THE WYSIWYG

March 2015 Volume 27, Issue 3

$3.00

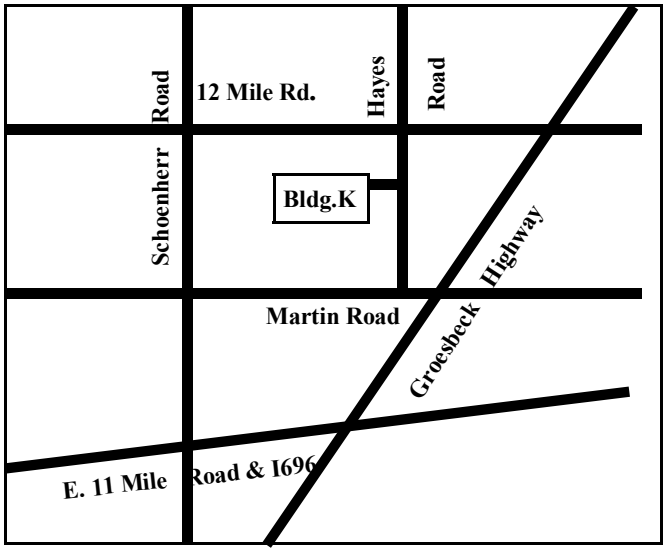
STERLING HEIGHTS COMPUTER CLUB

PO Box 385

Sterling Heights, MI 48311-0385

MAIN MEETING: TUESDAY MAR 3 7:30PM

Macomb Community College
South Campus
14500 E 12 Mile Road, Warren
John Lewis Community Center
(Building K)
(Enter from Hayes Road)



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This Month's Main Meeting Topic:

"Various Linux Topics" presented by Tom Lawrence of Lawrence Technology Services

PC SIG Meeting:

Tuesday, March 17
6:30 at the
Sterling Heights
Public Library

(The SIG will plan to meet every other month, at this location, if people continue to attend.)

Sterling Heights Public Library

The Sterling Heights Public Library, at 40255 Dodge Park Road, is located just south of Utica Road. A large sign reading "City Center" marks the driveway to the library and parking. The Programming Center, where the meeting is held, is just inside the front door of the library.

Guests and visitors are welcome. People can attend any SHCC meetings during two consecutive months before deciding to become a member or not. Meetings include the main meeting and SIG. July and August don't count since there is no main meeting. Membership includes admission to all SHCC functions and the newsletter. Membership is open to anyone. It is not limited to the residents of Sterling Heights.

DUES: $25/YEAR

CLUB ADDRESS: PO Box 385, Sterling Heights, MI 48311-0385
CLUB E-MAIL ADDRESS: Info@SterlingHeightsComputerClub.org
CLUB WEB PAGE: http://www.SterlingHeightsComputerClub.org

Resource People:

Family Tree	Rick Schummer
Firefox	Don VanSyckel
FoxPro	Rick Schummer
General Computer Questions	Jack Vander-Schrier
Hardware	John Rady
MS Publisher	Rick Kucejko
MS Word	Rick Schummer
Spreadsheets	Rick Schummer

SHCC Coordinators:

Associate Editor	Rick Schummer
Door prizes	Don VanSyckel
Greeter for visitors	Lindell Beck
Newsletter publisher	Rick Kucejko
Novice SIG	Paul Baecker
Program Coordinator	Mike Bader
Publicity	Patrick Little
Resource People	open
PC SIG	Jack Vander-Shrier
Welcome & check-in desk.	Jim Waldrop
Web Site	Don VanSyckel
Web Watch column	Paul Baecker

2015 SHCC Officers

President: Don VanSyckel
V. President: Mike Bader
Secretary: Rick Kucejko
Treasurer: Paul Baecker

Four Month Meeting Schedule:

MARCH 2015

3 - SHCC – **"Various Linux Topics" presented by Tom Lawrence of Lawrence Technology Services**
4 - COMP meeting
8 - SEMCO meeting
17 - PC SIG

APRIL 2015

7 - SHCC – **Main Meeting**
1 - COMP meeting
12 - SEMCO meeting
? - Novice SIG

MAY 2015

5 - SHCC – **Main Meeting**
6 - COMP meeting
3 - SEMCO meeting
? - PC SIG

JUNE 2015

2 - SHCC – **Main Meeting**
3 - COMP meeting
7 - SEMCO meeting
? - Novice SIG

Other Computer Clubs:

As a member of SHCC, you can attend meetings of other clubs where we have reciprocating membership agreements, at no charge.

