*TC/PC Exists to
Facilitate and Encourage
the Cooperative Exchange of
PC Knowledge and
Information Across
All Levels of Experience*

November 2018

General Meeting
Tuesday, Nov. 13, 2018
7:00 PM

Innovation Lab
Presenter: Sharon Walbran

**Summit Place
8505 Flying Cloud Drive
Eden Prairie, MN 55344**

This month Sharon Walbran will give a presentation highlighting a new and exciting resource at the downtown St. Paul Public Library: Innovation Lab. This lab available to adults aged 18 and over with a valid library card (Hennepin County library cards can be used as well) offers user of two 3D printers, a laser cutting machine, equipment to convert VHS tapes to DVDs and to convert records and cassette tapes to digital format, a professional recording studio for your next podcast, and sewing machines and sergers. Hopefully, you will want to take advantage of this resource after attending the meeting. 🖥

6:00 PM: Tech Topics with Jack Ungerleider before the General Meeting. 🖥

**TC/PC is a
Member of**

APCUG

24-Hour Information • www.tcpc.com
Application form inside back cover

The Digital Viking

The Digital Viking is the *official monthly publication of the Twin Cities PC User Group, a 501(c)(3)organization and an all-volunteer organization dedicated to users of IBM-compatible computers. Subscriptions are included in membership. We welcome articles and reviews from members.* The Digital Viking is a copyrighted publication and reproduction of any material is expressly prohibited without permission. Exception: other User Groups may use material if unaltered and credited.

Disclaimer: All opinions are those of the authors and do not necessarily represent the opinions of the TC/PC, its Board of Directors, Officers, or newsletter staff. TC/PC does not endorse, rate, or otherwise officially comment on products available; therefore, readers are cautioned to rely on the opinions presented herein exclusively at their own risk. The Digital Viking, *its contributors, and staff assume no liability for damages arising out of the publication or non-publication of any advertisement, article, or other item. All refunds in full or in partial, for advertising, membership or any other item shall be at the sole discretion of the Twin Cities PC User Group Board of Directors.*

Advertising

Full page (7½ x 9½)	**$100.00**
Two-thirds page (7½ x 6)	80.00
Half page (7½ x 4¾)	65.00
One-third page (7½ x 3)	50.00
Quarter page (3½ x 4¾)	40.00
Member Bus. Card (2 x 3½)	10.00

Multiple insertion discounts available.

Contact Sharon Walbran at:: SQWalbran@yahoo.com

Deadline for ad placement is the 1st of the month prior to publication. All rates are per issue and for digital or camera-ready ads. Typesetting and other services are extra and must be requested in advance of submission deadlines.

Payment must accompany order unless other arrangements are made in advance. Place make checks payable to: **Twin Cities PC User Group**

TC/PC 2018-2019 Board of Directors

Meets once or twice per year. All members welcome to attend.
Visit www.tcpc.com for meeting details.

President —William Ryder	br@rydereng.com
Vice President —Curtiss Trout	ctrout@troutreach.com
Secretary - Sharon Walbran	sharon.walbran@gmail.com
Treasurer - Sharon Trout	strout@troutreach.com
Newsletter Publisher Sharon Walbran	952-925-2726 sharon.walbran@gmail.com
Web Master Curt Trout	ctrout@troutreach.com

Board Members:

Steve Kuhlmey	skuhlmey@hotmail.com
Lon Ortner	612-824-4946 csacomp@comcast.net
William Ryder	br@rydereng.com
Jeannine Sloan	Ambassador for Friendship Village
Curtiss Trout	ctrout@troutreach.com
Sharon Trout	strout@troutreach.com
Jack Ungerleider	jack@jacku.com
Sharon Walbran	sharon.walbran@gmail.com

Newsletter Staff
Editor Sharon Walbran
Contributors:
Jeannine Sloan

Problems with Cryptocurrencies
By Joel Ewing, President, Bella Vista Computer Club, AR
June 2018 issue, Bits & Bytes, www.bvcompclub.org/
president (at) bvcompclub.org

There has been much hype about cryptocurrencies in general and Bitcoin in particular. Enough so, that BVCC had a recent presentation on the topic, with one of the conclusions being that as an investment Bitcoin is highly speculative and should be limited to what one can afford to lose. The price of 1 Bitcoin by design tends to increase, but there have been events that have also caused prices to drop rapidly. The block chain technology on which Bitcoin is built is finding many useful applications, but the long-term prospects for Bitcoin and other cryptocurrencies is less certain.

