

QBITS

Quad-Cities Computer Society

Newsletter for February 2017

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Letter from the President

julee89@gmail.com

Welcome 2017

I hope everyone enjoyed the holiday season and got to spend time with loved ones. Not only did I celebrate Christmas with my family, we also added to our family—our new puppy Jessie. It has been a long time since we had a puppy at our house and we are remembering the joys and challenges.

Your QCS Board of Directors took a winter break through January and we are ready to begin 2017 with our new schedule. I won't list all the details as they can be found in the calendar section of this newsletter and on our website.

Even though we are only holding our General Meetings every other month beginning with February, I am excited at some of the programs we already have lined up.

February, our resident "guru" and longtime member Larry Stone will discuss computer hardware and backing up your data. I know we stress this frequently, but every time I hear of a disaster, I realize it needs repeated until everyone is comfortable with the process.

April we will be bringing Cpl. Henry Jacobsen from the Davenport Police Department to discuss scams aimed at seniors. Seniors were born in an era of trust and honesty so we have to "learn" new

skills to protect ourselves in a changed environment.

For June we have a commitment from Emily Rogalski, a neuroscientist to talk about PPA, a form of dementia affecting speech and treatments via the internet. Medical technology is changing rapidly and being able to treat people via Skype or other teleconferencing methods is an exciting new service.

Our SIGs will also be meeting on a bi-monthly schedule beginning in February. This may allow the opportunity for online meetings to be added in between or maybe new short-term SIGs about new subjects.

The long term future of QCS is still undecided and depends on your participation and attendance. Please feel free to discuss your problems, share new solutions you have discovered and offer suggestions of any kind that will benefit the entire membership.

I am looking forward to an educational and informational 2017-- please join us.

Judi McDowell

QCS Review AskLeo: Computer Security askleo.com

Quad Cities Computer Society AskLeo specific page
<https://askleo.com/qc/>

presented by Leo Noteboom via Skype
by Joe Durham

Leo Noteboom began his presentation before the QCS with a history lesson. He lives near Seattle. He recounted the iconic technology from the 1962 World's Fair: video-phones. Segue to 2017, now he is presenting his ideas and tips via Skype over the internet that is fully interactive, visual and on a big screen. His understanding of this vast technological change has inspired him to share tips with us and on the internet.

In today's computer world he said that the greatest computer threat to individual users like ourselves is ransomware. These internet thieves can easily lock up and encrypt your data, files, music, and images. How do you prepare yourselves against their wiles?

First, we have to backup our computer data and set it aside in a safe place. That is the essential goal. If your computer falls prey to ransomware, it is a simple task to format your drive, and restore your system to its latest original state from a backup. It is an admonition that has been repeated in many forums before club, mentioned by Larry Stone, and Jim Kristan many times.

Secondly Leo, mentioned that we need to be skeptical observers and users of the internet. The internet is

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a wonderful place full of ideas, data, content that we could not dream of accessing just a few years ago, but we need to place a critical eye on the things we read, click and use.

If you see a pop-up on your screen that suddenly proclaims that something is wrong with your computer, we need to view it with wary eye. If someone calls you saying they are from Microsoft, or that they have the means of speeding up

your slow computer, be advised that Microsoft will not call you about your computer.

Thirdly, Leo mentioned that if our computers are behaving badly, do not panic. Pause. Slow down. Do not immediately react to the event. Take notes of what you see. Research it separately on another computer or your friend's. Ask for advice from your a fellow QCS member for example. If you rush into the fray you will often end up making a computer action that will make your situation worse or will not be recoverable.

Fourthly, be patient in addressing your computer issue. You will discover that a simple solution corrects what you initially viewed as a large boo boo.

Fifthly, Leo advised that whatever our state of computer use, whether things are going smoothly, with fits and starts, perhaps some hangups, never stop learning and using the new technology. The electronic world changes daily, improvement

Views and opinions expressed by presenters do not necessarily reflect those of the Quad-Cities Computer Society. Monthly meetings are open to the general public.

in hardware, software, and internet use are all around us. By applying Leo's approach to computing we will enjoy the new avenues that are discovered, and conquer the computer issues that arise from time to time. Enjoy technology, don't fear it.

Leo took a few questions from the audience following his presentation.

Windows 10 Updates

He noted that even though Windows 10 users do not have control of the Windows 10 update process, on balance he thinks that Microsoft is doing a good job. The updates primarily address security issues that are discovered from time to time. He said that if you have a Windows 10 that doesn't work, you can rollback to your previous state.

