Orange County PC Users Group nibbles & bits

high tech financial crimes

what new tricks are being used?
what can you do to protect yourself?

presented by

marc g. labreche

senior deputy district attorney

office of the orange county district attorney
high tech financial crimes / major fraud unit

please come early!
The program will start at 6 p.m.

vol. 31 no. 9 • september 2013

how high tech financial crimes are evolving, prevent them from happening to you

We are pleased to welcome Marc G. Labreche, Senior Deputy District Attorney, of the Office of the Orange County District Attorney's Major Fraud Unit and High Tech Financial Crimes, to our September 10 meeting.

Marc will start with a PowerPoint presentation that focuses on the techniques of the bad guys and how they are changing with newer technology and becoming more difficult to detect. He will also tell us what law enforcement is doing to locate and capture the crooks and what we can do to protect ourselves from financial cybercrime.

The proliferation of computers and their widespread use means that adults can now bank, trade stocks and purchase a multitude of items while browsing online.

But the web can be a dangerous place if you are unprepared and unaware of the risks you may be taking when you use it.

For instance, experts say criminals are using online banking, identity theft and other high-tech financial dealings to steal from the elderly. Nationwide, it's estimated that nearly $3 billion is stolen each year from older adults.

Criminals can steal personal information such as names, addresses and credit card numbers by hacking confidential systems and personal home computers, or by using credit card skimming machines at restaurants, banks and other retail outlets, such as grocery stores and gas stations.

These are just a few examples of high tech crimes which are getting more sophisticated and harder to detect as technology advances.

Computer-generated personal checks, money orders, food stamps and traveler's checks are being duplicated on home computers and being passed off to businesses. For the criminal, initial costs are minimal, and ironically, the bad guy often uses stolen credit cards or fictitious checks to purchase the computer equipment he uses for his future thefts!

Three billion dollars a year is stolen from older adults through high tech crimes.

If you believe you have been the victim of a financial crime, contact your financial institution and put stop payment orders on checks, credit card accounts or other financial transactions that occurred if appropriate.

Next, confirm that a crime has been committed. Get copies of your credit report that show an account is not yours or a statement from a credit card company showing the fraudulent charges. It is not enough to just get a phone call from a creditor; have them put their findings in writing.

Finally, call your Police Department's Fraud Unit to report the crime.

Marc will answer your questions after the PowerPoint presentation. Please bring a friend to this informative meeting.

(This outstanding program was arranged by Lothar Loehr, Program Chairman. —LG)

Favorite Shot

This morning, I went down to Sturgeon Creek for a walk around 8 o'clock in the morning. I got some great pictures of a blue heron. This is the first time in our 43 years living along the creek that I have seen a blue heron which is a good indication the habitat is improving.

Photos by Neil Longmuir, WPCUSRGRP, Canada

feedback

Pim Borman
Evansville, Indiana

I didn't know Photoshop went subscription-only. I wonder what they'll do with Photoshop Elements? Maybe time to refresh my skills with The Gimp?

(See the article about Photoshop and alternative photo editors on page 21. —LG)

Darry D Eggleston
Riverview, Florida

In case you missed it… "Google's new Chromecast gizmo is the smallest, cheapest, simplest way yet to add Internet to your TV. It looks like a portly flash drive and costs just $35." http://bit.ly/17Mk2nQ

(In a nutshell, Chromecast is an HDMI dongle that is powered by a Chrome OS that is designed for streaming. Plug Chromecast into any HDTV, connect it to WiFi, then send videos and more from your smartphone, tablet or laptop to your TV. —LG)

New Chromecast device

Carl Westberg
ORCOPUG, CA

I don't know if I had mentioned it, but a couple of months ago the computer that I used for years ceased to work. Fortunately, before it became completely inaccessible, I got the data files copied to an external harddrive. I already had one that I used for backup and what I had on it was within the month of failure. Not being certain of ability to recover, I wanted a second, relatively generic copy.

I asked a friend at the shelter (another volunteer) for assistance and he brought over a Linux CD with a compact version that could run from the CD and accomplished the copy for me. The next time I tried to boot the computer it would not complete the boot to the CD. But I had the copy just in time!

Not feeling able to rebuild the old one or build a new one, I bought one with good specs from Fry's. Unfortunately, the option of Windows 7 was no longer there so I had to settle for Windows 8. Winnie's laptop crashed and she had to accept Windows 8 for her use. Despite Pogue's book, it has been a battle. I am going to try to overcome this by installing an alternate boot and using Ubunto. Wish me luck!

All that to say thanks for the info on the Linux classes in L.A..

Terry Schiele
ORCOPUG, CA

I am starting a new chemotherapy on August 26 at a research oncologist in Los Angeles. It is a clinical study of a drug that has a low dosage but they are testing at several higher dosages for those people who need the higher dosage and a better result.

This is part of a new IMF protocol called the Black Swan initiative I think. They are looking for a 'cure' rather than a treatment in the near future. The Black Swan name comes from an old thought that there were only white swans and no other color. No one ever looked for any other color so they never found anything other than white so when they looked for black and they found many.

Tony Lake
Deseret, Utah

Just a reminder about one of the great websites I've found to be very useful from time to time. It is Alltop at http://alltop.com. It's a collector of news headlines by topic.

WORD

controlling scroll bars

by Allen Wyatt

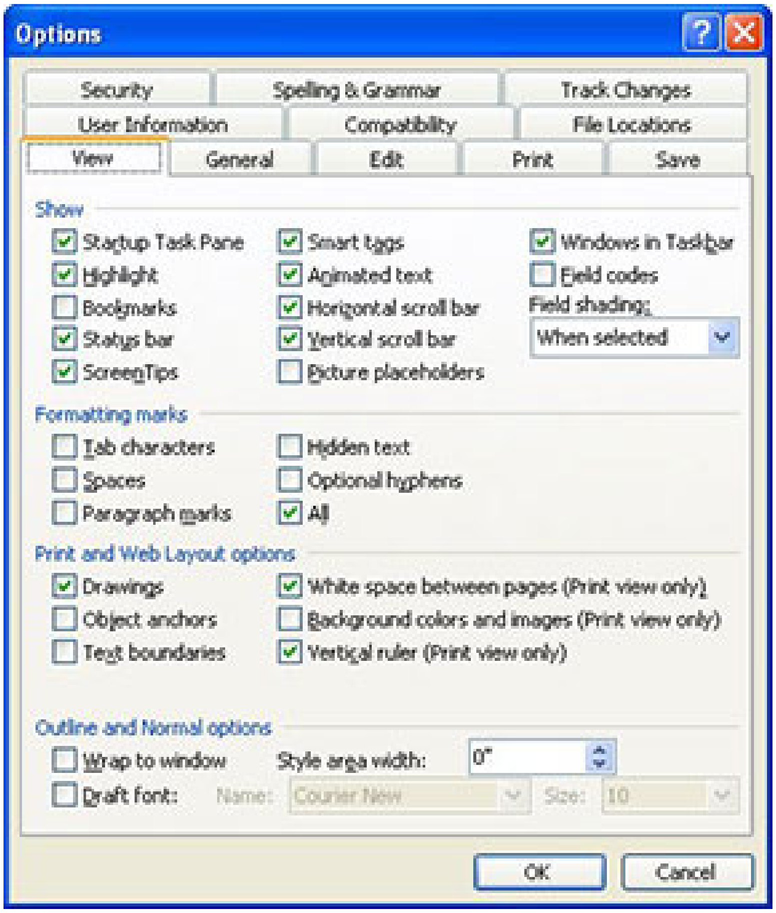
At the bottom and right side of the document there are scroll bars that control what part of the document you are viewing at any given time. If you need more room to view a document, or if you are using Word without a mouse, you can turn off the scroll bars. To control display of the scroll bars, follow these steps:

1. Choose Options from the Tools menu. Word displays the Options dialog box.
2. Make sure the View tab is selected. (See Figure 1.)
3. Use the Horizontal Scroll Bar check box to turn the horizontal scroll bar on or off.
4. Use the Vertical Scroll Bar check box to turn the vertical scroll bar on or off.
5. Click on OK.

With the scroll bars turned off, you must use the cursor control keys to move through the document.

WordTips is your source for cost-effective Microsoft Word training. (Microsoft Word is the most popular word processing software in the world.) This tip http://word.tips.net/T001001_Controlling_Scroll_Bars.html applies to MS Word versions: 97, 2000, 2002 and 2003.

