



THE WYSIWYG



December 2020

Volume 32 Issue 10

STERLING HEIGHTS COMPUTER CLUB

PO Box 385

Sterling Heights, Michigan 48311-0385

MAIN MEETING: TUESDAY DECEMBER 1 7:00 PM

Same day/time as usual
Location: Your house,
Video conference

(Please use your real name when you log in, just as we all do when we attend our in-person meetings.)

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This Month's Main Meeting Topic:

"How Technology Has Changed the Way We Listen to Music"

will be presented online by
APCUG Speakers Bureau member

Ray Baxter



Guests and visitors are welcome. People can attend any SHCC meetings during two consecutive months before deciding whether to become a member or not. July and August don't count since there is no main meeting in those months. 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: \$30/YEAR

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Greeter for visitors	Jim Waldrop
Newsletter Publisher/Editor	Paul Baecker
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Club Dues Amounts

The club dues were increased to \$30 per year at the November 2018 meeting.

This includes a digital version of the newsletter sent monthly, except for July and August, when the club does not meet.

A paper version of the newsletter is available in place of the digital newsletter, for an additional \$31 per year. (increased at March 2019 meeting)

Associate memberships, for a second member of a household, remain at an additional \$15 per year.

Two-Month Meeting Schedule

JANUARY 2021	FEBRUARY 2021
5 - SHCC Main Meeting	2 - SHCC Main Meeting
10 - SEMCO meeting	14 - SEMCO meeting

Newsletter submissions are due 10 days before the club meeting, but the earlier the better. They should be sent to : newsletter@SterlingHeightsComputerClub.org

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The President's Pen

by Don VanSyckel



For a little change of pace, I thought I'd present something for you to think about.

The size of monitors (and TVs) are listed as a diagonal measurement. But what does a few extra inches actually get you? First a couple of definitions so that we're all on the same page.

- height (h) = the distance vertically
- width (w) = the distance horizontally
- diagonal (d) = the distance from one corner to an opposite corner
- area = the height multiplied by the width → $h \times w$
- monitor ratio = the width to height ratio

Since monitors are rectangles, then: $d^2 = w^2 + h^2$

Today's computer monitors are mostly a ratio of 16:9. This means that if you take the width (no matter what it is), divide it by 16, and multiply that answer by 9, you get the height. You might have noticed that many monitors list their resolution as 1920 × 1080. (Note: using the previous $1920 / 16 = 120$; then $120 \times 9 = 1080$.) Higher end monitors are generally 3840 × 2160, again the same 16:9 ratio.

The thing is that monitors are not listed and sold by their width and height; they are sold by their diagonal measurement. So how do diagonals compare? How about a monitor that is 16" × 9" and a second that is 32" × 18". I trust you recognize that these two are both 16:9 ratio. The first has an area of 144 (16×9) and the second an area of 576 (32×18). The diagonal of the first is 18.36" and the second is 36.72". The second diagonal is exactly double the first just like the width and height. The area is 4 times as much ($576 / 144$). So you get 4 times the viewing area for double the diagonal.

Now here's the thinking part. Skip this if you want and jump down to the summary.

For all 16:9 ratio monitors:
 $h/9 = w/16 \rightarrow h = (9/16) \times w$

$$\begin{aligned} w^2 + h^2 &= d^2 \\ w^2 + ((9/16) \times w)^2 &= d^2 \\ d^2 &= (1 + (9/16)^2) \times w^2 \\ d^2 &= 1.316 \times w^2 \\ d &= 1.147 \times w \\ w &= d / 1.147 \\ \mathbf{w} &= \mathbf{0.872 \times d} \end{aligned}$$

$$\begin{aligned} h &= (9/16) \times w \\ h &= (9/16)(0.872 \times d) \\ h &= (0.5625)(0.872 \times d) \end{aligned}$$

$$h = 0.490 \times d$$

$$\begin{aligned} \text{area} &= w \times h = 0.872 d \times 0.490 \times d \\ \mathbf{\text{area}} &= \mathbf{0.428 \times d^2} \end{aligned}$$

Summary:

I was looking on the web at 27" and 32" monitors, but how do the viewing areas compare?

$$27" \text{ area} = 0.428 \times d^2 = 311 \text{ in}^2$$

$$32" \text{ area} = 0.428 \times d^2 = 437 \text{ in}^2$$

The 32" diagonal is 18% ($32 / 27$) larger, but the 32" area is 40% ($437 / 311$) larger.

So, is the 32" monitor worth 18% more, or is it worth 40% more, than the 27" monitor, today? Or just wait a few weeks and there will be another set of monitor prices.

* * * * *

Join us at our club meeting on December 1st for an exciting remote presentation by Ray Baxter of the APCUG Speakers Bureau. Ray will be presenting "**How Technology Has Changed the Way We Listen to Music**". He has given and enhanced this presentation several times, so expect to be wow'ed.

* * * * *

Last month's meeting:

APCUG Speakers Bureau presenter Rob Truman told us all about "**Cutting the Cord**". So much to choose from, and in many cases at less cost than the typical cable TV option — but not always. Rob showed us how to shop carefully.



Cheese Humor

(The Editor denies all responsibility)

Would a smoky cheese grow on a tree?
 No, but an applewood.

Did you hear about the explosion at the cheese factory?
 All that was left was de brie.

When should you keep an eye on your cheese?
 When it's up to no gouda.

Cheese walks Into a bar...
 And the bartender shouts, "Hey, we don't serve your rind here!"

What type of cheese has been known to fly?
 Curds of prey.

Germany is now advising people to stock up on cheese and sausages.
 They are calling it the wurst käse scenario.