Anti-Virus

There was a question from the audience about anti-virus recommendations. Leo observed that for Windows 10 user Windows Defender, the anti-virus software the comes with the software, does a very good job.

Windows Defender will operate on Windows 10, Windows 8.1, and Windows 7 that has the latest Windows update.

For those users who use and older version Windows 7 and older he recommended using the security package from Microsoft: Security Essentials. It is a free download:

<https://goo.gl/uI5LtO>



If you don't have the Convenience Rollup for Windows 7 which was released April 2016, then you have an older version of Windows 7. Here is a link for information on it.

<https://goo.gl/EX9Fnc>

Pop-up Blockers

Leo explained that Pop-up blockers and the companies that use pop-up for attention have a never ending battle of defeating each other. He said that there is no magic pop-up block that will work all the time.

He observed that if your pop-up blocker is too rigorous, legitimate pop-ups like his reminder to newsletter subscribers to renew every six months would be defeated.

If you use Firefox, you can install an extension called no-scripts works.

<https://goo.gl/s7JLwh>

Windows 10 update process

Leo stated that the Windows 10 update process can take awhile. Usually when finished the computer will reboot itself and you are good to go. He did note that if the update takes an inordinately long period of time, like overnight or all day, it is OK to physically shut down your machine and start it up again. The Windows 10 process will find its way back again. You can tell if the Windows 10 backup is coming from Microsoft if you see the full blue screen during the process.

Double password question

One member said that they were prompted to enter an additional password after an update to their Windows 10 machine. Leo had not

heard of this behavior. He recommended that their computer be tested with a bootable version of Windows 10 on a CD which can be downloaded here:

<https://goo.gl/YAeHWI>

Here is a YouTube video to accomplish this effort:

<https://goo.gl/T8rgVo>

Finally Leo graciously made a link on his web site devoted to our club through which you can find downloads to free e-books that he has written, and also an email address specific to our club through which you can ask more questions.

<https://askleo.com/qc/>

Vicki Wassenhove has placed a link to askleo on the QCS website as well : qcs.org

Also he recommended signing up for his newsletter. You can sign up at the askleo.com site. The QCS would like to thank Leo for his fine presentation, be sure to drop by his web site, you find there a wealth of information and tips to guide us all on our 21st century journey with technology!

PC World Online 7 Critical Things To Do With A New PC

<https://goo.gl/rlwPOe>

This online article provides useful advice from the experts at PC World.

Browser Pop-up Scams

By David Kretchmar,
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Sun City Summerlin Computer
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November 2016 issue,
GigiBytes Gazette
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Windows 10 has proven itself to be the most secure Windows operating system ever, so hackers seem to be turning to another vulnerability. Browsers (Internet Explorer, Edge, Firefox, and Google Chrome) are becoming a prime target of scammers.

If you are at all adventuresome exploring the Internet, you probably have had a browsing session interrupted by a pop-up visual often accompanied by an obnoxious audio warning to the effect that your computer has been infected and you must call a toll-free 800 (or 8XX) number to prevent something terrible from happening to your hard drive or data.

This warning is bogus; often this "threat" can be usually be deleted by simply closing your browser.

To protect yourself from serious malware infection, you must be careful about how you close a pop-up window. Specifically, you should never click anywhere in a pop-up window. Even buttons labeled "Cancel" or "Close" or a red-X button in the upper-right corner are dangerous to click; doing so could trigger an infection.

Safely close a pop-up window

To safely close a pop-up window, locate the button in your Taskbar that represents your browser. Also, look for other highlighted icons on the Taskbar; the button and the pop-

up will usually have a similar name. Right click on the button and select Close.

If that doesn't work, you need to use the Windows Task Manager to close the pop-up. Simultaneously press the CTRL, ALT, and DEL keys, and, from the resulting window, select "Task Manager". In the Task Manager, under the Processes tab, highlight your browser application and click the End Task button. It is probably a good idea to close all applications except the Task Manager, unless you are comfortable identifying non-problem items.

Occasionally you will have to power down your system to remove the problem, either by holding in the start button on your computer for 10 or so seconds or unplugging your tower. If the problem occurs on a laptop computer naturally the battery must also be removed to completely power down the computer.

What has happened to my system?

