

MONITOR

Next Meeting
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Mark Zinzow on eBooks

Contents

If You Think Your Credit Card was Compromised	Ira Wilsker	1
Old School Phone with New-fangled Features	Les Goldberg	4
The Affordable Care Website	Sandy Berger	5
Ask Mr. Modem		7
Would You Buy a \$50 PC?	Bob Rankin	8
808 Headphones	Reviewed by George Harding	9
Fun with Your Scanner	Jim Cerny	10
Get Plain Text	Linda Gonse	11
Google Translate	Bill Crowe	12
I/O, I/O, It's Off to Work We Go	Phil Sorrentino	13
Free Microsoft Fix It Solution Center		14
Interesting Internet Finds	Steve Costello	16
The Lighter Side		17

If You Think That Your Credit or Debit Card Was Compromised....

by Ira Wilsker

As I am typing this, the latest number of Target customers who may have had their debit and credit card numbers compromised may have increased to 110 million, according to published sources. In recent days it was reported that an unknown number of Neiman Marcus customers may also have had their credit and debit information stolen by cybercrooks. Now, there are indications that several other unnamed retailers, rumored to have a presence at outlet malls, may also have had their customers' data stolen as well. Despite the massive nature of these data thefts, other than some inconvenience, there is only a small likelihood that any significant number of victims will suffer any material financial losses as the financial institutions issuing debit and credit cards have a "zero liability" policy that holds financially

harmless any consumers who may have been the victims of credit fraud, provided the victim notifies the financial institution in a timely fashion.

With well over 100 million likely victims of this massive credit and debit breach, it is probable that many readers of this column are among those whose debit or credit card information may have been compromised. In December, Target reported that the data stolen included customers' names, credit and debit card numbers, card expiration dates, debit-card PINs and the embedded code on the magnetic strip on the back of cards had been stolen. Subsequent reports also indicate that additional personal information may have been taken as well, including home addresses, email addresses, phone numbers, and other personal information.

These massive data thefts are not just some abstract digital event, but are in reality a massive case of financial fraud and identity theft which may cost businesses and financial institutions hundreds of millions if not billions of dollars. Already, the information from countless thousands of debit and credit cards stolen in the Target breach have shown up for sale on Russian and other eastern European websites already known for selling stolen debit and credit card information. The information for sale includes all of the information on the cards' magnetic stripe, CVV2 security code (three digit security number on the back of credit cards, or the four digit number on the front of American Express cards), expiration date, issuing financial institution, PIN numbers used on debit cards, and enough other information to easily enable dishonest individuals and criminal enterprises to produce counterfeit credit cards. Other crooks can use this same digital information for illicit online purchases, cash withdrawals from ATM machines, financial transfers, and other types of financial crime.

With so many victims of this massive cyber theft, a second wave of related criminal activity has already commenced; many victims have reported receiving "spear phishing" emails (targeted spam emails), telephone calls, and text messages offering to help restore the victims' credit, recover unauthorized charges, and offer "protection" services. Preliminary investigations indicate that these are predominately scams carefully orchestrated to illicitly obtain additional funds from the victims, and to garner additional personal information in order to enhance the effectiveness of the identity theft. I personally have heard from one local individual who claims to have received a phone call informing him that his credit card information had been stolen at Target, and the caller needed his other credit card numbers, CVV2 codes, and expiration dates, and PIN numbers in order to secure them from additional criminal activity. The person called was told that there was no charge for this service, but what was not said was how the caller would likely use the data provided in continuance of additional criminal activities, by utilizing those additional credit and debit card for illicit financial gain.

There are several steps that the potential victims of the Target, Neiman Marcus, and other data thefts can take to mitigate any potential damage and losses. Almost all of the security pundits agree that debit card users should contact their financial institutions immediately, and change their debit card PIN numbers to a difficult to guess number. Users should not use street address, birthday, anniversary, last four digits of social security number, or any other identifiable PIN number, but should instead use a somewhat random number for their new PIN.

It would also be prudent for everyone to periodically get a truly free copy of his credit report from each of the three major credit reporting agencies; the genuine source of really free credit reports is annualcreditreport.com. Under normal circumstances, individuals are entitled to one copy from each of the three credit reporting agencies each year, but some individuals choose to get a report from only one of the credit reporting agencies, and then ordering another free credit report from another reporting agency four months later, repeating the four month

process continuously such that on this staggered basis, credit can be better monitored with triannual reports than annual reports.

Target recently announced that it will be offering a free, comprehensive, credit monitoring service (corporate.target.com/discover/article/Target-to-offer-free-credit-monitoring-to-all-gues) to those compromised in the Target breach. According to the Target corporate website, quoting Scott Kennedy, president, Finance and Retail Services, “The service, which will be available to all guests who shopped our U.S. stores, will include a complimentary credit report, daily credit monitoring, identity theft insurance where available, and access to personalized assistance.” While the signup details have not yet been released by Target as of this writing, signup information should be available shortly, according to Target. Target also announced that there will be a three month window during which Target customers can sign up for the free services when they become available.

For those who may want to start monitoring their credit situation immediately, Credit Karma (creditkarma.com) is also offering totally free credit monitoring services. These free services include credit score reporting, daily monitoring of all three major credit reporting agencies, and real-time account monitoring services.

