



# THE WYSIWYG



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Volume 28, Issue 5

**STERLING HEIGHTS COMPUTER CLUB**

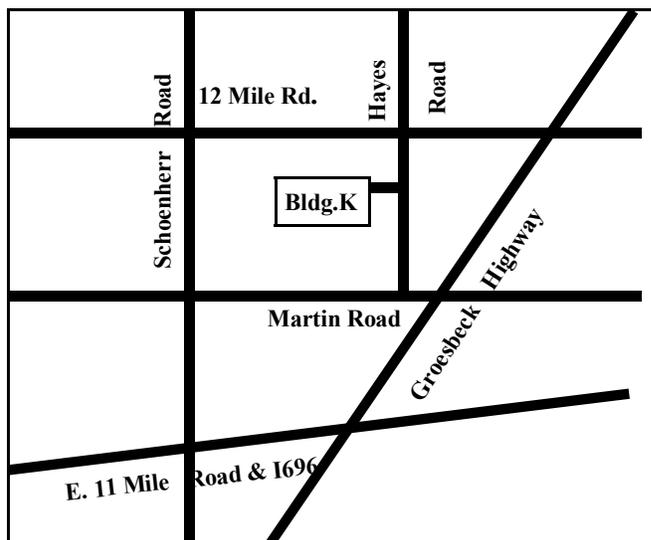
PO Box 385

Sterling Heights, MI 48311-0385

**MAIN MEETING: TUESDAY MAY 3**

**6:30 PM**

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



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**This Month's Main Meeting Topic:**  
**"Protect Yourself & Your Devices from Digital Threats"** presented by member  
**Paul Baecker**

Novice SIG ended due to lack of interest.

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

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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	Jim Waldrop
Newsletter publisher	Rick Kucejko
Program Coordinator	Mike Bader
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Resource People	open
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(Call Jack after noon)

**2016 SHCC Officers**

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

**Four Month Meeting Schedule:**

**MAY 2016**

**3 - SHCC – “Protect Yourself & Your Devices from Digital Threats” by member Paul Baecker**

**No SHCC meetings in July and August.**

- 4 - COMP meeting
- 8 - SEMCO meeting

**JUNE 2016**

- 7 - SHCC – Main Meeting
- 1 - COMP meeting
- 12- SEMCO meeting
- ? - PC 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

**Royal Oak Computer Club**

Time: Every Wednesday at 12:30  
 Place: Mahany/Meineger Senior Community Center 3500 Marais Ave. Royal Oak, MI 48073  
 248-246-3900  
 Reciprocating: No

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.

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## The President's Pen

by Don VanSyckel



I want to congratulate SHCC in having as many members as we do. Without getting into specifics, SHCC is successful by many measures. One of the areas that SHCC is slipping on is membership. We are OK for now in the sense that we can pay the bills. Even if membership sinks below that required to break even, we have a few dollars in the bank to continue on or we can raise the dues or a combination of both.

Another area that declining membership affects is meeting attendance which has an impact on getting presenters. Many presenters want to talk to a full house. It makes their time more worthwhile. A good thing about SHCC is we have a good audience. We listen, we ask questions, and we don't attempt to upstage the presenter. In general, SHCC is a nice group of people.

Having said the above, we need you to help. Talk to your friends and acquaintances about SHCC, tell them about the great presentations, tell them about the insightful information discussed, tell them it's a cheap night out. You can attend SHCC all year for the price of going to the movies two times. What a bargain!

Now that the weather is getting nicer, no one should have an issue getting there. If as few as 1/3 of our members would bring someone with them, it would help a lot, even if the people don't join. Some of our members might feel awkward asking people if they'd like to attend. Don't, because most people you ask will be pleased you think enough of them to ask, even if they decline your invitation. Just don't be pushy.

A couple of points that you can mention are the presentations we've had in the past. These are listed on the web site, click "History" on the left and then "Past Meeting Presentations and Presenters". In 27+ years we've only had two meetings canceled, both because the facility was not available at the last minute. This month will be meeting number 275. We've had 140 presenters over the years. Many company presenters actually ask if they can come again. I attribute this to reasons I cited above.

Another point you can mention is the great articles delivered to you in the WYSIWYG newsletter. Among those articles is the WYSIWYG Web Watch column. These web sites are collected on the web site which is another point

to mention. On the web site, click on "Web Page Reviews" on the left and then click on one of the links to get started. There are over 3,000 links with descriptions listed in this section of the web site.

The last point to use is the various online webinars that APCUG sponsors and are available to all SHCC members. These webinars are usually on a Saturday and cover various contemporary computer topics.

So there you have it. You have been empowered with the information above so you can go forth and evangelize new members.

This month SHCC member Paul Baecker will present "Protect Yourself & Your Devices from Digital Threats" This is related to but not the same as "Cyber Security" presented a couple of months ago. Too much security is way better than too little in today's environment.

See you Tuesday.



## Door Prizes

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

**Sharon Patrick** won an APC battery backup unit

**James Waldrop** won printer paper

**Warner Mach** won printer paper

**Ron Linsley** won a pack of DVD-R discs

**Richard Jackson** won a pack of fancy writing paper

**Rick Kucejko** won a power strip



**SHCC Linux Fest 2016 - May 14**

Later this year, when the 'free upgrade' opportunity to Windows 10 has passed, what operating system will you have chosen to use?

**Windows 10?  
Windows 7 or Windows 8.1?**

**An always free and secure version of Linux?  
SHCC's Linux Fest 2016 might help you decide.**

## Security Software For Your Android

by Ira Wilsker

### WEBSITES:

<http://dripler.com/drip/featured-top-10-antivirus-apps-android>

<http://www.techsupportalert.com/best-free-android-apps.htm?page=0%2C10>

<http://www.techsupportalert.com/content/best-free-antivirus-app-android.htm>

<http://www.androidheadlines.com/2016/01/featured-top-10-antivirus-apps-for-android.html>

<http://www.amazon.com/underground>

**W**ith over a billion devices currently running the Android operating system, Android has been becoming more of a target for hackers and malware authors.

There is a continuing heavy debate about the need for security software on Android powered devices with one school of thought being that security software is unnecessary on Android devices because of the way that Google created Android with it being (supposedly) impossible for malware infected apps to contaminate other parts of the device because apps run in their own "sandbox" or memory space; the processor time and memory overhead of security software only degrades Android performance without any corresponding benefit.