Usually the pop-up described above does no lasting damage to your computer. It is "only" a URL (Internet site) function with some unique properties. The purpose of the URL function, which you experience as a pop-up, is to frighten the user into calling the toll-free number. A con-man (it seems to usually be a male) probably on the other side of the world will attempt to extract as much money and data from you as possible to remove the threat.



Usually the scammer will attempt to get the caller to initiate a remote connection to the victimized com-

puter. The remote connection can then be used to make it appear that the scammer is examining your system and often additional software, such as a Citrix program, which is a legitimate application, is loaded into your system to increase the scammer's control of your computer.

Never call any phone number that appears

The scammer might trick you into granting them remote control of your computer. This might, enable them to install a "backdoor", granting scammers the unfettered ability, now and in the future, to harvest any or all the information contained on your system, to be used for any purpose. Never allow anyone you don't know to remotely log in to and use a computer that you own and control.

Inevitably the scammer discovers some terrible problem with your computer. You are informed that you will be required to pay a substantial fee to have the problem removed and/or prevent future problems.

Disabling a Touchpad in Windows 10

By Leti Labell, Potomac Area Technology and Computer Society
September 2016 issue, *PATACS Posts*
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Windows 10 Tips and Tricks

You can disable your laptop's mouse touchpad whenever you have an external mouse connected

to your computer. Select "Settings" under the Start Menu, then select "Devices (Bluetooth, printers, mouse)". Click on "Mouse & touchpad." Scroll down, and you will see "Leave touchpad on when a mouse is connected." Click to turn this option OFF.

Your eyes can so easily be deceived!

By Babette Bloch,
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Golden Gate Computer Society
August 2016 issue,
Golden Gate Computer Society Newsletter
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WE'VE ALL HEARD OVER AND OVER not to click attachments and links in e-mail messages that are suspect. There is less talk about another way to get sucked into trouble either by incurring a big fee or worse, an invasion of your computer. I call it "The Technical UNSupport," or "The Program Support That Isn't" It's the second time I've run into this scam, or worse, and it's well worth avoiding. Case 1: A Quicken SIG member who had a problem thought he was contacting Quicken's Tech Support. He'd googled the very words "Quicken Support" and found this: Quicken® Help 1-800-656-6115, Get 24x7 unlimited quicken support and phone help from quicken tech experts. Quicken Mac Tech Support includes quicken diagnose, install, upgrade and fix <http://quick-en-help.com/>

He thought he was talking to the real Quicken Support, and they led him through a long discussion of

the problem, plus getting permission to actually look at his program on his computer. And then they came up with a diagnosis that the whole program was corrupted and would cost \$300 to fix. At that point he hung up and called me.

Case 2: When I was wrestling the Windows 10 upgrade and everyone in GGCS I called was not available; my husband tried to call the Quicken Store in Corte Madera. After 20 minutes on hold, he gave up and turned to Google, looking for "Windows 10 Support Phone Number." He found: Call - +44-800-086-8333(UK) for Microsoft Windows 10 Technical Support. Get Certified Technician for Windows 10 Update Failed, Windows 10 Activation Error Call +61-1800-502-681(Australia), Windows 10 Update from 8, 8.1, 7 Call to Toll Free Number – 1- 855-883-1117(USA)

Call 1-855-883-1117 Microsoft Windows 10 Technical Support www.microsoftwindows10technicalsupport.com/. He called the number and then handed me the phone to explain the problem I was having. A man with a slight Indian accent told me they could take care of the whole thing and download Windows 10 from their end to my computer; just give them access! At which point I hung up. And they called back! And I hung up again.

What was going on? The huge, main clue was that neither of these links had a site URL that was any of the following: **quicken.com**, **intuit.com**, or **Microsoft.com**. In addition, when I clicked the link with my computer today, running the MalwareBytes program, it would not let me open either site and said each was a "malicious site." So if you're looking for any

help by searching the Internet, regardless of what search engine you use, watch those links before you click! The description before the link's notation can be very misleading. Make sure the link is for the company whose product you are searching. If in doubt, use a search for the phone number or name of the suspect in the description. In addition, one has to wonder why Google doesn't vet such links and puts them so high in the list.

What is PayPal and how does it work?