The *Cleveland Plain Dealer* newspaper recently published “After the latest on the Target data breach, here are 39 ways to keep you and your finances safe” (cleveland.com/business/index.ssf/2014/01/after_the_latest_information_b.html). In addition to changing PIN numbers, and credit monitoring, 37 other tips are presented to the reader. Among the tips presented are having credit card issuers set daily limit on accounts, have a locking street-side mailbox if appropriate, drop mail in an official mailbox rather than leave it in a private mailbox for pickup, keep a current record of all credit card numbers and issuers, secure your computer, do not open email attachments or respond to spam email, do not carry or display your social security number (SSN), check debit and credit card receipts against monthly statements, do not leave personal information in your car, do not use your actual street address as “Home” on any form of GPS (if stolen could lead the crook directly to your residence), arrange for text alerts from credit card companies and financial institutions, utilize the fraud alert services from the credit reporting agencies, practice good password safety, and several other tasks that individuals should routinely monitor or perform.

According to the Bureau of Justice Statistics (www.bjs.gov), in a report released recently (December 12, 2013), “An estimated 16.6 million people, representing 7 percent of all persons age 16 or older in the United States, experienced at least one incident of identity theft in 2012. ... Financial losses due to personal identity theft totaled \$24.7 billion, over \$10 billion more than the losses attributed to all other property crimes measured in the National Crime Victimization Survey. About 14 percent of victims suffered an out-of-pocket financial loss due to the most recent incident of identity theft. Of the victims who experienced an out-of-pocket loss, about half lost \$99 or less.”

If 2014 has a similar identity theft rate to the rate in 2012 (most recent data available), about one in 14 of us will be the victim of identity theft this new year. With the explosion of the recent massive data thefts in our retail sector, I would not be surprised to see the absolute number of identity theft victims as well as the rate of victimization increase substantially this year. Be proactive; while there is not much that we as individuals can do to protect our data held by major retailers and other institutions, we can still take the steps mentioned above in order to harden our financial protections and reduce the identity theft risks that we all are facing.

Websites:

<http://news.yahoo.com/target-says-data-breach-hit-70-mn-customers-150615694.html>

<http://krebsonsecurity.com/2014/01/target-names-emails-phone-numbers-on-up-to-70-million-customers-stolen/>
<https://www.annualcreditreport.com>
<https://corporate.target.com/discover/article/Target-to-offer-free-credit-monitoring-to-all-gues>
<https://www.creditkarma.com>
<http://news.yahoo.com/factbox-deal-target-39-data-breach-002005721--sector.html>
<http://krebsonsecurity.com/2014/01/hackers-steal-card-data-from-neiman-marcus/>
<http://news.yahoo.com/exclusive-more-well-known-u-retailers-victims-cyberattacks-024345910--sector.html>
http://www.cleveland.com/business/index.ssf/2014/01/after_the_latest_information_b.html
<http://news.yahoo.com/neiman-marcus-latest-victim-security-breach-163741250.html>
<http://news.yahoo.com/changing-card-pin-only-first-step-target-breach-211113764--sector.html>
<http://www.bjs.gov/content/pub/pdf/vit12.pdf>



Old School Phone with New-fangled Features

by Les Goldberg

Is your house phone an inconvenience? Do your aging eyes have trouble with small numbers and hard-to-read screens? Are your grandkids asking you what that “thing” is in your kitchen? If you answered yes to these questions, then you should consider replacing your clunky old phone for the new CareLine home safety telephone system from VTech, Inc.

Designed with experts in aging and technology, the affordable and easy-to-use CareLine system incorporates features to meet seniors’ daily communication needs, including large displays, reminder capabilities, volume boost and a wearable pendant with one-button dialing that directly calls people that seniors communicate with most.

CareLine is designed to support the need to stay connected, linking you with the people you can trust to help you age in place independently.

The three-piece CareLine SN6197 system includes a full-featured corded phone as the base unit, a cordless handset and a wearable pendant, each designed for optimal usability if you happen to be struggling with hearing, dexterity, or vision. The system’s large displays and buttons, audio assistance, and a reminder capability accommodate these challenges.

The pendant allows you to communicate with friends and family at your fingertips and conveniently make and receive calls, listen to voicemail messages, review missed calls, confirm the date and time or receive programmed reminders for medication, appointments or other events.

You or a family member can set reminders directly through the corded phone base or with a phone call. When the set time arrives, the system reminds you with a light and audio cue. In addition, the pendant provides a quick resource to call for help in an emergency through the home landline service.

It makes an affordable alternative to personal emergency response systems (PERS) that require monthly fees, installation costs and contracts. The lightweight pendant can be worn around your neck or clipped to a waistband for mobility and comfort.

When immediate assistance is needed, you can push either of the two speed-dial keys or use voice command to call self-programmed contacts, such as 911, a family member, a trusted friend or neighbor.

“Imagine leaving your mother a recorded reminder about her doctor’s appointment or connecting with her while she is outside gardening. CareLine provides the independence and security seniors and their families desire,” said Matt Ramage, senior vice president of product management at VTech.