Computer Club of Marysville and Port Huron (COMP)
Time: 1st Wednesday, 7:00PM
Place: Mackenzie Bldg, Room 201, St Clair Community College, Clara E McKenzie Library-Science Building, 323 Erie St.
Port Huron, MI (810) 982-1187
Web Page: http://www.bwcomp.org
Reciprocating: Yes

South Eastern Michigan Computer Organization (SEMCO)
Time: 2nd Sunday at 1:30PM
Place: Altair, 1820 E Big Beaver Road, Troy, MI 48083 (248) 840-2400
Web page: http://www.semco.org
Reciprocating: Yes

The OPC (Older Persons Commission) Computer Club
Time: Every Tuesday at 10:00
Place: OPC in Rochester
248-656-1403.
Web page: www.opcseniorcenter.org. go to "Activities - Programs", then to "OPC Computer Club" for club information.
No cost for residents to join or attend meetings. $150 fee for non-residents, (full facility usage) or $1 per meeting.
Reciprocating: No

Contact Information:

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Jack Vander-Schrier	586-739-5952	jvanders@comcast.net

(Call Jack after noon)

Newsletter submissions are due 10 days before the club meeting, but the earlier the better. They should be sent to :
WYSIWYG Publisher
5069 Fedora, Troy, MI 48098
OR at the e-mail addresses: newsletter@SterlingHeightsComputerClub.org

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The President's Pen

by Don VanSyckel

Last month's meeting was very interesting. For a number of reasons we were not able to get an outside speaker to do a presentation. So we let the members speak. We talked about cell phones and tablets mostly and some about laptops and other mobile electronics. Most electronic items made today are 'looking' for more sales or market share. To do this the manufacturers of these items seek not only to improve the performance of their devices but also add new features to give their devices an edge in the marketplace. As time goes on the feature sets start to overlap and the lines between devices begin to blur. You can read all the marketing pamphlets you want but hearing what a real user has to say about a device can be much more useful.

Cell phones can make calls via an Internet connection in addition to the traditional cell phone to cell tower connection. Cell phones have cameras. They have keypads for data entry. They run applications. They contain a GPS receiver and software to use the information to give you location information. Cell phones can talk wirelessly (via blue tooth) to a headset and to your car. They can be a WIFI hot spot for other devices such as laptops and other cell phones.

Cell phones can have a down side if you don't know how to set up and use them properly. Your activities can be tracked. Your movements can be tracked. Pictures can have location information embedded in the meta data. Meta data is information contained in the file about the contents of the file but is not a part of the data information. Many types of files contain meta data; what data type and its format is file type specific.

Tablets can reach down and do many of the things that cell phones can do. Tablets can reach up and do many of the things that laptops can do. Tablets are larger (height and width) than cell phones so the display is larger, but they are smaller than laptops. Tablets are thin, generally not as thin as many of the new cell phones but they are definitely thinner than laptops. Being smaller in all three dimensions makes tablets much lighter than laptops. They fit into briefcases and purses more easily. They are easier to hold up to take pictures with than a laptop.

If you work on a computer all day, you don't want to be stuck using a tablet. You want a laptop or a desktop. What it really comes down to is the right tool for the job. Possibly a tablet is for you, or possibly a cell phone and a desktop. A laptop and low end cell phone could be the right combination. It all depends on you. Oh another thing that I haven't mentioned is your vision. I'm finding that I want items on the screen a little larger and with more contrast than I used to require. Have you noticed how most electronics are always getting smaller in the newer version? Now many items have expanded a little. There are a lot of baby boomers maturing.

This month we are pleased to welcome Tom Lawrence of Lawrence Technology Services to present "Various Linux Topics". This will be a good presentation to attend about Linux. Many topics will be covered but none too deeply so everyone will be able to follow.

If your dues are paid the month they are due, as shown on the invoice the club sends, you automatically get an extra month of membership. This policy has been in effect for many years but newer members may not be aware of this "free month" policy.

Last Month's Meeting

Last month SHCC member Don VanSyckel lead the group discussing "Mobile Computing, What Do You Use and How Do You Like It?" It was an interesting and lively discussion. Many members contributed to the discussion and a good time was had by all.

Door Prizes for JAN.

Door prize drawings are held at regular club meetings. The winner's circle for January included:

Pat Little won a magnetic plate (for holding small metal parts)

Mike Bader won a screw driver set

Martee Held won a brush set

Richard Katnik won a lamp that mounts on the head.

