News Journal

"Members Helping Members"

April 2020 Volume 38, Issue 01

A Recent Scam Experience

By Jeff Wilkinson, President, Sun City Summerlin Computer Club, NV

December 2019 issue, The Gigabyte Gazette

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Recently I received the "Social Security" scam call, the recorded message informing me that I should call an 800 number because my account was about to be suspended. I decided to play along and see what the suspected scam pitch was; since I was 99.99% sure that Social Security doesn't call you.

I called the 800 number, exclaimed my surprise that there was a problem and breathlessly asked what the problem was. The responder, "Officer Ronald Smith" explained, in an almost unintelligible accent, that he was a senior investigator and I should get a pencil and paper and write down his name and badge number, which he proceeded to give me. He then went on to outline the "problem" which included seven bank accounts opened under my social security number. He said the accounts had been used for money laundering and an investigation was underway with an arrest warrant about to be issued. In addition, there were multiple credit cards also under my social security number which had been linked to illegal activity.

"Officer Smith" then asked if these were my accounts. Upon my answering No, he explained he needed to know how many bank accounts and their approximate balance and how many credit cards I had and their credit limits. I responded with fictitious information of course. He advised me that this conversation was being recorded and I was repeatedly told to listen to his instructions very carefully. When I told him in a frightened, exasperated voice that the accounts he described were not mine, he wanted the local police department phone number so he could call to see if we could clarify some additional information. I gave him a fake phone number and he put me on hold; he came back a short time later and said that the number I gave him was incorrect!

"Officer Smith" then told me I could get the number from the yellow pages or Google and said he would wait while I looked it up. When I asked why *he* didn't have it, he exclaimed he did but was not allowed to give it to me. I looked up the number in the city I had claimed to live in and gave it to him; he again put me on hold and returned a couple of minutes later. He said he had a senior investigator on his other line, and she would be calling me. I was to put him on hold when she called. Then my phone rang! The call was from the number I had provided which was the number of the Palo Alto, CA police department! "Officer Smith" told me to put him on hold and to add the new caller to the conversation.

Throughout this entire 22-minute ordeal he had not yet asked for any money or access to my computer. I was tempted to continue the charade, but the language barrier became intolerable along with the lev-

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News Journal

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Membership

LCACE membership is open to all individuals and families interested in personal computing. Annual dues are $20.00 per individual/family. Applications for membership may be obtained at the monthly meeting, by request on the club hotline, and are now available on our web site at http://www.lcace.org.

Meetings

LCACE meetings are usually held on Saturdays at the Grayslake Area Public Library, 100 Library Lane, Grayslake, Illinois. The meeting room opens at noon and the formal meeting begins at 12:30 p.m. All meetings are open to the public. Bring a friend!

Newsletter Submissions

Club members are welcome to submit classified ads, reviews, tips and other articles for publication, to our newsletter editor in Microsoft Word format (.doc). **Publication deadline is the 20th of the month for all ads and articles.** Please do not use tabs or special formatting.

Newsletter Advertising

Ad rates per issue: Full page - $25, Half page - $15, Quarter page - $10, Business Card - $5. Discounts are available on advance purchase of multiple issues. Please send camera-ready copy and payment to the club address by the 15th of the month preceding publication. For more information on ad pricing, please call our Hotline. Ads are **FREE** to all paid members.

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Phil's Ramblings

Hello, all

The good news is that spring has officially started, and the weather forecasts are calling for warmer temperatures. The bad news is that we are being discouraged to be out and about, and certainly not in groups. As a result, we have had to cancel our April LCACE meeting and it seems likely that our May meeting may also go by the boards. (While reports from China are preliminary, there are some indications that COVID-19 infections are increasing in Wuhan as life returns to normal. If this turns out to be true, we are likely to see continued pressure in the U.S. for social distancing and other actions to minimize contact between individuals well into May and probably beyond.)

Speaking of COVID-19, the Lake County Health Department publishes an online Coronavirus Update that reports new cases, deaths and other related information. While I realize that not all our members live in Lake County, you still may be interested is seeing what is going on here since that is likely to impact our ability to meet. Visit www.lakecountyil.gov/coronavirus for updates on COVID-19 in Lake County, guidance on preventing the spread of COVID-19, an interactive map of cases by municipality, and to sign up for the Lake County Health Department's COVID-19 email newsletter.

