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SAUK COMPUTER USER GROUP

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OCTOBER 14, 2017 MINUTES: SCUG CLUB MEETING

The October meeting began with President Bendick greeting members and beginning the question and answer session. A question on lost hard drive space and discussion on removal of files in the Temp folder and %temp% user folder that can occupy a large amount of space was covered.

The business meeting began at 2:00PM. There were no visitors. The minutes of the last meeting were approved as written in the newsletter. The treasures report was given and approved. The November meeting will start at noon to fill boxes for Operation Christmas Child. Each box will cost \$14.00 this year.

The December meeting will be on the 9th, our regular second Saturday of the month. Pizza Ranch will be providing the food for our Christmas buffet, including dessert.

Tickets for the 50 inch Emerson television drawing will be sold until the December meeting. One ticket for \$5.00 and 3 tickets for \$10.00. No tickets will be given out ahead of the drawing so no tickets are lost.

Meeting was adjourned. Terry gave the program on moving pictures from your phone to your computer. The drawing was held with the usual wonderful prizes.

Respectfully submitted by  
Darla Stigall, Club Secretary

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BOARD MEETING MINUTES FOR  
SEPTEMBER 13, 2017

Drawing for Oct.

Large prizes for the November drawing include an external 1 Tb hard drive, and 2-\$25 gift certificates from **Applebee's**.

Humor from the Net

**Only in This World**

Only in This World .....do drugstores make the sick walk all the way to the back of the store to get their prescriptions while healthy people can buy cigarettes at the front.

**Only in This Stupid**

World .....do people order double cheeseburgers, large fries, and a diet Coke.

**Only in This Stupid**

World .....do banks leave vault doors open and then chain the pens to the counters.

**Only in This Stupid**

World .....do we leave cars worth thousands of dollars in the driveway and put our useless junk in the garage.

**Only in This Stupid**

World .....do we buy hot dogs in packages of ten and buns in packages of eight.

The October 17, 2017 board meeting was held at Wendy's in Sterling beginning at 6:00 PM. Officers present were President Bendick, Vice President Neal Shipley, and Secretary Darla Stigall. Board members present were Cheryl Johnson, Terry MacLennan, George Schneider, Howard Paysen, and Joe Schmitt.

In Joe's absence, Neal gave the treasurers report, which was approved. No old business.

New business, discussed what could be done with the trip money. Some of the ideas were ways to improve the Computer Lab inside the Senior Center.

We will continue looking into ideas for improvements inside the Senior Center.

We are also asking for ideas from the membership for organizations that could be recipients for Club donations.

**The November meeting will start at Noon to pack boxes for Operation Christmas Child.** Each box will cost \$14.00 this year. Terry MacLennan will present the program on saving interesting videos.

December will be our Christmas Buffet, this year we are having Pizza Ranch prepare our meal. Club will furnish table ware and drinks. Santa Joe will be presenting the program.

Respectfully submitted by  
Darla Stigall, Secretary.

# The Perils of Printing

By Greg Skalka

Does anyone really need a printer anymore? When was the last time you printed something from the device you are reading this on?

If you are reading this on a desktop PC, odds are good you have printed something recently. If reading this on a laptop, you have maybe a 50/50 chance of ever having printed from this device. If you are reading this from your Chromebook or tablet, it is highly unlikely you have ever printed. And if you are viewing this on your smart phone, you not only have good eyesight, but you have no use for printing (and no practical way to do it).

Printers were once an essential part of a computer system. The first computers needed a printer to provide any kind of an output, since at that point email and the Internet did not exist. Letters and other written communications had to be printed. Before computers, the only way to make multiple copies of your correspondence was to use carbon paper between paper sheets in your typewriter. With a computer and printer, the same document could be printed as many times as desired. Need to make a change to your document? Instead of using liquid paper or correction tape for minor changes, or completely retyping for major ones, the computer user could easily make changes to their saved document and reprint.

Early printers copied their typewriter predecessors in technique. I once owned a daisy wheel printer, which used the same

impact method as a typewriter, but held the printing type on a flat wheel resembling a daisy flower. To print graphics, I also had to have a dot-matrix printer, which, though faster, produced output of poorer quality. Both were black only; it was rare to have a color dot-matrix printer, as it required a special (and expensive) ribbon with bands of different ink colors.