Member Classified Ads

None this month. Please send any classifieds to the WYSIWYG Publisher at his e-mail address posted on page 2 of the newsletter.

Club Record Changes

To update your e-mail address, phone number, etc., please e-mail the club secretary at: Secretary@SterlingHeightsComputerClub.org. Using this address will provide the smoothest and quickest venue for any changes.

What Is RFID?

RFID is a technology that surrounds us every day. It's in our credit cards, passports, and some of the products we buy. Even many of our pets have RFID chips in them!

RFID is essentially a form of electronic bar tag — one that can be much smaller. A nearby reader can use radiowaves to read the RFID tag without any visual contact.

How RFID Works

RFID stands for radio-frequency identification. A small chip — known as an RFID tag — is attached to or implanted in an object. The tags contain information that can be read at short range via radio waves. The chip and reader don't have to touch.

Some RFID tags can be powered by a battery, but many RFID tags aren't self-powered. They're powered by the electromagnetic field created by the reader. In other words, most RFID tags sit idle most of the time. When an RFID reader comes near them or is waved over them, the reader provides enough power for the data on the tag to be read. It functions similarly to NFC (near-field communication.)

Common Uses of RFID

RFID tags can replace bar codes and QR codes. A bar code can only be read if the reader can visually see the bar code. RFID tags can be read if the reader is nearby, even if a bar code would be obscured. RFID tags can be used for tracking packages in the mail or goods in a warehouse. The RFID tag can contain tracking information or just a unique identification code.

Modern passports in many countries, including the USA and Canada, also contain an RFID chip. When you cross the border, the border agent can scan the passport and the machine can read the data from the RFID chip.

RFID chips are also used in credit cards with contactless payments. When you tap a credit card to pay for something, the machine reads an RFID chip embedded in the card. They're also used for transit systems, tolls, and security access cards. They can be read by a machine with a quick tap.

Many household pets also have RFID chips embedded in them. If your dog or cat is "chipped," it has a small microchip injected between its shoulder blades. The microchip normally doesn't do anything and consumes no power. If your pet is ever lost, a veterinarian or animal shelter can read the microchip with an RFID reader. The chip has a unique identification number embedded in it, and the vet or shelter can call up the chip company and see whose name and address is associated with that pet's unique number. Your pet can then be returned to you, even if it doesn't have a collar or any other identifying information. This isn't magic — it doesn't provide GPS and you should ensure your contact details are up-to-date with the microchip company. It's just a way for the pet to have unique identification information. The same technique can be used to associate a unique identification number with other animals — tiny RFID chips have even been used to track the movements of ants.

Security and Privacy Concerns

Some people are concerned that attackers could use a handheld device in a crowd to read RFID information from nearby credit cards with contactless payment information embedded in them. Identity thieves could read the same information from an RFID-enabled passport, or a security access card with an RFID chip. In 2006, a Dutch passport was read from ten meters away. That's why some people purchase RFID-blocking wallets, card holders, or passport cases. These just work by including a metal material that blocks the radio waves of an RFID reader.

Other people are concerned that RFID could be used to track people's movements. Perhaps the RFID chips in products we buy or in our credit cards themselves could be tracked by readers in various locations as we move around. This isn't too crazy — in 2013, a company was using recycling bins around the city of London to collect information from nearby smartphones as they searched for Wi-Fi networks. They used this information to track people around the city of London and show tailored ads to them. Companies could attempt to do the same with nearby RFID tags.

No, you shouldn't panic and start smashing your RFID-enabled credit cards and passports with a hammer. RFID is one of the many ways technology makes life more convenient, but can lead to new security and privacy problems. This is just something to be aware of.

RFID could be used for other purposes in the future. One old idea is that RFID could be used for shopping. You'd go to a grocery store and place

all the items you want in your cart. Each item would have an RFID chip in it. When you're done shopping, you'd simply walk out of the store and an RFID reader near the exit would automatically read all the RFID tags to determine what you're buying. You'd be billed for those products without any scanning required. We seem a long way from that future, but it's the type of thing RFID could do.

This article has been obtained from APCUG with the author's permission for publication by APCUG member groups.