On a related note, the FTC continues to warn everyone – especially seniors who are most at risk for COVID-19 and for scams of all sorts – to be on their guard. Here are excerpts from a recent FTC newsletter:

*Right now, scammers are scuttling out of their dark corners to offer false hope (*Home test kits! A cure!*) and use fear (*Your Social Security number is about to be revoked! Your loved one is in trouble!*) – all to get your money or information. (*None of those things are real, by the way.*) They're asking for your bank routing number to "help" you get your relief money – which is not how you'll get it, by the way. They're sending fake emails that look real, but those fake CDC or World Health Organization emails are trying to steal your personal information – or, if you click a link, put malware on your computer, tablet, or phone. Scammers are calling (and calling…and calling…), using illegal robocalls to pitch you the latest scammy thing. They're texting, and they're all over social media.*

So, while you're washing your hands and working to stay safe, here are a few ways you can help protect yourself – and those you love – from scammers.

- ***Don't be rushed**. Whatever the call, email, text, or social media post is about, remem-*

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ber that scammers try to rush you. Legit people don't.

- ***Check it out**. Before you act on something or share it – stop. Do some research. Do the facts back up the story?*
- ***Pass it on**. If you get offered something great, or you're worried about something alarming: talk to someone you trust before you act. What do they think?*
- ***Keep in touch with the FTC**. Sign up for Consumer Alerts to help spot scams: ftc.gov/subscribe. And watch for the latest at ftc.gov/coronavirus.*
- ***Report scams to the FTC**. Go to ftc.gov/complaint. Your report can help us shut the scammers down..*

Notice the next to last recommendation. I encourage you to sign up for FTC Consumer Alerts and to visit the FTC website at *ftc.gov* for tips and information about how to protect yourself from scams and/or to recover if you have been scammed.

On the technology front, there is not much to report:

- There are some changes in the works for Microsoft's Office 365 productivity suite, which we should learn more about in the coming months.
- The Wi-Fi Alliance has established a standard for Wi-Fi 6 and is offering certification to Wi-Fi hardware that meets that standard. Look for this "Wi-Fi CERTIFIED 6" designation on any new Wi-Fi devices that you purchase now or in the future. (BTW, this certification is based on the new IEEE 802.11ax standard; current Wi-Fi devices are based on the 802.11ac standard.)
- A new Wi-Fi 6 variant is in the works. Dubbed Wi-Fi 6E, it will extend into the 6 GHz band pending regulatory approval. It will offer even greater bandwidth than Wi-Fi 6 and seems to me to be aimed at commercial applications rather than home use.
- Wireless 5G continues to roll out (I think), but I haven't seen very much about it other than T-Mobile's ads touting their national network employing lower 5G frequencies that offer wider coverage but slower speeds than the higher 5G frequencies being used by their rivals.

In closing, please be careful and stay well! For some tech things to do while you are staying at home please refer to my recent Google Group email to all.

Phil

(Continued from page 1)

el of minutia, so I ended the calls. Almost immediately my phone began ringing from an unknown 800 number, over and over until I blocked the number. I believe the ploy was to obtain my information such as date of birth, address and social security number so they could steal my identity.

Although I didn't get far enough to determine the full scam, I was very surprised that they added so much credibility by calling me back and "spoofing" (faking the Caller ID) of the actual police department number I had provided and they had checked!! As we know, spoofing a phone number occurs often on junk and scam calls. This specific trick could cause a reluctant mark to falsely think they were maybe being too cautious. The scammer may attempt to retrieve your date of birth, name, address and partial social security number by asking throughout the conversation for you to verify the information. With those items, it is possible to initiate a change of address and phone number with Social Security and then redirect your direct deposit to a different bank.

Having repaired two cases of scammers gaining access to computers that week, one which was able to gain bank information and withdraw a four-figure sum of money from a retiree, I was interested in experiencing the actual pitch. It can't be stressed enough that allowing remote access to your computer from random phone calls, emails or web page screens is to be avoided. Also do not release any personal information to unknown callers no matter how official they attempt to sound, with so much information available in the public domain many times only a small about of additional information is needed to initiate an identity theft.

BACK TO BASICS

File Extensions – Helpful and Not

File Extensions – Helpful and Not

Author: Jim Cerny, Forum Leader, Sarasota Technology Users Group, Florida

October 2019 issue, Sarasota Monitor

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So someone sends you a file attached to their email – you try to open the file and you can't, why is that? I mean they obviously could open the file on their computer, why couldn't you open it on yours? Unfortunately, this is the frustrating part about FILE EXTENSIONS (also known as "file types").

