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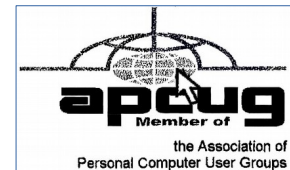
Next Meeting

Tuesday, May 12

**Arpad Kovacs Will Bring Us
Up to Date on Windows 10**

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Playlists - Tips on How to Build One or Many

by Phil Sorrentino
The Computer Club, FL

Playlists are pretty basic. They are just a group of the tunes that you would like to listen to, in a sequenced list. (Yes, I know you can check “shuffle” and get them played in a random sequence.) And, the mechanics of creating the playlist are pretty straightforward because the music player guides you through the process; and after all, it is just a list of tune titles. The real difficulty, in my experience, has been to decide what to include in a particular playlist. Here is where a well-organized music collection really helps. But how many of us have a really well organized music collection? Well, maybe there are more of you than I thought; but there is still the problem of remembering titles, and in my case, remembering

the artist. It is not much of a problem for the very well-known titles and/or artists like the Beatles, Simon & Garfunkle, Frank Sinatra, Chicago, or Neil Diamond, but how about the tune “Always something there to remind me,” by ... Do you remember the group? It was Naked Eyes. Well, I guess you have a better memory than I thought. But for those of you who sometimes have a lapse of memory, here are a few things to do to help the memory situation.

The first tool you need a memory jogger. I have found that music playing on the radio is a good memory jogger, so you have to know of a station that plays the type of music you enjoy. (Alternately, a friend might be a good memory jogger, but then, they may also share your problem.) It would be nice to have your memory jogged while you are sitting right in front of your computer where you could immediately research the tune, but it seems that most of the time, when you hear a song you want to put on a playlist, you are in the car. So for this situation, you need the ability to record the title and/or artist if (by some stroke of luck) you remember them while hearing the tune. But since you may not remember the title or artist, the next best thing is the station you were listening to, and the time you heard the tune. The time will be used with the second tool.

The second tool is the radio station’s website. Many stations will refer to their website in between commercials, and it is usually their call letters, dot com. The page on the website that you will want will typically be called something like “Last Song Played,” or “Recent Tracks.” This page will usually give a listing of the songs that were played at a particular time on a particular day. Some may only have a simple music list indexed by time, but some have fairly elaborate lists with navigation capabilities, and even a minimal archive, like what was played yesterday. So now with the memory jogger and the ability to get the tune’s name and artist, all you need is the MP3 file for that tune. If it is in your music collection, you are ready to go to the player and put the tune into the playlist. If you don’t own the tune, you can typically purchase it from iTunes (“iTunes songs are available at one of three price points. In the U.S. the pricing is 0.69 USD, 0.99 USD, or 1.29 USD each. Other countries have similar song price points.”), or you can still buy a CD with the tune on it, and about fifteen or so other tunes (some you might like and some, not so much). Most music players will accept MP3 music files. iTunes can provide the tune in MP3 format; however, if you buy the CD, you will have to “rip” the tune from the CD. Ripping tunes from CDs that you own is legal, and can be done with Windows Media Player. Ripping a CD typically produces MP3 files for each of the tunes on the CD.

(Music on a CD is typically not used in a music player, because it is formatted as a WAV music file. WAV files are typically 10 times the size of MP3 files. WAV files are perfect replications of the original music, whereas MP3 files are slightly limited. The MP3 files are typically termed “CD quality” but I suspect a very educated ear might be able to hear a difference. However, I know I cannot hear the difference. I spent 10 years riding the New York City subways.)

So now that you have a tune that you want to include in a playlist, which playlist is appropriate? Creating appropriate playlists is even more difficult than deciding on a useful picture folder organization. At least with pictures you can quickly decide on “chronological” or “event” folders. But with music it seems less obvious. Should you put tunes in a list based on artist, genre, time period, or emotion type (love, happy, sad, lonesome, or

uplifting). The emotion playlists can be very effective. Actually, many if not all of these groupings seem good to me and I have used many of them. I have playlists for each artist I enjoy, one for happy times, one for Rock & Roll, one for Pre-Rock & Roll, one for Country, one for Folksongs, one for Fun songs, one for Love songs, one for The Big Band Era, many for Specific Holidays, one for Upbeat songs, and many for Special times. I don't feel you have to limit the number of playlists, and I find that many songs end up in multiple playlists.



Just as an example of this “name that tune” technique, for those of you in the Tampa, FL area, try the radio station WDUV (it says it plays lite favorites), 105.5 on the FM dial. It may or may not play music to your liking, but it will illustrate the technique. Their website is at www.wduv.com and the recently played tunes list is called “Last Songs Played.” By the way, you can also stream audio from the website, but that will have to be the subject of a future article.

Courtesy of APCUG.

Silence a Clicky iPad

Q. I use my iPad during business meetings and the clicking sound it makes when I unlock it is distracting. Is there some way to silence that noise? Thanks, Mr. M.

A. Having invested years perfecting the art of stating the obvious, my best recommendation would be to unlock your iPad before the meeting begins. However, if the sound your iPad or iPhone makes when you lock or unlock it is ruining your life – or perhaps annoying others around you – you can turn the sound off by going to Settings > Sounds > Lock Clicks. You will also see the option to turn off deafening keyboard clicks, as well, if you wish.

Q. I'm using Windows 8, but for the life of me, I can't figure out how to boot into Safe Mode. Can you help me with this?

A. Safe Mode, which is typically used to troubleshoot computer problems, is buried deep within Win 8's Recovery options. While repeatedly pressing the F8 key will boot into automatic Recovery Mode, the trick to booting into Safe Mode with Windows 8 is to hold down the SHIFT key while repeatedly pressing the F8 key during the startup process. This will boot you into Advanced Recovery Mode where you will be presented with Advanced Repair options. Click the Troubleshoot option, followed by Advanced Options.