Microsoft To Release Windows 10 FREE For Many Windows 7 and 8.1 Users

by Ira Wilsker

WEBSITES:
http://windows.microsoft.com/en-us/windows-10/about
http://www.theverge.com/2015/1/21/7866679/windows-10-will-be-a-free-upgrade-for-windows-7-and-8-1-users
http://www.theverge.com/2015/1/22/7871919/skype-for-windows-10-features
http://news.yahoo.com/windows-10-xbox-app-now-214800126.html
http://forwardthinking.pcmag.com/none/331430-windows-10-ambitious-but-realistic
http://betanews.com/2015/01/25/windows-10-technical-preview-build-9926-hands-on-making-good-on-earlier-promises/
http://techcrunch.com/2015/01/21/windows-10s-mobile-debut-reveals-cross-platform-features-and-skype-integration/
https://en.wikipedia.org/wiki/Windows_10
https://en.wikipedia.org/wiki/Microsoft_Cortana
http://www.businessinsider.com/this-is-what-happened-to-windows-9-2014-10
http://www.theverge.com/2015/1/21/7865539/microsoft-windows-10-event-what-you-need-to-know

There is no doubt that there are still countless users of the obsolescent Windows XP, which is no longer supported by Microsoft. The successor to windows XP was Windows Vista, which was enormously unpopular with its users. Windows 7, with its several iterations, had some successes in the market place, effectively displacing Vista, but not winning over many of the huge installed base of XP users, except when the users purchased newer computers. Windows 8, on the market for only a few years, never met with the sales success that Microsoft had hoped for, with relatively few Windows 7 users upgrading to Windows 8 as hoped for by Microsoft, and also with many purchasers of new computers explicitly requesting that Windows 7 be installed on the new machines instead of the Windows 8 heavily promoted by Microsoft. While many users of Windows 8 who have touch screen devices found the manipulation of the interactive "tiles" advantageous, many users of more conventional computers found the Windows 8 tile display somewhat confusing and inconvenient. In early 2014, Microsoft first publicly displayed the next generation of its flagship operating system, developed under the code name "Threshold", now known as Windows 10.

Several of the online pundits have brought up theories about what happened to Windows 9, as the series numbering went from 7, to 8, to 10, bypassing an official release of Windows 9. Some pundits alleged that skipping a "9" series was to minimize any confusion with the old Windows 95 and 98, but that is not the official Microsoft line. In recent interviews, both Tony Prophet, head of marketing for Microsoft, and Microsoft CEO Satya Nadella, responded to the question, "So, what happened to Windows 9?". The official Microsoft response about Windows 9 was "It came and it went." Tony Prophet also wanted to separate any public associations between Windows 8 and 10. Microsoft is building a totally new operating system with Windows 10, rather than simply upgrading the somewhat disastrous Windows 8 operating system. Prophet stated, "Windows 10 is not going to be an incremental step from Window 8.1. Windows 10 is going to be a material step. We're trying to create one platform, one eco-system that unites as many of the devices from the small embedded Internet of Things, through tablets, through phones, through PCs and, ultimately, into the Xbox."

While the new Windows 10 operating system not may be totally new, and not just a rewrite of earlier operating systems, the way in which it will be marketed to the general public will also be new to Microsoft; the current plan for the first year, is to offer Windows 10 as a free upgrade for most Windows 7 and Windows 8.1 computers. While Microsoft has not officially announced the hardware requirements for Windows 10, over a million copies of the "public beta" or pre-release builds of Windows have been downloaded and installed on Windows 7 and 8 computers for the purposes of widespread testing and the gathering of performance issues and information. The completed "gold" or production release of Windows 10 is expected to be available later this year (2015).

Windows 10 is expected to be a revolutionary new operating system, rather than an evolutionary operating system. In addition to the many new features and enhancements built into Windows 10, including frequent updates and upgrades, it is also intended

to combine the features of many Microsoft products and services into the operating system as well as provide a single "interface" to different products running Windows 10, including desktop computer, laptops, tablets, phones, game consoles, and nontraditional devices encompassed in the "IoT" or "Internet of Things."

Windows 10 has recreated the desktop icons in a manner that will look the same regardless of the device being used. Many users of Windows 8 hated the integral startup menu, with many Windows 8 users installing third party software that recreated the Windows 7 (or XP) startup menu; Windows 10 new startup menu will open to a full screen displaying programs and apps with a more traditional appearance, the view of which can easily be customized by the user. Another new desktop feature that will be a first for Windows PCs and other devices running Windows 10 will be familiar to users of Android devices; Windows 10 will have an "Action Center" which when opened, quickly displays icons and settings for Wi-Fi, Bluetooth, and the other common settings for the devices. Currently in development and testing for Windows 10 is "Continuum", which will allow the user to quickly switch between available input methods, such as a keyboard and mouse to a touch screen method of input.