Using the DECT 6.0 (Digital Enhanced Cordless Telecommunications) standard, both the wireless handset and pendant are connected up to 600 feet away from the base. Other features designed for usability include:

- Large buttons and displays with full duplex speakerphones on all three devices: the corded phone, handset and pendant
- Voice commands and one-button dialing with the safety pendant to reach preferred contacts
- Audio Assist® that temporarily increases volume for easier hearing on calls
- Visual ringing indicator and Voice Announce® caller ID, so calls won’t be missed
- Audio and visual cues for programmed reminders
- Photo speed dial on the corded phone for quick reference of frequently dialed numbers
- The pendant comes with rechargeable batteries that last seven days in standby mode or up to five hours of talk time. Users are notified when the pendant is at 10 percent of battery life, and a small light indicates proper placement in the charging station.
- Available at Radio Shack
- Retail price: \$119.95
- A limited one-year warranty.

For more information on VTech and CareLine, please visit www.vtechphones.com.

Courtesy of APCUG.

The Affordable Care Website from a Programmer’s Perspective

by Sandy Berger

Compu-KISS

We have heard the word “glitch” over and over again in reference to the government’s new health care website, Healthcare.gov. As a person who has personally coded thousands of lines of code and run several websites, I can assure you that what we are seeing with this website is not a bunch of small glitches. It is a fundamental failure. Read on for my take on it all.

How did we get here? First of all, with any web project, especially one as large as this, clarity of purpose is essential. The first thing you do in such a project is to decide definitive objectives and plot out a program of how to get to those desired results.

At 1900 pages, the size of H.R. 3962, the Affordable Health Care for America Act, is overwhelming. It crashed my computer several times before I was able to download the PDF. Add that to the fact that no one in Washington knew exactly what it contained when it was passed and you can understand why there was no clarity of purpose in developing the website.

Also consider the fact that outdated procurement and bidding processes for governmental work have become so overwhelming that only those companies who know how to manipulate the system can be successful in gaining these government contracts. The people who get the contracts are not necessarily the best and the brightest, but rather, those who can play the political game the best.

So we wound up with several contractors, led by CGI – the largest tech company in Canada. Although I have nothing against Canadians, it seems to me that something that we Americans

will rely on so heavily would be better served by an American company. After all, we still have a very high standing in the technology world. What ever happen to “Made in the USA?”

And, as you know, cost overruns are rampant. The initial CGI contract was awarded at \$93.7 million and their work has already raised the bill to almost \$300 million. Would Apple, Amazon, or others allow such outrageous cost overruns when such lack of results have been shown?

I would like to also take a moment here to suggest that the US government be honest with the American people. When I look at the statistics for my CompuKISS.com website, I can tell you exactly how many visitors we’ve had, where they are located, how many sign up for each form, what browsers they are using and a wealth of other information. Anyone who deals with websites knows these statistics are available. So for them not be able to tell us how many people have signed up is simply more political posturing. This is not a Republican or a Democratic issue. It is a political issue. Didn’t we learn from Watergate that the cover up is usually worse than the original act?

And, unfortunately, it is obvious in this case that politics have driven the technology rather than the technology being driven by the customer. The user interface is terrible. A wealth of problems seem to have occurred because the government insisted on customer verification against IRS rolls instead of simply allowing the user to see the programs and costs before they signed in with personal information. While I can’t be sure without actually seeing the code, I suspect that other last minute changes and political posturing also led to many of the current problems.

With everyone asking if, and when this can be fixed, I will add my take as an “old programmer” who worked on several large financial team programs and who also worked to make sure that several banks were ready for Y2K. As a programmer, I can tell you that finding all the “glitches” in 5 billion lines of code is not an easy job. And translating the data to be able to communicate with state agencies as well as hundreds of insurance companies is a monumental job. Add that to the fact that hardware issues, server capacity, load balancing, and other highly technical issues have to be taken into consideration.

While some modules of code for this new website may be able to be rescued and reused, the best situation is to start over again with a plain clear plan and no political maneuvering.

There is one main reason that I suggest this. A nest of system problems like those found in this website, ALWAYS translates into security issues. Poor programming leaves loopholes that hackers can expedite to perpetrate identity fraud, phishing, and other vicious plots. Bogus websites with names similar to healthcare.gov have already popped up ready to steal your personal information as you enter it.

Anti-virus software maker Trend Micro also reports that hackers and scammers are also already trying to capitalize on the health care confusion because you can not only sign up at healthcare.gov, but also at several state and third-party sites. They write, “When a person starts looking through sites to find one, at this time, they’re faced with the challenge that there’s no official marking or labeling that they can look at on a site to know that it’s an officially sanctioned site ...a survey of state and third-party sites also shows that official sites aren’t required to provide the ability to verify the site using SSL (a security verification system): many of them don’t provide it for site verification at all, though the Federal site does.” It seems that many things were overlooked when this system was created and at least some of those will also cause security problems for end users.

With this new health care system, we are trusting the government with much of our personal and private information. Patching the current system is almost certain to be tried for political expediency. Making it useable may solve the immediate problems, but is sure to cause

security problems in the future. This point not being made in most of the media, although for me, it is a major concern. And it should be for you, as well.



Default Programs

Q Whenever I open Internet Explorer, it asks me if I want it to be my default. Does that mean that it will be my start page?