Choose the Windows Startup Settings option and at the very end of the list you will see Enable Safe Mode. Select that, then click the Restart button. When your PC reboots you will be able to boot into Safe Mode by making your selection from the familiar-looking Advanced Boot Options screen.

Q. I can receive my email but cant send any out. What do you think the problem is?

A. Something is wrong with your outgoing server (SMTP) settings. It can be something as simple as a typo in the address or password. I would suggest going to the account settings section of whatever email program you are using and checking those outgoing server

settings. If you aren't sure what they should be, you can look them up on your Internet service providers Web site or call its Customer Service number.

Q. I would like to know if I can save one or two paragraphs from a document to a thumb drive without saving the entire document? Thank you for the many times you have helped me, Mr. M.

A. To save text to another drive – and it doesn't matter if it's a thumb drive or any other type of drive – you first have to save the excerpted text as a file, then copy the file to the drive. To do that, first select (highlight) the text you would like to save, right-click and select Copy.

Go to your word processing program, or you can use WordPad (under Programs > Accessories > WordPad), and click once to place your cursor in the new document, right-click and select Paste. The text you copied will pop right onto the page.

Click File > Save As, and save this excerpted text as a file. You will be prompted to give the file a name and you can save it anywhere you wish, including to your Desktop.

Once it is saved, copy it to your thumb drive. To do this, right-click the file you just saved, select Copy, then go to your thumb drive by opening My Computer, right-click the thumb drive's icon and select Paste. The file containing your document excerpt will be copied to your drive.

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

Book Seer

Have you just finished reading a great book and are in a dither about what to read next? Behold, the Book Seer! When you arrive on the site, all you need is the title of a book you recently read and the name of the book's author. Enter that information into the appropriate fields, then click the arrow to generate recommendations. The site polls Amazon .com to generate book recommendations, complete with links to the titles. This is an interesting and unique way to obtain reading recommendations, so if you're an avid reader, check it out!

<http://bookseer.com/>

Sacred Text Archive

Religion, mythology, legends, folklore and the occult, from alchemy to Zoroastrianism (huh?), all intersect in this archive of original texts. World religions, traditions and mysteries can be explored here from such diverse sources as the Hypertext Bible, the predictions of Nostradamus, Gothic texts about vampires, and translations of Shinto texts. Surprisingly, none of the works of acclaimed philosopher and renowned deep-thinker Mr. Modem are included. Probably just an oversight.

www.sacred-texts.com/index.htm

TvRadioCat Project

The objective of TVRadioCat is to enable searching for TV and radio stations throughout the world. Its database includes more than 90 percent of all TV and radio stations worldwide. Every record listing contains a station's Web address, geographical location and one or more links to online broadcasts.

<http://www.tvradiocat.com>

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New Concept in Free Security Software from SecureAPlus

by Ira Wilsker

I am always on the lookout for interesting new security software, and recently came across an interesting new security concept. The name of this fairly new anti-virus, anti-malware product is SecureAPlus, which is currently available as a free download with a one year license. What is unusual about SecureAPlus is that it utilizes a cloud based malware scan utilizing up to a dozen different scan engines, rather than the single cloud based scanners used by its major competitors. SecureAPlus claims that by simultaneously scanning files in the cloud with a dozen different, continuously updated scan engines, that it can detect malware threats, including the newest threats, better than any of its competitors. According to the SecureAPlus website, the 12 cloud based antivirus scan engines used are Emsisoft, Avira, Sophos, McAfee, Microsoft Security Essentials, ESET, Bitdefender, AVG, Norman, Quick Heal, Total Defense, and Clamwin.

SecureAPlus offers a trilateral method detecting malware that may either already be on the computer, and to prevent new malware from infecting the machine. When first installed, the software will scan all of the program files currently on the computer, checking them against the multiple cloud based scan engines; this one-time process may take several minutes to a few hours to complete, depending on the amount of software on the computer and the internet connection speed, but appears to be very thorough. The second method of protecting the computer from malware is what is called in the industry “Application Whitelisting,” which only allows known proven and trusted programs to run on the protected computer, sending any unknown or untrusted programs to the cloud to be scanned by the multiple scanners. An “Offline Antivirus” function scans only document files and freshly installed software on the computer, checking the newly installed software against the known whitelist of safe programs.

According to the SecureAPlus website, its software offers several advantages over its competitors, including what it calls “Absolute 360° Protection,” which provides full time 24/7 protection from malware. It also claims to save the user time, in that it does not adversely impact or slow down the boot process, allowing the user faster access to the freshly booted computer. Like many of the other layered security utilities, SecureAPlus claims to be “Software Friendly” in that its software methods of whitelisting safe programs works well and on top of the security software which may be already installed on the computer. This software also claims that unlike many of its competitors, it is very light on the use of resources (CPU cycles and memory), as it uses the cloud to do much of its continuous analysis, rather than having the computer's CPU doing the same work, thus freeing up resources, improving the execution and performance of other applications.

In order to both speed up the malware detection process and to protect the privacy of the user, entire program files are generally not uploaded to the cloud, but instead a unique “hash” or digital fingerprint of the most common file types is generated and sent to the cloud. These file types, which are also the most common types to harbor malware, are files with types ending with “.exe, .dll, and .msi” as well as script files. Again, to protect the

privacy and personal security of the user, no data files (such as .doc, .xls, .psd, .pdf, etc.) are uploaded to the cloud, but can instead be scanned locally using the SecureAPlus Offline AV utility.