Being impact printers, both kinds made a lot of noise and shook the table they sat on. The daisy wheel printer used standard sheet paper, while the dot-matrix printer required special paper with holes on the edges to allow the paper to feed. This paper usually had the feed holes on side strips that were perforated for removal, and was sold in boxes of z-folded sheets separated by perforations (one continuous strip of sheets per box). That kind of paper made great printer banners. Dot-matrix impact printers dominated the **printing world through the 1980's** but were displaced by laser and ink-jet printers, due to their lower cost, higher quality and faster output.

I would have thought that dot-matrix printers had gone the way of the Dodo bird, but to my surprise, Office Depot shows 58 dot-matrix impact printers currently available on their web site. They also have the continuous feed paper needed to make those banners. Fry's Electronics at this point only carries ink jet and laser printers.

Laser printers had the highest quality output but were expensive (both in initial cost and in supplies). Ink jet printers were and still are the most popular printer, with good quality and lower cost. They were even more economical if you refilled your own ink cartridges, as the **printer makers used the "sell the printer cheap and make it back on the ink" sales model.** I once bought ink refill kits and refilled ink cartridges myself, which can be messy, but now I **don't print so much and am lazy. At this point I don't** bother trying to save the few dollars a year refilling would give me.

Initial ink jet and laser printers were mostly black-only, with color being very expensive. Now all ink jet printers and almost half the laser models available are color. I still have a **"photo-quality" ink jet printer** that I once used to print photos; it now gathers dust. Today the print quality of even average ink jet printers is good enough for photos, and I print so few now that I usually just get them printed at the Costco photo center.

Hewlett Packard has most of the printer market today, with Canon in second place. Though Apple still makes Macs, they no longer make printers. I guess the majority **of their products today can't** print, anyway.

## The Perils of Printing (cont'd)

By Greg Skalka

Though I still have a few separate printers, like a lot of people, I now use an all-in-one printer, copier and scanner (it also can fax, but who does that anymore?). When my kids were in school and had computers of their own, every computer in the house had its own dedicated printer. These originally connected to the computers via parallel port, and then later through USB. Now my one HP network all-in-one printer does 99% of the household printing for all computers, and I plug one of my USB printers into a computer only occasionally.

My two children used printers (that I provided) when they lived with me. Now that they are both grown and live on their own, neither one owns a printer. They are the typical millennials; having cut the cord; **they don't have cable or satellite TV**, but instead watch over-the-air broadcasts or from the Internet. With only mobile computing devices, they have cut the printer cord as well. My son prints the few personal things he needs at work, while my daughter finds no need for printing. Since tickets and coupons can now be presented on a smart phone screen for redemption, they have little need for actual paper items.

**I'm still hanging on to a number of printers, though I have two I've not used in years and should get rid of at this point. I do continue to print quite a bit, probably several pages a week at least. Since I don't have my own smart phone, I must still print out coupons, Groupons and tickets on paper, at least for when**

my wife is not with me. I have automobile service manuals in PDF form, and rather than view them in the garage with greasy hands on my tablet or **Chromebook, I'd prefer to print the pages I need to reference for service work I do. I update and monitor my personal Outlook calendar on my PDA, but prefer to always have monthly paper copies to refer to.**

Windows was made for printing, but other operating systems seem to have left off that feature. Android, iOS, Linux and **Chrome OS don't really support printing, and most printers don't have drivers to support them.** I have a lot of devices that can view or access the Internet, but only my Windows machines can print the Internet. I like my Chromebook and use it daily, but **I can't print from it, and so must carry items over on a Flash drive to my laptop for printing.** I use my Android tablet and iPad Mini **less often; they can't print either, so are not quite as useful to me as they could be.** My Amazon Dot can answer my questions, control my lights and play music **for me, but can't provide a physical output (unless you count orders shipped from Amazon).**

It seems the older you are, the more likely you are to want your own printer. While my children **don't own printers, and my wife and I have used the same network printer for about five years, my parents have each bought new printers for**

themselves in the last year. I did buy myself a new printer recently, but have yet to set it up. I bought the HP OfficeJet Pro 7740 mainly for its ability to scan both sides of a page through its feeder. I am trying to eliminate paper in my life as much as possible, and so get all my bills and financial statements as PDFs. I still have a few file cabinets of older records and so have been scanning them and then shredding my older paper financial documents; the improved scanning capability of the 7740 would speed up that **process. It also can print on 11" x 17" paper, something I can do at work and have wanted at home for some time.**

While printing is still useful to me, I do see the amount I print diminishing. As with my stock of blank CDs and DVDs, the stockpile of special printer papers and greeting card stock **I've purchased over the years is likely now a lifetime supply.** Emails and e-greeting cards have almost eliminated printed correspondence (sorry about that, U.S. Postal Service). When I first bought my all-in-one printer, I printed much more than I scanned. Now it is the other way around.