Many other security experts vehemently disagree, stating that there has been an explosive increase in malware targeting the Android operating system. One of the primary reasons for this explosive in Android targeted malware is the vast number of Android devices running older versions of the Android operating system that have well known security vulnerabilities.

Many of those citing the imperative need for security software on Android devices put some of the blame on the cell phone companies and device manufacturers that do not promptly pass on to their users the latest updates and patches for their Android devices, despite the fact that Google does provide the carriers and makers with these necessary patches promptly and in a timely fashion. Anecdotally, my wife's late model, name brand cell phone connected to a major cellular provider has still not received the upgrade to Android "Marshmallow" 6.0; neither has one of my cell phones (I have two) yet received the upgrade to Android 6. In contrast, my other phone, a Google Nexus 6, connected to Google's Project Fi cell phone service, received the upgrade to Android 6, when it first became available, as well as another upgrade to Android 6.0.1 a short time later. Now it receives the monthly patches and upgrades directly from Google within days of their release. To be fair, there are a few other brands and models of cell phones that receive prompt Android updates and upgrades shortly after their release, but these are the exception, as most other phones and android devices receive updates and upgrades months after release, if they ever receive them at all.

For those who may feel more comfortable with the greater perceived security having antimalware (antivirus) software on their Android devices, there are a wealth of products available, both free and paid. Almost all of the better known publishers of PC security software also publish Android security apps, and dozens of other app publishers have released Android security software.

While many have their own personal favorite security apps, sometimes based on their experiences with similarly named PC software, there are

also several online resources that have tested, evaluated, and rated many of the available security offerings. My personal favorite resource, often mentioned here in earlier columns, is Gizmo's TechSupportAlert.com, a non-commercial, community based resource with over 2000 volunteers who continuously evaluate and rate free software and apps for almost every operating system, including Android. Their recommended Android security apps are listed online at [techsupportalert.com/content/best-free-antivirus-app-android.htm](http://techsupportalert.com/content/best-free-antivirus-app-android.htm), where the Gizmo crew has narrowed down the multitude of available Android security apps, rank ordered them, made recommendations, and even listed several as "Not Recommended".

Gizmo stated that there are several "Aspects to be considered when choosing a Security App for Android." First on the list of necessary or desirable features is obviously the security app's ability to detect, clean, and delete malicious malware and other content, as well as provide real-time protection. Some of the tested security apps also provide "Extra Protection" which may include secure web browsing (prevent malicious content from infected websites), protection from spam and malicious text messages, and protection from "Potentially Unwanted Apps" that may be more threatening than beneficial. Some of the security apps include a "Privacy Advisor" which checks the "permissions" granted to each of the installed apps, informing the user of any potential privacy risks. Several of the security apps include "USSD Exploit Protection" which prevents special "dialed" codes that can be used to exploit internal phone functions, possibly giving a hacker unwelcome access to the device. Some of the security apps also include some "Extra tools" which may include call filtering (blocking spam phone calls and text messages), contact backup and restore, and other useful functions. The final evaluation performed by the Gizmo community is a measure of how much of the system resources

(memory and processor power) is used by the security app; less system resources used means better overall performance. Even though Google's free "Android Device Manager" available in the Play Store offers excellent antitheft protection, many of the security apps also offer enhanced antitheft and lost device protection.

All of the apps reviewed by Gizmo are readily available and free for download from the Play Store. Gizmo's top rated security app is CM (Cheetah Mobile) Security, which earned Gizmo's highest five-star rating, and was awarded "Gizmo's Free-ware award as the best product in its class!" Gizmo said that CM Security, "Runs as a stand-alone program on a user's computer; Offers an effective and complete security suite in a small package. Full SD Card scan option. Malware scan not limited to APKs. Very RAM friendly. Small installation size." The CM Security app also integrates seamlessly with other products from the same publisher, especially the very popular Clean Master app which is the world's most widely used Android device cleaner.

The number two rated security app was Malwarebytes Anti-Malware, which also had the highest five-star rating. Gizmo says, "Runs as a stand-alone program on a user's computer. Very easy to use. Fast and effective anti-malware engine. Useful set of privacy tools." The only issue that the reviewers had with the Malwarebytes app was the amount of battery power used, and the quirky update check.

The Gizmo reviewer community gave four other popular Android security apps a four-star rating; these apps are Avast Mobile Security & Antivirus, Comodo Mobile Security, Sophos Free Security & Antivirus, and Lookout Security & Antivirus. Another app, 360 Security, earned a three-star rating. Several other security apps, including a few from the major PC security publishers, were reviewed, but not rated for a variety of reasons;

three other security apps were rated "Not Recommended".

Another very popular Android resource, "AH", also known as "Android Headlines", published in its January 14, 2016 edition an article "Top 10 Antivirus Apps for Android" ([androidheadlines.com/2016/01/featured-top-10-antivirus-apps-for-android.html](http://androidheadlines.com/2016/01/featured-top-10-antivirus-apps-for-android.html)). Unlike Gizmo's list, this listing from "AH" includes both paid and free security apps, including several paid apps from the well know PC security publishers. As with the Gizmo list, all of these recommended apps are available from the Play Store, but some of them have a subscription charge. The first recommended product is McAfee's (now an Intel product) "Security & Power Booster -free", which is free to download and use, but has some features available as in app purchases ranging in price from 99 cents to \$29.99 for such services as phone support, media uploads, and for the removal of ads from the product.

Other "AH" recommend Android security apps which offer paid or optional "premium" features include Norton Security and Antivirus, which is free to download, but has a \$29.95 charge in order to use the premium features which include enhanced anti-malware protection, privacy protection, and intrusive behavior, as well as the ability to run this Norton product on multiple portable devices. Another free to download security app that has in-app purchases is Kaspersky Internet Security, a Russian product, which can perform basic security scans and other basic security functions on the Android device. In app purchases ranging from \$9.99 to \$14.95 per item include real-time protection, cloud based protection to protect against the newest threats, web protection, Phishing (identity theft) protection on incoming SMS text messages, and enhanced privacy protection.