An article in the June 2018 edition of *Communications of the ACM*, a professional computer science publication of the Association of Computing Machinery, on "Risks of Cryptocurrencies" by Peter G. Neumann, gives a much more negative view of the future of cryptocurrencies. It points out several technical reasons why it is unlikely that cryptocurrencies will ever become a wide-spread payment system. This publication is probably not one widely available to those who are not ACM members: A research library at a major university should have access to it in either hard copy or digital form, but it is not a publication one would expect to find at a public library.

I will attempt to summarize the major points of that article.

The argument presented is that cryptocurrencies are simply not satisfactory as a substitute for conventional currencies: they are by design grossly inefficient and involve risks and costs that cannot be resolved. Most of these problems only impact users of Bitcoins, but some impact society as a whole.

Inefficiencies
New Bitcoins are created by a computational process that requires a significant amount of computational time on a computer, which costs the creator in terms of computer hardware and power costs. The difficulty of the process is designed to keep the supply of Bitcoins less than the demand, so the tendency is for the value of 1 Bitcoin to increase over time. To keep things in balance, as the value of a Bitcoin increases, the difficulty of the generation algorithm also increases. The net effect is that the Bitcoin network currently is estimated to consume more power than the country of Ireland, and Bitcoin creators (called "miners") spend about 1/3 of each Bitcoins produced just to pay for their power bills. This does not scale well in a world with serious energy-based environmental problems.

There are limits in the Bitcoin design on the size of transaction blocks and the rate at which transactions blocks can be processed. This imposes limits on the number of transactions per second that can be processed. When the transaction rates approach the global volume limits, only those willing to pay unreasonably high auction-based transaction fees will get their transactions processed. If the transaction processing rate could be increased enough for it to compete with credit card usage, then each node in the Bitcoin network would have to store many gigabytes of additional data per day, all of which would need to be searched to validate each new transaction, resulting in spiraling costs to process future transactions – yet another aspect of Bitcoin that does not scale well. Credit card systems easily support thousands of times the transaction rates of Bitcoin and have done so for years, because it is not necessary to potentially search all past transactions of all customers just to determine if a new transaction is valid.

Risk of Loss
An owner of Bitcoins has two choices, to store his Bitcoins in a "wallet" on his own computer, or to store them on one of a relatively small number of Bitcoin Exchanges. Both choices have been subject to losses, even by computer savvy individuals, either lost through direct theft, lost as a side effect of hardware or software failures, lost because the encryption key that allows access has been lost, or lost by paying for fraudulent services in Bitcoin. If your Bitcoins are lost through an unwise transaction or by someone stealing your key, there is no recourse because unlike credit cards, Bitcoin transactions are irreversible. If lost because you lost your key or because your digital currency tokens were lost, you are also out of luck. Major failures or thefts have occurred on Bitcoin exchanges. Typically, those types of events are also associated with loss of confidence and massive drops in the value of Bitcoin.

Problems Using Bitcoin for Payments
Legitimate businesses that offer goods and services for Bitcoin currency don't want to deal with the volatility of Bitcoin value, so they typically use some service to adjust their prices dynamically based on the current value of Bitcoin in some real currency, and as soon as they receive payment, convert the funds to real currency. This means that although the Bitcoin transactions themselves are outside of government control, all government must do to tax or restrict Bitcoin usage is to focus on the services that convert between official currency and Bitcoin.