You can find a version of this tip for the ribbon interface of Word (Word 2007 and later) here: http://wordribbon.tips.net/T006704_Controlling_Scroll_Bars.html



Show

☑ Startup Task Pane
☑ Highlight
□ Bookmarks
☑ Status bar
☑ ScreenTips
☑ Smart tags
☑ Animated text
☑ Horizontal scroll bar
☑ Vertical scroll bar
□ Picture placeholders
☑ Windows in Taskbar
□ Field codes
Field shading: When selected

Formatting marks

□ Tab characters
□ Spaces
□ Paragraph marks
□ Hidden text
□ Optional hyphens
☑ All

Print and Web Layout options

☑ Drawings
□ Object anchors
□ Text boundaries
☑ White space between pages (Print view only)
□ Background colors and images (Print view only)
☑ Vertical ruler (Print view only)

Outline and Normal options

□ Wrap to window
Style area width: 0"
□ Draft font: Name: Courier New Size: 10

Figure 1. The View tab of the Options dialog box.

EXCEL

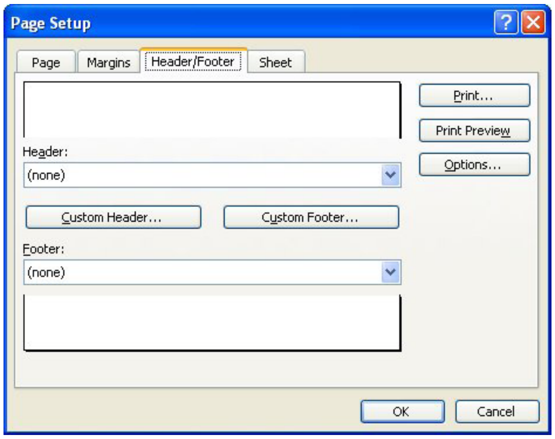
adding graphics to a header or footer

by Allen Wyatt

Excel users have, for years, asked if there is a way to place graphics in headers or footers. Various methods have been devised to do just that, as discussed in other ExcelTips. Users of Excel 2002 and Excel 2003 may be glad to know that it is even easier to add graphics to headers or footers. In fact, Microsoft added a direct capability to place graphics in headers or footers. Just follow these steps:

1. Choose Page Setup from the File menu. Excel displays the Page Setup dialog box.

2. Make sure the Header/Footer tab is selected. (See Figure 1.)

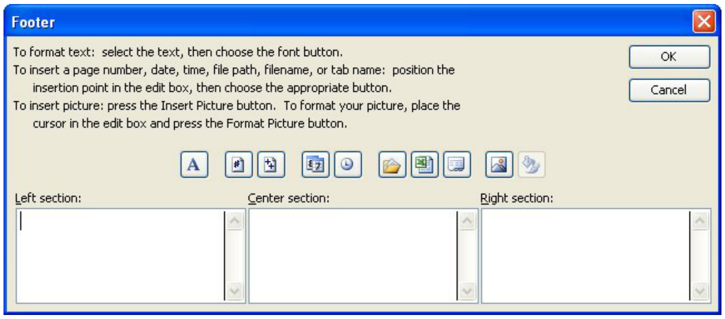


Header: (none)

Footer: (none)

Figure 1. The Header/Footer tab of the Page Setup dialog box.

3. Click on the Custom Header or Custom Footer button, depending on which one you want to change. Excel displays either the Header or Footer dialog box. (See Figure 2.)



To format text: select the text, then choose the font button.
To insert a page number, date, time, file path, filename, or tab name: position the insertion point in the edit box, then choose the appropriate button.
To insert picture: press the Insert Picture button. To format your picture, place the cursor in the edit box and press the Format Picture button.

Figure 2. The Footer dialog box.

4. Select the section of the header or footer (left, center, or right) in which you want your graphic to appear.

5. Click on the Insert Picture button. It is the second button from the right. Excel displays the Insert Picture dialog box.

6. Use the controls in the dialog box to locate and select the graphic you want in the header or footer.

7. Click on Insert. Excel places the graphic at the designated spot in the header or footer, displaying the code &[Picture] where the graphic will appear.

8. Make other changes to the header or footer, as desired.

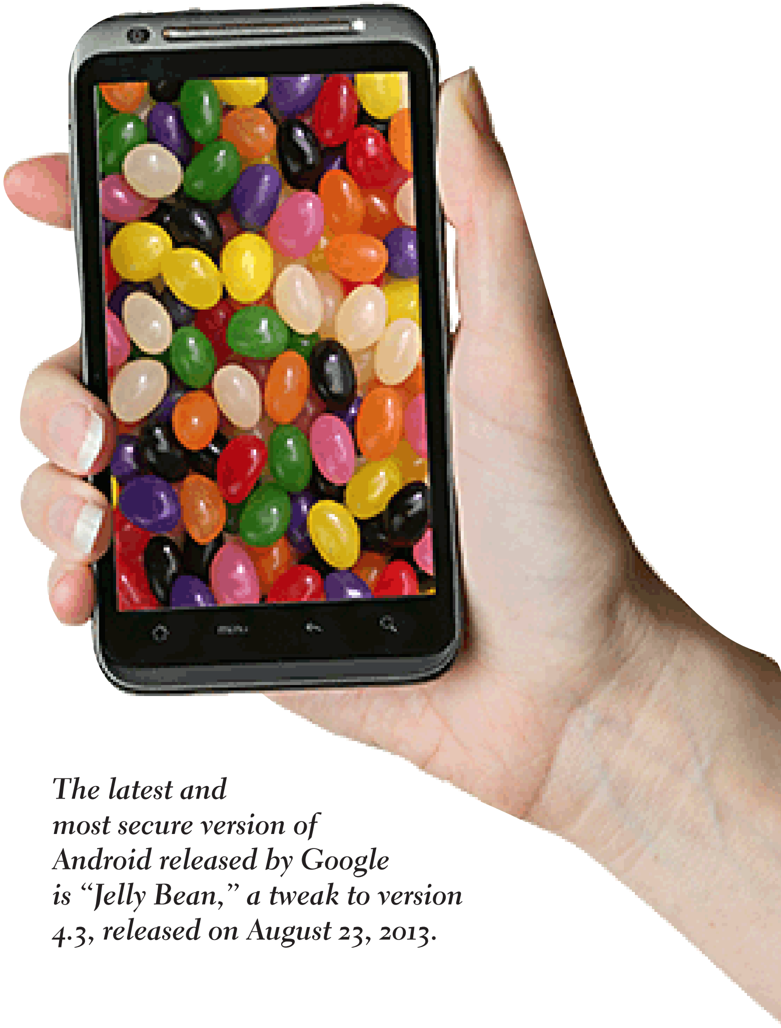
9. Click on the OK button to close the Header or Footer dialog box.

10. Click on OK to close the Page Setup dialog box.

This tip is at http://excel.tips.net/T002697_Adding_Graphics_to_a_Header_or_Footer.html and applies to Microsoft Excel versions: 2002 and 2003.

You can find a version of this tip for the ribbon interface of Excel (Excel 2007 and later) at http://excelribbon.tips.net/T006219_Adding_Graphics_to_a_Header_or_Footer.html

dhs, fbi, warn about threats to android mobile devices



The latest and most secure version of Android released by Google is "Jelly Bean," a tweak to version 4.3, released on August 23, 2013.

by Ira Wilsker

In a document labeled "U//FOUO (Unclassified For Official Use Only) Roll Call Release for Police, Fire, EMS and Security Personnel," dated July 23, 2013 the Department of Homeland Security (DHS) and the FBI issued a warning about security threats to Android powered mobile devices.

According to recently published industry figures, mobile devices powered by Google's Android operating system currently comprise about 75% of all mobile smart devices, making Android the world's most widely used mobile operating system. Even though Google designed Android to be secure, and have each running "app" or program run in a closed memory space or "sandbox" in order to protect one bad app from infecting the entire device, Android devices have become a primary target for malware authors. Because the Android operating system is released as "open source," and the program has much in common with the well known Java operating system, Android has become the targeted operating system of choice for creators of malware.