Android Headlines (AH) also recommended several of the same free secu-

rity apps rated and recommended by Gizmo including Lookout Security & Antivirus, Anti-Virus Dr. Web Light, Malwarebytes Anti-Malware, AVG Antivirus Free, avast! Mobile Security & Antivirus, CM Security, and 360 Security Antivirus Boost.

It should be noted that several of the commercial (paid) multi-license PC and MAC security suites also include a license for the paid version of their Android security apps as one of the available licenses. For those who have an Amazon Prime account, the "Amazon Underground" ([amazon.com/underground](http://amazon.com/underground)) app store offers totally free downloads of otherwise paid commercial apps, including all in-app purchases become free, if the app is downloaded from Amazon Underground. Two of my family Android devices have the complete, otherwise paid versions of a major security publisher's security app (regularly \$14.95 to \$29.95), including all of the otherwise paid premium features, running on our devices, which were downloaded for free when the app was listed on Amazon Underground. While this particular security app is not presently listed on Amazon Underground, it has been listed for a limited time several times since we downloaded it; it may be worthwhile to periodically check Amazon Underground listing of newly listed "totally free" apps to see if any more of the otherwise paid commercial apps are available for free.

It is up to you to decide if your Android device needs a security app. While many believe that they are an unnecessary burden, I am of the school that believes in being safe rather than sorry. The choice is yours.

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



## Back To Basics: Tips For Using your Keyboard And Entering Text

by Jim Cerny, Sarasota PCUG, FL  
www.spcug.org jimcerny123@gmail.com

The keyboard is as old as the first typewriter and may very well be the oldest part of your computer. Although computer innovations such as the mouse, voice-recognition, and the touch-screen have saved us from much keyboard use, it still looks like the keyboard will be around for a good while yet. People buying touch-pads are also buying keyboards for them. In the old days, believe it or not, the rules you followed for entering text into your computer were different in each program you used. Think of it – each word processing program had different “rules” to learn in order to enter text into your computer. Today, thankfully, all programs follow the same rules when using a keyboard. So if you are using your keyboard to type an email, create a document, enter numbers in a spreadsheet, or fill in some data or text boxes on the internet, you will be following the same rules. Rather than bore you with a list of these rules, I thought I would just present a list of my most helpful keyboard tips and terms. Here they are:

**Insertion point** – the flashing vertical line or bar that indicates exactly where your next character will appear. This bar automatically moves as you hit keys and enter the text. Do not hit any keys on your keyboard until you know where the insertion point is. Note that if the text area is blank (that is if you are entering the first character in the text area) the insertion point can only be placed at the beginning of the text area, that is, on the far left and on the first line.

**“I”-bar** – a mouse cursor in an area where there is text or where text can be entered. Your mouse cursor will automatically change from an arrow to an “I-bar” in a text area. You can move this I-bar with your mouse, place it BETWEEN characters, click

the left mouse button, and you will have placed your INSERTION POINT (see above) where you click.

The **arrow keys** (up, down, left, right) will move the insertion point in that direction IF there is text there.

**You cannot move the insertion point beyond the last character entered in a text area.** You can, however, enter blank characters, (by hitting the space bar), tab characters (by hitting the tab key), or go to a new line (by hitting the enter key), and the insertion point will move accordingly (see “control characters” below). This can be confusing. Some people wonder why they cannot just place the insertion point anywhere they want on a blank page and start typing. Sorry, but word processors do not work that way. A word processor does NOT see a blank page like a grid with positions everywhere on it for putting characters. If you think about it, a word processor has the capability to reformat the text to allow all the text to be printed on pages with narrow or wide margins. So the word processor sees only a single long string of text characters. Some of the characters in this long string are control characters. What’s a control character you ask? Well, let me tell you.

**Control characters** tell the printer (or the monitor screen) where to position for the next printed character on the paper and within the margins. These characters are part of your document but are not printed on the paper. For example, hitting the spacebar enters a space character and hitting the “tab” key enters a tab character. Entering a “tab” character will usually enter a blank space on the line about a half an inch long. In other words, hitting the “tab” key will move the insertion point one half inch to the right. Hitting

the “Enter” key will go to a new line. Because of these characters your text will look nice whether it is printed between narrow or wide margins. The word processor formats the text to fit while obeying the control characters. The printed text will flow from one line to the next whether the margins are wide or narrow (text wrapping). Think about it – would you want to re-type your document every time the margins change? So a word processor will neatly flow the text from one line to the next.

**Holding down any key** on the keyboard will quickly repeat that character. Be careful, I said “quickly”!

**On laptops, you may wish to turn off the “mouse pad” while you are typing.** On many laptop keyboards, the mouse pad is positioned where the heel of your hand or bottom of your thumb may hit it and move your insertion point to someplace else while you are trying to type your text. Most mouse pads on laptops have different functions in different areas of the pad. For example, the right edge of a mouse pad may be used to scroll up or down. Thus, the base of your hand may hit the pad and have confusing effects on the screen. To turn off your mouse pad you will have to consult the instructions that came with your laptop. Most mouse pads are turned off and on using a function key (one of the “F” keys at the top of your keyboard), perhaps in combination with another key on your keyboard such as the “Ctrl” or “Alt” keys. Some laptop mouse pads are automatically turned off when you plug in a mouse.

**The “Insert” key,** if pressed, will put you into the “overtyping” mode in which you are REPLACING characters as you type. Hit the Insert key again to turn this off. Many people find this “overtyping” mode confusing, not noticing what is happening until they see characters have been DELETED while they are typing new characters. I never use the “insert” or “overtyping” option.

**The “Caps Lock” key**, as on the old typewriters, will enter all upper case letters. Hit the Caps Lock key again to turn this option off. Notice if your keyboard has a light that comes on if a certain mode of typing has been activated. For example, when you hit the “Caps Lock” key, a light on your keyboard may be turned on to indicate that you are now in the “All caps” or all uppercase mode.

**Almost all passwords are case sensitive.** If there is an upper case (capital) letter in your password, then it ALWAYS must be entered in upper case.

**Save your work often.** If you do not, you could lose everything you have entered before your last save. Most emails may automatically save your work as a “draft” until you send your email. In Gmail, as I compose or write my email, it is automatically saved every ten or fifteen seconds to my email draft folder. When I send the email, the draft copy is automatically deleted and saved in the “sent mail” folder. Check your email program’s “help” instructions to understand about auto-saving your email as you type.

