Lake County Area Computer Enthusiasts

NEWS JOURNAL

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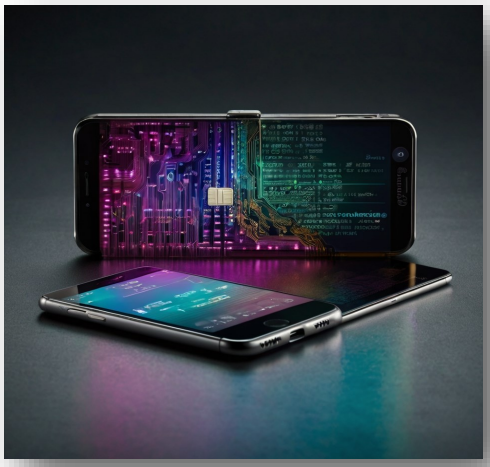
July/August 2024 Volume 41, Issue 04

Digital Wallets



Consumer Are Using Digital Wallets for More Than Payments

By Jasmine Blue D'Katz

Consumers are indeed using digital wallets for more than just payments, though many are still not taking full advantage of their capabilities. Here's how digital wallets are being utilized beyond traditional payment functions:

1. Storing non-transactional credentials: While only 8.7% of consumers have used digital wallets for this purpose, they can store various types of credentials beyond payment information.
2. Accessing events: 3.4% of U.S. consumers have used digital wallets to access events, such as storing and presenting tickets.
3. Travel and transportation: This is the most common non-transactional use, with 4.1% of consumers using digital wallets for travel-related purposes, like storing boarding passes.
4. Rewards programs: 2.9% of consumers have used digital wallets to access loyalty programs and rewards.
5. Identity verification: Many consumers anticipate using digital wallets to verify their identity in the next three years, recognizing the potential for this functionality.
6. Storing boarding passes, concert tickets, and loyalty cards: Over 70% of individuals are considering making digital wallets their primary method for shopping, with an additional 62% for travel. Digital wallets serve as repositories for these items, enhancing convenience.

Despite these capabilities, most U.S. consumers are not fully aware of or utilizing the full potential of digital wallets. The majority still primarily use them for online shopping, in-store purchases, and peer-to-peer payments. However, the trend is shifting, with younger generations and higher-income earners more likely to embrace digital wallets for various purposes.

As digital wallets continue to evolve, consumers may increasingly adopt these non-transactional features, potentially transforming how they manage various aspects of their daily lives beyond just payments.

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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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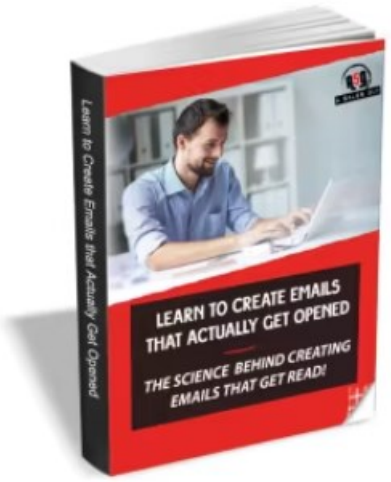
FREE eBook



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The August 10th L.C.A.C.E.

"Dog Days of Summer Digital Declutter,"

presented by

Judy Taylour (APCUG)

Digital decluttering involves the process of clearing out unnecessary digital items from devices such as smartphones, tablets, and computers. This can include deleting unused apps, organizing files, and removing duplicate photos or outdated documents. The goal is to create a more efficient and less stressful digital environment.

Deliberations and Passing Thoughts

The annual club picnic was held at the State Bank of the Lakes. A special thanks goes out to Liz Barnett and Linda Koudelka and their volunteer staff for organizing our potluck luncheon. It was a wonderful fellowship for those who attended. There were no pictures taken or prizes given out. Most of the time, the only sounds heard were the contented chomping of happy eaters, and an occasional silence as someone considered which delicious dessert deserved their next attention.