<https://techboomers.com/t/what-is-paypal>
<https://techboomers.com/>

who-we-are

At Techboomers, one of the most common security questions that we get from our users is with respect to websites that require you to pay for something: "is it safe to put my credit card details into this website?" Often, the answer is "yes," but some people are still a little uncomfortable with entering their credit card details into every single website that requires payment, either for a subscription to a service or an item that they want to buy from someone. And with all of the horror stories about how permanent information on the Internet is, and how often others try to steal it (and sometimes succeed), we totally understand that.

That's where a website like PayPal.com is useful. Just enter a few of your personal and financial details into PayPal, and you can use it as a payment method on millions of websites across the Internet,

including eBay.com and OverStock.com! And here's the kicker: you don't have to reveal your credit card or bank account details to any of those websites. That's right; authorization of your PayPal account is all that you need to seal the deal!

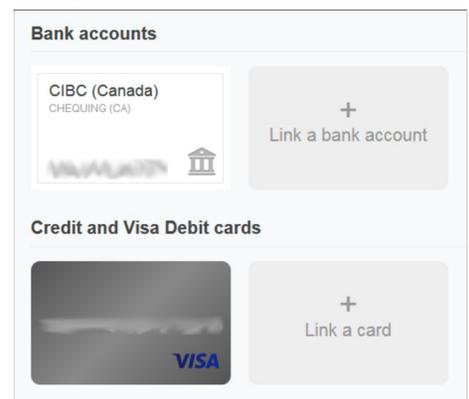
So what exactly is PayPal?

PayPal is a financial tool that lets you conduct transactions online without entering your financial details into every website you deal with. Link your credit card and/or bank account to PayPal, and then add to (or withdraw from) a secure money pool, shop at retailers who accept PayPal, or send money to other PayPal users.

How does PayPal work? 5 key ways to use PayPal

1. Pay from your credit card or bank account

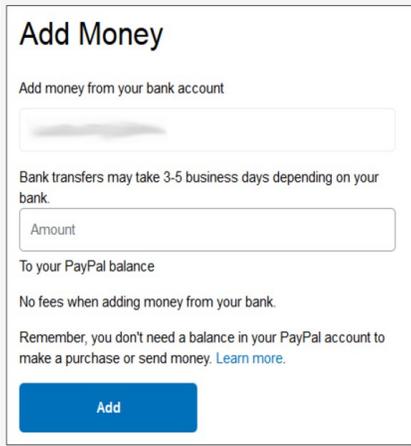
When you sign up for PayPal, you can link your credit card account, your bank account, or both to your PayPal account. That way, when you pay for something using PayPal, you get to choose where the money comes from!



2. Create a secure pool of money

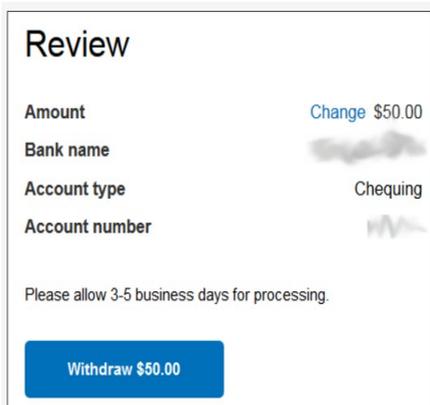
You can transfer money from your bank account to your PayPal

account. That way, when you want to send money or pay for something with PayPal, you can just use the money in your PayPal account. You don't have to involve your credit card or bank account details at all in the transaction!



3. Draw money from your PayPal account when you need it

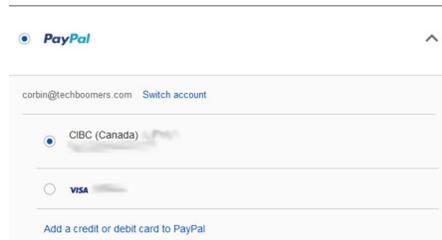
If you need to make a purchase that can't be completed with PayPal, don't sweat it! PayPal allows you to easily transfer money back into your bank account from your semi-anonymous pool on PayPal if liquid cash would be more useful to you in a certain situation.



4. Seamless online shopping through PayPal

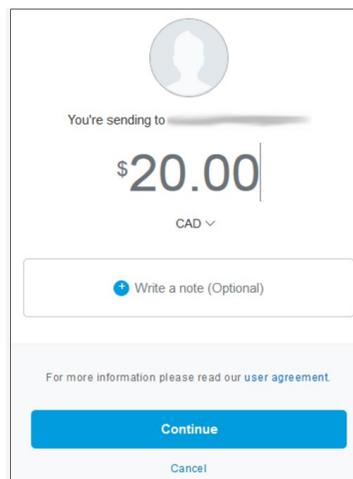
Millions of websites accept PayPal as payment, and shopping with PayPal is a snap on sites like

eBay.com, OverStock.com, and HomeDepot.com! When you go to check out, simply select PayPal as your payment type, log into your PayPal account, and select where you want the money to come from: your bank account, your credit card, or your balance on PayPal. No credit card details required!