**If your keyboard is not working**, first check to make sure it is properly connected. If you have a wireless keyboard, make sure it is turned on and that the batteries are good.

Keyboards come in many styles and types (no pun intended), so find one that is comfortable for you. I even have a rubber keyboard that can be rolled up for easy storage or transport, but it certainly does not feel comfortable to use.

By the way, Windows 7 comes with “speech recognition” which you can try if you like. I gave it a try and found that it took some getting used to. It is nice to know it is there if you need it, but I went back to my keyboard – I guess I am just that “type” of guy.

There are many other keyboard tips and tricks. The keyboard will allow you to enter “shortcuts” or menu commands for many software programs. Check the “help” for each program you use to learn what keyboard commands are available. No matter what “type” of person you are, there are always keys to help.

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



## The Risk Of Searching For A Support Phone Number

*from the Ask Leo! Newsletter  
<https://askleo.com>*

*This article is republished, with permission, from the Ask Leo! Newsletter.*

**Web site:**  
<https://askleo.com>

There is no support phone number for the major free email services. So what’s up with the phone numbers in search results?

You’ve been locked out of your outlook.com email account.

Maybe you forgot the password; maybe you were hacked. Your recovery attempts have all failed, and you’re desperate to regain access to your account.

So, you search online for “outlook.com support phone number”, hoping to talk to a real, live person, to get some help directly from the source.

Unbeknownst to you, things are about to go from bad to worse. Much worse.

**There is no official support phone number**

I want to be very clear about something before I go further.

There is no official telephone support for free services such as Outlook.com, Hotmail, Yahoo!, Gmail, or many, many others.

There just isn’t. It’s part of the “cost”

of being a free service. Hiring actual live human beings to answer the telephone when you call is much too expensive. If they hired customer service reps, your email wouldn’t be free.

That cost should be a clue as to what you might find if you do search for a support phone number.

**Your search returns support phone numbers**

I did a Google search for “outlook.com support phone number” and got some very interesting results.

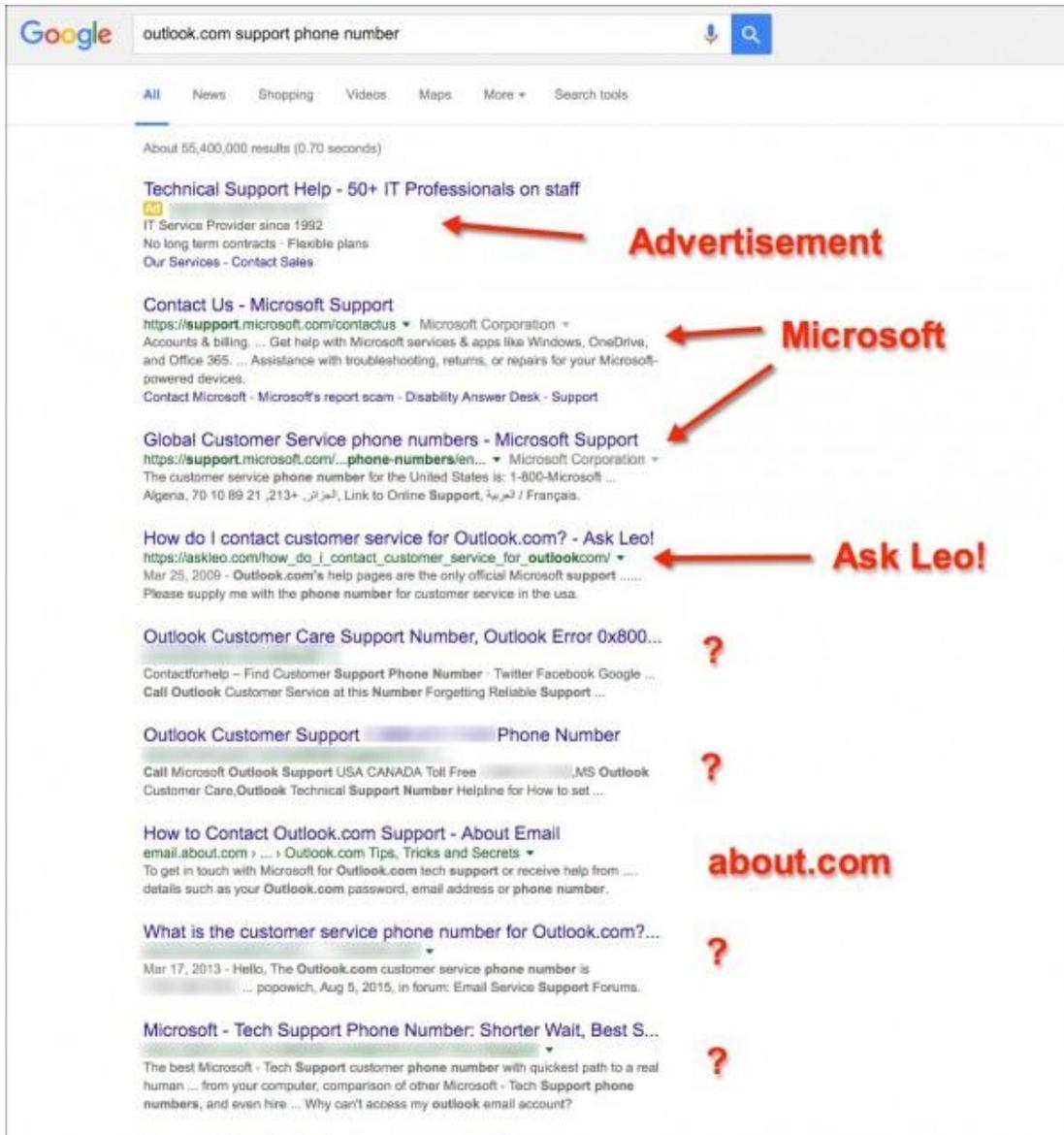
**[Editor’s Note: Search Results are on the next page].**

At the top was an ad. This was paid by a company wanting to appear here when you search for terms related to outlook.com support.

It was followed by what’s referred to as the “organic” or “real” search results.

