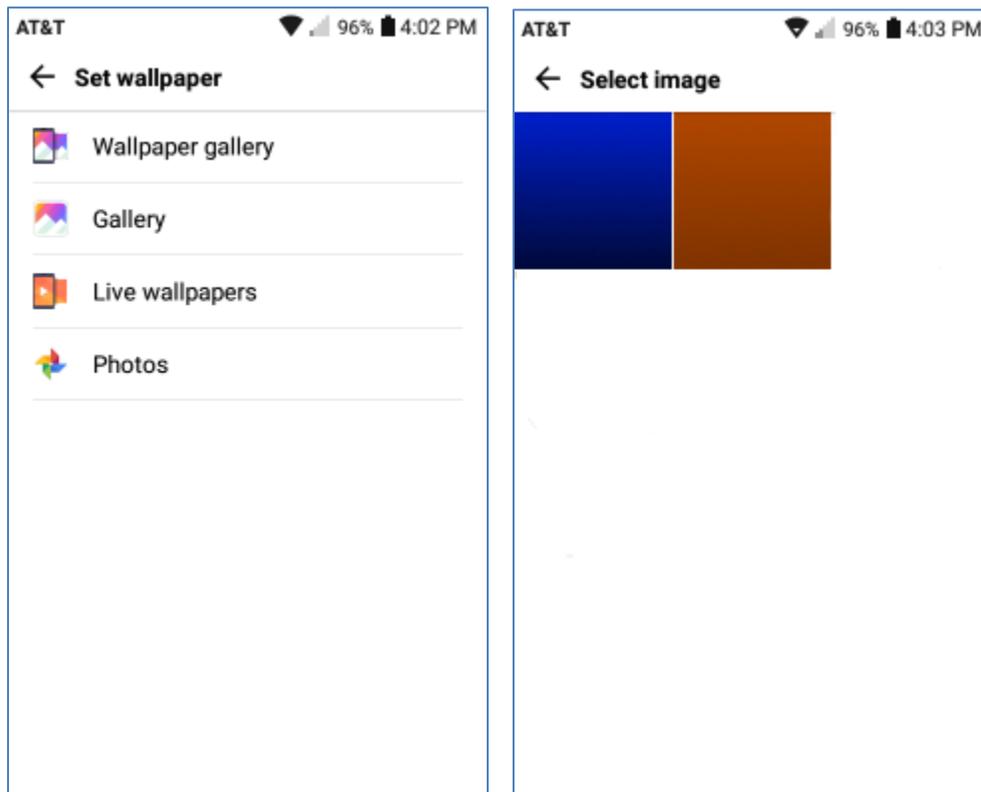
Moving the Image to the Android Cell Phone

I used a USB cable to connect my cell phone to my Windows PC. The phone has to be powered on and you will likely have to use the swipe down settings menu to change the USB connection from charging to MTP (data) mode. On your Windows PC, the phone will appear in “This PC” as a new attached device. You can then use Windows file management functions to copy files to / from your Android device. I copied my new gradient image (TomWallPaperCopper.jpg) to the DCIM\Camera folder on my LG smart phone. This folder is part of the Android Gallery.

Setting the new image as the Wallpaper for the Home Screen

I returned to the smart phone and selected **Settings>Display>Home screen>Wallpaper**.