There is a new look to the LCACE board. Several people had taken different positions on the board. And there is a new president, ME, Diane Carlson. There will be some minor changes to how we operate as a club as the board settles into its various positions. We are still People helping People: whether it's with technical information or information about technologies.

One focus of the club is to get more people to come to the meetings and join. If you have suggestions for future presentations, memberships, or other topics or have concerns about the club please let me or one of the board members know.

At the last in person meeting the new board was introduced. The board consists of the following members:

President Diane Carlson
Vice President Mike McElroy
Treasurer Linda Busch
Publicity Linda Koudelka
Program Director Lester Larkin
Membership Open
Secretary: Open

We have two board positions that are not filled. Please consider volunteering for one of these. The time involved may be 1-2 hours per month plus the meetings. If you can't commit to attending each meeting consider job-sharing with someone else. To keep the club running smoothly we need to have people willing to step up and play a role in its operation. In future meetings we will be outlining more ways for members to volunteer. Many of us have retired but we still remember what we did in our former work life. Can you use that expertise in some manner to support the club?

There is a slight change to our monthly meeting agenda. The business meeting will start at 12:00 (noon) instead of 12:30. Then, from 12:30 to 1:00, time is reserved to ask the Linux guru, Lester Larkin, any questions you have about Linux.

If you have not paid your membership dues, please do so at the August meeting.

I hope to see you at the next meeting on August 10th.

Diane Carlson

L.C.A.C.E. President

Clean Your Dirty Laptop

David Kretchmar,
Hardware Technician
Sun City Summerlin Computer Club
https://www.scscc.club

After being used regularly for months or years, our laptops accumulate dust, grime, skin oils, sneezes, and who knows what else. Your laptop is most likely due for a cleaning, and I'm going to pass along some suggestions for how to do it effectively without harming this delicate piece of equipment.

You know your laptop is filthy. You can see the dirt and grime on your screen and keyboard. You might also be able to see grime accumulated on your trackpad. So, it's time for a cleaning.

A shining, newly cleaned laptop should be a joy to use; the keys are clean, and the screen is free of smudges and splatters. These cleaning suggestions might also be helpful if you buy a used laptop since the previous owner doesn't always leave it in pristine condition.

Your Supplies
You don't need much to clean a computer: rubbing alcohol, a mild dish detergent, soft lint-free cloths (microfiber cloths are ideal), Q-tips, and canned air. Ninety percent or higher isopropyl alcohol is what you want since it won't damage the internal components. And if you have some particularly embedded dirt, a Mr. Clean Magic Eraser (or other melamine sponge) can also work wonders. However, it should be an absolute last resort—since it's abrasive and can leave permanent scratches.

Don't waste your money on specialty cleaners you see at Amazon or big box electronics stores like Best Buy. They work just fine but no better than what you already have at home.

Start With the Inside
Starting with that dirt on the keyboard and screen might be tempting, but you should start with the internals. Canned air will blow dust and dirt everywhere, so if you start cleaning the screen, you'll have to clean it again after you've used canned air. Start by blowing out the dust, then move on to the outside.

You shouldn't have to open your laptop to clean the inside. Turn off the laptop, unplug the power cable, and remove the battery if it pops out (removable batteries are becoming a thing of the past). Give it a quick burst away from the laptop to

eliminate condensation, and then start blowing air into any cracks and crevices: the keyboard, the vents, and even the USB and other ports. Blow in short bursts since longer sprays can cause moisture to accumulate inside your computer. You can also damage the fans by making them spin too fast.

You probably won't see a significant change after doing this. The goal is to prevent dust buildup over time, which can cause your laptop to overheat and possibly spontaneously shut down. If you can see dust bunnies in the vents, you've let it go too long without a cleaning. If you see dust stuck behind the vent that you can't dislodge by blasting it with compressed air, consult your user manual to open the case. Be sure you remember which screws went where for the reassembly. Snap a picture or two of your laptop for reference before opening the case, and be super-organized with the screws as you remove them.