The fact that Bitcoin transactions are by design irreversible makes them incompatible with all other forms of electronic payment. This means if you exchange Bitcoins for an electronic currency payment of some kind, even after verifying the electronic payment was credited you have no guarantee that the electronic payment won't be reversed later as fraudulent. If payment is reversed, you have lost the Bitcoins you sold because that transaction can't be reversed. Any service that allows electronic payment in exchange for Bitcoins is similarly at risk: either they must defer delivery of purchased Bitcoins for days, or risk being the victim of a massive fraud attack.

Limitations of a Distributed but Unregulated Cryptocurrency System
In theory, having the Bitcoin ledger maintained on many different servers was supposed to make the system trustworthy by decentralizing the data with each site being validated by

the others. In practice, the consolidation of mining into less than 10 entities, self-chosen by their willingness to consume electric power, means that only a majority of that small group effectively controls the Bitcoin system. The value of Bitcoin is simply what people are willing to pay, which makes it vulnerable to sudden collapse if there is a loss of confidence and a drop-in demand.

Because there is no regulation, there are many Bitcoin scams, both security schemes and Ponzi schemes, to entrap the unwary.

That fact that exchanges are totally unregulated means that it is not uncommon for one to collapse from theft, fraud, or incompetence with loss of many Bitcoins from the exchange. Another obvious downside of cryptocurrency is that its apparent anonymity and irreversibility of transactions attracts those with criminal intent. If you are the victim of a fraud, you can't identify who defrauded you and can't get your Bitcoins back. If cryptocurrency makes it easier for criminals to launder money and harder to bring them to justice, that is bad for society as a whole.

Anonymity is Not Absolute
The perceptions that all Bitcoin transactions shield the identities of all parties to the transaction is not 100% true. While it is true that the actual names of the individuals involved in a single Bitcoin transaction are hidden, the fact that all transaction history is visible, and a unique code represents the same individual means that associations can be deduced. The transaction history also includes Internet IP addresses, which may significantly limit the possible real names associated with the transaction, especially since even non-fixed IP addresses from an Internet Service Provider may remain unchanged for months and narrow the search to a single street address. If Bitcoins are used to purchase physical goods from a vendor, the vendor must know a physical shipping address. Large transfers between Bitcoins and real currency may leave other currency audit trails that can be correlated to Bitcoin transactions. Those techniques may be sufficient to establish the actual names of parties to a Bitcoin transaction. 💻

NIBBLERS

By Jeannine Sloan

Drone Defense -- Powered By IoT -- Is Now a Thing

A new partnership between AT&T and startup Dedrone could bring drone defense to mainstream industry. But do we really need it? The real takeaway is that a transformative technology such as IoT is rapidly disrupting and creating businesses — not to mention lifestyles and many other things — in powerful, but difficult to predict ways.

https://www.networkworld.com/article/3309413

IIoT

The Industrial Internet of Things (IIoT)
The IIoT is widely considered to be one of the primary trends affecting industrial businesses today and in the future. Industries are pushing to modernize systems and equipment to meet new regulations, to keep up with increasing market speed and volatility, and to deal with disruptive technologies. Businesses that have embraced the IIoT have seen significant improvements to safety, efficiency, and profitability, and it is expected that this trend will continue as IIoT technologies are more widely adopted.

https://inductiveautomation.com/what-is-iiot https://www.youtube.com/results?search_query=IIoT

Windows 10 October Update

Windows 10 October 2018 Update introduces a new app called Your Phone. This app is designed to help you connect your Android smartphone or your iPhone to your Windows 10 PC. For example, Your Phone lets you use your Windows 10 device to get access to the text messages, photos, and notifications on your Android smartphone. If you are using an iPhone, the only thing this app lets you do is send web pages to your Windows 10 PC. More about the update here:

https://www.digitalcitizen.life/why-you-should-get-windows-10-october-2018-update

Most Popular Cyberattack Methods

The most common types of cyberattacks are malware, social engineering, hacking, credential compromise, web attacks, and DDoS attacks. This article is written for IT managers in corporations but anyone can find hints for good practices at TechRepublic:

https://tinyurl.com/y7dz8qns

What is Edge Computing?