Microsoft has been promoting its "Cortana", which it describes as an intelligent personal assistant, which was originally on smart phones running Windows 8.1, as a competitor to Apple's "Siri". Recent builds of the beta versions of Windows 10 include Cortana, named after the artificial intelligence character made famous in Microsoft's Halo game series. Cortana, as an intelligent application, can set reminders, interpret natural voice commands, and respond to spoken inquiries by accessing Microsoft's Bing search engine. Cortana can instantly respond to verbal questions about the weather conditions anywhere in the world, sports scores, stock quotes, traffic conditions, and most other information which can be located by Bing. This information such as stock quotes and sports scores can be displayed by Cortana on a popup if desired by the user. Cortana also has a "Concert Watch" feature which will recommend music genre's, bands, and musicians, which it learns by monitoring previous Bing searches. Cortana will also be integrated with other Microsoft apps which can track flights, or remember where a user parked his car by communicating with Microsoft's maps app; verbally saying, "Cortana, where did I park my car?" will display a local Bing map with the car location highlighted along with a route and directions to locate the car.

Old Microsoft utilities, such as Messenger and Internet Explorer will be replaced by newer, more efficient and powerful utilities providing enhanced functionality. Messenger, the popular instant messaging service, will be replaced by the much more capable Skype, which is already well established as a voice, telephone, remote presentation, and texting application, which can instantly be synched between devices. Internet Explorer will be replaced with a much more sophisticated and capable web browser currently code named "Spartan" along with a web rendering engine code named "Edge", which is backwardly compatible with older webpage designs and coding languages. The new "Spartan" web browser is also integrated with Cortana, and will display additional context sensitive information, such as airline flight information, or restaurant recommendations.

Gamers and multimedia enthusiasts will appreciate the Windows 10 integration with the Xbox entertainment system, with an integrated Xbox app. Gamers will be able to view their library of available games, including the PC and console versions, from within Windows 10. The Windows 10 Xbox One app will enable the PC user to engage in Xbox One activities including messages, friends lists, Xbox Live chat, and view some console content on the desktop. The Game DVR feature allows gamers to save the last 30 seconds of a game being played, which can readily be shared as desired. Xbox One games can be streamed over the local network in Windows 10. The implementation of DirectX12 will produce console game-like performance on Windows 10, with reduced hardware, CPU, and graphics driver overhead. To support the advanced multimedia needs of modern computer aficionados, native graphics support (CODECS) will be added to a new Windows Media Player that supports Matroska, HEVC, and FLAC multimedia formats.

Since Windows 10 is intended to present a single interface on multiple device types, different builds of Windows 10 will be released for different devices, such as a build for smart devices with screen sizes of less than eight inches, which includes almost all of the smart phones. Major Microsoft apps, including Skype, will seamlessly integrate or "synch" between Windows 10 devices, such as a phone, desktop, and laptop. A new "unified" build of Microsoft Office, including Word, Excel, Outlook, and PowerPoint displays similar appearing screens and documents, regardless of the device used, with synchronization between the devices. The new Office also supports printing from a mobile device, while Microsoft's cloud based OneDrive storage service will automatically collect photos and images from all connected devices, remove duplicates, and organize them in albums that can be accessed by the authorized user from any compatible device.

Microsoft will be distributing and promoting Windows 10 more heavily than its predecessor operating systems. Microsoft has announced its intention to release automated frequent updates and upgrades to Windows 10, in order to keep all systems

up to date with the latest features and security enhancements. Microsoft has also publicly stated that with the current plan to keep Windows 10 updated to incorporate emerging technologies, there are no current plans for a Windows 11 or 12.

I decided to forgo Windows 8, and have Windows 7 on my primary desktop and laptop computers. While Windows 10 appears intriguing, I may wait a while before taking advantage of Microsoft's upcoming offer of a free upgrade to Windows 10, providing my hardware meets the new system requirements. Since the free Windows 10 offer is currently planned to be available for a year commencing the official release of 10, I will probably get a copy, but take a wait-and-see approach before giving up my proven Windows 7.

This article was reprinted with permission of the author, Ira Wilsker.