If you use a program to CREATE a file, it is nice to have the SAME PROGRAM to open or work with the file you created. Naturally, if you use your computer to create a file then your computer has the program needed to open the file later. The problem is when someone creates a file on their computer and sends it to you – you need to have a program that can open the file on your computer. Let's look at one example:

I have the Microsoft Word app (or program) on my computer and I create a new document with it. I save the document as a file, and the computer assigns it a "file extension" or "file type" of ".docx". The file extension is always the last three or four characters of the file name right after the dot. This indicates that this file was created using the latest version of Word. If I send this file (as an attachment to an email) to someone else and they do NOT have Word, they cannot open the file!

It is an option in Windows whether to display the file extension, so your computer may not show you the file extension as part of the file name. To see the file extension when you use File Explorer, open the File Explorer app, click on the "View" menu tab and check the box labeled "File Name Extensions". This will display the file extensions (file type) as part of the file name for all files.

Things have changed over the past few years as there are more options to open the file to READ it or to EDIT it. Your computer may suggest some internet sites or free apps that may be able to open the file for you.

A good app like Microsoft Word may allow you to save your file as a different type of file – so you can pick one that is easier for more people to open. You could save it as a ".pdf" or ".rtf" file type if you want. A ".pdf" file can be opened by many apps but usually, the contents, or text, of the file can NOT be edited, only read. The ".rtf" file type (Rich Text File) can also be opened by several other apps and can be edited, BUT the text will have lost any formatting or options used in Microsoft Word.

Are you working with photo files? Most photos or pictures today are saved as a ".jpg" file type and any app that can open or work with photos will be able to open this file. That's nice.

Here are just a few of the most popular file extensions (types):

.doc or .docx – Microsoft Word

.html – webpage

.jpg – picture or photo image

.pdf – a document file that can be open or read by many apps but cannot be edited

.rtf – rich text file that contains formatting (the Wordpad app creates these files)

.txt – plain text file will no formatting

.xls and .xlsx – Microsoft Excel spreadsheet

There are probably many thousands of different file types, but thankfully you do not have to know them all. If you have any questions about a particular file type, just Ask Google and you will find out what apps could have created the file and which apps can open or work with that file.

I know this all sounds a bit confusing, but you should only run into a problem when you try to open a file that you did not create on your computer. Should this happen you may have to contact the person who sent you the file and ask them to send it to you again as a different file type – one that you know you can open.

SmartPhone Upgrades That Don't Cost a Fortune

Story courtesy of BrandPoint

With the latest flagship smartphones like the iPhone 11 and Samsung Galaxy S 10 carrying price tags near $1,000, upgrading to a premium phone may seem out of reach to someone on a limited budget.

But it doesn't have to be. The pace of smartphone innovation has slowed from the breakneck speed of a few years back. In fact, the most recent tweaks to brand-new models have tended to be more about refining existing features than rolling out indispensable new technology.

What that means is that slightly older models - the flagships of two or even three years ago - can offer a great deal for users looking for an upgrade that won't break the bank.

Older versions priced to sellThink of buying a smartphone the way you would buying a car. Dealers always put the latest models, with the biggest price tag, out front. But look around the lot and you'll find plenty of perfectly good choices from recent model years that have gone unsold - and that the dealer needs to move.

Smartphone manufacturers are no different than auto makers. Once they've released their latest flagship devices, usually in the fall, prices on previous flagships are slashed some by hundreds of dollars to clear out the backlog of inventory. These phones are in per-fect condition, have near state-of-the-art features, and manufacturers still support them with critical oper-ating system upgrades. They're just not "the newest model" anymore.

Great features, great prices

Here are some recent examples. When Apple released the iPhone 11 series last September, the price of its 2017 flagship iPhone 8 fell to less than $500 and the iPhone 7 from just one year earlier dropped to nearly half that.

Both models still offer terrific performance, top-notch cameras, and all the perks of Apple's iOS ecosystem. Apple even supports these older models with as many as five or six operating system updates, meaning they will still be running with the latest performance and security upgrades for upwards of four years.

For Android users, the support window is slightly less, but there are still great deals to be found. Samsung officially supports its releases for three years with monthly security updates, then a single year of quarterly updates. Currently, 2018's Samsung Galaxy S9, with features like an infinity edge display, 12 MP camera, and wireless charging can be had for just over $500 several hundred dollars less than its marketplace successor, the Galaxy S 10.

More ways to save

Those good deals can get even better depending on the cellular provider you choose. After all, if you're going to be upgrading your phone, why not shop for the best wireless bargain at the same time?