Smokers and pet owners should take special care to clean the inside often since you'll likely experience a much quicker buildup of dust, smoke, hair, and other dirt. Computers exposed to smokers can have their useful life cut by as much as half.

Wipe Down the Outside
Remember, when cleaning a laptop (or desktop) com-

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(Continued from page 5)

puter, apply the cleaning product to the tool you're using to clean, NEVER directly onto the computer. So, grab your microfiber cloth, pour a little alcohol onto it, wring it out so it isn't dripping wet, and wipe down the surface. Cotton swabs and alcohol are helpful for the keyboard keys and the small spaces between them. (If there are marks that won't come off, you can try rubbing them with a Mr. Clean Magic Eraser or other cleaner very lightly, but again, they're mildly abrasive, which can alter the surface's finish.)

It may take a few passes to get all that grime off, but you should notice a dramatic difference once you do. If your laptop is particularly old, you may not be able to get rid of the shine on the keys; some of us may have worn down the top layer of plastic and even the letters on the keys. There's not much you can do about that.

You should be able to wipe fingerprints off your screen with a dry microfiber or soft terry cloth. If you need more cleaning power, a slightly damp cloth that has been thoroughly wrung out first can help. Some manufacturers, including Dell and Lenovo, even say you can use a 50:50 mixture of isopropyl alcohol and water to remove tough dirt. Avoid household cleaners with harsher chemicals like ammonia or Windex on the screen.

Get Rid of Bad Smells
Let's say you have a particularly terrible case of a gross laptop, and even after the above steps, your laptop still carries the essence of whatever it has been exposed to. I've seen many laptops that smelled like smoke, and getting rid of that is challenging or impossible. Cleaning the surface can help, but many of those smells may also be inside the computer. For that, you can turn to a natural deodorizer: charcoal. Don't go digging through your grill for briquettes! Cooking charcoal is different from activated charcoal. Activated charcoal is made with much more (micro) surface area to be more absorbent./

Another common household item is kitty litter. It's a great odor eliminator because most kitty litter formulas have activated charcoal to neutralize litter box smells.

Seal the laptop in a bag or closable bin with a cup or so of the activated charcoal or litter and leave it for at least 24 to 48 hours. If you don't have a cat, people also had good luck with diaper pail deodorizers, which are neat little packets of charcoal you can throw away when you're done. The longer you leave the computer in the bin, the better.

COMPOSE AI

AI powered writing too to help you write better, faster, and smarter.
By M.H. Members (AI)

Compose AI is a free Chrome extension that uses artificial intelligence to help you write faster and more efficiently, providing autocomplete suggestions, and assisting in rephrasing content. Here is a breakdown of its functionalities:

- **Autocomplete:** Compose AI suggests completions for your sentences as you type, similar to Gmail's autocomplete feature, but it works across different websites.
- **AI-powered text generation:** You can prompt the AI to generate text for various purposes, like blog posts, marketing copy, emails, and more. Simply type "//", and the AI will take over.
- **Email writing assistant:** Compose AI offers a built-in assistant for writing emails. It can help you draft quick replies, generate ideas, and even craft full-length emails based on short phrases you provide.
- **Rephrase sentences:** If you are stuck with a particular sentence, Compose AI can help you rephrase it to sound friendlier, more professional, shorter, or longer.
-

Overall, Compose AI is a handy tool for anyone who wants to save time and improve their writing efficiency.

Keyboard Shortcuts for Windows Management

You Might Not Know These

By Hewie Poplock – Hewie.net

Even though these shortcuts also exist in Windows 10, I have to admit I didn't know about them until now. But, I have a feeling that I'll be using them often going forward. The first set of shortcuts I'd like to highlight are the ones for the Snap feature — resizing and "snapping" active windows to the desired area of your desktop. To do this, simply combine the Windows key with one of the arrow keys to perform one of the following functions:

Windows key + Up arrow — Maximize the active window so it takes up the entire desktop. On a maximized window, snap the window to the top half of the screen.

Windows key + Down arrow — Set the active window to a smaller size if it's maximized. Hide the window in the taskbar if it's not maximized.