While Google has frequently released updates and upgrades to Android, many of which have improved and increased the security of the operating system, 44% of Android users are still using the out-of-date (2011) "Gingerbread" or versions 2.3.3 to 2.3.7 of the operating system. These older versions of Android, which were once thought to be secure, are now known to have several known security vulnerabilities; Google repaired and

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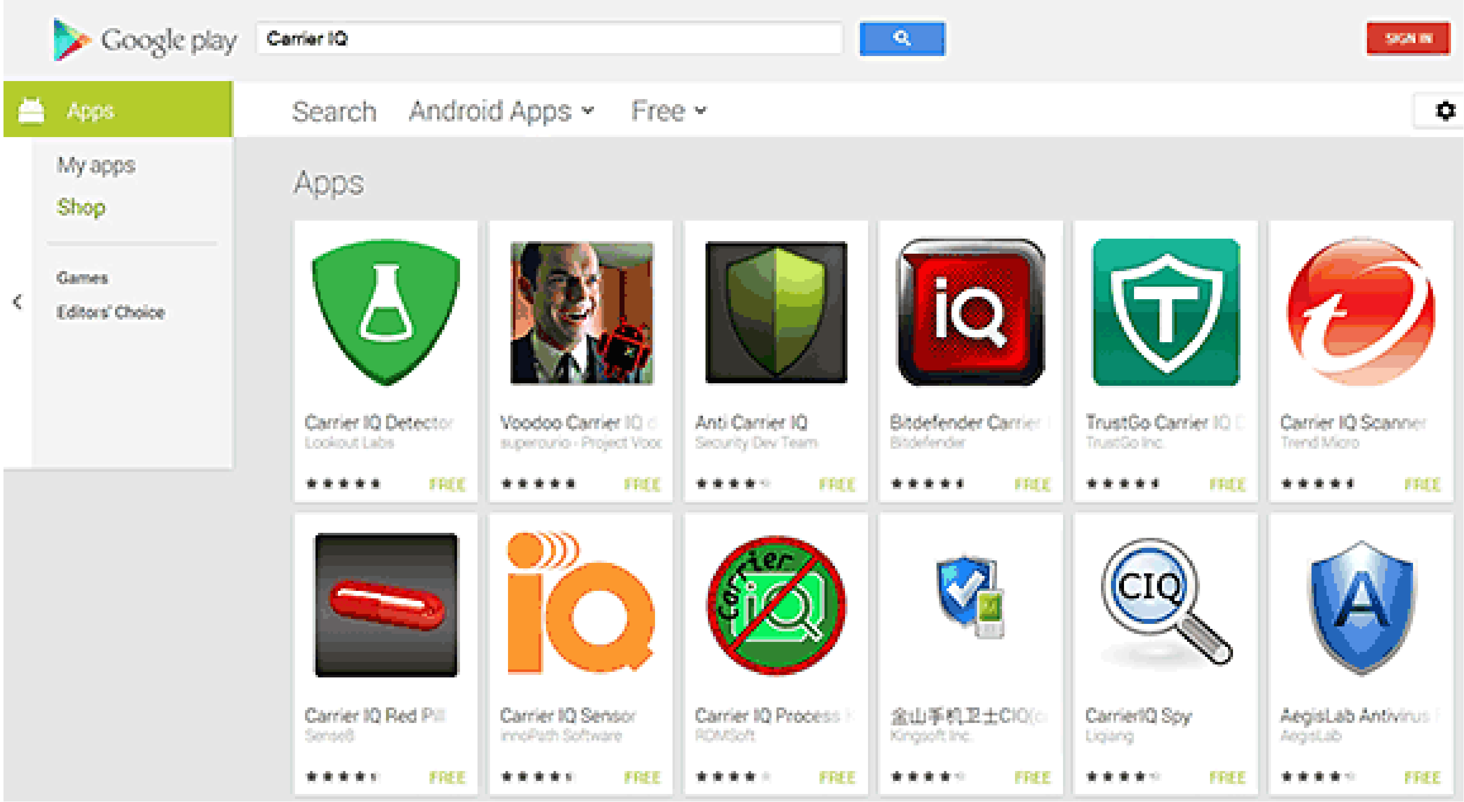
Android Smartphones for 2013



Several free (and paid) Android apps in the Google Play Store can detect Carrier IQ, and notify the user of its presence.

patched these vulnerabilities in later versions of Android.

In this "Roll Call Release," the DHS and FBI warned that, "The growing use of mobile devices by federal, state, and local authorities makes it more important than ever to keep mobile OS patched and up-to-date." It only seems logical that this warning would equally apply to privately owned Android devices as well. Personally, as the owner of several Android powered mobile devices, I can attest to the fact that many of the "older" Android devices running some form of Gingerbread, many of which are still currently available in the marketplace as "new" devices, cannot be readily upgraded to the newer versions of Android.

The latest version of Android released by Google is "Jelly Bean," a tweak to version 4.3, released on August 23, 2013. It is important that, in terms of security, the latest Android updates available be installed and updated again as appropriate.

According to this DHS-FBI warning, there are three primary security threat types currently targeting mobile devices running the Android operating system.

Almost one-half of the current threats are called "SMS (Text Messaging) Trojans." Targeting predominately the older, unpatched versions of Android, such as Gingerbread, these trojans send text messages, unknown by the user, to premium rate numbers owned or operated by the hackers; these financial charges, often unreasonably high, appear on the monthly bills of the victim user, with the bulk of the proceeds going to the criminal enterprise.

While Android devices are essentially immune from traditional computer viruses, the DHS-FBI warning suggests that this threat can be reduced with the simple installation of a comprehensive security app. While almost all of the commercial security software companies offer a

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ROLL CALL RELEASE

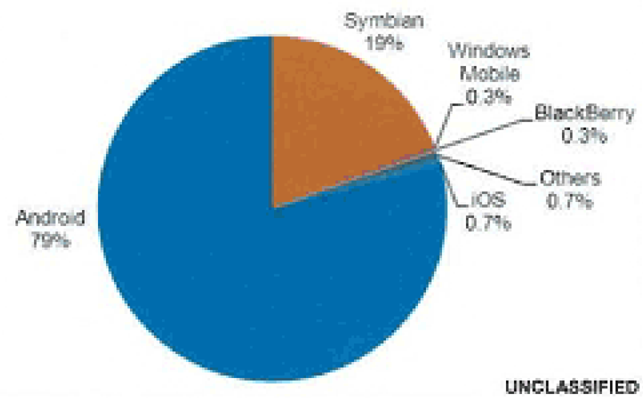
FOR POLICE, FIRE, EMS, and SECURITY PERSONNEL

23 July 2013

(U//FOUO) Threats to Mobile Devices Using the Android Operating System

(U//FOUO) Android is the world's most widely used mobile operating system (OS) and continues to be a primary target for malware attacks due to its market share and open source architecture. Industry reporting indicates 44 percent of Android users are still using versions 2.3.3 through 2.3.7—known as Gingerbread—which were released in 2011 and have a number of security vulnerabilities that were fixed in later versions. The growing use of mobile devices by federal, state, and local authorities makes it more important than ever to keep mobile OS patched and up-to-date. The following are some known security threats to mobile OS and mitigation steps.

(U) Malware Threats to Mobile Operating Systems, 2012



UNCLASSIFIED

Security Threat	Description	Mitigation Strategy
SMS (Text Message) Trojans represent nearly half of the malicious applications circulating today on older Android OS.	Sends text messages to premium-rate numbers owned by criminal hackers without the user's knowledge, potentially resulting in exorbitant charges for the user.	Install an Android security suite designed to combat these threats. These security suites can be purchased or downloaded free from the Internet.
Rootkits are malware that hide their existence from normal forms of detection. In late 2011, a software developer's rootkit was discovered running on millions of mobile devices.	Logs the user's locations, keystrokes, and passwords without the user's knowledge.	Install the Carrier IQ Test—a free application that can detect and remove the malicious software.
Fake Google Play Domains are sites created by cybercriminals. Google Play enables users to browse and download music, books, magazines, movies, television programs, and other applications.	Tricks users into installing malicious applications that enable malicious actors to steal sensitive information, including financial data and log-in credentials.	Install only approved applications and follow IT department procedures to update devices' OS. Users should install and regularly update antivirus software for Android devices to detect and remove any malicious applications.

UNCLASSIFIED

(U) Reporting Computer Security Incidents

(U) To report a computer security incident, either contact US-CERT at 888-282-0870, or go to https://forms.us-cert.gov/report/ and complete the US-CERT Incident Reporting System form. The US-CERT Incident Reporting System provides a secure, web-enabled means of reporting computer security incidents to US-CERT. An incident is defined as a violation or imminent threat of violation of computer security policies, acceptable use policies, or standard computer security practices. In general, types of activity commonly recognized as violating typical security policies include attempts (either failed or successful) to gain unauthorized access to a system or its data, including personally identifiable information; unwanted disruption or denial of service; the unauthorized use of a system for processing or storing data; and changes to system hardware, firmware, or software without the owner's knowledge, instruction, or consent.

IA-0166-13

(U) Prepared by the Office of Intelligence and Analysis, Cyber Intelligence Analysis Division, and the National Protection and Programs Directorate, US Computer Emergency Readiness Team. Coordinated with the FBI, Directorate of Intelligence. This product is intended to provide cybersecurity awareness to federal, state, local, and private sector first responders in matters that can affect personnel and network security of their respective organizations.