A. If a program is your default, it means when an action is initiated that requires the use of a third-party application (program), your default program will be the one selected. So if you click a link to a Web site in an email message, for example, if Internet Explorer is your default Web browser, it will open automatically to display the linked Web page.

Your Start page, which is whatever page is displayed when you launch your browser, is designated in your browser's Settings or Preferences. It will not change if you establish Internet Explorer as your default.

Q. I was reading an article the other day and it mentioned my OS. If I have one, I don't know what it is or where I put it. Can you explain OS to us – okay, to me. I'm probably the only person who doesn't know what it is.

A. OS is short for Operating System. There are lots of operating systems which allow us to actually do things with our computers. Windows is an OS, as is Linux, Mac OS-X or iOS and Google has its Android OS. Whatever flavor you prefer, they all create the environment and command structure within which we can run programs and perhaps more importantly, play Solitaire and Free Cell. None of these life-altering activities would be possible on a computer without an OS or operating system.

Q. Is there a way to determine if a free font is safe to download? The site is dafont.com and it has a particular font I would like to use. By the way, how does a site make money if they offer free stuff?

A. There really isn't any way to know if something is absolutely, positively safe prior to downloading, but if a site is well known and enjoys a good reputation, chances are anything downloaded will not contain any malicious critters. If the site is unfamiliar to you, run a Google search to determine what others have to say about it, which can help you determine if a site is problematic or not. In this case, I am familiar with dafont.com and it is legitimate.

A site like dafont.com makes money by selling advertisements displayed on the site and from revenue-sharing arrangements with font authors who contribute their fonts in hopes that visitors will find them and, in the case of paid fonts, purchase them.

Q. I've been reading your weekly newsletter (MrModem.com) for several years now and I should have known better, but I did not follow your advice. Instead, I installed a computer booster program that was supposed to make my computer faster. It didn't. In fact, it made it much slower, but even worse, I can't close the program, so I can't even uninstall it. Please help.

A. Try starting your computer in Safe Mode, then uninstall the program. Safe Mode is a diagnostic mode that allows your computer to function with a minimal number of essential programs running.

To start your computer in Safe Mode, shut down the computer, then turn it on and repeatedly tap the F8 key, once every second, until you see a menu with the option to start in Safe Mode. Use your arrow keys to highlight Safe Mode, then press Enter and wait for Windows to load.

Once your computer is in Start Mode, click Start and go to the Control Panel where you can uninstall the program as you normally would via Add/Remove programs. If the program still won't budge, try an industrial-strength uninstaller such as [RevoUninstaller .com](http://RevoUninstaller.com).

Mr. Modem's DME (Don't Miss 'Em) Sites of the Month

Little Known Facts Show

This is a family-friendly site that features short stories and vignettes about Americana. Trivia fans can listen to a different radio story each day, plus the site includes fun facts about American presidents, inventions, silly-but-real laws, amusing town names and many other interesting tidbits. Little Known Facts is also a nationally syndicated radio show, heard on more than 500 stations.

<http://tinyurl.com/MrM-Facts>

Wonder How To

A free, how-to video search engine and directory with an index of more than 170,000 videos. Here you will find videos on everything from how to make a mint julep, to how to survive a knife attack, to how to tie ballet pointe shoes properly. (I've tried, but I still can't get my bows straight.)

www.wonderhowto.com

World War II in Photos

Originally published as a 20-part series by The Atlantic, this collection of 900 photos profiles the lives of people who served on the front lines as well as those who supported the war effort from home. You can start at the beginning with the Before the War section, then continue chronologically, section by section, through After the War. Photos that may be considered disturbingly graphic are blacked out but can be viewed by clicking them, if you wish.

<http://tinyurl.com/MrM-WW2photos>

For more information about Mr. Modem's award-winning, weekly computer-help newsletter featuring personal answers to your questions by email, visit www.MrModem.com

Would You Buy a \$50 PC?

by Bob Rankin
askbobrankin.com

OK, now it's getting ridiculous. I mean the miniaturization of PCs and their prices. A fully functional computer, capable of performing most home computing chores now costs \$50, and fits in a chassis the size of a USB thumb drive? Yes, it's for real. Read on to learn more about Android-based mini-PCs....

Introducing the \$50 Personal Computer

I'm talking about the Android Mini-PC MK802, an all-purpose general computer that runs the Android operating system or open-source Ubuntu Linux. The Mini-PC by Rikomagic looks like a USB flash drive, and plugs into your TV.

The hardware specs of the latest version (MK802 IV) include a quad-core ARM processor that hits 1.8-2.0 GHz; up to 4 GB of RAM; a Mali-400 GPU; 802.11 b/g/n WiFi built in; and a VPU capable of displaying 1080p video.

You don't really need to understand any of those tech specs – here's the important thing to know: Just add a display and an input device to this little gadget, and you have a powerful, flexible, secure, and very inexpensive computer that requires almost no maintenance. (Those with kids or tech-challenged parents will see right away how awesome this could be.)

Any HD TV (or computer monitor) with an HDMI port will do. A wireless keyboard or mouse are the most common input devices, but some specialized Mini-PCs use wireless game controllers.