First were two entries to Microsoft support web pages – totally legitimate, and ultimately unhelpful, since Microsoft provides no phone support for Outlook.com.

The next entry happens to be my own Ask Leo! article about contacting Outlook.com customer service. (Spoiler: there is no phone support.)



**Googling for Phone Support**

However, four of the remaining five entries appear to offer actual phone numbers you can call for Outlook.com phone support.

What’s up with that?

**Scammers get you to call them**

I’m witnessing an alarming scenario: in desperation, people call these numbers thinking they’re actually legitimate, official, Microsoft Outlook.com support numbers (they’re not), and either of two things happen:

- They find that they have to pay – often a lot – for any help at all.
- They get scammed.

It ends up much like the “Microsoft Support Scam” (where so-called support engineers call you claiming your computer is “causing problems on the internet”) ... except you’ve made their job easier by calling them.

After listening to your concerns, a scammer will often offer to take

remote access of your machine to “fix” things, only to install malware, or worse. Or they’ll insist you purchase expensive software you don’t need.

Even if they’re legitimate (albeit not Microsoft, because Microsoft has no phone support for Outlook.com), they can’t do anything you can’t do yourself. They have no special access or magic wand to help you with your account problems.

All they can do is make your wallet lighter.

**Don’t blame Google**  
When I mention this scenario to people, the first reaction is to blame Google for allowing these sites to appear in search results at all.

It’s not that simple. Not even close.

- If a site does get kicked out by Google, the folks behind it simply set up a new site and start the search ranking game over again. In fact, knowing they’ll be kicked out eventually, they could always be grooming replacement sites to keep the process going. For Google, it’s a game of whack-a-mole.
- What is a “legitimate” site, anyway? Sure, actual illegal activity is banned by Google’s terms of service, but what if it’s completely legal – just somewhat misleading? Or it’s just expensive?

Or it's just willing to go along with your mistaken belief that it's really Microsoft? (It's not.)

- What if there are actual, legitimate sites that perform a real service for Outlook.com users in need? How is Google supposed to tell the difference based on a web page?
- It's not just Google. These same scenarios apply equally to any search engine including Bing, DuckDuckGo, and others.

Speaking of others, there's much more to it than just Microsoft.

### It's more than Outlook.com

I've been using Outlook.com as my example here, but in reality, it applies to just about any popular free online service, most notably Yahoo! Mail, Gmail, and possibly others.

Here's the kicker: I took one of the phone numbers that appeared in the search result for "outlook.com support phone number" and turned around and used Google to search for it. The results, as a clickbait headline might say, will surprise you.

Of course, that number appeared for entries associated with Outlook.com, as well as Hotmail and Windows Live and MSN support. That much is somewhat expected, as those are all Microsoft products, and are all actually the same Microsoft service.

However, that phone number also turned up for Yahoo! Mail and Gmail support. If there was any question before, it should be very clear: this number isn't provided by any of those services, as there's simply no way they'd support each other's email.

At best, it's a third party trying to get your business.

At worst, it's a scammer.

So, what to do?

### Don't rely on searching for straws to grasp at

There is no telephone support for free email services like Outlook.com, Hotmail, Yahoo! Mail, Gmail, or others.

No amount of searching will make it otherwise, and no amount of search results mean otherwise.

There is no official number to call.

You'll need to get what help you can through other means.

Always, and I do mean always, start with the official website for the service you're having difficulty with. That's Outlook.com for Outlook.com, Gmail.com for Gmail, Yahoo.com for Yahoo! Mail, and so on. If there is support to be had, you'll be directed to it from those sites.

There's no need to search further, and every reason not to.

### The larger picture

I've said it before, and I'll say it again, the very best thing you can do when accessing information on the internet is to be skeptical.

Particularly, if you're in a desperate situation, that's exactly the time to stop, take a breath, and really ask yourself if what you're finding is legitimate, or possibly an attempt to scam you.

There are legitimate resources out there – I'm particularly fond of the #3 entry in my search results example – but there are also others more than willing to take advantage of your desperate situation and take things from bad to worse.

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## Free Apps That Can Save Or Make You Money

by Ira Wilsker

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### WEBSITES:

<http://www.cyberguy.com/appearances/5-apps-that-can-help-you-earn-extra-money/>

<https://play.google.com/store/apps/details?id=com.ebates>

<http://www.ebates.com>

<https://play.google.com/store/apps/details?id=com.getmobe>

<http://www.getmobe.com/mobeapp>

<https://play.google.com/store/apps/details?id=com.buytopia.snap>

<https://snap.groupon.com>

<https://play.google.com/store/apps/details?id=com.ibotta.android>

<https://ibotta.com>

<https://play.google.com/store/apps/details?id=com.whaleshark.retailmenot>

<http://www.retailmenot.com>

<https://play.google.com/store/apps/details?id=com.infoscout.receipthog>

<http://receipthog.com>

On one of the morning talk shows earlier this week, a guest was "Kurt the Cyber Guy", also known as Kurt Knutsson. His topic was "5 Apps That Can Help You Earn Extra Money". All of the apps that he mentioned were free, and available for both Android and iOS devices. A few of the apps that he mentioned, I was already familiar with, and already using some competitive apps that in my opinion were equal to or better than those that he was showing on TV. Basically the

apps that he referenced offered digital coupons, automatic digital rebates, and even the opportunity for the user to earn money as an automated "secret shopper" for several local stores.

While many local stores, such as Kohl's, Macy's, and Kroger have their own proprietary apps which offer sales information and digital coupons that can be scanned or otherwise digitally applied at checkout, other apps aggregate the coupons and sales of hundreds of stores in a single app. My personal favorite coupon app which I have been using for a while is RetailMeNot, available as a webpage at retailmenot.com, or as a free download as an app directly from the Google and Apple app stores. At any given time, RetailMeNot claims to have over a half-million coupons available from over 50,000 stores! Many of these coupons are intended to be used for online purchases, applied at the "enter coupon code here" box at checkout for online purchases, while many other coupons are digital in nature, often in bar-code format, which can be scanned at the register at checkout. On Father's Day, at one of the local well known restaurants, my extended family used a "20% Off" coupon, saving us a tidy sum off of a sizeable check. A few days earlier, at one of the local "national chain" soft goods stores, again with the RetailMeNot app, we used another 20% coupon at the checkout, which the clerk simply scanned from the screen on my phone. As do most of the competitive coupon apps, RetailMeNot can use the location feature of the device and display an interactive map showing the local businesses that currently have coupons or sales listed on the app.