While the initial year of protection, including all updates is completely free for all users, including commercial and organizational users, the revenue model of SecureAPlus currently offers two renewal options after the first year of service. The first renewal option is a paid one, with a \$22.50 annual subscription, with substantial discounts of up to 40% offered for longer subscription periods up to three years. This paid plan is the SecureAPlus “Premium” plan, which it refers to as “Our Complete Solution.” In addition to the free services already mentioned, this paid “Premium” subscription includes multiple machine management, email and on-screen security alerts about detected threats, and email based support.

The second renewal option is what the publisher calls “Freemium,” which is free, but requires the user to earn points good toward renewals by following SecureAPlus on the major social media services (Facebook, Twitter, Google+), sharing information about the product, and by completing surveys and publishing reviews, or by sending “referrals” to friends and family. For the record, despite the stated offer on its referral page, I am not submitting this published review to SecureAPlus in order to get up to a thousand points for publishing a review. The annual renewals based on the “Freemium” process only allow for the management of a single machine, unlike the paid “Premium” service, and only provides on-screen security alerts.

There have been several published reviews of SecureAPlus by a diverse group of print and web based sources, and the reviews have generally been favorable, but also disclosed some shortcomings with the product. First users must be aware that SecureAPlus, in its current form, is a powerful and effective antivirus and antimalware product, but it is not a comprehensive security suite. While SecureAPlus by itself offers significant protection from viruses and malware, it is not a substitute for a traditional security suite, as it offers virtually no protection from phishing or many of the web based malware threats, and does not include a firewall, anti-spam, and the other protections commonly offered in the more comprehensive security suites. If SecureAPlus is run as a type of layered security on top of a security suite, then the security suite will still offer the user its own level of protection, and SecureAPlus will provide the layered defense of another barrier to malware.

I downloaded the SecureAPlus installation file, which was a 1.8MB download. The first step in the installation process was to optionally select the offline component, which many of the published reviews claim is the open source freeware “Clam AV”, which generally has a good reputation as an antivirus utility. The installer then downloaded SecureAPlus version 3.3.2, which took a few minutes to download. Once installed, the scanner took over an hour to scan my files and create its whitelist of safe programs. SecureAPlus did not appear to interfere with my already installed security suite (Trend Micro Maximum Security 2015), and did not noticeably cause any deterioration in system performance.

SecureAPlus may be a worthwhile adjunct to a security suite by adding an additional layer of security to the computer, with the understanding that it only provides effective protection from viruses and malware, and not from phishing and many of the common web based security threats. The list of cloud based scan engines utilized by the software,

including Emsisoft (one of the most powerful malware scanners in the industry), Sophos, McAfee, ESET, Bitdefender, AVG, and several others is impressive, and gives SecureAPlus a scanning capacity superior to most others on the market. I like the concept that for the first year the software is totally free for anyone to use, including corporate, academic, and institutional use, and the renewal fee of less than \$2 per month is not unreasonable. I am not a big fan of the “Freemium” model of earning renewals through a system of following SecureAPlus in the social media, writing reviews in order to score renewal points (this is not one of those), and getting renewal points by getting friends and family to download the product.

For those who would like the peace of mind that a free standing antivirus and antimalware product can provide (understanding its limitations), or by adding another layer of security on top of an existing security suite, SecureAPlus may be worthy of a try.

WEBSITES:

<http://www.secureaplus.com>

<https://www.youtube.com/watch?v=gV5cRk4SWWg>

<http://www.pcadvisor.co.uk/downloads/3329389/secureaplus-2017/>



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<http://www.tecoreviews.com/reviews/secureaplus-antivirus-review/>
<http://malwaretips.com/threads/secureaplus-test-by-av-gurus.41748/>

Courtesy of Mr. Wilsker.

Geekly Update

by Bob Rankin

AskBobRankin.com

Is Facebook adding a “Divorce” button to their user interface? Was Jennifer Lopez the real reason Google created the Image Search feature? And forget about earthquakes ... why are blackouts now more likely in Los Angeles? Get answers to these burning questions, and the scoop on the latest tech news, in this edition of the Geekly Update. It’s guaranteed to make you 146% smarter. Read, think and comment!

A self-driving car recently made an accident-free trip of 3,400 miles, from San Francisco to New York. The Audi Q5, was made autonomous by auto parts maker Delphi Corp., not Google, Apple, or Elon Musk.

Los Angeles is moving ahead with installation of second-generation LED streetlights that can be dimmed or switched on and off from any laptop via a Web portal. What could possibly go wrong?

A Brooklyn woman received approval to serve notice of divorce proceedings via Facebook to her elusive husband.

Stanford University researchers have developed an aluminum-based battery that recharges faster and stores more energy than lithium-ion or alkaline batteries. Chemistry professor Hongjie Dai says, “Our new battery won’t catch fire, even if you drill through it,” ensuring that early adopters will.



The first holographic protest march took place in front of Spain’s Parliament in February, protesting a new law that bans nearly all in-the-flesh protests near public buildings.

A Florida 8th-grader has been charged with felony “offense against a computer system” after using an administrator-level password to change the wallpaper of a teacher’s PC to an image of two men kissing. Even dumber: Teachers are TOLD to use their last names as their administrator-level passwords.

Amazon is suing two websites that offer to sell fake positive reviews to Amazon Marketplace sellers. Mark Collins, owner of BuyAmazon Reviews.com, says Amazon just doesn’t understand his business. Hopefully the presiding judge will.

Google Image Search was hastily created to meet unprecedented demand for images of the green dress that Jennifer Lopez (barely) wore at the 2000 Grammy Awards, says Google executive chairman Eric Schmidt.

A Michigan energy utility has shut off the electricity to seven customers who installed

iron lockbars on their old-school meters to prevent installation of “smart meters” that they fear will violate their privacy and potentially cause health problems.