*(U) **Warning:** This document is UNCLASSIFIED//FOR OFFICIAL USE ONLY (U//FOUO). It contains information that may be exempt from public release under the Freedom of Information Act (5 U.S.C. 552). It is to be controlled, stored, handled, transmitted, distributed, and disposed of in accordance with DHS policy relating to FOUO information and is not to be released to the public, the media, or other personnel who do not have a valid need to know without prior approval of an authorized DHS official. State and local homeland security officials may share this document with critical infrastructure and key resource personnel and private sector security officials without further approval from DHS.*

paid Android security suite, there are also several excellent Android security suites available for free. An updated list (revised August 8) of the top-rated, free Android security suites is available from Gizmo's TechSupportAlert.com at www.techsupportalert.com/content/best-free-antivirus-app-android.htm. According to the Gizmo reviews, the current top-rated, free Android security suite is 360 Mobile Security–Antivirus by Qihu Software; closely followed by what I have on my personal Android phone, TrustGo Antivirus & Mobile Security. These, and all of the other free security suites listed by Gizmo are available from the Google Play Store, accessible directly through the device, or from the Android web store at play.google.com.

77% of Android threats could be largely eliminated today, if all Android devices had the lastest OS.

http://fedscoop.com/as-government-turns-to-android-smartphones-so-does-malware/

The second major type of threat to Android-powered devices are generically called "Rootkits," which are a type of malware that hides itself from traditional forms of detection. In 2011, a controversial rootkit, that had likely been intentionally installed on the phone by its manufacturer or carrier, was found to be running on millions of mobile devices. According to Wikipedia (en.wikipedia.org/wiki/Carrier_IQ), an intentionally installed rootkit, Carrier IQ, has been installed on over 150 million Android phones.

Wikipedia says that Carrier IQ "Is software, typically pre-installed on mobile devices by handset manufacturers or network operators, designed to gather, store and forward diagnostic measurements on their behalf. Data available can include metrics on the device itself (e.g., firmware, battery levels, application performance, web performance) and performance data on voice and data connectivity between the device and radio towers."

While this may seem innocent enough, as the phone carriers need to monitor system performance, there is also substantial evidence that this Carrier IQ software "phones home" with a lot more than basic performance information.

On December 1, 2011, CNN broke the story "Carrier IQ: Your phone's secret recording device" (money.cnn.com/2011/12/01/technology/carrier_iq/index.htm). According to the CNN report, "Carrier IQ is a piece of software installed on millions of mobile phones that logs everything their users do, from what websites they browse to what their text messages say."

CNN was referring to an earlier study by Android expert Trevor Eckhart who first published concerns that Carrier IQ was transmitting more than just system data, followed up by a YouTube video (http://youtu.be/T17X-QI_AYN0) detailing the personal data being captured and sent to the carriers.

In his YouTube video, Trevor Eckhart showed how the Carrier IQ software factory installed on his Android phone recorded every key stroke, every text message, and the URL (internet address) of every website that he visited, including websites that are encrypted to prevent tracking. Immediately following the CNN report, the publisher of Carrier IQ announced, "While a few individuals have identified that there is a great deal of information available to the Carrier IQ software inside the handset, our software

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WEBSITES

- http://publicintelligence.net/dhs-fbi-android-threats/
- http://info.publicintelligence.net/DHS-FBI-AndroidThreats.pdf
- https://en.wikipedia.org/wiki/Android_(operating_system)
- http://www.techsupportalert.com/content/best-free-antivirus-app-android.htm
- https://play.google.com/store/apps/details?id=com.qihoo.security
- http://play.google.com/store/apps/details?id=com.trustgo.mobile.security
- https://en.wikipedia.org/wiki/Carrier_IQ
- http://money.cnn.com/2011/12/01/technology/carrier_iq/index.htm
- http://androidsecuritytest.com/features/logs-and-services/loggers/carrieriq/
- http://www.youtube.com/watch?feature=player_embedded&v=T17XQI_AYN0

does not record, store or transmit the contents of SMS messages, email, photographs, audio or video." (Wikipedia).

There are several free (and paid) Android apps in the Google Play Store that can detect Carrier IQ, and notify the user of its presence; simply search the Google Play Store (play.google.com) for "Carrier IQ."

While it is free and simple to detect the Carrier IQ rootkit software on Android phones, it is extremely difficult to remove, with some published reports that many phones that have had the Carrier IQ software removed lost functionality, and were no longer covered by warranty (source: Wikipedia). There are also some apps that can cripple some of the Carrier IQ reporting, without actually removing it from the phone. The DHS-FBI warning recommends that Android devices used by first responders should have Carrier IQ removed.

For the record, all of my Android devices tested positive for the Carrier IQ software.

The third security threat mentioned was "Fake Google Play Domains." These websites were created by cyber crooks to trick innocent users into downloading and installing malicious apps.

These malicious apps, which often appear as legitimate music, books, magazines, movies, TV programs, and other applications, are designed to steal sensitive information, financial data, user names, and passwords. While not perfect, as some malicious apps have been slipped through and been posted, the genuine Google Play Store (play.google.com) is probably the safest resource for Android apps.

The DHS-FBI warning also advises that security software, such as some of those mentioned above, should be installed on the Android devices and frequently updated. If any malicious software is found, it should be removed immediately, followed by an immediate change in any possibly compromised user names and passwords.

If the Department of Homeland Security (DHS) and the FBI believe that the security threat to Android devices is serious enough to post a "Roll Call" message to first responders, perhaps the same warnings should be considered by private citizens.

Just in case Apple iOS device users think that their smart devices are immune from security threats, do not be complacent; your devices are at risk as well.

Read Ira Wilsker's weekly computer and technology column in the Examiner at http://www.theexaminer.com/feature/ira-wilsker
You can email Ira at iwilsker@sbcglobal.net.

by Iris Yoffa, TCS, AZ

Windows 8 Hacks is a nifty little task-oriented volume. It is not an overview or introductory text to Microsoft's latest Operating System. And granted, much of what is contained within these pages can be found online. However, I fall into the category of not knowing enough about Windows 8 and its underpinnings to know what to ask the Great Google to fetch for me. So I looked through this book and thought it would be a great instructional guide to learning the ins and outs of customizing this OS.

As I continued to browse, I noticed some of the hacks I was interested in require Windows 8 Pro or Enterprise to be installed on my machine. Microsoft has eliminated many of the command-line utilities we all love to use to get "under the hood" in a new computer's edition of the OS that's installed by default. Sadly, even the first hack, Disable Windows 8's Lock Screen, just won't work for me because gpedit.msc is not accessible on my new laptop. I feel as if I just bought a cripple-ware computer! But enough whining.

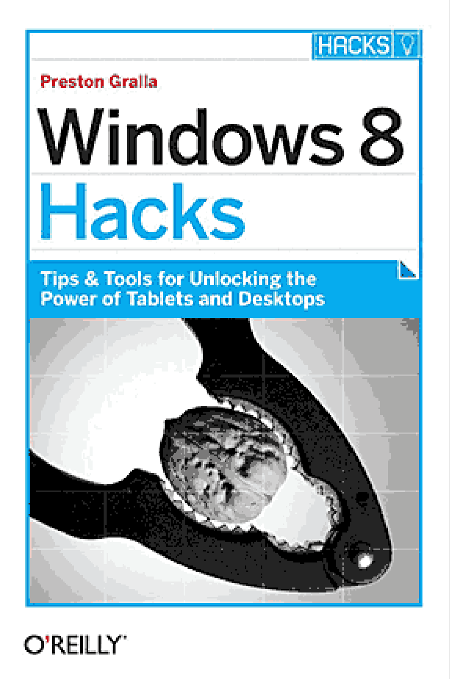
This book contains an abundance of useful step-by-steps for making Windows 8 more efficient for you. Even more important, there are great explanations of how the particular subject of the hack works. For example, Hack 70: Hack DNS to Speed up Web browsing (a way to speed up your web browsing using any type of connection). This hack has a succinct explanation of the Domain Name System and how to implement the free OpenDNS service on your computer and/or entire network. It's simply a matter of changing the DNS addresses in Internet Protocols on your PC or router. Windows 8 Keyboard Shortcuts are listed nicely in a table in Hack 38.

This is really handy for us non-touchscreen users. Using the keyboard for direct access to features is so much more efficient than pointing at corners of the screen and then click-click-click. Hack 39 is a table of Windows 8 Gestures. Hack 44 is all about SkyDrive, what it is, how to use it, and why you should download SkyDrive for Windows (not the one preinstalled) to gain full functionality.

I surely miss the Start Menu. I hear I am far from alone in this complaint. Hack 8 explains how to create a folder that contains a complete listing of all your installed applications, including the system apps and Win8 apps.

Pin it to the start menu and drag it into an accessible spot. Double-click the folder to see the complete list and use the new File Explorer search bar to find anything quickly. Hack 85 contains instructions for accessing the Win8 secret administrator account. This account is not subject to the UAC controls. Think super-user or root on Linux systems.