Many people are aware that many manufacturers and retailers offer rebates on individual item purchases, but those sellers know that only a small percentage of purchasers actually send in the rebate coupons. Likewise, many manufacturers and retailers offer "cents off" or similar cou-

pons for merchandise in their respective stores, and except for a small handful of "ultimate couponers" most of us are blissfully unaware of those coupons, or otherwise do not take the time and effort to clip them, sort them, and hand them to the checker; in terms of courtesy, the customers in line behind us may be irritated with the extra time it takes for the checker to process large numbers of paper coupons. While stores such as Kroger have heavily gone to digital coupons, which they call "E-Coupons", there are many more coupons available for use in the grocery stores and other retailers than we can possibly be aware of, thus losing the benefit and savings that those unknown coupons could have otherwise provided us. Now, there are several free apps available that automate the coupon task without having the checker scan individual paper or digital coupons, and the coupons can also be leisurely processed after returning home by simply using the phone's camera to take a picture of the receipt. The app's host server will use sophisticated OCR (Optical Character Recognition) to read the receipt, searching for a coupon for each of the identified items, and crediting any found coupons to the user. At specified intervals or amounts, the app will automatically transfer the coupon proceeds to the user as a PayPal deposit, prepaid gift card, or other specified form of payment.

Some of the apps that can scan register receipts and remotely process coupons are "Snap by Groupon", IBotta, and Receipt Hog; each of these apps are available for Android and iOS. While all of these apps work somewhat similarly, there are some differences between them. As I write this column, "Snap by Groupon" (snap.groupon.com) is showing 37 current items that are offering significant cash back for the purchase of any of those items; these items, most of which each offer a rebate between \$1 and \$3, include coffee, baby food, fiber supplements, greeting cards, ground beef,

hair care products, almonds, magazines, breakfast cereal, soups, and many other grocery products. If any of these items appear in the photo of a grocery receipt, Snap by Groupon will deposit the proceeds into the selected account. Another similar automated rebate service is IBotta (ibotta.com) which has an extensive list of individual products which will generate significant rebates, as well as a sizeable list of retailers who offer larger rebates (many \$10 or more) for shopping in those stores, both local and online. IBotta will deposit rebate proceeds into a PayPal account, or as prepaid gift cards good at a wide selection of retailers. A third competitive rebate app is from Receipt Hog (receipthog.com), which in addition to processing rebates from photos of receipts, also offers contests and games based on purchases which award additional points; Receipt Hog pays the proceeds into the user's PayPal account or as prepaid Amazon gift cards.

A heavily advertised rebate or "cash back" service available online or as an app is Ebates (ebates.com), which primarily offers rebates and coupons for online purchases; these rebates can be for a specific number of dollars, or a percentage of the total order, ranging from 1% to 40%. Periodically, some of the participating retailers offer "double rebates", which can greatly increase the rewards given to the users. According to the Ebates website, "You get Cash Back at over 1,800 stores every time you start your shopping trip at Ebates. There are no points to redeem, no forms to mail in and no fees. Stores pay Ebates a commission for sending you their way, and Ebates shares the commission with you as Cash Back." That same website says that the total real time rebates already paid to Ebates users is currently \$338 million. Ebates also offers a variety of incentives to join, typically a \$10 gift card to any one of a variety of popular stores, sent to the member after a minimal amount of purchases.

Many of you readers are likely aware that there are several legitimate (and some not so legitimate) "mystery shopper" services, that pay individuals to visit particular stores, maybe to make a small purchase, and then send an evaluation of the store and the employees. For those who would like to earn some money while shopping by performing mystery shopping services, using the app from Mobee ([getmobee.com/mobeeapp](http://getmobee.com/mobeeapp)) can totally automate the process. The results of the mystery shop can be sent directly from the phone, earning points which can be converted to cash or to gift cards for stores of the user's choice. A typical successful mystery shop awards points worth \$5 or more. According to Mobee, "Earn huge rewards and tons of cash to go to places you already know and love! Mobee is the easiest way to make money while helping local businesses improve their service! We connect you to thousands

of businesses near you that want to hear your feedback on their stores, and in return you get rewarded with awesome prizes, gifts, and cash. With locations like Starbucks, McDonalds, CVS and more, chances are you'll find a place to earn cash and enjoy doing it!" The Mobee app can generate a local map displaying those businesses participating in the program; selecting a business will describe the mystery shop duties, and the compensation for the project.

Since most of us carry a smart phone with us while we shop, we might as well use that smart phone to save us money, or even make us money while we shop. Wouldn't it be great to convert our expensive smart phones from an expense to a profitable revenue source? Something to think about.

*This article was reprinted with per-*



## When Is A Word Document Not A Document?

by Nancy DeMarte, Sarasota Technology User Group, FL  
[www.thestug.org](http://www.thestug.org) [ndemarte@Verizon.net](mailto:ndemarte@Verizon.net)

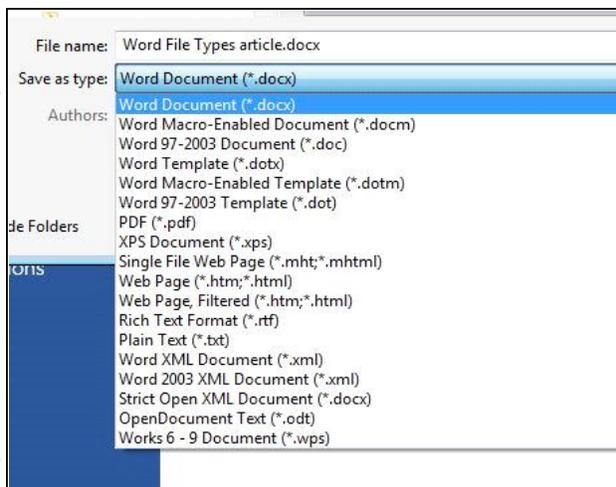
When Word users type a document and save it, they usually don't pay attention to that 3 or 4 letter extension at the end of the file name which indicates the file type. Nor do they realize they can save that document as a different file type. Why would they want to do this? One reason is to ensure that the people they send the document to can open it. Read on for a few more reasons.