The name edge computing signifies the corner or edge in a network diagram at which traffic enters or exits the network. Edge computing pushes computing power to the edges of a network, so instead of devices like drones or smart traffic lights needing to call home for instructions or data analysis, they can perform analytics themselves on streaming data and communicate with other devices to accomplish tasks. If that helps define this new term read more here:

http://bigdata-madesimple.com/edge-computing/

What's in This Computer

Discover the hardware and software components of any Windows PC by searching for 'System Information'. The result of the search is illustrated in the sidebar of this NIBBLER. Click on each category for detail.

Explore a New City Using Pokémon Go

System Information
File Edit View Help

System Summary
Hardware Resources
  Conflicts/Sharing
  DMA
  Forced Hardware
  I/O
  IRQs
  Memory
Components
  Multimedia
  CD-ROM
  Sound Device
  Display
  Infrared
  Input
  Modem
  Network
  Ports
  Storage
  Printing
  Problem Devices
  USB
Software Environment
  System Drivers
  Environment Variables
  Print Jobs
  Network Connections
  Running Tasks
  Loaded Modules
  Services
  Program Groups
  Startup Programs
  OLE Registration
  Windows Error Reporting

parks, statues, and even murals.
https://lifehacker.com/explore-a-new-city-usingpokemon-go-1829549432

Spray-on Antennas

Researchers at Drexel University have developed a method to spray on antennas that outperform traditional metal antennas, opening the door to faster and easier IoT deployments. https://www.networkworld.com/article/3309449/

3-D-Printed Plastic Objects Can Track Their Own Use

How does it work? The researchers embed antennas in the objects in such a way that they are activated when the object is moved in a specific way—such as when a pill bottle opens or closes. The changes in how the two antennas backscattered signals that were transmitted to it created a telltale pattern that carried information about how and when it was being used. The article from TechnologyReview is here:
https://tinyurl.com/yaalkukc

Is This True?

To shed light on the spread of disinformation in U.S. politics, we're fielding, collecting and verifying instances of "fake news." Use this database to check whether items you've read online are real or to get a sense of the breadth of political disinformation out there. Reports flagged by users, along with those identified by POLITICO

staffers, will be vetted and, if deemed appropriate, added and categorized into our public database of disinformation.
https://www.politico.com/interactives/2018/is-this-true/about/

Task Manager

This is a very useful tool in Windows 10. You can get to the Task Manager in a few ways:
1. Press Ctrl + Shift + ESC while holding each key down. Just like you would do Ctrl + Alt + Delete, which I think most people have done by now.
2. The other way is to press the second key combination mentioned above, Ctrl + Alt + Delete, and then clicking on the Task Manger link.
3. Press Windows Key + X or right-click on the Start button and you'll get the power menu, which has a link to the task manager.
By default, the Processes tab will be shown. You can use this tab to get detailed resource usage info for each process running on the system. It's a quick way to diagnose a slow computer if one process is taking up 95% of
your CPU, for example. Lots more info starts at this link:
https://www.online-tech-tips.com/windows-10/windows-10-task-manager-overview-part-i/

Ocean Cleanup Has Officially Begun

Ambitious dreams have now become a reality as the Ocean Cleanup deploys its $20 million system designed to clean up the 1.8 trillion pieces of trash floating in the Great Pacific Garbage Patch. The floating boom system was deployed on Saturday from San Francisco Bay and will undergo several weeks of testing before being hauled into action. The system was designed by the nonprofit Ocean Cleanup, which was founded in 2013 by 18-year-old Dutch inventor Boyan Slat. Their mission is to develop "advanced technologies to rid the world's oceans of plastic." https://www.forbes.com/sites/trevornace/2018/09/10/theworlds-largest-ocean-cleanup-has-officially-begun/#54801dd82738