5. Transfer money quickly and easily to other PayPal users

If your friends or family members use PayPal, too, then you can send them money when they need it with just a few quick clicks! Just type in their email address or phone number, choose how much money you want to give them (and in what currency), write them a note if you want, select where the money's going to come from -- your credit card, your bank account, or your PayPal balance -- and send your gift off!



That's an introduction to what PayPal is and what it does! Throughout our PayPal course,

we'll teach you everything you need to know to make PayPal your best friend when it comes to transferring money online. We'll show you how to sign up for a PayPal account, transfer money to your PayPal account, use your PayPal account for online purchases, and do all this and more as safely as possible. Let us be your guide for using PayPal to move money online safely and quickly! TechBoomers' PayPal course:

<https://techboomers.com/paypal>

Tom's Tech-Notes Windows 10 – Tuning Up Your Start Menu

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Club, Nevada
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Windows 10, originally released in July, 2015, recently saw its second major update (V1607-Anniversary) in July, 2016. By now, most Windows 10 users have received that update. Originally, I had mixed feelings about the new hybrid "list and tiles" Start menu. However, I've gradually come to like it as a way to declutter my desktop and actually make it easier to find things. Here's a screen of my desktop today:

The exact details don't matter. As you can see, I still have a lot of icons on the desktop that I use to launch applications. Over a year of using Windows 10, I've steadily reduced the original number of icons by half to what you see in the



screen shot. However, even now, when I'm working intensely and need to start an application while I have others running, it gets irritating. I have to minimize those other apps to uncover the desktop icons so I can double-click the one I need to launch the new app. Also, to launch from a desktop icon, I need to double-click it – something my stiff fingers no longer do well.

The Windows 10 V1607 Start Menu is the best incarnation yet and helps me with some of the above issues. You can open the start menu by clicking the flag icon at the bottom left of the screen or by pressing the Windows key. Following is a screen shot of my current Start menu:

I have stretched the Start menu out to allow four 3-column groups and have almost all my tiles sized to the medium, square size. In this layout, I don't need to scroll to find a particular tile. The tiles are grouped and labeled along functional lines, such as "Tom's Key Apps", Image Tools, "Movie and Video Tools", "Web Browsers and Tools" and others. The app tiles I use most are at the top left.

To launch an app, I just press the Windows key to pop open the Start menu and then click the tile of the app. The app starts up and the Start menu closes back up. I no longer need to uncover desktop icons and double click. Tiles are especially nice on hand-held touch screen devices.

Down the left side of the Start menu is the standard complete list of all installed programs. You can right-click on any program in the list and choose "Pin to Start" to add a tile for that program to the array of tiles. You can then drag the tile to wherever you want it in either an existing group or a new group.

You can right click the tile to adjust its size to small, medium, wide or large. The wide and large sizes are useful for "modern" apps that animate their tiles with "live" content. News and Weather apps are examples. The medium tiles display the app's name and an icon.

You can adjust the width of the Start menu by opening it, positioning the mouse cursor over the right edge until the cursor turns to a double arrow, and then dragging to the right (to widen) or to the left (to narrow). Tile groups

will automatically move to fit the new shape of the Start menu window. You can adjust the height of the Start menu by opening it, positioning the mouse cursor over the top edge until the cursor turns to a double arrow, and then dragging up or down.

You can rename tile groups by clicking the space just above the group and then typing a name. You can move entire groups around by clicking and dragging the group's title space.

To remove a tile from the Start menu, right click it and select "Unpin from Start". That program will still be listed in the Start menu's left-side list of all installed programs. I got rid of quite a few of the default tiles for apps I never use.

To add a tile/icon to the Windows Taskbar, right click either the tile or the program name in the program list. In the pop-up menu, hover the mouse over the "More" option to get a second pop-up and choose "Pin to Taskbar". After the icon appears on the Taskbar, you can drag it left or right to where you want it to be permanently.

So, that's a quick summary of things you can do to make the Windows 10 Start menu work better for you!