Federal Agencies Post Security Warnings And Recommendations For Mobile Phones

by Ira Wilsker

WEBSITES:
http://www.fcc.gov/smartphone-security
http://www.fcc.gov/sites/default/files/12.14%20Mobile%20Security%20Tips%20%28Android%20-%20Links%29_0.pdf
http://www.fcc.gov/blog/fcc-and-public-private-partners-launch-smartphone-security-checker-help-consumers-protect-mobil
http://www.fcc.gov/sites/default/files/smartphone_master_document.pdf
http://www.dhs.gov/stopthinkconnect
http://www.healthit.gov/providers-professionals/how-can-you-protect-and-secure-health-information-when-using-mobile-device
http://www.fcc.gov/guides/mobile-wallet-services-protection
http://transition.fcc.gov/cgb/consumerfacts/Mobile-Wallet-Services-Protection.pdf
http://www.fcc.gov/guides/stolen-and-lost-wireless-devices
https://en.wikipedia.org/wiki/Near_field_communication

It is quite obvious that almost all of my college students have and are using smart phones and other digital communications devices for much more than the traditional calling function. One of my daughters is teaching high school, and almost all of her students have a smart phone. Going to a nice restaurant for dinner shows that almost all of the patrons check their smart phones to some degree. We are seeing frequent TV commercials about using the "Near Field Communications" (NFC) feature now built into most newer smart phones as a method of secure retail payment instead of swiping a plastic credit card or writing a check. With the near universal use of smart phones and related devices in our daily lives, it is inevitable that crooks and other dishonest people will find a way to illicitly capitalize on the popularity of these devices. The security risks prevalent on the use of these devices has caught the attention of several federal agencies, including the Federal Communications Commission (FCC), Department of Homeland Security (DHS), and other federal agencies, all of whom have posted "security checkers" and other tips on properly securing our smart devices.

The Federal Communications Commission (FCC) has posted online an operating system specific "Smartphone Security Checker" at fcc.gov/smartphone-security. This security checker offers explicit information and recommendations for devices running Android, Apple iOS, BlackBerry, and Windows Phone. Selecting one of the operating systems, and then clicking on the "Generate Your Checker" icon will display appropriate instructions for your device. Since I have both an Android phone and an Android tablet, and Android has over 75% of the smart device market, I selected the Android option. The recommendations displayed for the other operating systems was very similar to that displayed for Android.

The security checker displayed for Android devices was headed, "Ten Steps to Smartphone Security for Android", and explains how these security guidelines could reduce the exposure and risk of mobile cybersecurity threats if they are implemented. The 10 steps recommended by the FCC for Android devices (and very similar to those for the other smart device operating systems), are:

1. Set PINs and passwords. To prevent unauthorized access to your phone, set a password or Personal Identification Number (PIN) on your phone's home screen as a first line of defense in case your phone is lost or stolen. ... configure your phone to automatically lock after five minutes or less when your phone is idle, as well as use the SIM password capability

2. Do not modify your smartphone's security settings. Tampering with your phone's factory settings, jailbreaking, or rooting your phone undermines the built-in security features offered by your wireless service and smartphone

3. Backup and secure your data. You should backup all of the data stored on your phone – such as your contacts, documents, and photos. These files can be stored on your computer, on a removal storage card, or in the cloud.

4. Only install apps from trusted sources. ... Many apps from untrusted sources contain malware that, once installed, can steal information, install viruses, and cause harm to your phone's contents.

5. Understand app permissions before accepting them. You should be cautious about granting applications access to personal information on your phone or otherwise letting the application have access to perform functions on your phone. Make sure to also check the privacy settings for each app before installing.

6. Install security apps that enable remote location and wiping.
An important security feature widely available ... is the ability to remotely locate and erase all of the data stored on your phone, even if the phone's GPS is off. In the case that you misplace your phone, some applications can activate a loud alarm, even if your phone is on silent.

7 Accept updates and patches to your smartphone's software.

8. Be smart on open Wi-Fi networks. When you access a Wi-Fi network that is open to the public, your phone can be an easy target of cybercriminals. You should limit your use of public hotspots and instead use protected Wi-Fi from a network operator you trust or mobile wireless connection to reduce your risk of exposure, especially when accessing personal or sensitive information.

9. Wipe data on your old phone before you donate, resell, or recycle it. Your smartphone contains personal data you want to keep private when you dispose your old phone.

10. Report a stolen smartphone. The major wireless service providers, in coordination with the FCC, have established a stolen phone database. If your phone is stolen, you should report the theft to your local law enforcement authorities and then register the stolen phone with your wireless provider. This will provide notice to all the major wireless service providers that the phone has been stolen and will allow for remote "bricking" of the phone so that it cannot be activated on any wireless network without your permission.