Software is not a problem. There are thousands of apps available for Android systems. In general, if an app runs on your Android smartphone, tablet, or Kindle, it will run on the Mini-PC. Some pundits say that Android is the new Windows, in part because so many software developers are writing apps for Android.



AskBobRankin.com

Is It a Real Computer?

Without a doubt, the MK802 Mini-PC is a real computer. Similar Android-based mini-PC offerings such as the Zealz GK802 and the Measy U2C cost a bit more, but offer additional horsepower and connectivity options. Here are a few of the things you can do with an Android Mini-PC:

As Your Everyday Computer?

The two most common computing tasks, web browsing and email, are no brainers. Versions of the Chrome browser and Gmail are specially tailored for Android. Office productivity software such as Google's QuickOffice is available, and will store your files in Google Drive. The Facebook app will keep you connected to friends. Fire up Spotify and you've got your tunes.

Because your email and documents live in the cloud, you have no hard drive that needs to be defragged or backed up. Updates to apps happen automatically. And malware is rare in the Android world, especially if you stick with Google Play and avoid those sketchy third-party app stores.

Bob Rankin has a newsletter. Go to askbobrankin.com to learn how to subscribe.

808 Headphones

review by George Harding
Tucson Computer Society, AZ

Our mobile devices usually play sound, especially music. Most cell phones and all MP3 players come with earbuds, which are convenient and easy to carry.

But cords often get so tangled that using them is too much trouble.

The earpieces may not be the right size or may be irritating to one's ear. An elegant solution to these problems is a set of headphones, but the best ones are quite expensive.

808 Headphones are reasonably priced and give you all the advantages over earbuds.

They are elegant in design, being smooth in appearance. They fit snugly over your ears, so there's no problem with fit or irritation. The earpads are very comfortable. Each earpad is adjustable so as to fit different head sizes and shapes.

Probably the best feature is the sound quality. You get very good bass response as well as treble (although my ears are too old to benefit from those high notes!). The rated frequency

response is 20 – 20K Hz. The power capability is 20mW, 60mW maximum . The headphones come in a very nice flexible case with a zipper closure.

One of the earpads folds in so as to fit compactly in the case. There are two cables supplied with the headphones, stowed in a net pocket inside the case. The company describes them as “tangle-free,” and they appear to be so. One is a plain cable with 3.5 mm plug on each end. The other is a flat cable with a control for play/pause, for those devices that permit that. A 6.3mm adapter is also supplied.

These are really nice headphones and are reasonably priced.

Vendor: 808 Headphones

www.808headphones.com

Price: About \$90

From the October 2013 issue, TCS eJournal courtesy of APCUG.

Fun With Your Scanner

by Jim Cerny

Sarasota PCUG, FL

In a previous article we looked at the many options and ways of having fun with your printer. This time I would like to look at using a scanner. It only makes sense that if you are purchasing a new printer it is a good idea to get a “combo” printer that includes a scanner.

Scanners have been around for a long time and their technology keeps improving. If you have a scanner, you can think of it as a digital camera – it is really taking a digital photo of what you are scanning and making a new file of that image on your computer. Anything you can do with a digital photo you can do with what you scan with your scanner – it creates a “.jpg” file, for example. Here are some basic tips for using a scanner (but read your scanner’s manual!).

When you install your scanner (i.e. combo printer) it will create an icon on your computer Windows desktop to control it. Whenever I scan something I first double-click on that icon to open it and use the controls there to control the scanner. Many combo printers have some controls and buttons to push on the control panel to make copies, print, or do a scan, but I always find that I see more options and get better results if I always use the controls on my computer window. When you do a scan you need to provide the scanner with some information – such as the following:

- File type – do you want to save your scanned image as a “.jpg” photo file? That is my usual choice. But other file types may be available too if you want or need them.
- File name – give your new file a meaningful name.
- Destination folder – into what folder would you like your new file to be placed? My usual selection is “My documents.” I can move the file anywhere from there whenever I want. You should always be aware of where your scanner is putting the new files so that you can find them!
- Scan resolution – the higher the density (of dots per inch) the higher the resolution and the more time it takes to scan and create the new file. Go with the suggested default resolution settings to start with and change them later if you need to. Usually 200 dpi (dots per inch) is fine, although most scanners are capable of much higher resolutions.

Scanners will have “default” settings for these and other options. Read your manual to understand how to change these default settings – or you can change them before each scan is performed.

Double-click (the right mouse button) on the printer/scanner icon on your desktop and follow the instructions. Place the object you would like to scan flat (and I mean totally flat) on the clean scanning bed – face down, of course, the scanner is not an x-ray machine! Then click on the “scan” control box on your computer window. The pop-ups should tell you what the settings will be for the scan or give you an opportunity to change them. I always give the file a good name, put it into the “My documents” folder, and use “.jpg” as the file type (scanning the object to create a photo file). When I hit the “scan” button on the screen, the scanner will do an “initial scan” of the object and display it in your window. Now you may be able to change the area scanned (that is, you can select only a portion of the image to scan, sort of like cropping a photo). So if you are scanning the page of a magazine, you can select only what you want on that page to be scanned for your final image. When you are ready, hit “scan” again and wait for the results. After a scan has completed, always view the file you created right away to make sure it worked! Scanning your old family photos to create timeless digital images is always a good use for a scanner.