February Sudoku

Are You a Smart Online Shopper?

By Bob Rankin, AskBobRankin
www.askbobrankin.com
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(editor's note: even though the holiday shopping season is long past, these tips are useful for any occasion or desire to purchase online)

Shopping online for Christmas, Hanukkah (or any time of year) is easy and convenient, but when you use the right tools, you can also save a lot of cash. Here are some money-saving tips for the smart online shopper...

Wish list? Check. Credit card? Check. Okay, before you head off to your favorite online store, are you sure you've found the best possible price for the item you're planning to buy? Have you researched other brands or similar items?

Have you searched for coupons or other discount offers? Are you getting free shipping whenever possible? And are you taking advantage of the power of group buying, and the wisdom of the crowd?

Use my ten simple shopping tips to make sure you're getting the best deal when you shop online...

TIP #1: Look for rebates and rewards BEFORE you shop.

Loyalty programs such as Ebates offer shoppers rebates and other

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	4						6	

incentives to purchase from stores where they already shop. Ebates offers up to 25% in cash rebates when you shop online at popular stores like Amazon, Best Buy, JCPenney, Kohls, Macy's, Old Navy, Target and 1000 more. Even better, Ebates will pay you \$75 when you refer 3 friends via their Tell-A-Friend promotion.

TIP #2: Use price-comparison sites to find the best deals.

Google Shopping is a good place to start. Just type in what you're seeking, such as "42-inch HDTV" or "cordless drills" and up pops an assortment of vendors. The initial results are displayed sorted by "relevancy" but I recommend that you re-sort them by price from low to high.

Bizrate.com is another good tool. It can display prices including

shipping to your Zip code, or even limit your search to items that ship for free.

Pricegrabber.com lets you save interesting items as you shop for comparison to others.

Pricewatch.com was one of the first price comparison sites, specializing in computers and electronics since 1995. They now list non-tech items as well.

TIP #3: Before you buy, look for coupons that can reduce your final price.

RetailMeNot has thousands of digital coupons and discount codes from many well-known and obscure online sellers. A little-known trick is to use Google's search function to find coupon codes buried on blog pages. Just use "coupon" and the name of the brand, merchant, or product that

you are seeking as your search term.

TIP #4: An Amazon Prime membership may save you money.

If you use Amazon.com frequently, that \$99 flat fee gets you unlimited free, 2-day shipping on products delivered by Amazon. If you haven't been to Amazon lately, it's no longer just a bookstore. Amazon also offers music, movies, electronics, home & garden, health & beauty, toys, clothing shoes & jewelry, sporting and outdoor goods -- just to name a few categories. Also, take note of the prices offered by Amazon affiliates on both new and used items; they are sometimes lower than Amazon's price. Amazon is also a great shopping research tool. After searching for the item (or type of item) you're after, Amazon will help you compare brands, prices, and retailers. You can also see what items and accessories other customers bought.

TIP #5: Patience Pays Off.

Speaking of Amazon, here's a cool tip to save money when shopping online: CamelCamelCamel is an Amazon price tracking, research, and alert service that helps users get the best deals on the e-commerce giant. If you don't need to buy right away, this tool can alert you to price drops for items you're watching.

TIP #6: Don't forget eBay,

Especially if the item you seek is a staple rather than a fad of the moment. Because it's an auction site, the price you pay items (both new and used) tend to be very reasonable. And if you prefer to

skip the drama of a bidding war, look for an item with a "Buy it Now" option. Oh, and here are two eBay Ninja trick that'll save you money every time. First, start your search at the eBay home page. When you get the list of matching items, refine your search by checking the "Completed listings" box under the "Show Only" header. This will tell you what the item has actually sold for in recent eBay sales or auctions. And second, use BidRobot to boost your chances of winning the auction.

TIP #7: Take advantage of group buying power.

Group-buying services such as Groupon, LivingSocial are geared mainly towards local, face-to-face merchants. But Groupon has inspired a slew of "daily deal" offers from many online sellers, too. Subscribe to email lists to receive special limited time offers from your favorite stores.

TIP #8: Use social networking to your advantage.

Many online sellers want you to follow, friend or "like" them on Twitter and Facebook. If you do, you'll gain access to coupon codes and special offers. If you find you're getting too many messages from these merchants, you can unfollow or unfriend to stop the flow after you've made your purchase.

TIP #9: Got gift cards?