Windows 7 and 8 offer nearly 20 file types in which a document can be saved. To see this list, create a document and click File – Save As. When you get to the Save As dialog box, click the arrow next to "Save as type" to open

the menu of Word file types, as shown below. It helps to get familiar with the few file types that home users may want to use in special situations.

### New and Old Word:

Let's begin with the incompatibilities between new and old versions of



File Type list in Word 2013

Word. Word 2003 and earlier versions used the **.doc** extension as the default for documents. Word 2007 and later versions use **.docx**. The rule is, newer versions of Word can open older documents, but older versions of Word can't open newer documents. If you have Office 2013 and try to send a document email attachment to a friend with Office 2003, he will only be able to open your **.docx** if he has installed the free Microsoft Office Compatibility Pack from the [microsoft.com](http://microsoft.com) download center. If he sends you a **.doc**, you can open it, but it opens in "compatibility mode," which prevents you from using some of the features of your Word version until you convert it to a **.docx** (File – Convert). These are frustrating situations, but you can solve your problem by saving a copy of your document as a **.doc** before you send it.

### Sharing Documents with People without Word:

A few file types are helpful if you want to create a document that can be read both by Word users and those who do not have any version of Word. Rich Text Format (**.rtf**) can be read by almost any word-processing program and several operating systems. This is a good sending option if you don't know what word-processing program a person uses. Another option is to compose your document in WordPad, a stripped down version of Word found on all Windows computers. Its default file type is **.rtf**.

### Open Office compatibility:

Word offers one file extension, **.odt**, OpenDocument Text, to enhance its compatibility with the popular free office suites, Open Office Writer, Google Docs and other open source applications. If you receive a document in **.odt** format, Word will let you open and save it, although the formatting may differ a bit from the original. If you send a Word document to an Open Office user, choosing the **.odt** file type will ensure it will arrive looking the way you intended.

**Templates:**

Changing the file type also comes in handy if you use Word templates. A template is a preformatted document in which content can be customized and saved, leaving the template unchanged and ready for later use, as in the case with forms, resumes or flyers. Word has many templates built in or downloadable from within Word. You can modify a template from the gallery or create your own and save it with the template extension, **.dot** or **.dotx**, which makes it reusable.

**Plain Text:**

The plainest and therefore most versatile of all the file types is **.txt**, Text format. It used to be called "flatfile" because of its lack of formatting and simple text. Often if you have a typed "chat" with a tech support person online and save the chat for future reference, it will be in **.txt**. You get no fancy formatting, but readable text.

**Portable Document Format:**

By saving a document as a **.pdf**, you preserve all formatting, text, and graphics, making it unable to be ed-

ited without special software. Adobe, which established the standard for this format, offers Adobe Reader (free) for viewing and saving **.pdf** documents and Adobe Acrobat (\$110 - \$500) for creating them. Office 2007 introduced **.pdf** as a saving option for Word, Excel and PowerPoint. Word 2013 has recently added the ability not only to save a document in **.pdf**, but also to open a **.pdf** as an editable Word document. Microsoft adds a disclaimer that the result might not look exactly like the original, but the text will be intact. In my trials, I found the formatting to be quite close to the original, especially for short documents with a minimum of graphics.

**One last tip:**

Always save your document as a **.docx** or **.doc** first, before changing the file type. That way you will always be compatible with your own documents.

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



## Presenters Wanted

The officers invite any member to make a presentation at the main meeting.

If there is some software you have been using and think others may be interested as well, or there is a computer topic you would like to present to other members, please call or e-mail Don VanSyckel. Making presentations is not that difficult. The hour goes by before you know it and there is always enough material to cover in a software package so that the hour is easy to fill.

If there is a topic you are interested in or something you would like demonstrated, please see any of the officers. They are always interested in what the members would like to see.



**VISIT THE SHCC WEB PAGE:**  
<http://www.SterlingHeightsComputerClub.org>

## Member Ads

Ads are available free to SHCC members, and are limited to computer related items for non-commercial purposes. Any ad shall be a maximum of twelve newsletter lines of text.



## Club Record Changes

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



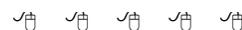
## SHCC Post Office Box

After 9-11 some of the rules have been changed concerning post office boxes. These changes are intended to make it more difficult for persons using post office boxes to remain anonymous, at least to the post office. If you send anything to the club's PO box don't put a person's name on it. It's OK to use titles such as President, Treasurer, and such. If you use a person's name, your mail will sit at the post office until that person can get to the post office with ID and claim the mail. This just slows down your mail and inconveniences the addressee.



## 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 and on their web site. 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](mailto: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.

How to tell if your computer is vulnerable to hackers.

<http://www.makeuseof.com/tag/tell-computer-vulnerable-hackers/>

How to use Windows 10's System Restore as a recovery tool.

<http://www.techrepublic.com/article/how-to-use-windows-10s-system-restore-as-a-recovery-tool>

Extensive info on festivals, events and attractions across Michigan.

<http://www.michiganfestivalsandeventsassociation.org/>

Five suggested free anti-malware products to safeguard your PC.

<http://www.techrepublic.com/blog/five-apps/five-free-anti-malware-products-to-safeguard-your-pc/>

Once you've bought a Windows computer, you know you don't HAVE to BUY any software for it, right? Right! Here are 25 suggested free apps for Windows 10.

<http://www.infoworld.com/article/3049992/microsoft-windows/top-25-free-apps-for-windows-0.html>

Get the most out of Linux with these distros, software, games, and tips.

<http://www.makeuseof.com/service/linux/>

Downloadable quick start guides and keyboard shortcut cheat sheets for Adobe and Microsoft products, and web browsers. Just click on the ones you want to download.

<http://www.nhireland.ie/resources/downloads>

When defaults are bad: How to pick a unique wireless channel for your router.

<http://www.makeuseof.com/tag/when-defaults-are-bad-how-to-pick-a-unique-wireless-channel-for-your-router/>

Several hundred short food videos -- salad and meal recipes (vegan and gluten-free, too), smoothies, snacks, soups, ingredients, how-tos, more for the kitchen.