Windows key + Left arrow — Snap the active window to the left half of the screen.

Windows key + Right arrow — Snap the active window to the right half of the screen.

The next shortcut I'll be using often is the one that allows you to quickly launch your desired pinned program from the taskbar. Pressing the Windows key + <number key> will launch the pinned app in the taskbar position corresponding to the number you pressed. It can also be used to switch to said app if it's already running.

Tech for Senior- Live on Thursday

> Every time you acquire a new interest, even more, a new accomplishment, you increase your power of life.
>
> WILLIAM LYON PHELPS

Can Two Files Have the Same Name?

By Jim Cerny, 1st Vice President
Sarasota Technology Users Group
https://thestug.org/
JimCerny (at) gmail.com

It was the usual family gathering. And, as usual, Uncle Backup and Aunt Fowlder were arguing. They both use Windows computers, and both save files into folders. Uncle Backup said, "NO, of course not; you cannot have two files with the same name; Windows won't allow it!"

"Oh, don't be silly," said Aunt Fowlder. Of course, you can. I do it myself whenever I copy a file—it copies it with the same name!"

Well, dear reader, who's right? This is a great trick question to bring up over beverages whenever you are in a tech discussion with friends.

The answer? Well, the answer is they are both right! Well, sort of. Fortunately, their argument was overheard by the good doctor, Doc Ewewmint.

"May I help you?" interrupted the good doctor, "Yes, you CAN have two files with the same name if they are in different folders! Let me explain. If you copy a file to a different folder, it can have the same name. But now you must remember carefully which folder you put it in. If you change one of the files but not the other, even if they have the same name, they will now be different."

"Oh, that could cause trouble," said Aunt Fowlder, "so when I copy my files to back them up on a different device, I name the folder "Backup" and the date or something. That way, I know they are not the ones I actively use and change daily. I am thankful that Windows keeps track of the date of each file."

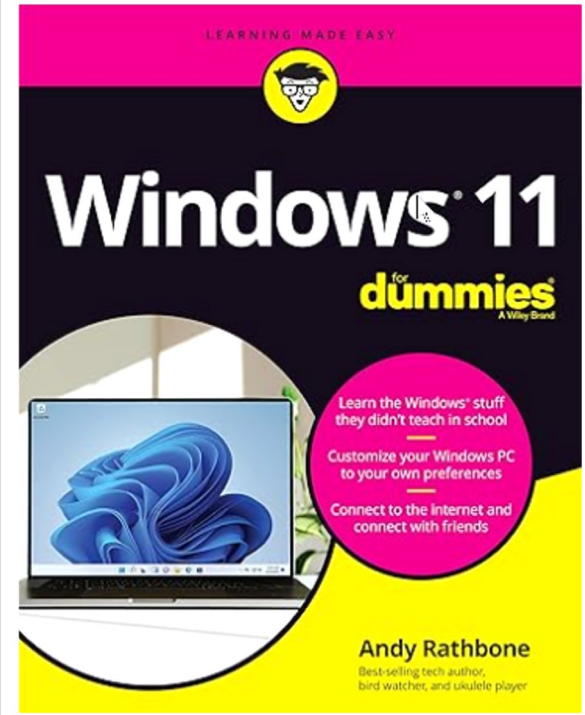
It happens that Aunt Fowlder's husband also overheard the discussion. "Well," he said, "that's all true, of course, but you can have two files that appear to have the same name in the same folder – but they would be of different file types! You could have a word processing document file created in Word, for example, and another with the same name created by Word Pad. They would have different file types -- ".docx" (or ".doc" for Word) or ".rtf" (for WordPad) -- but other than that, they could have the same name."

"That's because the file type is part of the name!" said Aunt Fowlder. "My husband is so right about that."

"Yes," said the good doctor, "and the computer keeps all this straight. The computer recognizes the folder path to get to the file you want because you can have the same file name (even with the same file type or extension) in different folders. You could say that the "path" of the folders to get to the file is also part of the file name. Thus, you can never have two files with the same name!"