Time-Warner Cable customers in Charlotte, NC, will see their Internet speeds leap as high as 300 Mbps (from a current maximum of 50 Mbps), free of charge. TWC’s upgrade is in response to Google’s plan to bring gigabit fiber optics service to the city.

Comcast’s major objection to the long-delayed results of an independent survey of Philadelphia customers’ satisfaction is that the report relied on actual customers’ responses, instead of statistics available from Comcast.

Courtesy of Mr. Rankin.

Tablets for Mobile Computing New to Some; Useful for Most

by Phil Sorrentino
The Computer Club, FL

When most of us think about Mobile Computing, we probably think of Laptops. Laptops are relatively light making them fairly portable, and are battery operated, making them just right for mobile computing or computing “on-the-go.” Now that Tablets have come on the scene, it appears that they may be ready to take over some of the computing tasks previously done by laptops. Why, you may ask. Well, tablets are lighter than laptops, and they typically have a battery that allows for operation two to three times that of a laptop, usually enough for a full days work. If you are new to the thought of using a tablet for some of your “on-the-go” computing tasks, let’s take a look at how a tablet might contribute.

It is true, that the tablet does not have a Hard Disk Drive or an Optical Disk Drive, so the computing tasks for a tablet have to be able to be accomplished without these two resources. But, as it turns out, there are quite a few tasks that can easily be done with only the resources of a tablet, for example, checking your email, checking your calendar, Googling something, viewing pictures and videos, reviewing spreadsheets or documents, playing music, checking the weather report, checking your stock portfolio, reading the news, shopping on the internet, sharing comments and pictures on Facebook, and sending a tweet on Twitter. All of these things can easily be accomplished using an Apple iPad, an Android tablet, or a Microsoft Windows 8 tablet.

If you think a tablet might be the way to accomplish some or all of these “computing on the go” tasks, let’s look at how to get started with your tablet. All the three aforementioned tablets can do the job, but there are differences and the differences are in the details. Android tablets have over 65% of the market, so I’ll use an Android tablet for the details. Tablets, on the surface, are pretty simple devices. There is a screen, and a few basic controls. The first thing to do is to become familiar with these very few controls. Most of them are around the rim of the device.

The power On-Off button is used to both turn the power on and off and also to turn off the display when you don’t want to drain the battery. With the tablet on, a short press of this button will turn the screen off; a long press (approx. 4 sec.) will allow you to turn the tablet off. If the screen ever goes off when you are using the tablet, just touch the power button and the screen will immediately come back on. The other control is a Volume Up-Down rocker button, used for volume control and sometimes other functions depending on

the App that is running. We'll get to Apps in a moment. You might find another button or so, possibly a "back" button, but the tendency is to have fewer hardware buttons and to make do with buttons that show up on the screen; software buttons. Two software buttons will show up on the screen (after the tablet has been turned on), usually at the bottom. These are the Home and the Back buttons. The Home button will bring you back to the home screen you started with, and the Back button will bring you back one step in whatever App you are running. (Yes, we are going to get to Apps.)



Once you have found all the controls, turn on the device and wait for the home screen. There will probably be 3 or 5 screens available, but typically the one in the center will be the home screen (the screen that comes up on initial power-on). This screen may have only a few or it may have many icons, depending on the manufacturer. Each icon is a short-cut to an App. The term "App," which is short for application, is used for most of the software programs that you will run on your tablet. (Don't complain to me, I'm only the messenger. Apple coined the term and it seems to have stuck.) Actually, you may also see the term "widget." Widgets are like Apps only they show changing data in their Icon. (Think about a "Weather Widget," which constantly shows the temperature and weather outlook for a given location, or a "Finance Widget" that constantly shows the Dow Jones average.) But, most of your interaction with the tablet will be through Apps.

Now, there are a few Icons that are extremely important. The most important icon, in my opinion, is the icon that lets you get to the store to acquire new Apps (most are free but some come at a cost). Most Android tablets will have the Google Play Store icon. Amazon tablets, like the kindle fire HDX, will have the Amazon Store icon (even though they use the Android Operating System). These two different icons take you to two very different locations on the internet. Shown here are the Google Play Store and Amazon Store Icons:

Another very important icon is "Settings." The Settings Icon gets you to the settings App which provides information about the tablet and provides controls to set the general operations of the tablet. Settings icons may be different on different tablets, but shown here are two popular Settings icons:

The next most important Icon is the "All Apps" Icon. This Icon will typically be on the

home screen, and possibly show up on all screens, and is usually in the upper right corner, or at least somewhere on the right side of the screen. This Icon gets you to the “All Apps” collection. This is where you can find all of the Apps that have been installed on your tablet. Touch this Icon for an alphabetically listed view of all of your apps.

Tablets are useful and fun to use, once you have set them up with the Apps that you want to use. The only way to get Apps on to your tablet, beyond the Apps that come with the device, is to download them from the Google (or Amazon) store, (which is somewhere out there on the Internet). On most tablets, the only way to get on to the internet is via Wi-Fi. (A few, more expensive, tablets also have the capability to get on to the internet via the cell phone system. This allows them to get on to the internet wherever their cell provider has coverage.) Without a connection to the internet the tablet would just be an old fashioned Personal Digital Assistant.

In order to get on to the Internet we have to set up the Wi-Fi. In order to set up the Wi-Fi we need to get into the Settings. (Now you see why Settings is a very important Icon.) So, find the Settings Icon and touch it. The settings screen is split in two. The left side is for navigation, and the right side expands whatever was selected on the left side. Usually, Wi-Fi is the first entry on the left under “Wireless & Networks.” If Wi-Fi is not on, touch the switch and turn it on. With Wi-Fi selected on the left, the possible Wi-Fi networks will be shown on the right. Select the network you plan to use and then provide the password if needed. (If the little icon next to the network name has a lock on or near it, a password will be needed. If there isn’t a lock on or near it, the network is open and does not need a password.)