If you are scanning text (and this is really amazing) you can scan the text and put it directly into a Word file, for example. Do you understand what this means? It means your scanner can actually “read” text and put the text right into a Word file (or another text file) just as if you typed the text in using your keyboard. You can then edit and change the text in the file all you want. So in this case, your scanner is not “taking a photo” of the text or creating a .jpg file – it is interpreting the text and entering it into a word processor file for you – so you do not have to enter the text from the keyboard! An example of this would be scanning a recipe from a document, letting your scanner create a text file with the words (you would select a text “file type” such as Word (.doc) or .txt or other text file type you know you can open and edit) and then opening the file and changing the recipe.

Don’t forget that Google is a great source of information. Even if you lost your scanner manual, just enter the make and model in Google and get all the information you need. But take some time to try your scanner and see what happens. You are not going to break it by trying it out. I am sure you will be impressed.

Finally, remember that it is illegal to scan (or copy) copyrighted material – you know, like books or money. Well, maybe you could scan a few coins but I don’t think they would work in a vending machine anyway.

From the October 2013 issue, PC Monitor, courtesy of APCUG.

Get Plain Text

by Linda Gonse

Orange County PC Users’ Group, CA

It’s probably safe to say that everyone has copied text from a webpage at some time and pasted it into an email or into a Word-like program. So, of course, you can relate to my dismay of pasting the type complete with its formatting riding piggyback on it.

I always have to stop what I’m doing and unformat and reformat the type, so it blends in with what I’m working on.

I can hear “old timers” yelling, “Notepad! Use Notepad!”

That’s true. And, it’s a good option. I’m using Windows XP (still), so I have a shortcut to Notepad on my Start menu. It’s very easy to click on Start while I have my browser open and click to open Notepad to paste the web text, then recopy it from Notepad, and repaste the text into a document.

But, I found a simpler method.

Really. There is no learning curve.

I only have to click once after copying from a webpage and then I can immediately paste unformatted text into anything anywhere!

With our typical complicated programs to work with, this just doesn't seem possible. Or, maybe alchemy might be involved!

The short of it is that this is true, no hocuspocus. It is possible with a tiny program called Get Plain Text.

It's only 70Kb and it doesn't add an icon to your system tray or grab any memory when you use it.

It works in less than a second to remove text formatting, including fonts, sizes, colors, and embedded images. It just leaves plain text.

Download the program from the developer's webpage (clipdiary.com) at <http://bit.ly/1bzFuea> or a secondary download site at <http://www.softpedia.com/get/PORTABLE-SOFTWARE/Office/Clipboard/Portable-Get-Plain-Text.shtml>. Save it to your preferred disk location. Click on the program to run it.

Add the icon that launches Get Plain Text to your Quick Launch bar or favorite program launcher.

I keep it on my Quick Launch bar. As soon as I copy something to the clipboard, I click on the Get Plain Text icon. Then, I paste the text anywhere I desire. That's it.

When I use Get Plain Text, no window opens. There are no dialog boxes or preferences to select. There are no flags, bells, or whistles to tell me it is finished. It simply works fast, silently, and unobtrusively.

What else? Oh, yeah. It's free!

From the October 2013 issue of Nibbles & Bits. Courtesy of APCUG.

Google Translate

by Bill Crowe

Sarasota PCUG, FL

Google Translate is a simple mobile translation tool that supports more than 60 languages, and even speaks some of your translations aloud. With its dead-simple interface and variety of input options, it's perfect for pumping out translations in a pinch. To use Google Translate, select your input and output languages, then choose a method for entering your text. You can type text using your mobile device's keyboard or say the words aloud. The translation will appear quickly and in some cases it will speak the words in the translated language. The only drawback for this iPad/iPhone application, at

this time, is that you must have an internet connection to use it.

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I/O, I/O, It's Off to Work We Go

by Phil Sorrentino

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The work I'm talking about here is computer data transfer. I/O or Input/Output is a term used to collect all the ways you can move data into and/or out of a computer. (This may

be a review for some, but there are a few new ideas that might make it worth the time.) For all of those that have been with computers from the beginning, circa 1980, the only way into or out of your computer, then, was through the serial and parallel ports (the keyboard, mouse, and display interfaces were really internal and were only used for their intended purposes). Fortunately, the serial and parallel interfaces have been replaced with interfaces that are much faster and much more flexible and easier to use. Today, most of the I/O is conducted over the Universal Serial Bus (USB) interface. However, there are a few special purpose interfaces that have become basic to computer use.

Early on, audio was included in the computers bag of tricks so we now typically have an audio-in for a microphone and an audio-out for speakers. Many computers also have another audio-in, usually tagged as line-in. Audio-out is typically used to drive external speakers and line-in is typically used to input a stereo analog signal for use by audio processing software. Also added early on was an Ethernet connection which has become the computers on-ramp to the Internet. Yes, and Wi-Fi (*Wireless-Fidelity*) has certainly become the mechanism for all, laptops, netbooks, tablets, and smartphones to get on to the Internet. Wi-Fi is a wireless I/O and therefore needs no connectors or wires. It is all accomplished by the transmitter and receiver hardware and software, within the computer.