Search in Windows 10

Search has always been one of the essential features of Windows. Although every Windows lets you search for things like files, folders, apps or other stuff, none of them offers such a powerful search experience as Windows 10 does. In the newest version of Windows 10, Microsoft took the search to a whole new level, eliminating the need to browse through our computers or devices to find what we need. Whether it is a document, a website, an app, a setting or even a person, Windows 10 can find it.
https://www.digitalcitizen.life/use-search-windows-10-like-a-pro

Chinese city 'plans to launch artificial moon to replace streetlights'

The south-western Chinese city plans to launch an illumination satellite in 2020. According to an account in the People's Daily, the artificial moon is "designed to complement the moon at night", though it would be eight times as bright.
https://www.theguardian.com/science/2018/oct/17/chinese-city-plans-to-launchartificial-moon-to-replace-streetlights

File History

File History is a built-in tool that was first introduced in Windows 8 and it allows you to recover files you might have accidentally deleted, or restore a modified document to an earlier version. It's essentially like Apple's Time Machine but for Windows. To use it, you'll need an external hard drive or a large capacity USB flash drive. You can set it up to use a network location, too. File History will automatically back up Favorites, Contacts, Desktop items, and more. All this data can add up in a hurry, but you can configure File History to exclude certain folders and how often it saves copies of files. Illustrated instructions can be found here:

https://www.groovypost.com/howto/configure-windows-10-file-history/

The U.N.'s Global Goals That Will (Hopefully) Change the World by 2030

1. End poverty in all its forms everywhere
2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
3. Ensure healthy lives and promote well-being for all at all ages
4. Ensure inclusive and quality education for all and promote lifelong learning
5. Achieve gender equality and empower all women and girls
6. Ensure access to water and sanitation for all
7. Ensure access to affordable, reliable, sustainable and modern energy for all
8. Promote inclusive and sustainable economic growth, employment and decent work
9. Build resilient infrastructure, promote sustainable industrialization and foster innovation
10. Reduce inequality within and among countries
11. Make cities inclusive, safe, resilient and sustainable
12. Ensure sustainable consumption and production patterns
13. Take urgent action to combat climate change and its impacts.
14. Conserve and sustainably use the oceans, seas and marine resources
15. Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss
16. Promote just, peaceful, and inclusive societies
17. Revitalize the global partnership for sustainable development
Lots more narrative here:

http://www.fastcoexist.com/3051633/

Special Interest Groups (SIGs)

Most SIGs will meet at Edina Executive Plaza, Conference Room #102, 5200 Willson Road, Edina, MN
 Confirm with a SIG group if they meet elsewhere.
For more info contact the SIG Leader(s) listed here.

Get SIG announcements!
Link from www.tcpc.com

Board of Directors*
All members are welcome! Check www.tcpc.com for location.
Selected Saturday mornings

Linux on Saturday
This is for the Linux newbie and those trying to come over from Microsoft to a different operating system.
Second Saturday @ 9 AM-Noon
Note: No Meetings June-August

**Jack Ungerleider   612/418-3494 c
                    jack@jacku.com**

Tech Topics
Technical presentation/discussion on various technical topics from the following areas:
- **Web/Internet**
- **Mobile Devices and Apps**
- **Playing with Programming**
- **DIY (3D Printing, R-Pi, other hobby electronics, etc.)**

**Second Tuesday @ 6:00-7:00 PM
Every month
Right before the general meeting.**

**Jack Ungerleider   612/418-3494 c
                    jack@jacku.com**

Microsoft Access
All levels. Presentations by expert developers within the group and by MS reps.
**Third Saturday 9:00 AM—Noon
Note: No Meetings June-August**

**Steve Kuhlmey   952/934-8492
                    skuhlmey@hotmail.com**

Microsoft Office
Addresses the use, integration, and nuances of the Microsoft Office applications.
**Combined with Systems on Saturday
Third Saturday of the Month
9:00 AM—Noon
Note: No Meetings June-August**