Gift cards are a great option when you don't know exactly what to get for someone on your Christmas list. My friend Aaron and his team have created GiftCard Zen, a site where you can buy gift cards at a discount. You can also sell your unwanted

gift cards for cash, or check the balance of a gift card you have. GiftCard Zen handles gift cards from hundreds of popular stores. It's a win-win scenario!

TIP #10: Skip the Warranty.

Are you giving a mobile phone, tablet, computer or TV? Read SCAM ALERT: Mobile Device Insurance and Extended Warranties to find out why these are almost always a waste of money.

TIP #11: Avoid Penny Auctions.

Have you seen those commercials where people brag about how they bought a \$1200 HDTV for \$25? See my article Penny Auctions: Scam or Legit? to see why these sites are to be avoided.

TIP #12: The Wisdom of Others.

It's smart to take advantage of the experience of others, especially when it comes to considering big-ticket purchases. Sites like Amazon and Epinions offer actual consumer experiences and reviews of products. Consumer Reports and PC Magazine are good places to look for professional ratings and reviews.

BONUS TIP: Shop on Mobile (or fake it) Researchers at Northeastern University found that shopping online with your smartphone may yield a lower price than shopping from a desktop computer. I tried a few hotel searches myself, and found that prices were about 10% lower when I did the exact same search on my phone. So I had an idea... I wondered if changing the UserAgent on my desktop browser would fool these sites into giving me the "mobile discount." And it

seems to work. I checked the price for one night at a hotel in Orlando using Chrome on desktop: \$145. After changing my UserAgent string to make my desktop browser identify as an iPad, the price showed as \$131.

Reader's Comments:

As well as finding the best price sometimes the online stores you use are affiliated with airlines to reward you with extra miles for purchasing through their site. For example, I use Newegg.com and Backcountry.com which I access through the American Airlines shopping site (<https://www.aadvantageeshopping.com/>). You can earn bonus miles per dollar spent IN ADDITION to any miles earned by your credit card. I believe most of the major airlines have similar shopping sites.

Don't forget to ask if there is a Senior Discount!

YouTube is a great source of product reviews.

I always comparison shop at several outlets and I often use Amazon Prime, because unlike what many say the total price with shipping is frequently lower or very little more for the free 2-day shipping and many of the places that might be a couple of bucks lower don't seem to care how long it takes them to fill your order and get it in the mail. Of course, there are exceptions and if I can afford to wait I will take advantage of those deals. I have also been taking advantage of the Honey Chrome addon for Amazon that tells you if there is a lower price on the same item.

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As you said in tip #10, smart phone insurance is almost always a waste of money. But, some homeowners/renter's insurance policies have a rider available that is cheap. I pay \$18/year (not per phone, total) which gives me \$5000 coverage on my computers and smart phones with a \$50 deductible. This is all risk coverage (lost, stolen, falls in the toilet, etc.) although they can deny coverage if it is negligence (i.e., I throw it at someone).