<https://www.youtube.com/user/danispies>

How to write, format and manage an SD Card in Linux.  
<http://www.makeuseof.com/tag/write-format-manage-sd-card-linux/>

Are you familiar with the terms Bits? Bytes? Bandwidth? Pipe size? Throughput? Upload and download speeds? Watch this 12-min. video about "Understanding Internet Speeds".

<https://www.youtube.com/watch?v=pACcViXC3ks>

Creating order from chaos: 9 great ideas for managing your computer files.

<http://www.makeuseof.com/tag/creating-order-chaos-9-great-ideas-managing-computer-files/>

Cyber Security 101: History, Threats, & Solutions

(Although directed at businesses, there's much to learn here for individuals as well.) (23 min. video; Oct. 2014)

<https://www.youtube.com/watch?v=fyh05k83js8>

Revisit top 30 dangerous viruses and malware through 2014. Remember *Brain?* *Stuxnet?* *ILoveYou?* *CryptoLocker?* (27 min. video; Nov. 2014)

<https://www.youtube.com/watch?v=OZ3hGswMrEA>

4 reasons why your wi-fi is so slow (and how to fix them).

<http://www.makeuseof.com/tag/4-reasons-wi-fi-slow-fix/>

View segments or complete seasons of the "Ask This Old House" PBS TV series, since 2004. Use Youtube's "Playlists" option to find a specific category or series.

<https://www.youtube.com/user/thisoldhouse>

Collection of reel to reel tape recorders (remember them??).

<http://www.vintagerecorders.co.uk>

**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.



**BONUS WYSIWYG WEB WATCH (WWW) PAGE**by Paul Baecker [webwatch@sterlingheightscomputerclub.org](mailto:webwatch@sterlingheightscomputerclub.org)

A comprehensive 12-video Intro to Computer Security. Lessons cover dependence on technology, information assets, threats, vulnerabilities, controls, confidentiality, integrity, availability, types of attackers, methods of defense, and multi-layered security.

<https://www.youtube.com/watch?v=zBFB34YGK1U&list=PL1LIXLIF50uWgPqWafO1wh7GNICyQLfxi>

<https://www.youtube.com/watch?v=uM5UNy3ebKA>

4 free browser tools for privacy on the Net - Properly Paranoid. (8 min. video; Aug. 2015)

<https://www.youtube.com/watch?v=uM5UNy3ebKA>

Japanese beetle grubs? European chafer grubs? How to choose and when to apply grub control products for your lawn.

[http://msue.anr.msu.edu/news/how\\_to\\_choose\\_and\\_when\\_to\\_apply\\_grub\\_control\\_products\\_for\\_your\\_lawn](http://msue.anr.msu.edu/news/how_to_choose_and_when_to_apply_grub_control_products_for_your_lawn)

[http://msue.anr.msu.edu/news/how\\_to\\_choose\\_and\\_when\\_to\\_apply\\_grub\\_control\\_products\\_for\\_your\\_lawn](http://msue.anr.msu.edu/news/how_to_choose_and_when_to_apply_grub_control_products_for_your_lawn)

How to set up a second hard drive in Windows: Partitioning.

<http://www.makeuseof.com/tag/setup-hard-drive-windows/>

Want to know what's taking up all the space on your hard drive? Run SpaceSniffer.

[http://www.uderzo.it/main\\_products/space\\_sniffer/](http://www.uderzo.it/main_products/space_sniffer/)

How to install Linux Mint on your Windows PC.

<http://www.zdnet.com/article/how-to-install-linux-mint-on-your-windows-pc/>

How to secure Windows 10: The paranoid's guide.

<http://www.zdnet.com/article/how-to-secure-windows-10-the-paranoids-guide/>

Collection of gardening information --- gardening how-to's by top garden writers, plant fact sheets and guide sheets, seasonal tips and garden techniques, garden recipes, and more.

<http://www.gardenguides.com>

Ransomware scams are serious stuff. Should you pay up, or what else can you do? Here are your options, plus how to guard against ransomware.

<http://www.pcadvisor.co.uk/feature/security/ransomware-pay-or-not-pay-get-your-files-back-3635730/>

Windows 10 Home vs Windows 10 Pro: What extra features do you get in Windows 10 Pro?

<http://www.pcadvisor.co.uk/feature/windows/windows-10-home-vs-windows-10-pro-uk-difference-3618710/>

Make Windows 7 & 8 libraries work for you.

<http://www.makeuseof.com/tag/make-windows-7-and-8-libraries-work-for-you/>

Explore breathtaking 360-Degree views of Michigan with Google Trekker.

<http://www.michigan.org/googletrekker/>

5 folder secrets every Windows user needs to know.

<http://www.komando.com/tips/350718/5-folder-secrets-every-windows-user-needs-to-know>

How to send encrypted emails the easy way: Get total email privacy regardless of your email provider - works with Gmail, Hotmail and more.

<http://www.pcadvisor.co.uk/how-to/internet/how-send-encrypted-emails-easy-gmail-hotmail-3636950/>

How to delete your Snapchat account: Wave goodbye to annoying selfies and permanently delete your Snapchat account.

<http://www.pcadvisor.co.uk/how-to/social-networks/how-permanently-delete-your-snapchat-account-social-networking-3636423/>

Why web sites are moving away from Flash (and towards HTML5).

<https://www.maketecheasier.com/sites-moving-away-flash/>

One free trick to make an old computer run like new.

<http://www.komando.com/tips/351113/one-free-trick-to-make-an-old-computer-run-like-new>

How to back up Windows 10: Protect your data with File History, System Image.....and cloud storage backups (well, if you dare).

<http://www.pcadvisor.co.uk/how-to/windows/how-back-up-windows-10-3635397/>

Best web browser 2016: Chrome vs Firefox vs Edge vs Safari vs MSIE and more.

<http://www.pcadvisor.co.uk/feature/software/best-web-browser-2016-3635255/>

How to record streaming audio using Audacity, the free multi-track audio editor and recorder software.

<https://davescomputertips.com/how-to-record-streaming-audio/>

8 best free email services in 2016.

<http://www.pcadvisor.co.uk/feature/internet/best-free-email-service-2016-3613837/>