How To Block YouTube Recommendations

By Richard Pedersen
<https://davescomputertips.com>

YouTube is the de facto video site on the Internet. They serve billions of hours of content every day. I don't know how they manage it all. And, of course, YouTube wants you to stay on the site forever. There are several mechanisms at play in order to get you to do just that and one of them is by showing you other videos to watch at the end of a video clip. These recommendations are tailored to your viewing habits; think of all the "Likes" and subscriptions you have clicked on in the past. Well, you get the idea...



uBlock Origin vs AdBlock Plus

Many, if not most of you, use **AdBlock Plus (ABP)** to block those pesky advertisements on the sites you visit. I use **uBlock Origin** (not to be confused with uBlock). There are several reasons for this but the main one is that **ABP** is known to accept payments from some big-name advertisers to not block their ads. This is not a level playing field and I don't believe it is an honest business practice. Just my opinion.

On top of that, I simply think **uBlock Origin** is a better solution overall. It is free and open-source. That keeps the program honest.

So today, I will be showing you how to block those end of video recommendations using **uBlock Origin**.

Note: **uBlock Origin** is available as an add-on for all the major browsers:

- Edge – [uBlock Origin at the Microsoft Store](#)
- Chrome – at the [Chrome Web Store](#)
- Firefox – at the [Mozilla Add-ons site](#)
- Safari – at the [uBlock Safari page](#)
- Home Page – [uBlock Origin Home page](#)

uBlock Origin filters

I will presume you have **uBlock Origin** installed in your browser. To add the YouTube filters, do the following:

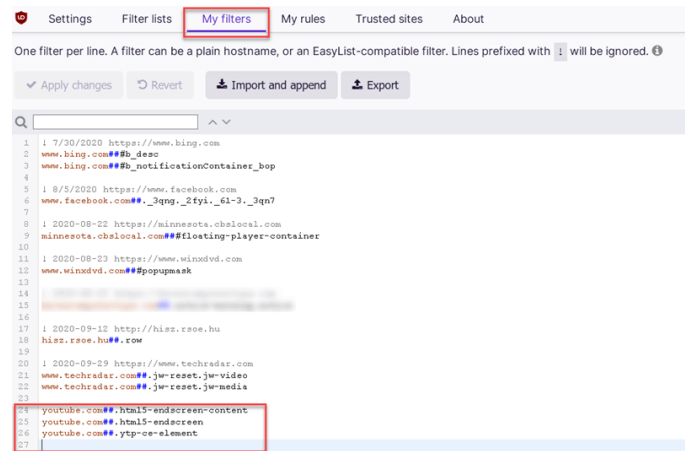
1. Click the **uBlock Origin icon**
2. In the pop-up, click the rightmost icon (Dashboard)
3. In the window that opens, choose the **My Filters** tab
4. Add the following lines to your filter list:

```
youtube.com###html5-endscreen-content
youtube.com###html5-endscreen
```

```
youtube.com###ytp-ce-element
```

5. Click the **Apply Changes** button.

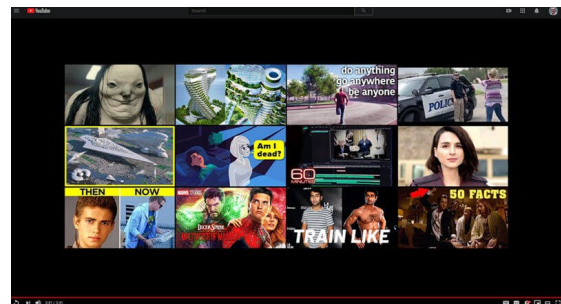
That should bring you here:



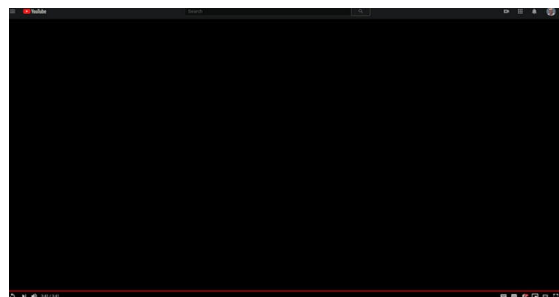
The changes have an immediate effect. You should probably go watch a YouTube video at this point to test it out for yourself. You can use these filters in any combination; you can use one, two, or all three of them. The choice is yours so I will leave it to you experiment with them until you find the combination that suits your tastes. Don't forget to hit that **Apply Changes** button or nothing will change. Hey! It's easy to forget!

Before And After

This is how YouTube looked before I added the filters:



And with YouTube end-of-video recommendations blocked:



Ahhh, that's better.

(Continued on page 13..... [YouTube](#))

Tech Travels

By Greg Skalka

Under the Computer Hood User Group
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I've written before about using technology in my travels over the years. Each trip I take seems to reveal new travel-related devices and services and new ways the tech things I'm already using can enhance my journey. But this is 2020, the year dominated by COVID-19. Life has had to take on a "new normal," and so has travel. While limited by the pandemic, there are still opportunities (and sometimes necessary reasons) to get away, and technology can still help, sometimes with new twists.

My aunt, who lives outside Grand Junction, Colorado, was to celebrate her 50th wedding anniversary in June, and her children wanted to host a celebration for family and friends. They moved the celebration too early July, hoping the pandemic's effects would diminish, but if anything, there was a resurgence of the virus and an increase in social and business restrictions. My mom (her sister) had a hospital stay in late May and for health reasons had to give up any hopes of attending. As the oldest nephew or niece on the West Coast, I wanted to go to represent the family. I was looking forward to seeing my aunt and her family, cousins from Nebraska, and just getting away from the life-in-pandemic routine.

Planning Tech. As with everything in our modern lives, the Internet is the place to go for travel information. Online searching is the best way to get accurate and up-to-date information on health advisories where I would be traveling, any travel restrictions, what is open, what has been closed due to COVID, where to stay, how to get food, and how to travel. Google Maps gave me answers to questions about road trip options. Airline and travel site searches filled in the information on air travel options from San Diego. I began creating my typical travel Word documents, listing options, and costs, which would eventually be pared down to one travel Word doc that would be my master plan for the trip.