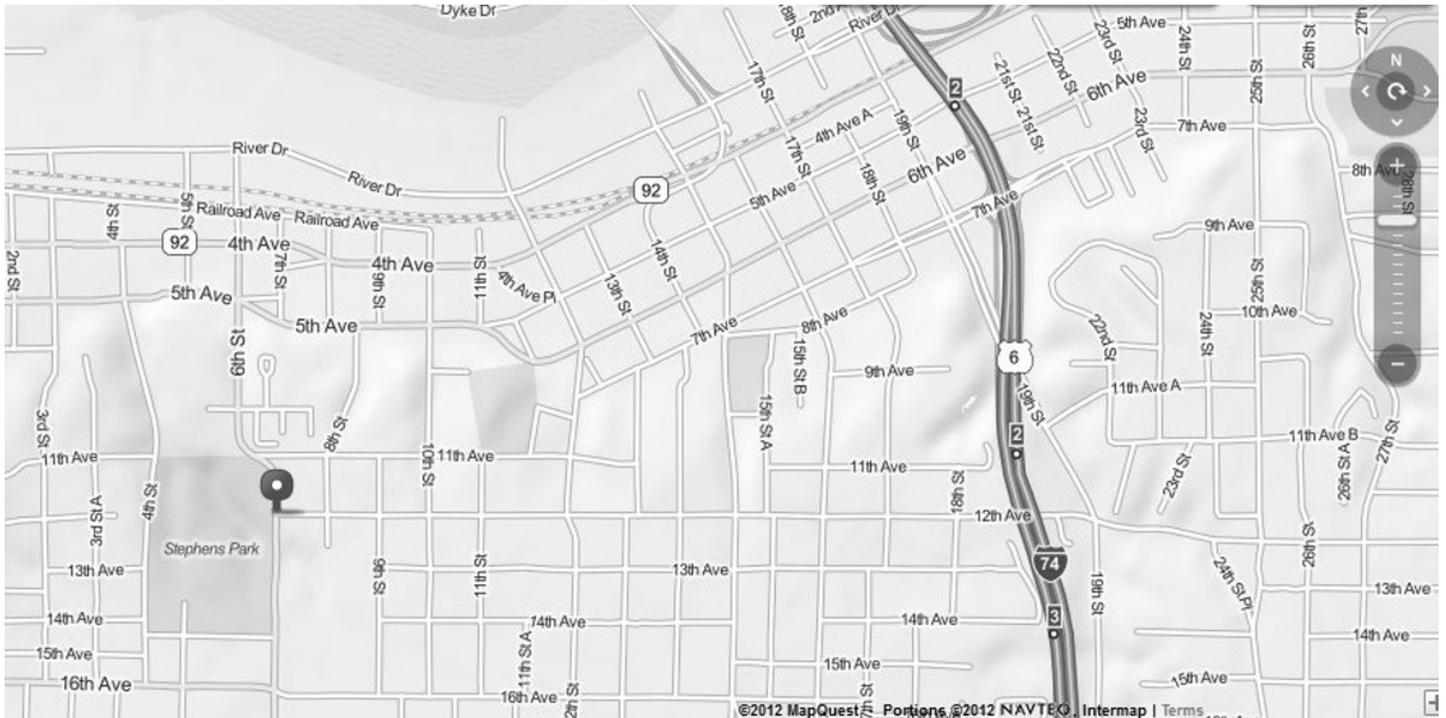
Inasmuch as one has to use a credit card in order to make a purchase online, I find it best to use a virtual credit card. My Visa from BankAmerica calls their virtual card "ShopSafe" with a link by that name. Enter the CVC code from the back and the spending limit and you are provided with a one-time use credit card number with which to make your purchase. My

MasterCard from AT&T Universal Card has a link to get a virtual card; same principle although there is no spending limit nor CVC number. Virtual cards expire in a month or two, and nobody else can use them. Totally safe. I would probably wager that lots of other cards also offer someone similar.

Membership dues are payable July 1st each year and expire the following June 30th.
Individuals \$30
Family \$40
Payments can be made in person at a meeting or mailed to the treasurer Scharlott Blevins 1810 Duggleby Street Davenport, IA 52803-3352

SIG & EVENTS CALENDAR February 2016

DATE	SIG	LOCATION	TIME	LEADER
FEB 6 th	MON BEGINNERS	EDC	5:30 PM	JIM KRISTAN GENE BARTOSH
	LARRY STONE FILE PROTECTION HARDWARE BASICS COMPUTER BACKUP	EDC	7:00 PM	JUDI MCDOWELL
FEB 8 th	WED QCS BOD MEETING	ZMC	6:00 PM	JUDI MCDOWELL
FEB 11 th	SAT VIRTUAL TECHNOLOGY CONFERENCE (VTC) SPONSORED BY APCUG	ONLINE	12:00 PM	
FEB 20 th	MON GENEALOGY INTERNET	EDC EDC	5:30 PM 7:00 PM	LEN STEVENS TED HUBERTS



BCL Library of Butterworth Home **MVC**
1105 8th St. Moline, IL 611265

Moline Viking Club
1450 41st St Moline, IL 61265

CRA Craft Room of Butterworth Home
1105 8th St Moline, IL 61265

OAK Oak Room of Butterworth Home
1105 8th St Moline, IL 61265

EDC Education Center of Butterworth
701 12th Ave Moline, IL 61265

ORC Orchid Room of Butterworth Home
1105 8th Ave Moline, IL 61265

ZMO ZOOM Online Teleconference

Quad Cities Computer Society
c/o Scharlott Blevins
1810 Duggleby Street
Davenport, IA 52803-3352

Moving? Send an
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MONDAY
Feb 6th, 2016
7:00 PM

Larry Stone
QCS “Guru”

Protect Your Files
Hardware Basics
How to Back Up Your Computer