For example, Consumer Cellular earns consistently great reviews for its low prices and customer service. In addition, it offers a unique way to make phone upgrades even more affordable, with a program called EasyPay financing. On select devices, customers can make a small down payment often as little as $10 then pay the remaining bal-ance in installments added to their wireless bill. These monthly pay-ments are as low as $5, with 0% interest.

The bottom line is, you don't have to spend a fortune to enjoy a premium smartphone. If you're willing to sacrifice just a few bells and whistles, you can save hundreds of dollars and still experience very nearly the best that the bril-liant minds at Apple, Samsung, Google, and other modem manu-facturers have to offer.

Windows 7 Retirement, Smart Home Gear, iPad Anniversary

By Bob DeLaurentis SENIOR NEWS

Q. I see that Windows 7 is no longer supported by Microsoft. Do I have to upgrade right away?

A. If you found a 10-year old can of beans in your pantry, would you eat it? How about an ancient jar of mayonnaise? Just like old food hidden away in the back of a cupboard, there is no single magic date when a long-lived tech device is unsafe. So much depends on context. A PC that is not connected to the Internet is reasonably safe for years.

But the Internet is a dynamic environment, and every connected device is continuously subject to attacks. Devices that no longer receive security updates are a big target. Microsoft will no longer update Windows 7 after January 2020, which makes it a dead version walking.

Even after Microsoft pinky-swore they would not do so, customer pressure led them to deliver one more "final" update past the cutoff date. Because there are still millions of people using Windows 7 it will not disappear soon. There may be more updates, but the writing is on the wall. My advice on Windows 7's retirement: the less valuable the data, the longer it is safe to keep using an out-of-date operating system. However, if your computer has data worth protecting, that data is worth the expense of updating your system.

Q. I want to control my home light-ing with an Amazon Echo, what is the best way to do that?

A. I recommend Belkin Wemo Mini Smart Plugs. They are about $20 each and are easily replaced. When it comes to smart home devices, flexibility is the key. While it might be tempting to have an electrician install smart outlets, you should weigh the convenience versus the expense.

Remember VHS vs Beta? Tech history is littered with competing "stan-dards" that disappeared only a few years later. At present, smart home devices are like VHS and Beta - different brands often cannot communicate with one another. As a result, I expect many of these devices will not be supported for the long term.

The recent outcry at Sanos is a good example. Sanos said they would no longer provide software updates to a group of products that they sold as recently as five years ago. Customers, understandably, were furious.

Dropping support for software is not new. But when that software is baked into a speaker or an electric outlet, a perfectly functional device can suddenly become obsolete. When you purchase one of these products, you are dependent on the manufacturer for continued support.

When it comes time to experiment with smart home devices, start small and remain flexible.

Q. Is it time to consider adding a tablet computer to my life?

A. Based on sales, there really is no tablet computer market. There is only an iPad market. Apple accounts for more than two-thirds of the tablets sold worldwide.

This spring marks the 10-year anniversary of the iPad. Since its intro-duction, the original iPad has blossomed into an impressive lineup of consumer and pro devices that rival laptops. I believe that most people would be better served by an iPad than a personal computer. The base model iPad is more powerful than most personal computers were a decade ago. If you are new to iPad, I suggest starting with an entry level model. They are very capable devices and can often be found on sale for about $250. The most valuable "extra" is more built-in mem-ory. If possible, choose the 64GB model.

Although the built-in software is extensive, the large App Store delivers lots of additional capability. If you are a Kindle user, an app will tum your iPad into a Kindle. Apps can deliver all the streaming video you can handle, everything from Netflix to Disney+ to Prime Video. Add the right case and it becomes a small laptop. Add a pencil and it becomes a sketchpad.

No other tablet or personal computer packs as much capability as the iPad. When you start thinking about replacing any personal computing device, I suggest that you consider iPad first.

A tech enthusiast his entire life, Bob is currently developing an educational software project. When not writing, he is in the kitchen cook-

Favorite Links

While browsing the internet this month, I thought I would share some interesting links with you.

Compiled by Jasmine Blue D'Katz

How to Convert Any File to Any Format

How to Fix the Most Common Smartphone Problems

Old Phones into Security Cameras

One Drive

Organize Your Catastrophic Digital Photo Library

Share Your Phone Without Letting Friends Snoop

66 Ways to Protech Your Privacy Right Now

WANDER THE WEB

Apple Nostalgia

Retrace the footsteps of tech progress with this new collection of Apple-related memorabilia. Organized by year, the items include everything from a 1977 TV commercial to the products released late last year.

applearchives.org

Video Should All Locks Have Keys?