I originally felt I would fly, but soon found it was expensive, didn't save that much time, and carried a higher coronavirus exposure risk than driving. Flying to the small airport in Grand Junction provided few and inconvenient flight options and was too pricey. I looked at flying on Southwest to Denver, Salt Lake City, Las Vegas, and Albuquerque, and though some flights were quite low in cost, the rental car costs for the final leg to get to Grand Junction were surprisingly expensive. To have the shorted drive I would fly to Denver, but the cost to rent a car at that airport was almost three times the cost to rent a car locally and drive the entire way. Las Vegas had the best-combined air and rental costs but it seemed silly to fly there and then still

be less than halfway to my destination. In the end, my wife's concern about my flying and possibly being exposed to the virus in airports and on the plane tipped the scale to driving. Note that my wife was too afraid to travel in any fashion, so I would be going alone.

Transport Tech. While the drive of 830 miles one way could be made in 12.5 hours per Google Maps, I felt a solo straight-through trip might be risky, and so chose to break it into two days of about 6 hours of driving each. This would mean leaving on Thursday morning, driving two days, staying for the celebration on Saturday, leaving Sunday morning, and driving two more days, with a return on Monday afternoon. I planned to stay in St. George, Utah on the way out, as that split the driving time pretty much in half. On the return trip, I stayed in Cedar City, Utah, which gave me a 5-hour drive Sunday and a 7.5-hour drive on Monday. I did this to stay in a different town on the way back (variety) and to have a shorter drive on Sunday so I could possibly attend a local church service that morning before heading back home.

Since I'd found the local car rental cost was so low (I highly recommend Costco Travel), I decided it was a better option than putting miles on one of my cars. The rental car would be newer and if something did break along the way, I could just call Budget Car Rentals to get a new one and be on the road again. I got a 2019 Hyundai Elantra (intermediate class), and since I had space to bring anything I wanted (as compared to flying), I pretty much did. I



brought two digital still cameras, a digital video camera, a laptop, and a Chromebook, as well as all the chargers and adapter cables to support them. After reviewing state restrictions on the Internet, I brought my dashcam to record my trip. Since I was unsure about how easy it would be to get meals on the road during COVID times, I also purchased an electric cooler to take in the car. The Wagan Tech 24 Liter Personal Fridge/Warmer I bought off Amazon uses the Peltier effect to transfer heat from one side of a special semiconductor device to the other when a current is applied. It runs on 12 Vdc, but I also purchased an AC to DC converter to run it in my hotel room. Placed on the floor of the back seat on the passenger side and plugged into one of the car's two 12V power ports, it kept my drinks and snacks plenty cold.



Car Tech. My rental car came with 20408 miles on it and lots of high-tech features my older cars lack, including a back-up camera, in-dash information system, USB port, blind-spot detection, and lane-keep assist. The USB port and in-dash display allowed me to put my MP3 music files

on a USB thumb drive, plug it into the car USB port, and play them. This was great for when I couldn't find a good radio station to listen to (which was most of the time). In addition to the USB port, the front console had two 12V power ports, so I could use one to power my cooler and one to power my smartphone (with the 12V to USB adapter I brought). I also brought a vent-mount phone holder so I could easily see my phone for navigation.

The blind-spot detection (BSD) and lane keep assist (LKA) were useful safety features. BSD uses radar sensors at the rear corners of the car to detect objects in your blind spots (behind and in the lanes to the right and left). When a vehicle is in either of those locations, an indicator in the side mirror lights up. If you have your turn signal on to change lanes when a vehicle is in the blind spot, it also sounds a warning chime. BSD also works in conjunction with the backup camera to provide a warning sound when something is behind or coming from either side when backing up, even when out of view of the camera.

The lane keep assist feature helps keep the driver from wandering unintentionally into an adjacent lane. It uses a camera in front of the rearview mirror to monitor your lane position. When your car starts going into the adjacent lane (and you don't have the turn signal on, indicating an intentional action), the car applies a steering correction to keep the car in the lane, as well as sounding a chime. I let go of the wheel on some curves and it steered the car on its own. It does sense when the driver is not providing steering inputs and chimes if you keep your hands off the wheel too long, however.

This fancy car technology did give me some concern on my second driving day. I was heading east on I-70, through a particularly scenic part of Utah, when I heard a chime. A little orange triangle with an exclamation point in it lit up on the dash and the center text display put up a message, but it was only up about 5 seconds so I missed reading all of it. It said to check something. The car was driving fine so I waited for the next exit and pulled off, but couldn't figure out how to display that message again. I turned off the car, got out, and walked around it, but saw nothing wrong. I got in and started the car, and the orange triangle was gone. After continuing down the road a while, it lit up again, and again I missed what to check. On the third time, I finally saw that it said to check the BSD system. I saw that the BSD system was now off, but since I didn't consider it mission-critical, I proceeded on. I'm not sure if it had a problem at elevation or with temperature, but with the intermittent operation it finally came back on for good on my last travel day.

Navigation Tech. I love Google Maps, but I don't trust it (or the GPS satellite system, for that matter), so I brought AAA state maps. I also downloaded off-line maps for all the areas I would be traveling through in Google Maps on my phone, in case I lost cell coverage.

I only had three navigation issues my entire trip, which is not too bad, considering how much I was using Google Maps. The first occurred only a few hours into my trip. I exited I-15 north of Pala in San Diego County to get some snacks out of my cooler and found Maps could not direct me back onto the freeway. Once I got on I-15, my position on the Maps display did not change though I was traveling north. I pulled off in Temecula and turned the phone off, then on. I'm not sure if it was the power cycle or perhaps I had run into a point where my phone could not see enough GPS satellites to determine its location, but that issue never happened again.

The second issue happened later that day. After leaving Las Vegas, Google Maps informed me there was a 30-minute delay ahead due to road construction; it looked to be near Mesquite, NV, which is on the border with Arizona. I resigned myself to a longer driving day than planned. As I approached Mesquite, however, Google informed me it had found an alternate route that eliminated most of the delay. I accepted the reroute, and it had me exit I-15 on the west side of town and travel through town north of the now barely crawling interstate traffic. A few other cars appeared to be routed with me. As we reached the east side of town Google directed me to get back on the now flowing interstate, but I found the on-ramp was blocked with temporary barriers. Google apparently didn't know this. I decided to continue on the road I was on, which appeared to be a frontage road, with a few cars following me. At first, Google said to turn around, but finally said proceed. After winding around through a somewhat scenic drive along the Virgin River for about 15 minutes we came to an open I-15 on-ramp. I guess I just needed to have faith.