*By Greg Skalka, President,  
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March 2017 issue, Drive Light  
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# QCS Meeting Review

## Scams, Frauds, and Identity Theft

Cpl. Hank Jacobsen visited our club to share insight and advise from a **policeman's** perspective on the evolving scourge of the 21st Century: scams, fraud, and identity theft.



What is the scope of **the criminal's** approach to technological crime? Hank observed that criminals do this work, because it is easy for them. They are fishing for that one victim out of thousands that will succumb to their wiles. They target places and people that have a great deal of money: individual, companies and banks. So, by following his simple, commonsense solutions you can protect yourself from this mayhem.

He stated that we often say to ourselves and others:

**“Everything has been fine thus far, nothing has happened to me.”**

It only takes that one time and you will be sorry for it right then.

The thief is always seeking that one piece of information that they need

to complete their work. Our names, addresses and phone numbers are usually public. These pieces are not what they need to advance their crime. They need your social security number to give that automatic access to your account, create new accounts and transfer funds to them.

### Social Security Number

Hank stated that we should keep our Social Security Number private and protected. This means that we do not carry our Social Security card with us in our wallet or purse. Some members of the audience mentioned that their Medicare card has the SSN# on it. He said that, by next year, Medicare cards will not have that full information on it. In the interim, he suggested you make a photocopy of your Medicare card and use a permanent marker to black out all but the last four digits of your number.

To follow this trend of

First, he described how these technological threats affect everyone when not prevented. Most victims realize something is not right and fall for the theft anyway. Young people **don't realize that the theft** of their Social Security Number will affect them in manifold ways in the future: car loans, credit applications, employment complications. Older citizens can lose money that they cannot afford to miss. He said that once your money has been lost it is very difficult to recover, it is usually lost for good. So, it is incumbent upon everyone to learn about these current financial and personal threats.

protecting your identity, he said you should remove or shred documents that have any personal information on it. Thieves will go through dumpsters looking for information like this. Shredding this information is best. It is always a good idea to keep a separate inventory of your wallet and your purse so you can figure out what may have been pilfered by a thief.

## Personal Checks

Another financial vulnerability is checks. **Whenever possible, don't** use checks for payment when you are out and about. Checks provide thieves with just the information they need. And, if you do use a check, just take one with you not the whole checkbook and make a notation of its use when you get home.

If possible, mail your checks by taking them to the Post Office or a USPS mailbox yourself. There is a chance a thief will look in your personal mailbox and help themselves while it is

sitting there waiting to be picked up by the letter carrier.

Hank noted that banks and financial institutions mail out statements with your information on it. His hope is that, in the future, they correct this oversight. For the near term, make a note of when your statements arrive in the mail each month, and notify the bank if they do not arrive on the usual date.

## Credit Cards

Whenever possible, use credit cards for your daily transactions. And travel with no more than two credit cards in case your wallet or purse are pilfered or stolen. It is easy for you to then contact your provider and notify them it was stolen and you can obtain a new card.

Hank does not like Debit cards. These cards have access directly to your money. If these are compromised or stolen you will immediately surrender

your funds. With credit cards, you have the opportunity to notify the credit card company and your liability is limited to \$50.

Credit card skimmers are the latest financial threat to our money. Thieves will surreptitiously install a card reading device on an ATM machine or a gas pump. They will also install a small pinhole camera that is very hard to see with them; so that the skimmer will read your credit card strip information while the camera records the password you enter on the numeric keypad. Once that information is matched, the thief can do anything with it.

To protect yourself against this fraud, Hank suggested that you examine the credit card slot closely to see if it is physically secure. Often times you can physically pull out these skimmer devices. On gas pumps, some thieves have placed these skimmers inside the machine to avoid

detection. He suggested that you examine the state seals on the pump to make sure that they are not broken or tampered with. If they are compromised notify the authorities immediately and do not use that pump.

Unfortunately, there are hand-held skimmers that are on the market. These devices will allow someone to get close to you and in a wireless fashion obtain the strip information from your card. You protect yourself from this approach by placing your cards in a metal case or placing them inside aluminum foil.

Hank said that there are occasions when large companies have had the security of their credit card databases broken. In this event you, request a new card immediately, and closely monitor your credit card statement for any irregularities and report them.

### Phishing

This is an email with content that looks like an official company website

that also, conveniently asks for your site password or personal information. He said never to do anything with these emails, put them in your spam folder or trash folder.