Once you are connected to a network you should see “Connected” under the name of the network you are using. Touch the “Home” software button to get back to the home screen.

Now that you are connected to a network, the internet is your oyster. You can use a browser to generally browse the internet or you can use your Apps to get specific kinds of information from specific websites. One of the first things to do is to go to your store and download something you want or just something for practice. When you get to your store, look for an App that sounds interesting and try to download it. Maybe an email App, or a game like Candy Crush, or Sudoku, it will be good practice and maybe even fun. Basically, touch your “Store” icon, then touch the “Search” icon (usually at the top on the right) and type in the App name. Select the Apps icon and then “Accept” the permissions and watch it install.

Once the App is installed, you can start to take advantage of some of the benefits of having a tablet, like checking your email, or reading the news, on the go. This might just make you feel that your tablet is useful for mobile, on-the-go computing.

Courtesy of APCUG.

Kahn Academy and Bank of America to Join to Offer Free Financial Education

by Ira Wilsker

Over the past several months you may have seen Sal Khan, founder of the Khan Academy (khanacademy.org) appearing in a commercial for the Bank of America, announcing its free

online “Better Money Habits” (bettermoneyhabits.com) education program. Started in April of 2013, utilizing the educational and academic expertise of the Khan Academy, and funded by the Bank of America, this free online learning program offers basic financial education to all.

I first wrote about Khan Academy here in this column several years ago after seeing it on “60 Minutes,” and was favorably impressed. For those who may not be familiar with the Khan Academy, it is a totally free online educational program offering over 100,000 interactive lessons on hundreds of topics for students at all levels, from K-12 through college. As I type this, Khan Academy is reporting that it has provided billions of individual lessons to 24,063,797 individual “learners,” as it calls its users. Khan Academy offers user level appropriate lessons in math (from basic counting to advanced calculus and differential equations), science, biology, economics, business, accounting, finance, arts, humanities, history, computer science, test preparation, college admissions, and now with its partnership with Bank of America, it is also offering lessons in personal finance.

Originally started by Sal Khan as a way of helping his niece living in a distant city with her math homework by creating easy to follow YouTube videos, Khan Academy rapidly exploded into becoming the premier source of personalized educational and instructional videos. Sal Khan explained how he combined his established method of teaching with his 2013 partnership with Bank Of America, “When I started Khan Academy, my goal was to teach them math the way I wish it had been taught to me.

If we can teach somebody the underlying principles, we can put them in a position to ask the right questions when it comes to other situations. And that applies to their finances as well.” Sal Khan also describes his Khan Academy as, “For free. For everyone. Forever. No ads, no subscriptions. We are a not-for-profit because we believe in a free, world-class education for anyone, anywhere.” His success can be measured by the millions of individual users, and the thousands of classrooms utilizing his instructional videos on a regular basis. I for one, have used Khan Academy videos in several of my college classes, and routinely refer students to the website for additional help with their classes.

While the Khan Academy has partnered with other organizations in the past to enhance its video course offerings, it is the partnership with Bank of America that has received a lot of recent, positive, media attention. In a press release, citing its “corporate social responsibility,” Bank of America explains the rationale behind the partnership that created “Better Money Habits.” Bank of America said, “Money can seem complicated; learning about money doesn’t have to be.

We’ve all heard the statistics - 69 percent of people cite money as a top stressor. College graduates today are averaging nearly \$30,000 in student debt. 32 percent of U.S. adults recognize their lack of financial knowledge has led them to make poor financial decisions, and 43 percent feel they have missed out on good financial opportunities for this reason. (Source: Bank of America/Harris Interactive 2013 Poll). BetterMoneyHabits.com is a free service that enables everyone to understand finances through objective and unbiased videos and tools. We want to ensure all consumers have access to all the information and resources you need to have informed conversations with your financial institution and make the best decisions for your situation.”

Utilizing a series of short animated videos, BetterMoneyHabits.com offers the users a

variety of relevant and easy to understand content covering many of the personal financial issues facing people of all ages. The primary topics, each of which offers a selection of several sub-topics, are Credit, Saving & Budgeting, Debt, Home Buying & Renting, Taxes, Car Buying, Personal Banking & Security, and Paying for School. For example, under the “Credit” heading are a series of videos and integrated “infographics” (large images with sequential information), titled: What is a credit score?; Ways to build credit; Keeping credit healthy; Managing my credit report; and Sal Khan & experts discuss credit. Under the “Personal Banking & Security” heading are videos on: Understanding my bank accounts; Fraud & identity protection; and Basics of the banking industry.

This past week, after one of my classes, I was approached by one of my students asking where she and her fiancé could find information to assist them in understanding the home buying process, specifically for help in deciding if it would be better for them to rent or to buy a house. I showed her the “Home Buying & Renting” section on bettermoneyhabits.com, and opened the sub-topic “Deciding to buy or rent” (bettermoneyhabits.com/home-buying-renting/deciding-to-buy-or-rent/preparing-to-buy-a-house.html). Once opened, the page presented a menu on the left offering three cute animated videos (Is buying a home right for you?, The true cost of renting a place, The true cost of moving to a new place) and a detailed infographic “If you’re considering home ownership, here’s what you should know.” Each of the videos had a full transcript available for download, printing, or viewing. Below the listing of videos was a link to “Key Takeaways” which summarized all of the information presented on the topic, along with a short self-quiz which will display to the user how well he actually comprehended the topic, along with relevant additional information and hyperlinks to supplementary resources. All of the other major topics and sub-topics had a somewhat similar format consisting of animated videos, infographic images containing comprehensive information, and a “Key Takeaways” summary along with a self-test to measure comprehension.