My third nav miscue occurred in Grand Junction. I had made it there only on low-cost Costco gas, filling up in Victorville, Henderson, and St. George. With no Costco in Grand Junction, I used my Gas Buddy app to find a low price fill-up - a Walmart gas station. It was 15 minutes away, in the direction I needed to go. When I got to the location Gas Buddy had transferred to Google Maps, however, I found I was in a high school parking lot. No gas there. As I turned and headed back the way I'd come, I saw a Walmart sign in the opposite direction that it had told me to turn. Not perfect directions, but close enough, I guess.

Lodging Tech. I stayed in Comfort Inns in St. George and Cedar City, UT, and in Grand Junction. In all locations, I had a minor issue with their free Wi-Fi. I could use my VPN when on my laptop, but not when using my Chromebook.

In all three places, the hotel Wi-Fi was not encrypted but required a password to be entered in a browser login page to access the service. This worked fine for both of my devices; I could then access the Internet. When I then turned on my VPN (I use Private Internet Access)

(Continued on page 8.....**Tech Travels**)

Those Nasty Pop-Up Ads

by Jim Cerny, Help Desk Host
The Saratoga Users Group

www.thestug.org jimcerny123 (at) gmail.com

You're going along just fine, enjoying a fun game on your device, you don't know how it happened or maybe you touched the screen just a teeny bit out of place, and BAM, there is a pop-up add or window! It overlays part of your screen and now you are playing a new game you didn't download called "try to get rid of this ad!"

I guess it is pretty standard now that all "free" games on your device come with ads, so here are some tips on how to get rid of them and get back to your game or app.

Naturally, no one way will always work, they are always trying to fool you!

Simple notice box

a short message in a small box that, thankfully, has a small "X" you can touch to get rid of it. It may be an important notice, however, so read it in case you have a problem. Usually, these notices appear in the middle of your screen or the lower right corner "notification area" on your Windows computer.

Larger ad

Behold a company catalog page offering clothes or shoes or whatever. Look carefully – where is that "X"? Is it missing? Well, it could be hidden out of sight. Try touching the upper right corner (and if that doesn't work, try EVERY corner) to see if an "X" appears. If so, you "win", now you can touch the "X" and get rid of the ad.



Touch screen ads to swipe away

Ok, some ads do NOT have an "X", these people are getting more clever every year! Try putting your finger on the ad and "swiping" the ad (up, down, left, or right) to get it off your screen. I had a nasty one the other day which appeared on the far left on my iPad and the only way I could get rid of it was to swipe it all the way to the RIGHT to get it off.

An unwelcome web page

Somehow you must have touched on something to open up (or "go to") a web page. Yes, they can do this to you without you opening up your web browser. Good luck finding an "X" on this one. On a touch screen, try swiping up and hope the window goes up and off your screen. Otherwise, hit your "home" button twice (on your device)

or swipe HALFway up on your iPhone from the bottom to get all your open apps. Find the one you want to delete and swipe it up to get rid of it. It is a very good idea to do this often on your device to delete all your apps that are remaining open and perhaps slowing up your response on your device.

Timed ads

These, at least, are almost expected. An ad appears (if they are nice they will warn you first) and these ads are "timed" to run for several seconds or a minute. Look for a moving blue bar at the bottom of the ad to see it countdown the clock. Sometimes no bar or timer appears. Sometimes it is hidden in the corner and when you touch on it only then will it show you the time remaining. As far as I know, there is nothing you can do with a timed ad other than wait until the time runs out – even then you will still have to look for an "X" or something to touch to get rid of it.

Your anti-virus software

The app on your Windows computer may already have an ad blocker as part of it, so look and see what options are already available for you. Apple products do not have anti-virus apps as they are already part of the iOS (operating system).



Ad blockers.

Now having said all that, there are many ad "blockers" and "removers" that are available on the Internet. Some are "free" (with pop-up ads of their own!). I would be a little careful here – it would be best to ask someone who is already using the blocker tool before you download it and start using it. Will it work on your device? Will it work on multiple devices? Will it block all ads? Will it work only with your browser (i.e. Chrome, Microsoft Edge, Safari, Firefox, etc.)? Nothing is perfect and those company marketing people are working hard to get you to see their ads. Always look up any ad blocker, or any app for that matter, on Google and read what others have experienced. Pretty soon ads will be popping up on our car screens. Imagine driving along and having an auto insurance ad popping up over your speedometer! Well, I suppose that is a bit better than driving through a billboard!

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



Review: Windows Clipboard Secrets Revealed

By Bob Woods, Webmaster

Under the Computer Hood User Group

www.uchug.org webmasters@uchug.org

I am sure you have noted that while Microsoft eventually gets around to including free functionality accessories, the freebies often leave a bit to be desired. A shining example is the built-in clipboard. It's there to use, but until recently only gave you one shot and doesn't save anything between reboots. When having to do multiple copy/paste routines, many of us have turned to freeware or shareware to overcome the built-in clipboard limitations.

Several years ago, I purchased a license for the excellent clipboard extender Clipmate by Thornsoft (<http://thornsoft.com/>). Clipmate has many features including saved clipboard contents, editing of the clipboard contents, and the ability to create folders for different clipboard content. But it isn't free, costing \$35.00. However, there are times where I just need to do a few quick copy/paste inserts. On those occasions I will not launch Clipmate, just use the Windows clipboard.

Somewhere along the line, Microsoft has given the built-in clipboard a history lesson. The clipboard can now hold 25 items. That includes text, images, and content from browser pages. But the history functionality is not turned on by default. You must opt to add this feature. To do that hold the Windows key and tap your v key (a Windows hotkey combination). A onetime pop up will open asking permission to turn on the clipboard history. From then on when you do a *Windows key + v* key a clipboard pop-up window will open allowing you to select from contents in the clipboard. Each saved item will be in its own small window within the clipboard window. At the right of each window, the ellipsis (three dots) will allow you to delete a saved item, pin it which saves it even if you clear the clipboard or restart, and to clear all.