This four minute video speeds though the difference between real-world and digital-world locks in an age where our phones are our castles.

youtube.com/watch?v=VPBH1Ew28mo

Computer Science for Everyone

New for 2020 this popular introductory course on how computer work in not suited for everyone, but it is perfect for curious minds who wonder what happens inside when you tap a key.

cs50.harvard.edu

Items You Need to Trash, Recycle or Donate

Old Phone Chargers and Electronics Cables

If old phone chargers, cables, and cords are accumulating in your closet, it is time to let them go. When you have a tangled mass of cords, it is highly likely you are no longer sure which appliances they go with. If you don't know where to use an item, it is useless. When your cord collection has been hanging out in your closet for months or years, it is no longer needed. Avoid throwing these items into your trash can when decluttering. Instead, take them to an electronics disposal site.

Newsletter

This space reserved for your article….

Hi, my name is Jasmine Blue D'Katz. If you have been an avid reader of our newsletter, you've probably read several of my articles. I like to share information of new purchase that have shown up on my doorstep and every time I get a chance to get my little paws on the keypad of the iPad or computer it compiles me to share this information with you.

Although I'm only been in the world for a little over four years, (yes, I'm only four years old) and spend most of my day sleeping in my tree or the new box that item came in. I spend a lot of my play time sniffing out the new products around the house. I'm always excited when the Amazon truck pulls up and I know I'm going to get my paws on a new product and express my thoughts on something that's others in the computer club might be interested in. Although all these products may not be computer related, most are still some type of new technology that someone may find interesting.

Your review doesn't have to be a product or service. During meeting, members speak about computer, tablets or smartphone tricks and tips that can be shared by writing a brief sentence or paragraph about it and submitting it the newsletter editor. New technology is also our goal to keep our member up-to-date on changes in technology.

I've found it somewhat easy to write these reviews because I follow the following guidelines.

- Briefly describe the product or service
- Write with details
- Use complete sentences
- Include useful descriptive words.
- Personalize your review
- Position the product or service among its peers
- Include a sample
- Keep it truthful

These are on a few of the thing that should be consider, but there are more. Let your word flow as though you are going through each set of opening the package, reading the manual, installing/setting up, and operating the product. This lets us know your likes and dislikes the product. Let us know where or how you obtained the product and lastly, would you recommend this product to other members.

I've felt somewhat lonely over the past couple of years by not seeing reviews my from fellow club members, and I know the editor has asked on numerous occasions for submission.

I will be looking forward to reading your article in the near future.

TECHNOLOGY

Digital dangers

63 Percent of Americans who say they have been victimized by digital scams

56 Percent of Americans who say they have been victimized by online fraud

54 Percent of Americans who say their social media account has been hacked

63 Percent of Americans who say they have been victim of a data breach

MEMBERSHIP RENEWAL

Annual Dues

Which of the following is a real educational institution in the US?

⇒ Meatloaf College

⇒ Frankurter State

⇒ Hamburger University

⇒ Lobster Institute of Technology

Windows 10 News and Tips

PCWorld

How-To Geek

There's nothing like a daily dose of information to keep us abreast of the latest computer and technology.

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If you do not have the latest version of the Amazon Shopping App, update your App. Click here for instructions.

Lake County Area Computer Enthusiasts

Do you have computer questions

or need help with your computer,

smartphone or tablet?

WE'RE READY TO HELP!

11:15 a.m.-12:15 p.m.

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pegasusphotos.smugmug.com

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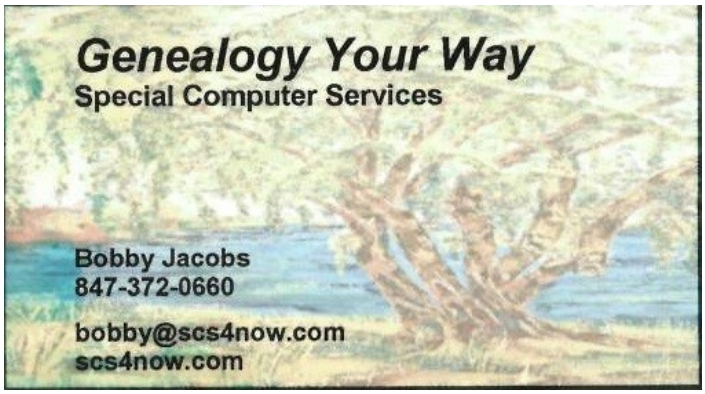
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