### Emails

Hank described how we should handle emails in general. Do not open link attachments in your email even if they are from a known contact. When you open up these attachments, you have given permission for their malicious code to enter your computer. Make sure to contact your sender directly to confirm that they have just sent you this particular email and attachment before opening up an attachment from a friend.

### Passwords

He noted that it is difficult to keep multiple passwords and remember them. This is always a continuing challenge for the average user. Create a couple of good long passwords, write them down and keep them in a safe place and use those.

Hank closed with 4 simple rules:

- 1) Do not answer the phone to anyone who is calling on behalf of institution that you use. They will never start a request over the phone.
- 2) **Don't answer the phone.** Let people leave a message. If they really want to get in contact with you they will leave a message.
- 3) Do not make any hasty decisions or permit anyone to intimidate you into doing so. Take your time and check all areas of the request if it needs to be made.
- 4) You have the right to obtain a copy of your credit report once a year from the three top credit rating agencies and he recommended that you do so. One of the unfortunate drawbacks is that you have submit your SSN# to identify yourself when making the request.

*Presented by Cpl. Hank Jacobsen,  
Davenport Police Department  
Review by Joe Durham, Co-Editor,  
QBits, Quad-Cities Computer Society,  
IA  
joseph85\_us (at) yahoo.com*

Microsoft's next version of Windows 10 is named the "Fall Creators Update," (Version is 1709) was made available on October 17, 2017, and will come thru normal update process on a staggered rollout.

The Windows Shell is the main part of Windows that people interact with every-day. It's the Start menu, the Action Center, the Taskbar, and File Explorer. Here are just a few of these changes plus a list of additional improvements.

- You can now resize Start diagonally.
- Scrollbars will now shrink away when cursor isn't near them.
- There is now a My People Hub icon on the taskbar. ( pin up to three contacts)
- Taskbar Battery icon has new fly-out with a slider for Power Throttling.
- You can now see files saved in the cloud via OneDrive with "On-Demand Sync" in File Explorer.

### **Edge now has better PDF and EPUB support, including these:**

- Ink on PDFs directly within Microsoft Edge.
- See a PDFs table of contents.
- Microsoft Edge now supports PDF forms.
- You can now save favorites into a different location directly from the favorites UI.
- Copy and paste is now more reliable.
- Pressing F3 when using Find a Page will now go to the next result. Shift F3 will go to the previous result.
- Updated editable fields in PDFs to now have a subtle color to help indicate that they're editable.

### **Input improvements include the way users interact with Windows,**

Updated Touch Keyboard with Shape Writing and one handed mode.

Improvements to handwriting panel.

You can now scroll lists and webpages with a pen

### **General improvements**

- Windows is now smart enough to throttle inactive programs.
- Android users can now see missed call notifications on the desktop when Cortana is synced on their PC and phone.
- The Photos app now has a new Story Remix area that allows you to create quick video clips.
- Recover your Microsoft Account password directly from the lock screen.
- Battery life improvements
- Windows 10 Security enhancements.
- Cortana can now lock, sign out, shut down and restart your PC with voice



commands.

- Fixed an issue where your PC might not go to sleep automatically after remot-ing into it and signing out of the remote session.

### Noteworthy new Settings

- "About" area has been redesigned with relevant information about system health.
- Storage Sense can now automatically delete files in your downloaded folder after 30 days.
- Updates now have individual progress indicators when downloading and in-stalling.
- New update activity monitor that shows statistics on downloads of updates for the month.

> Condensed from article by Zac Bowden, Senior Editor at Windows Central



#### Please Note:

Terry MacLennan will give a presentation about Computer Security on Wed. Nov. 15th at 10:30 a.m. at the Senior Center.

Everyone is welcome.

There will be a Question & Answer Session starting at 1 PM. Bring any questions you have about your computer or problems you may be having. It will be conducted by:  
**Art Bendick & Neal Shipley**



The next meeting of the Sauk Computer User Group will be

**November 11, 2017**

Question & Answer : 1 PM

Business Meeting : 2 PM

Presentation: 2:30 PM

Place: **Whiteside Senior Center**

**1207 West 9th Street**

**Sterling, Illinois 61081**

NOVEMBER PRESENTATION WILL BE:  
HOOKING UP COMPUTER TO TV  
CHOOSING A COMPUTER

*REMEMBER TO COME AT NOON TO PACK BOXES FOR  
OPERATION CHRISTMAS CHILD*