An article at <https://techplugged.com/how-to-clear-clipboard-on-windows-10/> describes multiple ways of clearing the Windows clipboard.

I have found that just opening the clipboard pop up with *Windows key + v* key and selecting to clear all to be the easiest for me. However, if you only occasionally use the clipboard, you might forget the hotkey shortcut. Setting up one of the methods from the Tech Plugged article might work better for you.

A further update to clipboard functionality is in testing to be released in a future Windows Update as discussed in an Infopackets article at <http://www.infopackets.com/news/10797/windows-10-cut-and-paste-get-overhaul>.

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



(Tech Travels.....Continued from page 6)

on my Chromebook, I lost access to the web. Turning it off restored access. With my Windows laptop, turning on the VPN did not interrupt access. Fortunately, all activities requiring security (like email) were done through my laptop; I used the Chromebook only for general browsing. I have seen this before with the Chromebook, but I don't know if it is a problem with Chromebooks, the hotel Internet provider (they might want to discourage VPN use), or my VPN provider.

Roadway Tech. I saw lots of online order fulfillment go by in my travels. Away from city traffic, it is easy to see that our tech companies are well represented on our Interstate highways. I saw lots of long Amazon "Smile" and Walmart trailers, and a lot more of the dual-trailer trucks we only occasionally see on San Diego freeways. I also saw quite a few of the triple-trailer trucks (mostly FedEx) we don't see; these were like mini-trains traveling on the highways.



Traveling in a COVID World. The coronavirus added new twists to my travels. I had to make sure I brought a supply of masks along with me. While safe in my car most of the day, I did have to venture out for food, gas, some sightseeing, and rest stops, as well as lodging each night. Used to the fairly restrictive rules of San Diego, I found adherence to that standard (especially mask-wearing) diminished the further east I went.

On the road in COVID times, I found it to be much easier to find food and drink than restrooms. Since they are now much more prevalent than gas stations, I used to think first of stopping at a fast-food restaurant when relief away from home became necessary. Now, with no indoor dining, travelers must look elsewhere. I found this out within the first few hours of my trip. Since I would be gone five days, I finished up the milk, rather than have it spoil. Big mistake. By Temecula, I knew I'd need to make a restroom stop soon. By Riverside, I was getting desperate. When I saw a Jack In the Box off the freeway, I pulled off. While the dining room counter was available for ordering, dining in was not allowed, and the restrooms were blocked off from the public by stacks of chairs. Back in the car, I searched on Maps for a McDonald's - same result. I then recalled what my wife, who works for a company stocking their products in Home Depot stores, said about their restrooms. I found a Home Depot in Riverside and found the relief I needed. After that, I paid as much attention to my bladder as to my stomach.

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



Freeze Your Credit Files Now

By Bob Rankin

<https://askbobrankin.com>

Massive data breaches that reveal personal information on millions of consumers make it much easier for crooks to engage in identity theft. As individuals, we have little or no control over data breaches, and what criminals do with that information. But we do have one important tool to defend ourselves. Today you'll learn how credit freezes work, and how they are different than 'fraud alerts' or 'credit locks'. Oh, and should you freeze ALL FIVE of your credit report files now. All five? Yes, read on!

What Is A Credit Freeze?

A new U.S. federal law went into effect in 2018, allowing citizens to freeze and unfreeze access to their credit report files for free. Previously, credit reporting agencies were allowed to charge for that service. When you order a freeze on your credit file kept at a Credit Reporting Agency (CRA), it means that no one – including you – can access the credit data in the file without your prior explicit permission.

So after you freeze your credit file, if you want to apply for a loan or new credit account, you will have to contact the credit reporting agency used by the lender to allow that lender access to your credit report; all other entities will remain frozen out. That lender's access can be limited to a specified period of time, at the expiration of which the freeze returns.

How to freeze your credit reports for free

In some cases, you can tell a credit reporting agency to allow a specific lender ongoing access to your credit file while freezing out everyone else. Simplest of all options is to toggle the freeze on and off for everyone, but don't leave the freeze off any longer than necessary



The federal law – actually, a set of amendments to the Fair Credit Reporting Act and related existing laws - supersedes a patchwork of state laws regarding credit freezes. It makes freezing and unfreezing your credit files free of charge to you. Credit reporting agencies used to charge as much as \$10 every time you froze your file. They even charged fees to unfreeze a file, despite the fact that it is very much in a CRA's best interest for you to leave your credit file unfrozen.

Most people know about the Big Three credit reporting agencies: Transunion, Experian and Equifax. But there

are actually five that you should know about. I'll give you contact information and credit freeze details for all of them in this article.

Why Freeze Your Credit Files?

Credit reporting agencies collect credit data from creditors, and sell their accumulated data to many different kinds of nosy firms. Your credit report is the foundation of the enormous distributed dossier of personal data about you that exists unless you have been living off the grid all your life. Credit reporting agencies make a lot of money selling data about you. This new law gives you the power to control credit data about you even though it is "owned" by CRAs.

Identity theft is much more difficult when a target's credit file is frozen. Most credit files contain all the data needed to open a bank account, rent property, replace a "lost" driver's license or state ID card, and generally impersonate you.

Freezing your credit files helps to stop privacy leaks at their roots. As I said, a credit file is the foundation of the dossier that tells marketers – among other types of firms - what you buy, where you buy it, how much you spend, and other personal data obtained through Web activity tracking and other marketers' tricks. Without your credit file data, nosy firms have a more difficult time keeping track of you.

What A Credit Freeze Won't Do

A credit file freeze alone won't completely eliminate the risk of privacy leaks or ID theft. The personal data needed to impersonate you is duplicated in many databases that have been stolen, sold, and resold by crooks many times. (See my article Equifax Takes The Data Breach Cake for details of how the Equifax breach allowed hackers access to the records of almost 200 million people.)