Well, I'm glad we all settled that and agreed! Now, should I use "Save" or "Save as"?

FREE eBook



DOWNLOAD

Cookies & Plugins

Compiled by Jasmine Blue D'Katz

Computer cookies, also called web cookies or browser cookies, are small pieces of data that websites store on your device. They act like a little note that helps the website remember your activity.

Cookies have two main benefits:

- **They make your browsing experience easier.** For example, cookies can remember things like your log-in information, so you don't have to type it in every time you visit a site. They can also remember your preferences, like what language you prefer to see a website in.
- **They can help websites target advertising to you.** By tracking your browsing history, advertisers can show you ads that are more likely to be relevant to your interests.

There are also some privacy concerns about cookies. Because they can track your browsing history, some people worry that cookies can be used to build a profile of your online activity. However, you can usually control how cookies are used on your device by adjusting your browser settings.

Computer plugins, also sometimes called addons or extensions, are essentially mini programs that add specific features to existing software. They act like little building blocks that enhance the capabilities of the main program.

Here's a breakdown of what plugins are and how they work:

- **Adding Functionality:** The core function of a plugin is to extend the capabilities of a program. For instance, if you use a web browser that can't play videos by itself, you might need a video player plugin to watch them.
- **Customization:** Plugins allow you to personalize your software experience. Imagine a photo editing program. Plugins can add new filters, effects, and tools that aren't included in the base program.
- **Reduced Program Size:** By using plugins, software developers can keep the core program leaner. This is because features that some users might not need aren't loaded by default. Plugins allow users to add the features they want without cluttering the main program.

Here are some common examples of where you might encounter plugins:

- **Web Browsers:** In the past, plugins were essential for web browsers to display certain content like videos or PDFs. While some browsers now have built-in features for these, some plugins can still add functionality like ad blockers or password managers.
- **Content Creation Software:** Photo editing programs, video editing software, and 3D design software all commonly use plugins to expand their functionality. These plugins can offer new effects, tools, and file format support.
- **Media Players:** Media players can also leverage plugins to support additional audio and video formats that they wouldn't be able to play otherwise.

YouTube

Ctrl+ click white arrow to go to our YouTube site

August 10 : Dog Days of Summer Digital Declutter

September 14 : Fun with AI Graphics

October 12 : Cybersecurity Month

Digital Learning

Use a Compute to Do Almost Anything!

By Jasmine Blue D'Katz (Perplexity AI)

DigitalLearn.org is an online platform developed by the Public Library Association (PLA) that provides resources and training for digital literacy. It offers a variety of free, accessible courses aimed at helping individuals improve their computer and technology skills. The platform features short, video-based courses that cover essential topics such as using computers, navigating websites, managing email, and understanding internet privacy. These resources are available in both English and Spanish, making them accessible to a wider audience

DigitalLearn.org offers a variety of digital literacy courses covering essential technology skills. The main categories of courses available include:

1. Computer Basics: This category covers fundamental skills such as:

- Using search engines and navigating websites
- Setting up and participating in video conferences (e.g., using Zoom)
- Online safety, including account/password management and avoiding frauds/scams
- Setting up and using email accounts (e.g., Gmail)
- Operating systems basics for Windows 10 and macOS
- Managing files and folders

2. Tablet Basics: Courses focused on using tablet devices

3. Microsoft Tools: Courses covering various Microsoft applications, including:

- Excel (data management, charts, formulas, and advanced features)
- PowerPoint (creating presentations, adding visuals, and animations)
- Publisher (creating flyers, greeting cards, and calendars)
- Word (document creation, formatting, and advanced features)

4. Google Tools: Courses on using Google Drive for file management and sharing

5. Accounting Apps: Training on accounting software like QuickBooks, covering topics such as company setup, customer and vendor management, and financial reporting