So once you figure out how to get past your start screen, you'll find Preston Gralla's book a great asset in modifying or optimizing everything


HACKS
Preston Gralla
Windows 8
Hacks
Tips & Tools for Unlocking the Power of Tablets and Desktops
O'REILLY

Windows 8 Hacks: Tips & Tools for Unlocking the Power of Tablets and Desktops

Preston Gralla, author
O'Reilly Media, publisher
ISBN-13: 978-1449325756
$14.27 at Amazon

Windows 8. From startup and desktop to networking and security to e-mail, hardware and the registry, every aspect of the OS is touched upon.

While the title uses the term Hacks, I consider them 121 gems of hidden keys to opening up the potential of Win 8.

Reprinted from May 2013 issue, eJournal of the Tucson Computer Society, Arizona; www.aztcs.org. You can email Iris at Irisonthego@gmail.com.

Get Smart!

would you believe that you could become a smartphone junkie?

by Bob Woods, UCHUG, CA

A couple of weeks ago we had a phone call from my son seeking help with setting up his first Android smartphone. My wife and I have been using one for about six months so have already gone through much of the learning curve. We are using the non-contract provider Straight Talk and a ZTE Merit 990 phone.

The Straight Talk service is half the cost per month as compared to a contract service and there is unlimited data, texting and phone calls. The only down side is the phone cost is not subsidized through a contract so you will be paying whatever the going cost is for the model you choose. But, you will quickly recoup that cost in relation to the much higher cost of a contract service.

Anyway, it got me thinking about how much we had learned about setting up and using the smartphone. Remember, the phones are small computers. They have a CPU, memory (RAM, ROM and an SD Card slot for external memory); displays that are touch screens, operating systems and applications. Learning to use and manage them takes a bit of time and effort as the manuals that come

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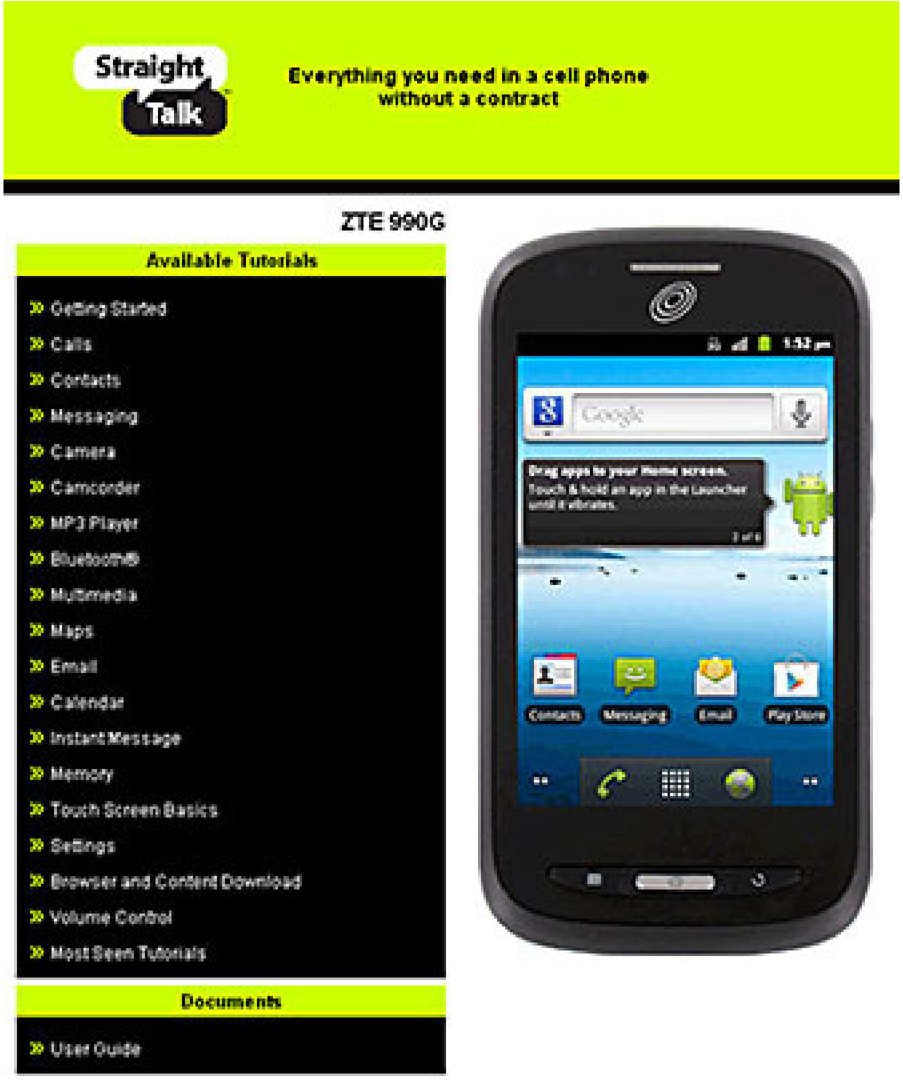

Straight Talk

Everything you need in a cell phone without a contract

ZTE 990G

Available Tutorials

- » Getting Started
- » Calls
- » Contacts
- » Messaging
- » Camera
- » Camcorder
- » MP3 Player
- » Bluetooth®
- » Multimedia
- » Maps
- » Email
- » Calendar
- » Instant Message
- » Memory
- » Touch Screen Basics
- » Settings
- » Browser and Content Download
- » Volume Control
- » Most Seen Tutorials

Documents

- » User Guide

Google
Drag apps to your Home screen.
Touch & hold an app in the Launcher until it vibrates.
Contacts
Messaging
Email
Play Store

An interactive tutorial for Android is at http://bit.ly/1336Irz

with them do not give you much insight as to how this is done. So here is some of what the first time user will be faced with on an Android-based smartphone.

Note: I am not going to recommend a particular phone as there are many choices available with plenty of reviews to back them up. Basically the choices have to do mainly with individual preferences and what you're willing to spend.

For a fully interactive tutorial of Android go to: http://bit.ly/1336Irz The tutorial uses the phone I have (ZTE Merit 990G), but it should be pretty close to what you will encounter on most Android phones.

No matter which version of Android is installed on the phone, you choose the interface designed for the touch screen. It responds to a tap to select an item or double tap to launch an app. Swiping a finger across the screen left to right, right to left, up and down will scroll in the direction of the swipe. Touch and drag will move an item or, in the case of text, select all between starting and stopping points. Touch and hold will usually bring up a popup menu of actions to take.

Most phones have accelerometers to see the orientation of the phone. When using the onscreen keyboard it is really nice to turn the phone sideways to get a wider screen and keyboard. Also, if the screen does not respond to the turn or goes dark, a light shake of the phone will wake it up to the action. You will quickly get used to using the screen.

After you turn on the phone and unlock it, the first screen you will see is the home page.

The home page is the Android equivalent of the Windows desktop. Most phones have home pages that are a few screens wide. To move between them you swipe your finger across the screen to the right or left. You will find some icons or small control panels on most screens. At the top right of the home screen you will see status icons showing time, battery level, signal strength for Wi-Fi and provider signals (2G/3G/4G), Bluetooth (if turned on) and GPS (if turned on). On the left top will be "notify" icons for when you get a text message, email, or voicemail message or other items such as application updates.

If a notify icon shows up you can touch the notify area and drag down to open a drop-down menu. At this point, you can touch the item to open it or clear the box by touching

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the clear button. At the bottom center of the screen there should be an icon that will take you to the main screen showing all of your installed applications (apps).

On my phone it looks like a square of tiny dots. When your phone is new, all of the apps you see come hardwired to the Android OS and cannot be uninstalled.

I highly recommend that you do not update any of the apps that you do not use. When an app is updated it takes more internal phone memory than the previous version. The built-in apps must reside in the phone's internal memory. You will find that not using up all of your phones free internal memory will be a constant challenge (more on that later). To put the icon of often-used apps on the desktop just touch and hold the icon.

A copy of the icon will be put on your home page. As the home page fills with icons or if you want to group icons on different pages just touch and hold the icon until it changes size and then drag it to the bottom corner and to the right to move it to another screen to the right, or to the left for a screen to the left. You can also delete an icon by dragging it to the trashcan in the middle. It will not delete the app, but will just delete the icon from the home pages. I found that if you have large fingers you will get the best result moving icons with your little finger.

Learning to use and manage a smartphone takes a bit of time and effort.

Many phones will have on-screen buttons at the bottom or actual buttons at the bottom of the phone below the screen. The button with the house symbol will take you from an app directly to the home screen. The one with three-fourths of a circle with an arrow at one end will take you back one screen. The button with a symbol that looks like lines of text or bars will open a menu box with functions appropriate to the active screen.