If a crook has a good reason to be interested in you particularly, he can piece together your personal data from the many stolen databases out there on the dark Web. But generally, ID thieves get plenty of victims from thefts of credit files and don't look for more work. A credit freeze is a good start on protecting your identity.

Beware of Credit "Locks"

When you approach a credit reporting agency to freeze your credit, they will try to persuade you to implement a "credit lock" instead. They'll tell you a lock is as good as a freeze and your credit file can be locked or unlocked in minutes instead of the "up to five business days" that it can take to freeze or unfreeze a file. There are two reasons to insist on a credit freeze instead of substituting a credit lock.

A credit freeze is free; the law forbids credit reporting agencies from charging consumers to freeze or unfreeze their credit files. And if you request a lift of the freeze, the agency must lift it within one hour. CRAs often lure people into credit locks that are free for a period of time but eventually cost an annual or monthly fee that is charged to your credit/debit card automatically. Or they may make the lock free if you accept online ads and marketing pitches; sales of advertising replaces consumer-paid fees.

And in some cases, a credit lock does not provide the same privacy protection as a freeze. For example, with an Experian credit lock, a potential employer or insurer can still see your credit report. But they can't if it's a frozen credit report.

A credit freeze's terms are set by federal law, while a credit lock is a contract written by a credit reporting agency. That contract contains a clause that allows the CRA to change the contract's terms unilaterally at any time. Appealing a change to terms of a credit lock or a breach of the contract is a tedious game rigged in a CRA's favor; for instance, you may have to pay the fee of a private arbitration firm that is chosen by the CRA in question.

Insist on a credit freeze to get protection you can count on being there when you need it, and that can be enforced in public courts instead of private mock courts essentially "owned" by the credit reporting agency that does you wrong.

What About Fraud Alerts?

A fraud alert is another option to make it harder for identity thieves to open accounts in your name. According to the Federal Trade Commission (FTC), "A fraud alert makes companies verify your identity before granting new credit in your name. Usually, that means calling you to check if you're really trying to open a new account." To initiate a fraud alert, you can contact Equifax, Experian, or TransUnion and request it. It doesn't matter which one, because each must notify the other two. A fraud alert is free and lasts one year.

By contrast, a credit freeze limits everyone (including you) from opening new accounts, unless the freeze is lifted. You must place a freeze with EACH of the three major credit reporting agencies. A credit freeze is free and lasts until you lift it. The FTC advises that credit freezes are best for people who aren't planning to take out new credit.

In my opinion, a fraud alert is less effective than a credit freeze, because it provides less protection. What if a thief has your phone when Macy's or Target calls to verify your identity? And what if you forget to renew the fraud alert after it expires? A credit freeze does not expire, cannot be lifted unless YOU request it, and the agency must unfreeze your account within one hour.

That might be inconvenient if you're at the store and you want to open a new credit card account. But choices are good.

The Big Three, Plus Two

Remember that I mentioned earlier that there are FIVE credit reporting agencies that you need to know about? The fourth-largest credit reporting agency is Innovis, and you have probably never heard of it because who cares about a fourth-place anything? But you should put a freeze on your Innovis credit file as well as those maintained by the Big Three CRAs.

In addition, there are many firms that specialize in particular types of consumer data. One such firm of importance to most consumers is the National Consumer Telecom & Utilities Exchange. As its name implies, the NCTUE collects data used by telephone service providers and public utilities to approve a consumer for credit that enables opening of accounts for phone and Internet service, electricity, water, natural gas, trash pickup, etc. It behooves you to freeze this important source of your personal data and enabler of ID theft as well.

Here is a summary of contacts for freezing your credit files by going online, calling by phone, or writing a paper letter to the relevant CRA:

- **Equifax Freeze Online**

Phone: 1-800-349-9960 (automated), 1-888-298-0045 (live operator)
Mail: Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348

- **Experian Freeze Online**

Phone: 1-888-397-3742
Mail: Experian Security Freeze, P.O. Box 9554, Allen, Texas 75013

- **TransUnion Freeze Online**

Phone: 1-888-909-8872
Mail: TransUnion LLC, P.O. Box 2000, Chester, PA 19016

- **Innovis Freeze Online**

Phone: 1-800-540-2505
Mail: Attention: Consumer Assistance, P.O. Box 1358, Columbus, Ohio 43216-1358

- **National Consumer Telecom & Utilities Exchange Freeze Online**

Phone: 1-866-349-5355
Mail: NCTUE Security Freeze, P.O. Box 105561, Atlanta, GA 30348

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Keyboard Refresher Quiz

by Jim Cerny, Help Desk Host

The Saratoga Users Group

www.thestug.org jimcerny123@gmail.com

Most of us have been using a computer keyboard for years, so you are probably comfortable using it. But a good review of these helpful keyboard keys can make your texting much easier.

There are keyboards for computers, laptops, on-screen touch keyboards for tablets and phones. They may look a bit different and have some different keys, but they all will (basically) do the same thing (well, with very few exceptions). How many of these do you remember? Answers are provided at the end of the article, but don't peek!

1. How do you repeat a letter or symbol?
2. What do you call that vertical line that appears BETWEEN letters to allow you to insert or delete text?
3. How do you enter all capital (uppercase) letters?
4. What does hitting the "delete" key do when you are editing text NOT highlighted?
5. How do you highlight or select the text you want to delete, move, or copy?
6. What is the difference between "cut" and "copy"?
7. What does the "tab" key do?
8. What are "function" keys (the "F"-keys)?
9. Can you use a keyboard to enter a menu option?
10. What do the arrow keys do?
11. What does the ESCAPE key (Esc) do?
12. Can you find these controls on your keyboard?: Volume up or down, insert, page up or down, or "call a 10-year-old for help"?