I have been both a fan and an advocate of Khan Academy since its debut on “60 Minutes” several years ago, presenting programs on it at local and statewide academic events, as well as writing about it here. I have been recommending the KhanAcademy.org to individuals to help their own kids with math and other school classes, both elementary and high school levels, as well as college level content.

Several of my fellow faculty members have had their own children use the SAT preparation lessons offered online for free from Sal Khan, and some have commented that they were better than the paid SAT prep classes taken by their kids. Some of the other “test prep” content provided by the Khan Academy includes the MCAT, NCLEX-RN, GMAT, and even the AP Exam in Art History, as well as several foreign college admission exams. I already integrate content from Khan Academy into several of the classes that I am currently teaching, and have encouraged other faculty to do the same. Next fall, when I will again be teaching an academic course “Personal Money Management” at my college (Lamar Institute of Technology), I will be integrating content from BetterMoneyHabits.com into that course as well.

Between KhanAcademy.org and its companion personal finance website at BetterMoneyHabits.com, there is a plethora of information on thousands of topics that would likely be of interest to anyone, regardless of level of educational accomplishment.

Both of these websites are most worthy of your time.

WEBSITES:

<https://www.khanacademy.org>

<https://www.bettermoneyhabits.com>

<http://newsroom.bankofamerica.com/press-release/consumer-banking/bank-america-khan-academy-promote-better-money-habits>

<https://www.bettermoneyhabits.com/home-buying-renting/deciding-to-buy-or-rent/preparing-to-buy-a-house.html>

Courtesy of Mr. Wilsker

Predictions, Perceptions, and Protestations

by Greg Skalka

Under the Computer Hood User Group, CA

We have completed another revolution around the sun from an arbitrary starting point, and so begins a new year. Growing up in the 1960s and 1970s, the year 2015 seemed like a far-off and futuristic time. I imagined back then that in 2015 people would live in space (true for the ISS astronauts) and other planets (not true for humans, but at least we can drive our RC cars on Mars). Power would be clean (at least we are improving), abundant (true) and cheap (at least gas prices are way down right now). It seemed when I was young that nuclear power would be the solution to our future energy problems, but it unfortunately had problems of its own. I had imagined that by now we would be living a wonderful, Jetsons-like life with no strife and endless possibilities. Oh well; at least we've got smart phones and selfies.

Now 15 years into the new millennium, we don't seem as technologically advanced as I'd hoped we'd be. We do have all-electric cars, but we can't, due to speed limits and traffic, get to our destinations any faster. Air travel is safer (so long as you stay off Malaysia Airlines), more reliable and less expensive (relative to typical wages), but you can't fly any faster. In fact, commercial air travel in the previous millennium was faster due to the Concorde. A lot of people do have robots at home, but they are mostly like the timid floor-cleaning Roomba my mother has, not C-3PO, R2-D2 or the robot in "Lost in Space." Our medical technology has improved greatly, with CT scans, MRI and DNA sequencing, but we still get colds and the flu. We don't yet have a "tricorder" handheld medical scanner like in Star Trek, but with the Qualcomm Tricorder X Prize as incentive, we might not be waiting too much longer. We don't have Star Trek phasers, but the U.S. Navy is preparing to field ship-based laser weapons. We don't have Star Trek holodecks, but we do have Oculus VR headsets and some basic telepresence devices. We don't have Star Trek replicators, but we do have 3D printers.

We don't yet have my favorite Star Trek technology, transporters, but we do have their communicators, in the form of cell phones. Our smart phones are actually more capable than any handheld device Captain Kirk had. The Internet and our computers provide an informational resource that was unimaginable when I was a child. The same information that Warren Buffet or Al Gore can get off the Internet is also available to a relatively poor call center worker in Bangalore and to a political dissident in China. Unfortunately, while we have so far managed to avoid nuclear war, we are presently fighting on the cyber battlefield with North Korea and other foreign governments, as well as criminals.

Where will technology take us in 2015? I didn't make any predictions last year in my column, so I have no crystal ball errors to answer for now. I might as well make a few technology predictions for 2015.

1) Computer sales will be up in 2015, while tablet sales will be flat or down compared to 2014. I'm still using Windows XP at work, so there are probably a lot of companies out there like mine that will be looking to upgrade and possibly buy new computers when Windows 10 is released mid-year. On the flip side, I think almost everyone that wants a tablet has one now, and upgrades are not that compelling.

2) The paperless society is still a long way off. While we are doing a lot to reduce the amount of printed material we use, it won't be going away in 2015. While I see more coupons, offers and deals being redeemed on smart phone screens by shoppers, I still have to buy new printer ink cartridges a couple of times a year. I've been offered email receipts from some hotels and other merchants, but some merchants are going the opposite direction with their receipts. I recently received an Albertsons grocery receipt for a single item that was 11 inches long (5.5 inches of useful receipt and the rest useless advertising and customer survey solicitations). A recent CVS receipt for one item was 26 inches long (5 inches of receipt and 21 inches of coupons). It seemed like a lot of wasted paper.

3) Streaming video will be up but views on small screens will be down. People still don't want to watch movies on tiny screens. Fortunately devices like Google's Chromecast and Amazon's Fire TV enable streaming if your TV can't. Watching video on a smart phone or tablet might be good if you fly, ride in a car (not drive) or take public transit a lot, but I'd rather watch at home on a big screen if possible.

I'm dreaming of an iChristmas

My wife traded in her Nokia Windows phone for an iPhone in 2014. It is difficult to understand her relationship with the iPhone. It seems to always be in her hand, except when she is asking me if I know where she left it. She reads a lot of her emails on it and is on Facebook a lot. I'll admit it is handy to be able to get instant information from the Internet wherever you are (especially since all I have is a dumb phone). This Christmas all she asked for were i-things for her iPhone. I got her several, though none were actual Apple items.