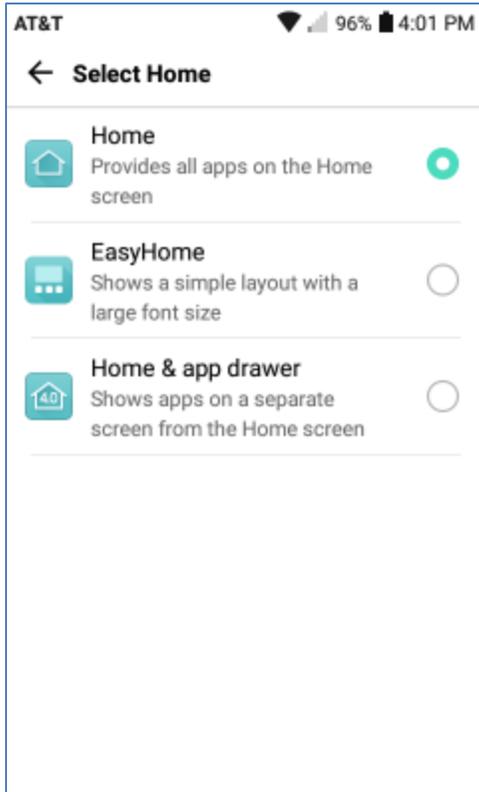
I then tapped Gallery as my source. Within the Gallery, I navigated to and tapped the image of the copper gradient.



I then tapped OK and finally, on the confirm prompt, tapped Set. I did *not* check the checkbox to use the same image as my lock screen background. This made my copper gradient image the background for the home screen. Note in the screen shot above that I had also made a medium blue to black gradient. I used that image as the background for my phone’s lock screen.

You can create any number of similar background images or use favorite pictures (properly cropped and sized) as backgrounds. Let your imagination go wild.

Choosing Your Home Screen Style



Select **Settings>Display>Home screen>Select Home** and you will have a choice of three basic Home Screen styles. The default is Home.

If you don't like endless swiping to find App icons, you may want to try EasyHome or Home & app drawer as alternatives.

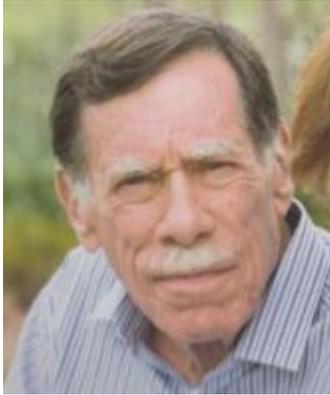
The App Drawer is an icon that, when tapped, shows all the App icons on a separate screen.

Summary

Your Android Home Screen, much like your Windows Desktop, is a place you spend a lot of time on when using your smart phone. It's worth taking a little time to get it set up in a way that makes it easy and comfortable for you to use.

There are many other settings you may choose to tweak. If, in the course of experimenting, you get off into the weeds, you can always go back and revert to the original factory defaults.

Have fun!



Kretchmar's Korner

By David Kretchmar, Computer Hardware Technician

Don't Buy Identity Theft Insurance

Updated from David's original June, 2017 article

Equifax

It was almost a year ago when Equifax announced that a data breach exposed the sensitive personal information of 143 million Americans. As a part of its mitigation, Equifax offered consumers a year of free credit monitoring. This offer ended in January 2018, but not to worry, for just \$12.95 a month you can pay Equifax to monitor your credit reports.

This is a breathtaking bit of corporate chutzpah; first Equifax fails to secure many millions of individual's data files (including probably yours) and now that they have proven to be untrustworthy they want to charge a monthly fee to assure you your data has not been compromised. I would just say NO!

LifeLock

LifeLock is the most heavily advertised consumer data protection service that is offered by Symantec, a cyber security company that also provides the Norton Security Suite.



LifeLock premiered in 2005; you might remember the commercials at that time featuring LifeLock CEO Todd Davis revealing his Social Security number to the public. LifeLock failed to disclose that Davis' identity was stolen at least 13 times during the advertising campaign. LifeLock brushed off critics, claiming that LifeLock prevented Davis' identification from being stolen many other times, thereby proving the value of LifeLock.

LifeLock attempts to frighten consumers by saying:

"Considering everything you do online, data breaches and companies that sell your information, it's easier than ever for criminals to steal your identity. They can open accounts, buy properties, and even file tax returns in your name. There's a new victim every two seconds, so don't wait to get protection!"

But, of course, LifeLock has the answer:

Please select the LifeLock protection plan that's best for you.