As more of us are using the Near Field Communications (NFC) feature available on most of our smart phones as a secure method of payment at retail stores, restaurants, gas stations, and at other sellers of goods and services, we must also be cognizant of the security threats and safety precautions necessary when using these "mobile wallets". Some of the widely used mobile wallets include Google Wallet, Apple's Apple Pay, eBay's PayPal, CurrentC (a joint effort of Sears, Target, and WalMart, CVS, and others), GoSoftCard (joint effort of American Express, Chase, and Wells Fargo), and several others. Supposedly these mobile payment services provide greater security and benefits than using a plastic credit or debit card, and award appropriate "points" on the credit card backing several of the services. The method of using the NFC features on many of our phones is quick and simple; the appropriate app (probably connected to an existing credit or debit card account) is opened, and the phone is held near the point of sale (POS) terminal to complete the transaction. As an added level of security, most of the payment apps also require the user to enter a PIN, fingerprint, or other method of verification on the phone prior to completing the transaction. The seller only has verification that a payment to them has been processed, but does not have access to credit card numbers and other personal information. Since the seller does not have this information from the payment process, cyber hacks such as what happened at Target, Home Depot, and other retailers would not capture our private, financial, and personal information.

Being aware of the rapidly increasing use of these alternative digital payment systems, the FCC published "Mobile Wallet Services Protection" online at fcc.gov/guides/mobile-wallet-services-protection. While the actual point-of-sale transactions are reasonably secure when these digital wallets are used, the primary risk is the loss or theft of a smartphone containing the electronic wallet apps. The use of a PIN, fingerprint, or other verification at the time of the transaction provides good security. They are not perfect, and may be vulnerable to a miscreant in possession of a lost or stolen smart phone. Since many consumers are inherently complacent, and use the same or other easy-to-guess PIN numbers to access multiple resources (such as an ATM), PIN numbers are the most vulnerable of the primary verification methods.

In the "How to Safeguard Your Mobile Wallet Smartphone" guidelines are several "common sense" tips to protect our mobile digital wallets. We need to be aware of our surroundings, and protect our PIN and other verification modes from prying eyes, as well as very short range electronic interception (sometimes an innocuous looking device adjacent to the POS terminal), often within about four inches or 10 centimeters. If using an electronic wallet for paying for online purchases or other remote financial transactions , do not use an insecure, open, Wi-Fi network, as the information can be readily intercepted at distances of up to several hundred feet. Smartphones are popular items to steal, and can also be innocently lost. The FCC says, "Never leave your smartphone unattended in a public place. Don't leave it visible in an unattended car; lock it up in the glove compartment or trunk." If you have not already done so, write down the identifiers of your device, and store them in a secure but accessible location; these identifiers can often be found on the device in the battery compartment, or under Settings - About Phone, as well as on the box the phone came in. This information may be needed in a police report, which should be filed if the phone is stolen. All phones have a unique serial number called an International Mobile Equipment Identifier (IMEI), sometimes also called a Mobile Equipment Identifier (MEID). This unique IMEI or MEID can also be displayed on most phones by dialing

*#06# (asterisk - pound - zero-six-pound), which should be recorded, and used to definitively identify a phone. Provide this information to your carrier when reporting the loss of the device to them.

In terms of financial liability for the illicit use of a digital wallet on a lost or stolen phone, the terms of service for that app should be reviewed, but in general the limitations on financial loss are similar to those for the use of the plastic credit or debit card behind the app. As with any other debit or credit instrument, check the online and monthly statements for questionable or unauthorized charges, and follow the issuer's instructions for resolving the discrepancies.

The FCC also recommends that smart device users install and maintain security software and appropriate apps that can be used to locate a missing device (even if the GPS is turned off); remotely lock the device (even if only "temporarily" lost); wipe sensitive information off of the device after sending a remote command; and even sound a loud alarm or other sound (some apps call it a "scream"), which will be sounded even if the device is on "silent" or "vibrate", which can be used to locate a device, especially if "lost" at home, work, or in the car. Users may also want to display limited contact information on the "lock screen", which may allow an honest person to return a found phone. The FCC also warns about the personal information stored by social networking sites and internal apps that may allow unauthorized access to personal information. Also, in the event of a theft or loss, go online using another device and change all of your critical and wallet passwords and security questions.

Our smart phones and other intelligent devices have (arguably) done much to enhance our daily lives, as we make more use of them and find new and innovative ways to benefit from them. As important as these devices have become to us personally, we must also do what we can to secure them and their data, and protect the devices from loss.