While we were on vacation a few months ago, my wife was constantly concerned about her phones charge level. My poor dumb phone can go for days on a single charge, but her iPhone needed to be charged at least every day. One gift I picked out for her was a Patriot Fuel+ 1500 mAh mobile rechargeable battery (www.patriotmemory.com). It works like other portable batteries, but this one has a Lightning connector for easier connection and mobile use (and higher price due to the Apple-licensed connector).

My wife used to charge her Windows phone in the kitchen, but she now charges her iPhone in our bathroom where she can be closer to it at night. This puts her phone in my way in the morning when I'm getting ready for work. Her Christmas list included an iHome Docking clock radio (www.ihomeaudio.com), which solved that problem. It replaced her bedside clock radio and provides a Lightning connector for charging her iPhone and playing music through the clock's speakers.

We have a radio mounted under one of our kitchen cabinets, but it is kind of old. My wife wanted a new one that could also play music from her iPhone. I got her the iLive Bluetooth

Under Cabinet Music System (www.iliveelectronics.com) to replace our old kitchen radio. It mounts under cabinets and can stream from most Bluetooth-capable devices.

The item she was most excited about was a selfie stick. I bought her a Noot Extendable Self-Portrait Handheld Stick Monopod from Amazon. It is an extendable pole with a phone mount. It comes with a Bluetooth remote that can be paired with your phone to actuate the camera shutter.

What Do I Want This Year?

I'm not much for making New Year's resolutions, though there are a few things I'd like to accomplish or improve on in 2015 related to technology. I tend to buy a lot of tech items and accessories to experiment with. These are mostly inexpensive items like adapters or cables, but sometimes they are more significant. I have a new Windows 7 desktop PC that I bought a while ago but have yet to set up to use. I bought it to replace my XP desktop computer, but for a number of reasons have not found the time to make the trade. I'd like to get my new PC running in 2015 and shut down my last XP desktop computer for good.

With my desktop PC so old, I primarily use my Windows 7 laptop. I'd like to improve the laptop's performance by putting in a larger hard drive and more RAM. I'd like to do the same for my wife's laptop.

I have a box full of VHS video tapes that I'd like to digitize. These are home videos of my kids growing up. I have a device for converting them - I just need to set it up again and do it. I also have boxes of photographic slides that I need to scan to JPEG files. Once again, I've got the scanner and have a process, but just need the time to finish the job.

I would like to get more use out of my iPad in 2015. I won an iPad Mini over a year ago in a drawing but don't use it that much. I use it as a web browsing device but not much more. I actually find it is not that easy to understand and use; this is probably because I have used Windows computers for so long. I even bought myself an "iPad for Dummies"-type book but have not had time to sit down with it.

Hopefully I can get a lot done in 2015. Right now the New Year holds a lot of promise and potential. Of course I once felt that way about 2014.

Society News

Is Our National Security Under an Ever Increasing Cyber Threat?

by Ira Wilsker

As many of you have seen firsthand, I have been doing a series of free presentations for local and national groups titled "Are We Under Cyber Attack?" With the constantly increasing volume of information that has indicated that we are indeed under an increasing level of cyber attack, it has been difficult for me to keep my presentation up-to-date without it becoming an excessively long presentation.† Sadly, most of us are blissfully unaware of the degree and scope that our computer systems are being hacked and penetrated, with massive amounts of personal, technical, and other sensitive information being stolen.

It is not just the massive theft of computer data that has been damaging our national security and economy, but the increasing number of cyber attacks that have threatened our critical infrastructure as well as jeopardized our collective personal safety.

Some of the previously rumored but denied digital intrusions into our most sensitive

data systems important to the national security have been recently corroborated (if credible) by such questionable and controversial individuals as Edward Snowden and WikiLeaks infamous contributor, Julian Assange. As recently as January 20, 2015, Edward Snowden was quoted in an interview in the New York *Daily News* where he proclaimed that despite earlier news reports that were officially denied, some going back more than six years, that Chinese hackers stole the complete blueprints and other technical data for the U.S. F-35 stealth jet fighter and used that information to build a near clone of the F-35, the new Chinese J-31 stealth fighter. According to the Daily News, “Chinese hackers stole many terabytes of data about the American F-35 stealth fighter jet, new documents provided by NSA whistle-blower Edward Snowden contend. The stolen materials, taken from the Pentagon and contractor Lockheed Martin Corp., included radar designs and engine schematics used in the crown jewel of American military aircraft.” On January 19, 2015, the international newspaper, Epoch Times in reporting the theft of F-35 data commented, “This is billions of dollars of combat advantage for China. They’ve just saved themselves 25 years of research and development. It’s nuts.

Officially, the Chinese vehemently deny that they are engaged in any form of cyber espionage and hacking of any American facilities. Despite the fact (allegation?) that the Chinese military stole data developed by the U.S. at the cost of many billions of dollars, and used that purloined data to produce a highly competitive air superiority fighter in record time without the enormous expense and lengthy time for research and development, there is still much disbelief that it could have happened. In response, again quoted by the New York Daily News, China’s Foreign Ministry spokesman Hong Lei told reporters, “The so-called evidence that has been used to launch groundless accusations against China is completely unjustified. According to the materials presented by the relevant person, some countries themselves have disgraceful records on cyber-security,” Hong added. The Daily News also wrote in the January 20 article, “China, meanwhile, boasted of its Shenyang J-31 twin-engine fighter jet when the aircraft was unveiled late last year, prompting the aircraft’s maker to claim the jet could take down America’s F-35.”