Plan Name	Monthly Price	Annual Price (Plus Applicable Sales Tax)	Button
LIFELock STANDARD™	\$9.99 /mo	\$109.89 annually	START MEMBERSHIP
LIFELock ADVANTAGE™	\$19.99 /mo	\$219.89 annually	START MEMBERSHIP
LIFELock ULTIMATE PLUS™	\$29.99 /mo	\$329.89 annually	START MEMBERSHIP

The Ultimate Plus plan is marked with a checkmark and the text "BEST VALUE".

Note that LifeLock does not offer a family plan; LifeLock coverage for a married couple is well over \$50 a month. LifeLock does offer a 11% discount when a couple enrolls.

So, What Do You Get for Your Money?

Sadly, very little, except for a false sense of security. If you are the victim of identity theft, most institutions will absorb the cost and charge you nothing. The few consumers who do suffer monetary damages rarely lose more than \$200.

Go to LifeLock's website and you will notice that **"Not all transactions at all accounts monitored"** is written everywhere - on the website, as the signature to their emails, at the bottom of their site next to any disclaimer asterisk - basically giving them an out in case anything actually ever happens to one of your accounts.

A close reading of all of LifeLock's service and reimbursement "guarantees" discloses so many exceptions and conditions that they are essentially worthless.

LifeLock's Legal Woes

The Federal Trade Commission in 2015 asserted that LifeLock violated a 2010 settlement by continuing to make deceptive claims about its identity theft protection services, and by failing to take steps required to protect its users' data. In late 2016 LifeLock paid consumer damages of over \$100,000,000.00.

In documents filed with the U.S. District Court for the District of Arizona, the FTC charged that LifeLock failed to live up to its obligations under the 2010 settlement, and asked the court to impose an order requiring LifeLock to provide full redress to all consumers affected by the company's order violations.

The 2010 settlement stemmed from previous FTC allegations that LifeLock used false claims to promote its identity theft protection services. The settlement barred the company and its principals from making any further deceptive claims. It required LifeLock effectively safeguard personal data it collected from customers, and required LifeLock to pay \$12 million in consumer refunds.

How Can I Protect Myself?

The Equifax and LifeLock primary service is nothing you can't do much better yourself. If you think someone has stolen your identity, you can contact each of the four major credit bureaus, TransUnion, Experian, Equifax, and the newer Innovis, and place an electronic security freeze on your credit. The freeze is good until you lift it, and should prevent any new accounts from being opened. A security freeze prohibits, with certain specific exceptions, the consumer reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. You can temporally lift the freeze if you want to open new accounts.



There is no charge for a security freeze if you are a victim of identity theft. To get a free security freeze you should first file a police report or (much more easily) create an Identity Theft Report at:

www.identitytheft.gov/Assistant#what-to-do-right-away

This FTC site is easy to navigate and has some good information on what to do after an identity theft.

Conclusions and Recommendations

Don't buy identity theft insurance from Equifax, LifeLock, or any of the other outfits selling this "protection".

The best way to protect yourself against loss is to keep an eye on your own bank, credit card and brokerage accounts and statements. Download your annual free credit reports yourself, safeguard your passwords, and skip the fees.

July Lab Monitor Schedule

Open Lab sessions are held twice per week: 9 am to noon on Wednesdays and Saturdays.

JULY	Monitor Schedule
<i>CLOSED</i>	WEDNESDAY
	July 4, 2018
Mary Hedin	SATURDAY
Linda McMullin	July 7, 2018
Jim Edwards	WEDNESDAY
Jan Edwards	July 11, 2018
Jim Enlow	SATURDAY
Fred Cohen	July 14, 2018
Blanche York	WEDNESDAY
Marilyn Gramms	July 18, 2018
Mary Hedin	SATURDAY
John Zuzich	July 21, 2018
Marilyn Gramms	WEDNESDAY
Jeff Southwell	July 25, 2018
Karen Ristic	SATURDAY
Ray Ristic	July 28, 2018