There are two other wireless interfaces, Bluetooth and NFC. Bluetooth is becoming very popular as a way to easily connect various Bluetooth compatible devices to the computer with no wires cluttering up the computer area. Bluetooth sets up a PAN (Personal Area Network) around the computer, usually within 10 meters. Bluetooth is also finding its way into many places like the living room entertainment center and the automobile. NFC (Near Field Communications) is a very short range (less than 4 inches) wireless interface that may or may not be used on a computer but will probably be used with smartphones to help make the electronic wallet possible in the future.

Not so early on, around the time laptops became portable, rather than luggable, a video display output port started to appear. This became the very popular VGA (Video Graphics Array) output port (a.k.a. the RGB port because it provided Red, Green, and Blue analog video signals). The VGA port was typically used with an external display device like a larger display or a projector. For a brief time, the DVI (Digital Video Interface) began to take over the job of moving digital video information from the computer to an external display device, but it was soon overtaken by a more comprehensive and versatile interface. Today, the VGA and the DVI port, is being replaced by a digital multi-media port, the HDMI (High-Definition Multimedia Interface) port. The HDMI port carries both digital video and digital audio signals from the computer to a digital display device. (HDMI is also used in most new digital entertainment centers and digital televisions. Many new digital TVs even provide multiple HDMI input ports, so you can connect cable boxes and DVD players to the TV.) HDMI is also being used on small devices such as smartphones and camcorders and as such is being made available in mini and micro sizes.

So besides audio and video, most of the digital data that is transferred to and from the computer is done via the USB ports. Modern computers usually have multiple USB connectors (laptops maybe 2 to 4, and desktops may have 2 to many). The USB port is a rectangular plug that is keyed so you cannot plug the connector in incorrectly. The USB connector also provides a limited amount of power to the device connected to it, which can be used to charge a battery or even power the device. Because the USB connector provides power to the connecting device, many smartphones and media players charge their batteries through the USB connector.

Currently USB is at version 3.0. (Early versions were 1.0 which was little used, 1.1 which was very popular but slow at only 12 Mbps, and 2.0 which was ubiquitous, and fast at up to

480 Mbps.) USB 3.0 devices began to appear in January 2010. USB 3.0 has a maximum data rate of 5 Gbps, yes that's 5 thousand Mega bits per second. That is a maximum and most data transfers will probably not be near 5 Gbps, but they will be very fast. Fortunately, USB 3.0 is backward compatible with both 1.1 and 2.0. Backward compatibility means that devices at any USB version can operate together, although the data transfer will only be at the speed of the lowest USB version. USB 3.0 connectors usually have a blue center post to identify them as 3.0. Because USB is used on so many small devices, like smartphones and tablets, USB connectors come in Mini and Micro sizes. USB has become so fast and ubiquitous that it has just about eclipsed the other, almost popular, serial bus, IEEE1394 (a.k.a. FireWire).

There are a few other interfaces that may show up on a higher-end computer. These tend to be for special purposes or are extremely fast. One interface, for the purpose of connecting external hard drives, is eSATA (external Serial Advanced Technology Attachment). This interface is not as popular as it was before USB 3.0 became available, but it is still a way to extend the computer's hard drive capability. Thunderbolt is another special purpose interface, rarely seen on typical computers, with speeds up to 10 Gbps.

Thunderbolt can connect multiple compatible devices in a daisy chained configuration. DisplayPort is another special purpose Video Display interface that is very fast, it is advertised at up to 21.6 Gbps, and is designed for multiple displays. These very fast interfaces may be found on professional Display systems that require resolution and refresh rates far beyond those of HDMI. This type of display may be found in medical systems that may be used to display MRI Scans or X-Rays. DisplayPort may be found on some high-end machines, maybe gaming machines and if resolutions beyond 1080p ever find their way to the home, you may find DisplayPort driving those display devices.

The job of moving digital data around is tough work, but these interfaces seem to be up to the job, and I'm sure the ones that will come in the future will probably be faster, more versatile and even more capable.

From the November 2013 issue of PC Monitor. Courtesy of APCUG.

Free Microsoft Fix it Solution Center

by Ira Wilsker

Any user of a Windows PC has become well aware of the complexities of the features built into modern versions of Windows. The technical support components of the Microsoft empire are all too well aware of the multitude of software issues and problems that can plague any operating system, but are also well aware that many users suffer the same problems with Windows.

Several years ago, in an attempt to satisfy Windows users and to reduce the number of technical support requests received by Microsoft, Microsoft released a "beta" or pre-release version of a downloadable utility, "Fix it Center Client," which could be installed on the computer and used to diagnose and repair most Windows operating system problems. Now, Microsoft has gone to a totally online, interactive method of diagnosing and repairing most Windows related problems, the "Fix it Solution Center" at support.microsoft.com/fixit. Upon going to the "Fix it Solution Center," the user is greeted with "Welcome to the Fix it Solution Center – Find automated solutions for your issues." At the top of the display is a series of seven large interactive icons labeled, Top Solutions, Windows, Internet Explorer, Windows Media Player, Entertainment, Office, and Other. Clicking on any of the large icons will sequentially display a box headed "What are you trying to do?," that lists the most common issues with the chosen selection. While several of the large icons such as Internet Explorer and Windows

Media Player are self explanatory, the last three icons, Entertainment, Office, and Other each open a sub-menu offering more detailed selections.