On one of the home screens you will have an icon that looks like a gear. That is the settings icon. It is the Android equivalent of the Windows Control Panel. It takes you to a menu of utilities and control panels for the various phone functions. You will want to take a few minutes looking around in here to familiarize yourself with this area.

The Contacts icon is what you touch to enter names, phone numbers, email addresses, street addresses and any other info you want to add. Caution, when you put in phone numbers for your contacts, always include the "1" and area code. Make sure you do this even if the phone number is in your own area code.

When you make a phone call or send a text message to someone in your area code the "1" and area code portion will be ignored.

However, when you respond to a text message that has been sent to you the messaging system needs the "1" and area code for your response. Without them you will get an illegal error code from the messaging system and the reply will not be sent.

While in Contacts, touch the extra menu items button (at the bottom of the screen phone and looks like lines of text). Select Import/Export and export your contacts to the SD card. Then if you lose your contacts you can import them back in. There is also an app that will assist you in storing your contacts in your Google account.

When you are ready to add apps to your phone you will want to use the Google Play Store. There will

Turn to next page

be a Google Play Store icon on one of your home screens that will take you there. During the initial phone setup you will have created an account with Google that identifies what phone you have. The Play Store is tied to your account so it will indicate if an app you are looking at is compatible with your phone and it will not install anything that is not compatible. During the app installation there will be a checkbox for allowing automatic updates of the free or purchased application. This choice can be changed at a later time, but only through the phone connecting to the Play Store. If you log onto the Play Store from a PC, the checkbox for changing the update selection will not show.

Most phones have slots for micro secure digital or some other type of digital memory. When you add memory you might be thinking that you will never run out of memory.

There is internal phone memory that is a fixed part of the phone and there is external memory.

For this discussion, we will call external memory the SD card. You cannot move any of the built-in apps from phone memory to the SD card. Any extra apps you add to the phone install to phone memory by default. Most apps will require cache memory to function which is stored in phone memory.

Also, text messages, documents, and pictures taken from the built-in camera or saved from other sources will go into phone memory.

So you may have a 16 or 32 GB SD card installed, but you will still have the internal phone memory as your biggest limitation.

So what do you use SD memory for if everything wants to natively store to phone memory?

After installation, some of the added apps can be moved from phone memory to the SD card.

Others will require residence in phone memory and will not move. I have found that an app called "AppMgr III" (also known as App 2 SD) by Sam Lu will help to quickly determine if an app will move from phone to SD and easily complete the action. It also has the added benefit of clearing cache files for all apps with one click, a job that would otherwise take opening each app in the built-in Android Application Manager.

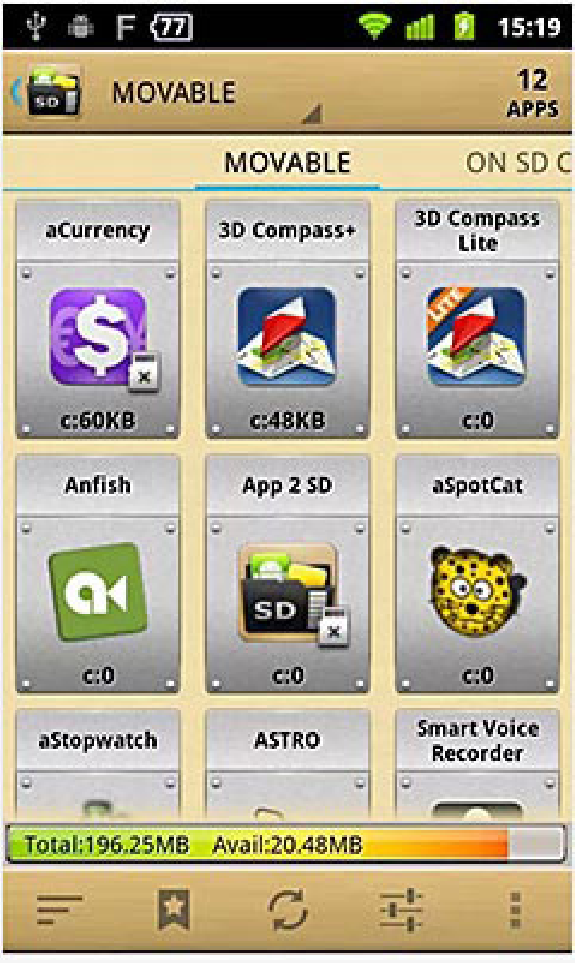
It also shows you at a glance what apps are installed in which memory and how much internal phone memory if free for use. Another app called "Send to SD" by Denis Nelubin will help you to quickly send pictures and documents to a folder in your SD card by adding a SD Card item to the Share menu.

The Share menu is accessed by touching the extra menu items button that looks like lines of text at the bottom of the screen or physical button at the bottom of the phone.

Most versions of Android have a built-in file manager app called Filer. You will find it grouped in with the Apps when you touch the Apps main screen icon. Filer is kind of limited as it only allows you to see what the developers thought was safe. Kind of like Windows Explorer at its default setting of not allowing you to see system files. For viewing directories and file management I like to use

Turn to next page

AppMgr III (App 2 SD) Is a free app that moves other apps from smartphone to SD card

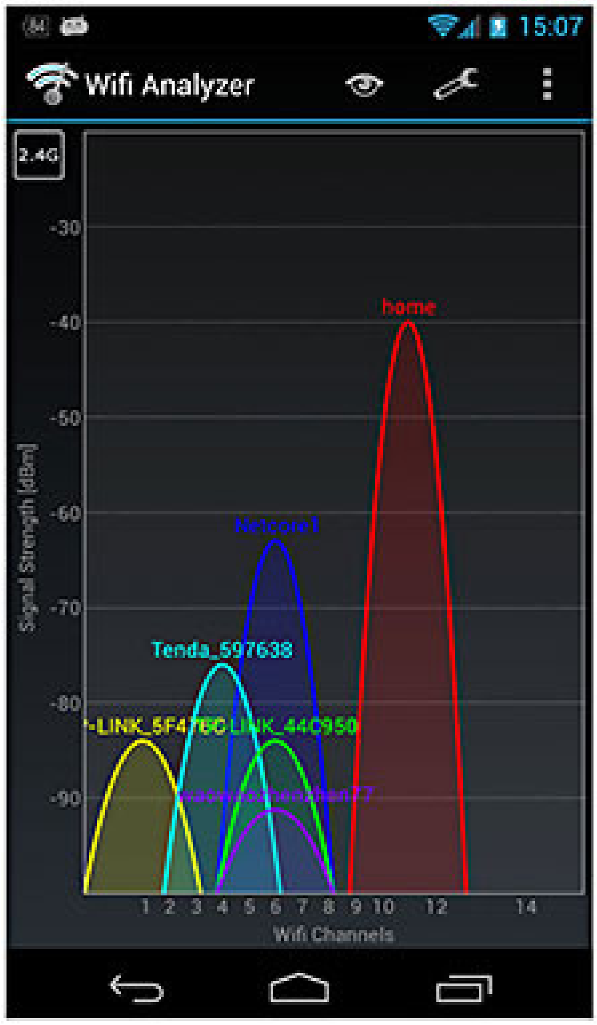


"ES File Explorer" by ES APP Group. It has no restrictions and many nice features. I used it to create a folder on the SD card for moving pictures from my phone memory to the SD card using the Share menu item "SD Card" created by the "Send to SD" app.

For keeping the bad guys at bay I installed the Avast! Antivirus app located in the Play Store. Avast has the best ratings for protecting Android devices and is free.

Other apps that we have found to be extremely useful are:

Brief, fast moving video shows all the features of SwiftKey Keyboard, http://www.youtube.com/watch?v=f9Ukb6Miglo



SwiftKey Keyboard by SwiftKey — Replaces your Android dumb keyboard with a keyboard that learns your writing style and makes auto corrections and saves typing by allowing you to select words as you type. It is spooky how it quickly gets to know what you want to write. After the trial period the free version does not give you word alternatives to select and insert. We paid out the $3.99 for the Pro version because we found the word insert to really save time.

Split N Tip by Handy Apps — This free tip calculator app not only calculates tips quickly and easily but also helps to split the bill between any number of people.

Wi-Fi 33 Analyzer has several screen views showing signal strengths and available wi-fi connections.

Wi-Fi 33 Analyzer by Farproc — Turns your Android phone into a Wi-Fi analyzer! Shows the Wi-Fi channels around you. Shows signal strengths and info for wireless routers within range. Helps you to find a less crowded channel for your wireless router.