6. Digital Connections Video Series: Aimed at 6-8th grade students, covering topics like:

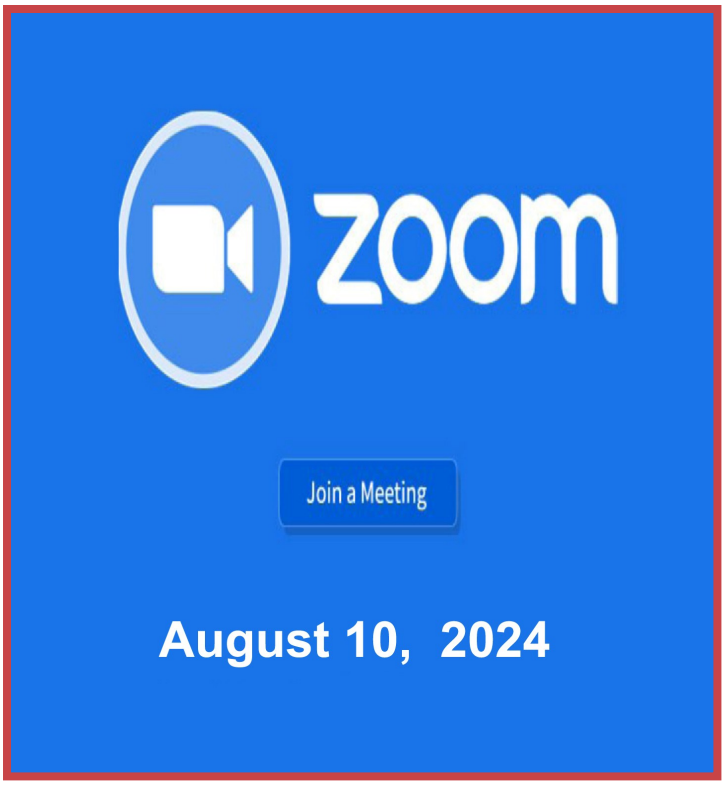
- Digital habits and finding balance online and offline
- Online communication
- Managing digital drama and cyberbullying
- Online safety and avoiding scams
- Navigating misinformation
- Digital identity

7. Telehealth Basics: A course on the fundamentals of telehealth

These courses are available in both English and Spanish, making them accessible to a wider audience. The platform provides short, video-based lessons with narration, designed to be easily digestible for learners of various skill levels. Additionally, DigitalLearn.org offers resources for trainers, including instructor guides, activity sheets, handouts, and PowerPoint presentations, to facilitate both in-person and online training sessions.

"Digital learning is not replacing traditional educational methods; it's enhancing them."

– Anonymous.



Computer Services

Desktops, Laptops, All-in-Ones and more

During our October Zoom meeting the following two computer services were mentioned.

White Box Computers

They say they are the place for all your computer repairs & upgrades at nearly half the prices of the competition.

https://whiteboxcomputers.org

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ZYTEK Services

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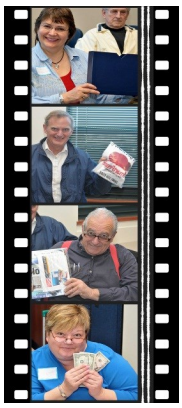

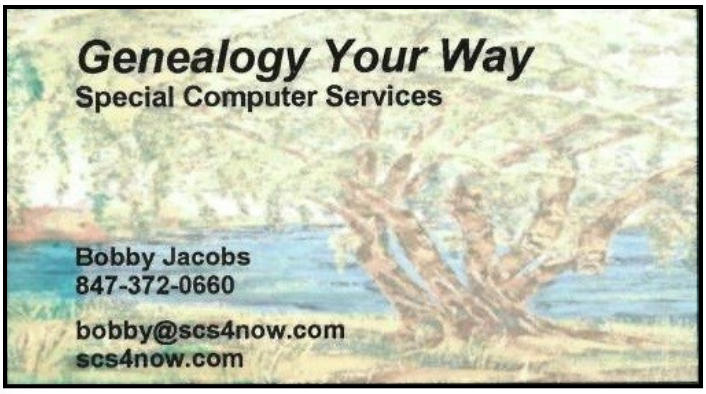

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