When selected, the first of the large icons, Top Solutions, displays a list of seven of the most common issues or problems that some people have with Windows. These problems include desktop issues, media problems, internet connection troubles, problems installing or upgrading software, problems printing or faxing, performance and crash issues, and security along with privacy issues. When one of these is selected, a third box headed “View or run solutions” displays a series of potential diagnosis and repair items, each with a “Run Now” button. Clicking on “Run Now” will download a specific repair utility directly from Microsoft, which is then run by the user. While the general repair utilities are somewhat similar in appearance, each is very specific about the resolutions offered. I tried several, and each downloaded a relatively small utility, which when executed, performed a sequential series of diagnostic and repair actions.

Since upgrading my primary desktop PC from Vista to Windows 7-64 several years ago, my Windows Media Player has never functioned properly. I have read many of the other online hints and tips attempting to repair my Windows 7-64 media Player, with no success. Apparently, I am not the only person having problems with that Microsoft product, as Windows Media Player has earned its own large icon in the Solution Center. Clicking on the large icon displayed a short selection of choices in the “What are you trying to do?” box. The problems listed are All Windows Media Player problem areas, Music & sound, Performance, Video, and Other. Not being sure what precisely is wrong with my Windows Media Player, I selected “ All Windows Media Player problem areas” and proceeded to choose the first of the 14 selections offered, which appeared to be the most comprehensive fix offered. I clicked on the green “Run Now” button, which immediately downloaded a 340k file from Microsoft.

I ran the file which then opened up a series of small windows, each performing a different diagnostic procedure, sometimes downloading more material from Microsoft. After completing the several diagnostic and repair procedures initiated by that one download, a lengthy report headed “Windows Media Player Troubleshooter” was presented that listed every problem issue found (four major issues), and eight other issues checked for which no problems were found. Of the four problem issues found, three were successfully repaired, but one problem was not fixed. The one problem identified but not successfully repaired by the downloaded utility was my “Windows Media Player Library” which was corrupted. In order to try and finally resolve this one remaining problem with my Windows Media Player, the Fix It utility attempted to delete the media player’s library without deleting any of my media files. The Troubleshooter said, “...the library will be rebuilt the next time that you run Windows Media Player.”

The large Entertainment icon displays additional choices, Xbox, Zune, and Windows Phone. Choosing one of those sub-selections opens another heading “View or run solutions.” Each of the solutions presented commences an interactive series of downloads, diagnostics, and repairs; a similar process is implemented with all of the other solutions presented under each of the other large icons or sub-menus. Anyone having operating system or function problems with these Microsoft products may likely find solutions under these headings.

I have seen several users of Microsoft Office that have appeared to have had software related problems with one or more of the several Office products. The large Office icon offers fixes for Office itself, as well as specific repairs for Excel, Outlook, PowerPoint, Word, InfoPath, Live Meeting, and Project. As it does with the other large icons, selecting a Microsoft Office product displays product specific solutions for each of the Office items. Since most of the problems that people are having with Office are functional, rather than software related, most

of the Office solutions have a “Learn More” link rather than the “Run Now” button. Upon clicking on “Learn More,” a new Microsoft Support window opens which describes the problem, and instructions on how to fix or otherwise resolve the issue.

The last large icon with the ubiquitous title “Other” offers diagnosis and tips on ten other Microsoft products, including Windows Server, Exchange, SharePoint, SQL Server, Streets & Trips, and a few other Microsoft products. While some of the solutions presented have the now familiar green “Run Now” button which will download and execute diagnostic and repair utilities, several others have the “Learn More” link which, as above, opens a specific Microsoft Support Window.

For anyone having problems or issues that may be related to the Windows operating system, Microsoft produced game and entertainment systems, Microsoft Office, and other Microsoft products, this online “Fix it Solution Center” would be an ideal first choice to try. It is apparent that the most common Microsoft related problems may be quickly diagnosed and resolved at this free website.

Websites:

<http://support.microsoft.com /fixit/>

Interesting Internet Finds

by Steve Costello

Boca Raton Computer Society, FL.

In the course of going through the more than 200 news feeds, I often run across things that I think might be of interest to other user group members.

How risky will it be to keep running Windows XP?

<http://askleo.com/how-risky-will-it-be-to-keep-running-windows-xp/>

POP vs. IMAP: What Do They Mean; Which Should You Use?

<http://www.ilovefreesoftware.com/31/windows/pop-vs-imap.html>

Talk to your Navigating Device: Android or iPhone

<http://geeksontour.tv/2013/08/talk-to-your-navigating-device-android-or-iphone/>

Can You Really Be Anonymous Online?

<http://www.makeuseof.com/tag/can-you-really-be-anonymous-online/>

Why You Don't Need an Outbound Firewall On Your Laptop or Desktop PC

<http://www.howtogeek.com/172349/why-you-dont-need-an-outbound-firewall-on-your-laptop-or-desktop-pc/>

How to Keep Your Internet Usage Private [INFOGRAPHIC]

<http://socialmediatoday.com/socialbarrel/1765451/online-privacy-how-keep-your-internet-usage-private-infographic>

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The Lighter Side



Where can *we* get one?