Epson iPrint by Seiko Epson Corp — Easily find your wireless or networked Epson printer and print to it from your phone. You can also

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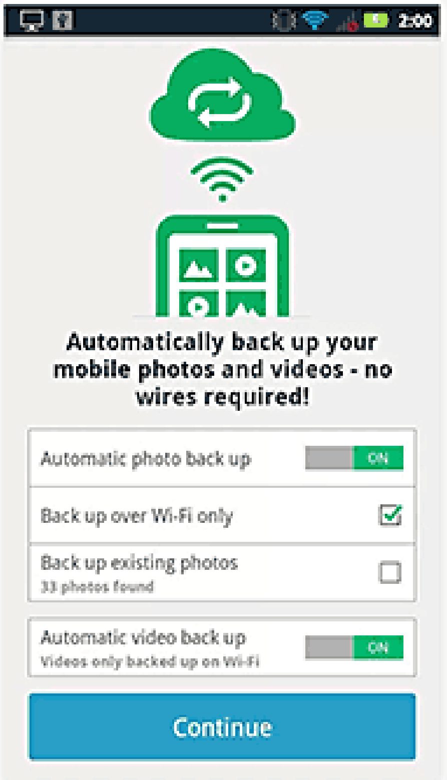
Sugar Synch store, synch share, and retrieve your smartphone documents, music, photos and video in the cloud.



Automatically back up your mobile photos and videos - no wires required!

Automatic photo back up ON

Back up over Wi-Fi only ☑

Back up existing photos ☐
33 photos found

Automatic video back up ON
Videos only backed up on Wi-Fi

scan documents or photos to your phone. If you do not have an Epson printer you should be able to find other similar apps for your printer brand.

Barcode Scanner by Zxing Team — This free app scans barcodes on products then looks up prices and reviews. You can also scan Data Matrix and QR Codes containing URLs, contact info, etc. Also share your contacts, apps, and bookmarks via QR Code.

iHeartRadio by Clear Channel Digital — iHeartRadio offers free music in an all-in-one, digital internet radio service that lets you find more than 1,500 live radio stations. With the free music app for Android, create commercial-free, all-music Custom Stations featuring songs from the artist you select and similar music. We especially like listening to talk radio shows.

SugarSync by SugarSync, Inc. — SugarSync is the easiest and most advanced way to sync, share, as well as search and access all of your files — documents, photos, videos and music. SugarSync for Android puts all of your files from across all of your computers right at your fingertips, making you more productive when you're on the go.

My phone came with 512 MB of internal phone memory. The OS and pre-installed apps take up 350 MB leaving me 162 MB free for my installed apps and contacts. Updates to pre-installed apps also take up internal memory. So with all the stuff and apps that I have loaded I am left with 32 MB of phone memory free. Not a whole lot, but I am managing it. My son had to one up the Old Man with a more current smartphone that came with 1 GB internal memory. So I am envious as he has yet to get the dreaded "Out of Memory" warning that I get if not diligent with keeping everything clean. Oh well, maybe on my next phone…

If you have not used a smartphone before you will be delighted and amazed at just what you can do with it.

(Postscript from Bob's Better Half: With this wonderful article Bob forgot to mention the fact that you have Google, Google maps, and Google navigation readily available on these phones. Even if you don't have the GPS active the phone will triangulate your location on Google maps from nearby cell towers. I use the voice recognition on my phone for quick texts and emails. After six months I'm a smartphone junkie!

Read more about Get Smart, Maxwell Smart, and the original Smartphone, aka shoe phone, circa 1965 at http://nyti.ms/16UVFU7 — UCHUG Editor

Bob Woods is the webmaster for Under the Computer Hood UG (www.uchug.org) in California. This article was reprinted from the April 2013 issue of DriveLight. Bob's mail is webmasters@uchug.org.

ask leo!

by Leo A. Notenboom

should I upgrade to windows 8?

Windows 8 has been released and I'm getting the question at a slowly increasing pace: Should I get it? I'll detail my current thinking on Windows 8 and whether or not its worth upgrading.

Windows 8 has caused a fair amount of excitement on the interwebs and some of it seems to be fairly polarized — there are those who already love it and those who can't stand it, often without having even seen it in person.

It's not surprising really because Windows 8 represents a fairly radical change in some of Windows' most common user interfaces.

Should you upgrade? Well, that gets you my most common answer ever: It depends.

system requirements

Make sure your system meets the minimum requirements for Windows 8 before you even think about it.

Microsoft lists those requirements as:

- Processor: 1 gigahertz (GHz) or faster with support for PAE, NX, and SSE2
- RAM: 1 gigabyte (GB) (32-bit) or 2 GB (64-bit)
- Hard disk space: 16 GB (32-bit) or 20 GB (64-bit)
- Graphics card: Microsoft DirectX 9 graphics device with WDDM driver

To automatically check if your system meets these requirements, you can run Microsoft's Windows 8 Upgrade Assistant, http://go.ask-leo.com/win8assistant.

As with most minimum requirements, they are indeed a minimum. In practice, a faster CPU, more RAM, a larger hard drive and a more powerful graphics card help make the Windows 8 experience something better than "minimum."

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if you hate windows 7, windows 8 won't help

I've already had at least one question asking if Outlook Express would be present in Windows 8.

No.

Windows 8 is most definitely built on Windows 7 and only moves forward from that point.

If you're a Windows XP user and you've reacted negatively to Windows 7 - whether you're using it or not - Windows 8 isn't going co change your mind. The types of changes that are present in the Windows XP to 7 transition are still there, with even more in the Windows 8 transition.

Sorry, but if you dislike Windows 7, my bet is that you'll hate Windows 8.

if you have a tablet or touchscreen pc

Windows 8 is optimized for your device, and it's an easy and clear recommendation to make: go for it.

Well, backup first, but then go for it.

My gut tells me that you'll appreciate this version of Windows that, to be honest, was clearly designed for tablets more than it was for PCs. It'll improve your overall experience and make it worth the upgrade.

if you like the cutting edge

Another reason to upgrade is of course if you like living on the edge. If you want the latest version of whatever, then there's really nothing that I would say to wave you off of Windows 8.

In many ways, it's Windows 7 with a flashy new overcoat.

You're probably the type of person who's already familiar with the new user interface, or at least the scope of the changes to expect when you get there, and if you're ready to accept that once again, I say go for it.

Well, once again also, backup first, but then go for it.

everyone else

My stock answer remains this:

If you don't know of a reason to upgrade, then don't upgrade.

In my opinion, Windows 8 isn't yet bringing with it major changes that make the upgrade compelling for the average PC user. If what you have works for you, then there's nothing you need to do today. "If it ain't broke, don't fix it" and all that.

new machines

Naturally, new machines are coming with Windows 8 pre-installed now. Some manufacturers offer Windows 7 "downgrades", but many don't.

So, should you take Windows 8 on a new machine?

In my opinion, yes.

Windows 8 is once again the foundation for the future of Windows. You're not losing any functionality and certainly nothing comparable to the XP-to-7 change. Choosing Windows 8 and learning its nuances will serve you well into the future.

On the other hand, if the new user interface is something that you just can't stomach, then there's nothing wrong with Windows 7. As you've seen, I'm not encouraging people to move from it unless they have a reason, and I'll go so far as to say that today, it's an equally sold choice for new machines.

If, of course, it's offered.

what I'm doing

I've installed Windows 8 into a virtual machine for testing, playing around with and for being able to research and answer questions on it.

So far, so good.

I expect that when the time comes to do my periodic rebuild of my desktop machine - the machine I use daily and the machine I'm typing on right now, I'll probably rebuild it with Windows 8.

And any new PCs I happen to get in the near future that come with Windows 8 will stay with Windows 8.

Article C6020, November 11, 2012, http://ask-leo.com/should_i_upgrade_to_windows_8.html

Used with permission of Leo A. Notenboom, Ask Leo! http://ask-leo.com. After retiring from Microsoft in 2001, Leo started Ask Leo! in 2003 as a place for answers to common computer and technical questions.

in the news

is there life *after* photoshop?

In June, Photoshop became subscription-only software, no longer available as a boxed product in retail stores.

Adobe has moved many of its other legendary software titles to a subscription-based service too, but has left Lightroom, another of its popular photographic tools, alone for now.

There are well-established alternatives, such as Corel's Paintshop Pro, http://www.corel.com/, and the open source GIMP software, http://www.gimp.org/, which are also filled with features.

Yet if you have been browsing the desktop app stores recently you cannot help but notice a proliferation of newer, more nimble and niche photo manipulation software titles that sell for less than a single month of an Adobe subscription fee.

Fotor, http://www.fotor.com/, is free and is claimed to be one of the most downloaded photographic apps globally, offering quick and easy scenes and adjustments.

Like several photo app makers, Pixelmator, http://www.pixelmator.com/, has seen its download rates and inquiries escalate after Photoshop became subscription-only.