The documents released by Snowden also appeared to verify an earlier ABC News story on May 28, 2013, where ABC reported, “Among the more than two dozen major weapon systems listed in the report are the stealth F-35 Joint Strike Fighter aircraft program, the most expensive weapons program in history whose breach was previously reported; the Global Hawk long-range surveillance drone; aspects of the Patriot missile system; the Navy’s Littoral Combat Ship and Black Hawk helicopters. Information on various U.S. government technologies was also siphoned by cyber spies including nanotechnology, directed energy, space surveillance telescopes, tactical data links and drone video systems.” ABC also reported in this story, “The Chinese government has repeatedly called hacking accusations ‘groundless’ and has claimed to be the victim of a widespread American cyber espionage campaign.”

To show the depth of the “alleged” Chinese thefts of important and vital American national defense and security information, the German newspaper Der Spiegel published on January 18, 2015, some of the PowerPoint slides purloined by Snowden, and provided by him to the newspaper (<http://www.spiegel.de/media/media-35687.pdf>). These slides were also picked up by a British newspaper the *Daily Mail*, and distributed globally, then

reposted by countless others. Clearly labeled as “Top Secret” and titled “Chinese Exfiltrate Sensitive Military Tech-nology,” and “Byzantine Hades Causes Serious Damage to DOD Interests,” the PowerPoint slides state that the Chinese have stolen about 50 terabytes of data, which is the “Estimated equivalent of five Libraries of Congress.” Some information on these slides indicates the details of some of the stolen technical data on the U.S. F-35 Lightning including the numbers and types of radar modules, detailed engine schematics, methods of cooling engine gases (important to minimize an infrared signature that can be used to track and shoot down an F-35), leading and trailing edge treatments, and other vital technical data that could be utilized to defeat the stealth technology engineered into the F-35, at a cost to the U.S. taxpayers of \$400 billion.

Other statistical information disclosed in these “Top Secret” PowerPoint slides indicate that there were over 30,000 “Incidents”, including over 500 “Significant Intrusions in DoD Systems”; over 1600 networked computers penetrated, and over 600,000 user accounts compromised. It cost the Defense Department over \$100 million to access the damage, and rebuild the compromised networks.

Operational data on the PowerPoint slides consisted of compromised information which included air refueling schedules, the personal records of 33,000 Air Force generals and other field grade officers, over 300,000 user IDs and passwords used by Navy personnel; Navy missile navigation and tracking systems; and Navy nuclear submarine anti-aircraft missile designs. Other highly critical and sensitive data stolen also included International Traffic and Arms Restrictions (ITAR) data, information on defense contractors’ research and development, and active defense industrial espionage on the B-2 bomber, F-22 Raptor fighter, F-35 Lightning stealth fighter, space based laser systems, and other valuable data. Snowden also provided “Top Secret” PowerPoint slides titled “Cyber Attack and Mitigation Timelines” which explains the “Adversary Malware Design Process,” as well as the “SIGINT” (Signals Intelligence) enabled countermeasures used to mitigate the “Adversary Intrusion.” Obviously, after these PowerPoint slides were published by major German and British newspapers, and then reposted countless times on other websites, the proverbial “Genie” is out of the bottle, as these slides are now readily available online.

On March 27, 2015, Time Magazine ran a story titled “These 5 Facts Explain the State of Iran.” Fact #2 listed about Iran has to do with “splurge” of money being spent to make Iran what its Revolutionary Guard called the fourth biggest cyber power among the world’s cyber armies. In its domestic 2015/2016 budget, Iran is increasing its spending on cyber security by 1200%, but has increased spending on its offensive cyber capabilities to well over a billion dollars a year. In response to the mysterious Stuxnet virus (worm) that damaged many of the centrifuges producing nuclear material, Iran intensified its cyber attack capabilities. In 2012, Iran demonstrated its cyber attack capabilities by deleting critical data from about 30,000 computers in Saudi Arabia belonging to the oil company Aramco, in what is now call the infamous “Shamoon Attack.” In the past, while the majority of cyber assaults on American assets were predominately from China, followed by Russia, and other mostly unfriendly countries, there is now evidence that the Iranians may also be contemplating significant cyber attacks on the U.S.

So, “Are we under cyber attack?” I end each of my hour long presentations with the statement, “Sleep well tonight!”

We are going to miss Dan and Jan Rothfuss who have had to withdraw to deal with a medical issue. Hope they are able to come back soon.

The Lighter Side

Dear Computer Guy:

Where do the characters go when I use my backspace or delete them on my PC?

The characters go to different places, depending on who you ask.

The Buddhist Explanation: If a character has lived rightly, and its karma is good, then after it has been deleted it will be reincarnated as a different, higher-order character.

The Mac User's Explanation: All the characters written on a PC and from there if deleted go to straight to PC hell. If you're using a PC, you can probably see the deleted characters, because you're in PC hell too.

Stephen King's Explanation: Every time you hit the Delete key you unleash a tiny monster inside the cursor, who tears the poor, unsuspecting characters to shreds, drinks their blood, then eats them, bones and all. Hah, hah, hah!

Dave Barry's Explanation: The deleted characters are shipped to Battle Creek, MI, where they're made into Pop-Tart filling; this explains why Pop-Tarts are so flammable, while cheap imitations are not flammable. I'm not making this up.

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Deadline for the June issue is June 9, 2015.

Planning Meeting

The meeting will be held on May 5th at 7pm at Sally Springett's house. Everyone is welcome.

Standing Committees

Programs: Tony Dellelo

Membership: Steve Staub

Monitor: Sally Springett

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Computer Recycling / Remanufacturing Center

420 Dewey Avenue Rochester, NY 14613, 2nd Floor Warehouse—
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<http://acdcareers.com/Community/PCRecycling.php>



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