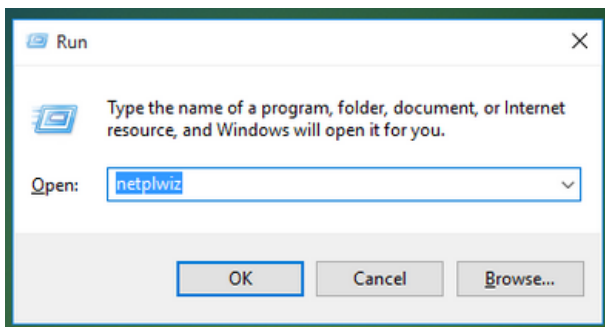
(continued next column)

Remove Windows 10 Sign-in Screen

News and/or Opinion from the Editor

If you don't like having to go through the boring sign-in screen when booting into your Windows 10 PC, you might want to disable this feature.

Use *Windows Logo Key + R* combination, and then in the *Run* window type **netplwiz** and hit OK. In the result-



ing *User Accounts* window, select your user account and uncheck the option "Users must enter a user name and password to use this computer". Click Apply and OK.



Answers:

1. Hold down the key.
2. The insertion point (also known as the cursor).
3. Hit the "caps lock" key or double touch the capital (uppercase) key.
4. It will delete the character to the RIGHT of the insertion point.
5. Hold the Shift key down and use the left or right arrow key to highlight text.
6. "cut" will remove the text you have highlighted, "copy" will not. But either one will place your selection on the clipboard.
7. It moves the insertion point a few spaces to the right. Actually you are entering a "tab" character and you may be able to change the size (length) of the tab spacing.
8. They will execute a command depending upon the app you are running. For example, the F3 key in a game app could mean "jump." Usually, the F1 key is used for getting help.
9. Yes, usually with a two (or at most three) key combination with the "Alt," "Ctrl," or "Windows" keys.
10. They move your cursor or insertion point in that direction on the screen.
11. It will try to "escape" out of (or stop running) the app you are using (including closing an errant menu).
12. Keep looking!

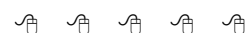
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"Subscription" Ink

Member K.B. submitted an interesting web site link (on page 14) about "instant ink". HP has decided to implement a new income stream strategy regarding their 'instant ink' printers. Pay a monthly fee for replacement ink (based on THEIR estimate of your ink needs) or your printer will just stop working. Many companies have discovered that a subscription to their products is a much more profitable way to go (such as Microsoft with their Office suite subscriptions).

We already know that many ink printers have ink cartridges that 'estimate' your use of ink, and a chip in the cartridge(s) signals to you that you are out of ink, even if you can continue to print because ink is still there (although sometimes it prevents you from continuing). I guess the moral of this story is to not purchase a so-called 'instant ink' printer, and save your 'empty' cartridges to be refilled over and over. (Try Costco.)



The Windows RESET Button – A Good Idea?

By Bob Rankin

<https://askbobrankin.com>

A despairing AskBob reader says, “I’ve managed to mess up my Windows PC to the point of no return. I give up, and now I just want to reset it to its factory-fresh condition and start all over. How do I do that?” Read on and I’ll tell you how, and why you might NOT want to do this...

How To Reset Your PC To Factory Defaults

Most Windows PCs can be restored to their fresh-out-of-the-box condition. The very rare exceptions are systems cobbled together in the basement of someone who takes shortcuts without regard for the long-term welfare of his customers. If you didn’t buy your system out of a car trunk in a Walmart parking lot, it’s safe to say you can restore it to factory defaults.

A properly configured Windows system contains a hidden, protected hard drive partition that holds an image of the factory-fresh system settings and software. Restoring that image to the main drive partition resets your system to its factory-fresh condition. Windows includes a special software routine that does system resets automatically, eliminating human error. It’s that simple, in theory.

But think about what’s missing from a factory-fresh system: software or digital products you’ve paid for, free software you’ve downloaded, irreplaceable documents, photos, videos, and more that you created or stored on that drive; all the registry settings that have been tweaked and tuned over the years to make your system “just right” for you.

Windows Factory Reset - Recovery Disk

In practice, you probably don’t want to lose everything that you have added to your hard drive since you acquired that system. So before resetting to factory defaults, be sure to copy documents, photos, and anything else you want to keep to another location. That could be an external hard drive, a USB flash drive, or cloud storage. Popular cloud storage options are Google Drive, Microsoft’s OneDrive, Apple iCloud, and Dropbox.

Another consideration, which looms larger the older your system is, is that of Windows Updates. The factory-default image file contains the version of Windows that was the latest as of the date Windows was installed on the hardware. That date may be months or years before the system was sold to you. You will need to spend many hours downloading and installing perhaps hundreds of Windows updates after resetting to factory defaults,

But Wait, There’s More... (a lot more)

A factory reset of your Windows computer is a drastic last resort. A better option in almost every case is to repair or optimize. See my articles Seven Point Tuneup for Hacker Defenses and Free Hard Drive Tuneup Tools for some tips.

All of the third-party application software (paid or free) you now use will vanish when the system is reset. Be sure you have the CD or installation files for any apps that you want to re-install, and the registration keys if necessary. If the installation files you have are old, plan on spending time downloading and installing critical updates specific to that app. Don’t forget that your printer and other peripherals will need to be reinstalled as well.

Once that’s all done, you can restore your documents, photos and other personal files from the backup you made. Finally, redo all of the system settings to your liking. This includes your Windows theme, mouse settings, display settings, and any customizations or extensions you’ve applied to Windows Explorer, Internet Explorer, Firefox, Chrome and other software.



Hit The RESET Button?

If all of these caveats don’t deter you, here is how to reset your Windows system to its factory defaults:

Windows 10 has a straightforward “reset” button. To find it, press and hold the “Windows” key and “A” button on your keyboard. Click “All Settings” on the resulting screen, followed by “Update & Security” and then “Recovery.” Click the “Get Started” button under “Reset this PC.” You can also type “Reset this PC” in the Windows search box to get there.