There is nothing faster to speed up workflow than a single click. That is what Perfectly Clear, http://www.athentech.com/, by Athentech Imaging, does. Its combination of multiple corrections with a single press instantly makes even a great photo look less "grey," revealing a more colourful, vibrant result.

Finding a new market for cheaper photo editing software is the reality, says Gus Mueller the developer of Acorn, http://www.flyingmeat.com/acorn/.

Most developers feel the Adobe decision to offer subscription-only choices was not a tactical mistake, however. Some believe this is the way of the future.

Perhaps all basic image editors will be available free one day with advanced tools becoming in-app purchases? But, like several others in his field, Mueller says he is not trying to outdo Photoshop. (Source: http://www.bbc.co.uk/news/business-23714699?ocid=socialflow_twitter_bbcworld)

10 simple things to protect your privacy

These are the really, really simple things you should be doing to keep casual intruders from invading your privacy.

1. Password protect your devices: your smartphone, your iPad, your computer, your tablet, etc.
2. Put a Google Alert on your name.
3. Sign out of Facebook, Twitter, Gmail, etc. when you're done with your emailing, social networking, tweeting, and other forms of time-wasting.
4. Don't give out your email address, phone number, or zip code when asked.
5. Encrypt your computer.
6. Gmailers, turn on 2-step authentication in Gmail.
7. Pay in cash for embarrassing items.
8. Change Your Facebook settings to 'Friends Only.'
9. Clear your browser history and cookies on a regular basis.
10. Use an IP masker.

These are simple tips for basic privacy; if you're in a high-risk situation where you require privacy from malicious actors, check out EFF's surveillance self-defense tips at https://ssd.eff.org/. *(Also turn to page 23 of this newsletter for excerpts from this site. —LG)*

For the entire article and descriptive details go to http://onforb.es/14W087s

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time

for renewal?

JULY 1	Gary Covington III
OCTOBER 1	Ann Carnahan,
	Larry Klees

submitted by Charlie Moore

Bring your *used* inkjet printer cartridges: Hewlett Packard, Canon (BC-02, BC-05, BC-20 or BX-3), Lexmark, Dell, Compaq, Kodak, Samsung, Sharp; or any laser printer cartridge, to our next meeting for our ongoing fundraising project.

Check Out Our Website!
www.orcopug.org

august raffle
not held

Due to the length of the program in August, the regular monthly raffle was not held and there are no winners to report.

Get well soon, Mike.
We miss you!

Give Your Computer A Gift! JOIN ORCOPUG!
For About $2 A Month You Can Belong to Our User Group!

New Member □ **membership application** **Renewal*** □

Expired members are not eligible to win raffle prizes or to access the Members' Only web page.

Last Name ______________ First Name ______________ Nickname ______________

Mailing Address ______________________ City ______________ State ____ Zip ________

Home Phone (   ) __________ Work Phone (   ) __________ E-mail Address ______________

Areas of Interest/Comments ______________________________________

Make checks payable to: ORCOPUG — Dues are $25 per year
ORCOPUG, P.O. BOX 716, Brea, California 92822–0716
Meetings are the second Tuesday of every month. See www.orcopug.org for more information.

do you know the laws and technology of government surveillance?

The Electronic Frontier Foundation (EFF) has created a Surveillance Self-Defense site to educate the American public about the law and technology of government surveillance in the United States, providing the information and tools necessary to evaluate the threat of surveillance and take appropriate steps to defend against it.

Surveillance Self-Defense (SSD) exists to answer two main questions: What can the government legally do to spy on your computer data and communications? And what can you legally do to protect yourself against such spying?

The following are excerpts from the EFF Surveillance Self-Defense site. Please go to https://ssd.eff.org/ to learn more about all the topics. —LG

Information Stored By Third Parties

Third parties — like your phone company, your Internet service provider, the web sites you visit and interact with or the search engine that you use — regularly collect a great deal of sensitive information about how you use the phone system and the Internet, such as information about who you're calling, who's emailing or IMing you, what web pages you're reading, what you're searching for online, and more. In addition to those records being compiled about you, there's also data that you choose to store with third parties, like the voicemails you store with you cell phone company or the emails you store with your email provider. In this section, we'll talk about the legal rules that govern when and how law enforcement agents can obtain this kind of information stored by and with third parties. We'll then outline steps that you can take to reduce that risk, by learning how to reduce the amount of information collected about you by third parties, minimize the amount of data you choose to store with third parties, or replace plainly readable data with encrypted versions for storage with third parties.

What Can the Government Do?

In addition to being able to use wiretaps to intercept your communications while they are being transmitted, the government has a variety of ways of getting (1) records about your communications and (2) the content of communications that you have stored with a third party. In particular, the government can get all of the records that your ISP, phone company, or other communications service providers have on you, and the SMS messages, instant messages, emails or voice-mails you've stored with them. However, unlike regular third-party records discussed above, which can be subpoenaed without any notice to you, the records of your communications providers are given some extra protection by the "Stored Communications Act" portion of the "Electronic Communications Privacy Act", or ECPA.

What Can I Do To Protect Myself?

You also need to remember this lesson: ***"If someone else has stored it, they can get it."*** If you let a third party store your voicemail or email, store your calendar and contacts, back up your computer, or log your communications traffic, that information will be relatively easy for the government to secretly obtain, especially compared to trying it to get it from you directly. So, we'll discuss in this section how to minimize the content that you store with third parties.

secret keyword raffle for september

The Secret Keyword prize for September is a Totes Emergency Weather Radio. Look for the keyword somewhere in this newsletter or on our website at www.orcopug.org.

thank you newsletter contributors!

Allen Wyatt, Bob Woods, Carl Westberg, Charlie Moore, Darry D Eggleston, Ira Wilsker, Iris Yoffa, Judy Taylour, Leo Notenboom, Linda Gonse, Lothar Loehr, Marc G. Labreche, Mike Lyons, Neil Longmuir, Pim Borman, Terry Schiele, Tim O'Reilly, Tony Lake

october deadline
SEPTEMBER 21

thank you members!

Thank you to member presenters: Frank Bollinger, Bill Bowman, Larry Klees, and Ted Wirtz. And thank you to Program Chairman, Lothar Loehr., who arranged for these programs. Will you help, too?

thank you 2012 vendors!

Thank you Acoustica Software, At Home, iolo, Memorex, nik Software, SmithMicro, Office Depot, and User Group Relations for generously donating products for our 2012 fundraising raffle!

Orange County PC Users Group

computer users helping computer users

apcug
member of the association of personal computer user groups

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our website has everything you need!

benefits of *User Group Membership*

- Product & "How To"demos
- Free raffles and magazines
- Help from other members
- Newsletter and web site
- Special offers & discounts
- Monthly meetings
- Affiliation with worldwide group

User groups represent the spirit of the frontier, a community getting together to do things that no individual ought to have to do alone. The pioneers of the American west got together for barn raisings, cattle roundups, and the occasional party. The pioneers of new technology get together for installfests, new user training and support, and just plain fun. Being part of a user group is the best way to get more out of your computer, and lets you make friends while you're at it.

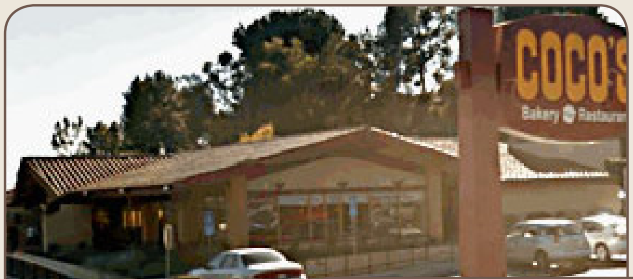
Tim O'Reilly, President
O'Reilly Media

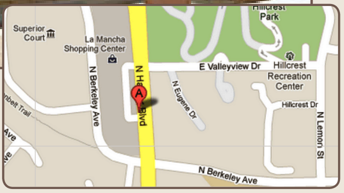
where are the meetings, when are they held?

next meeting: Tuesday, September 10, 6 p.m. to 9 p.m. — Coco's Bakery Restaurant

Regular meetings are held the second Tuesday of the month at 6 p.m. at Coco's Bakery Restaurant, 1011 North Harbor Blvd., Fullerton, CA. Meetings are free and the public is welcome!

Planning meetings *are held the second Wednesday after the regular meeting every month at 6:30 p.m. at Carl's Jr., 3240 Yorba Linda Boulevard, Fullerton, CA 92831. All members are welcome to attend planning meetings!*

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Superior Court
La Mancha Shopping Center
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Hillcrest Recreation Center
Hillcrest Dr
N Berkeley Ave
N Harbor Blvd
N Eugene Dr
N Lemon St
A
N Berkeley Ave