ANDROID SECURITY APPS (directory, reviews, and ratings):
http://www.techsupportalert.com/content/best-free-antivirus-app-android.htm

iOS (Apple) SECURITY APPS (directory, reviews, and ratings):
http://www.techsupportalert.com/best-free-iphone-apps.htm#iPhone-Finder
http://www.techsupportalert.com/best-free-iphone-apps.htm#prey

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Request For Door Prizes

Your Computer Club Needs You, or at least your 'stuff.' We could use a bit of help in accumulating useful items for the door prize give away. Please take a look and see if you have any computer related items or equipment that you no longer need and that might be of value to another club member. If you come across some treasures, just bring them to the next club meeting and pass them along at the speaker's table.

SHCC Emergency Cancellation

Sterling Heights Computer Club meets at Macomb Community College (MCC). We will meet if MCC is open and will not if MCC is closed. MCC closure is announced with other school closings on many local TV and radio stations. All members of SHCC have an email address. One of the SHCC officers will send an email to the addresses SHCC has on file alerting members to the event cancellation. If your email is broken, call an officer; don't leave a message, call another officer if you don't talk to someone live. It is your responsibility to keep the email address you have listed with SHCC current.

WYSIWYG WEB WATCH (www)

by Paul Baecker webwatch@sterlingheightscomputerclub.org

This column attempts to locate sites containing valuable, amusing and free content, with no overbearing pressure to purchase anything. Send your favorite entertaining, helpful or just plain useless sites (a description is optional) to the e-address noted above, for inclusion in a future WYSIWYG.

Virtual tour of the Smithsonian National Museum of Natural History. Follow arrows on the floor. Zoom in and out of some exhibits (using mouse wheel or arrow keys), download pre-set photos of others (look for camera icon).
http://www.mnh.si.edu/vtp/1-desktop/

Free user manuals, installation instructions and tutorials from thousands of manufacturers and hundreds of thousands of products.
http://www.manualsonline.com

An amusing video description of how Amazon's warehousing operates.
http://www.chonday.com/Videos/how-the-amazon-warehouse-works

Security information portal, testing and certification body with a formidable reputation for providing users with independent intelligence about global threat developments. Investigate the "VB100" and "VBSpam" tabs to discover how well your security software choice compares with others. Maybe consider a change???
https://www.virusbtn.com

Find a local charity that will pick up your donations for free.
http://www.donationtown.org

Enter city or zip code, get area code, latitude/longitude, census, FIPS code, more.
http://www.zipinfo.com/search/zipcode.htm

Experience 12 minutes in simulated Alzheimer's Dementia in this ABC video.
https://www.youtube.com/watch?v=LL_Gq7Shc-Y

News and articles relating to Alzheimer's & Dementia conditions.
http://www.alzheimersweekly.com

Why solid-state drives slow down as you fill them up.
http://www.howtogeek.com/165542/why-solid-state-drives-slow-down-as-you-fill-them-up/

Articles about health and nutrition, with emphasis on relation to memory and thinking challenges.
http://www.eat2think.com

Collection of historical pics of Belle Isle in the early 1900s.
http://www.oshnock.com/wowsl/

Explanation of what an SSD is, how it works, and whether you should consider using one.
http://www.howtogeek.com/howto/45359/htg-explains-whats-a-solid-state-drive-and-what-do-i-need-to-know/

Do you need a firewall for your computer? Heck, yes!!!! Here's a comparison between the two types (but you should consider having both types).
https://askleo.com/do_i_need_a_firewall_and_if_so_what_kind/

Virtual tour inside of the Basilica di San Giovanni in Laterano in Rome.
http://www.vatican.va/various/basiliche/san_giovanni/vr_tour/index-en.html

Harmonic Motion -- fifteen uncoupled simple pendulums of monotonically increasing lengths dance together to produce visual traveling waves, standing waves, beating, and random motion.
http://sciencedemonstrations.fas.harvard.edu/icb/icb.do?keyword=k16940&pageid=icb.page80863&pageContentId=icb.pagecontent341734&state=maximize&view=view.do&viewParam_name=indepth.html

Discussion and ranking of computer internet security software. Pros, cons, comparisons between products. How does your choice perform?
http://www.asecurelife.comsistina_vr/

NOTE: Many of the links in the digital newsletter connect to the Internet if clicked. For those that do not, copy the link into your browser\, and reach the web site that way.

World Wide Web Column on the Club Web Site

Check out the WebPageReviews section on the club's web site. You can see past web sites reviewed in this column on our club web page. They are arranged into various key word categories to help locate a specific site.