A new window will appear, offering options to “Keep my files” or “Remove everything.” The first option keeps your documents, images, etc. The second option removes them. Both options remove all installed software except Windows itself. The “Keep files” option, which gives you a fresh copy of the Windows operating system, minus the software (or malware) that was causing problems may be just the ticket.

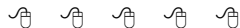
Similarly, on Windows 8, you’ll find Refresh and Reset options by going to Settings > Update and Recovery > Recovery. See my article 3 Ways to Repair Windows 8 for details.

Windows 7 does not have a “reset” button. Instead, you must re-install Windows manually. Typically, your Windows installation or recovery files will be on a CD that was supplied with your computer at the time of purchase, or you may have purchased a Windows installation CD. Insert the CD, restart your computer, and follow the instructions to begin the process.

On the Windows 10 Recovery screen (see above) there are some other options you may wish to explore. Among them are running a troubleshooter, restoring from a backup, going back to an earlier version of Windows 10, or starting fresh with a clean Windows installation.

As I mentioned earlier in this article, restoring your computer to “factory fresh” condition can involve a lot of work after the fact to get back to good, because all of your software, personal files and settings must be restored. I recommend it only as a last resort.

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“I couldn’t get a signal while I was at the mall. I can now relate to those songs that sing about the blues.”

(YouTube....Continued from page 4)

Maybe you are one who actually likes those YouTube recommendations. If so, you can forget you ever read this post. If you do decide to use the information, then please pass it along to your friends who might also like to know how to do this.

ABP Users

If you use **ABP**, then don’t feel left out. **ABP** provides YouTube filters, too, and you can get them at this [Customize ABP](#) page.

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Web Page Reviews Overload

(Web sites that did not fit on page 14)

4 ways to access Win10 **Advanced Startup** options.

<https://davescomputertips.com/4-ways-to-access-win10-advanced-startup-options>

How to find **Safe Mode** in Windows 10.

<https://davescomputertips.com/how-to-find-safe-mode>

MS Word tips: footnotes, endnotes, bookmarks, and hyperlinks.

<https://davescomputertips.com/4-microsoft-word-tips>

How to install a .watchface file on **Apple Watch**.

<https://www.howtogeek.com/691807/how-to-install-a-watchface-file-on-apple-watch/>

How to choose a custom color for your **Start menu**.

<https://www.howtogeek.com/696949/how-to-choose-a-custom-color-for-your-start-menu/>

Windows 10 has a lot of overlapping **version numbers and names**. For example, the October 2020 Feature Update is called *version 20H2*, *version 2009*, and *build 19042*. Here’s how to decode Microsoft’s jargon.

<https://www.howtogeek.com/697411/read-this-to-understand-windows-10-update-names-and-numbers/>

How to clean an **electric shaver** the right way (quickly and efficiently).

<https://shavercheck.com/electric-shaver-cleaning/>

7 **iPhone** settings and tweaks to boost your privacy.

<https://www.makeuseof.com/tag/minimize-data-collected-iphone/>

Connecting a **Bluetooth** speaker.

https://windows.tips.net/T006215_Connecting_a_Bluetooth_Speaker.html

Web Page Reviews

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.

Our club members only are encouraged to submit favorite sites (a description is optional) to the e-

address noted above, for inclusion in a future WYSIWYG issue. Also check the SHCC web site (“Web Page Reviews”) for previous gems.

The New **Raspberry Pi 400** is basically a tiny computer inside a keyboard. What started as a low-spec computer for DIY enthusiasts, it can now be used as a full-featured desktop with impressive specs.

<https://itsfoss.com/raspberry-pi-400/>

How to make an anonymous **Facebook profile** (and why you should).

<https://www.makeuseof.com/how-to-make-anonymous-facebook-profile/>

These Windows “Run” commands access some of the information on your computer that would otherwise take several mouse clicks

https://windows.tips.net/T013794_Windows_Run_Commands.html

Should you be a **programmer**? Three programming aptitude tests to help you decide. Try them for fun even if you are not looking for a new career.

<https://www.makeuseof.com/should-you-be-a-programmer-3-programming-aptitude-tests-to-help-you-decide/>

HP Instant Ink will require a monthly fee to keep printers working.

<https://www.slashgear.com/hp-instant-ink-will-require-a-monthly-fee-to-keep-printers-working-08646259/>

A good place to start your **VPN research** trip -- full of spec charts (look for lots of green boxes), explanations, and recommendations. Their “Excel” (spreadsheet) download option is recommended to compare entries easily.

<https://www.safetydetectives.com/best-vpns/>

If you are considering (or are already) subscribing to **Microsoft 365** (their web-based office suite), read here about the retailer (and MS) scam regarding *auto renewals at full price* and how to avoid it by NOT auto-renewing.

<https://office-watch.com/2020/new-microsoft-365-renewal-traps>

Windows 10 Updates often mean your personal settings and preferences get changed to whatever Microsoft wants. Here is a checklist of things to do after major updates.

<https://www.maketecheasier.com/windows-10-update-checklist>

Tour the **Renwick Gallery, Smithsonian American Art Museum** — View the works of nine leading contemporary artists. Multimedia tags can be selected to bring up additional information, videos and more.

<https://americanart.si.edu/wonder360>

How to customize your laptop's **touchpad gestures**.

<https://www.pcmag.com/how-to/how-to-customize-your-laptops-touchpad-gestures>

Navigate **YouTube** faster with this shortcuts and tips Cheat Sheet.

<https://www.makeuseof.com/tag/youtube-shortcuts-tips-cheat-sheet/>

How much **energy** does your PC use? (And 8 ways to cut it down.)

<https://www.makeuseof.com/tag/much-energy-pc-use-8-ways-cut/>

Disable location-aware browsing (**geolocation**) in Firefox. Trackers and hackers use several methods for watching your activities on the web. This disables one of them.

<https://www.ghacks.net/2009/06/19/disable-location-aware-browsing-geolocation-in-firefox/>



Web Watch Column on the Club Web Site

Check out the **WebPageReviews** section on the club's web site. There you can see past web sites reviewed in this column. They are arranged into various *keyword* categories to help locate a specific topic or site.

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