**Steve Kuhlmey   952/934-8492
                    skuhlmey@hotmail.com**

Directions to **Summit Place** for **General Meetings**:
Proceed to Eden Prairie Center Flying Cloud Drive . [Flying Cloud Drive runs along the West side of the Eden Prairie Center.] Once you have driven past Eden Prairie Center (on the left) along Flying Cloud Drive you will come to a stop light at Prairie Center Drive. The next intersection with a stop light and left turn lane is Fountain Place. Turn left at Fountain Place and go straight into the parking lot. Turn left again to the first covered entry way of Summit Place. There is plenty of parking in the large parking lot in front of the first Summit Place covered entry way. When you enter the door at the first covered entry way, ask to be directed to the Performance Room for the TC/PC meeting. For a map of more detailed directions and *info on Web SIG and Board meeting*, check the TC/PC website.

Directions to **Edina Executive Plaza** for **Systems on Saturday, Access, Word and Picture Perfect SIGs**: Take Highway 100 to the 50th Street/Vernon exit. [If you have come from the north, cross back over Highway 100 to the east side.] Take the first right and go past Perkins [The golf course will be on your left.] and continue on the east frontage road (Willson Road) to the next building—5200 . There is ample parking in the building's lot. Conference Room #102 is on 1st floor.

Help yourself by helping others!
Join the team & share your knowledge with others.

Contact TC/PC at www.tcpc.com

Meetings start at 7:00 PM (9:00 AM on Saturday) unless otherwise noted. *Meets at Edina Executive Plaza.

November

SUN	MON	TUES	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10 Linus on Saturday 9:00 am—Noon
11	12	11\3 General Meeting Innovation Lab 6PM Tech Topics	14	15	16	17
18	19	20	21	22	23	24 MS Office (including MS Access) 9:00 am—Noon
25	26	27	28	29	30	1

December

SUN	MON	TUES	WED	THU	FRI	SAT
2	3	4	5	6	7	8 Linus on Saturday 9:00 am—Noon
9	10	11 General Meeting TBA 6PM Tech Topics	12	13	14	15
16	17	18	19	20	21	22 MS Office (including MS Access) 9:00 am—Noon
23	24	25	26	27	28	29
30	31					

Kretchmar's Korner
Don't Buy Identity Theft Insurance

**By David Kretchmar, Computer Hardware Technician, Sun City Summerlin Computer Club
NV, July 2018 issue, The Gigabyte Gazette
www.scscc.club, tomburt89134 (at) cox.net**

Equifax It was almost a year ago when Equifax announced that a data breach exposed the sensitive personal information of 143 million Americans. As a part of its mitigation, Equifax offered consumers a year of free credit monitoring. This offer ended in January 2018, but not to worry, for just $12.95 a month you can pay Equifax to monitor your credit reports.

This is a breathtaking bit of corporate chutzpah; first Equifax fails to secure many millions of individual's data files (including probably yours) and now that they have proven to be untrustworthy they want to charge a monthly fee to assure you your data has not been compromised. I would just say NO!

LifeLock
LifeLock is the most heavily advertised consumer data protection service that is offered by Symantec, a cyber security company that also provides the Norton Security Suite.

LifeLock premiered in 2005; you might remember the commercials at that time featuring LifeLock

CEO Todd Davis revealing his Social Security number to the public. LifeLock failed to disclose that Davis' identity was stolen at least 13 times during the advertising campaign. LifeLock brushed off critics, claiming that LifeLock prevented Davis' identification from being stolen many other times, thereby proving the value of LifeLock.

LifeLock attempts to frighten consumers by saying: "Considering everything you do online, data breaches and companies that sell your information, it's easier than ever for criminals to steal your identity. They can open accounts, buy properties, and even file tax returns in your name. There's a new victim every two seconds, so don't wait to get protection!"

But, of course, LifeLock has the answer: Note that LifeLock does not offer a family plan; LifeLock coverage for a married couple is well over $50 a month. LifeLock does offer a 11% discount when a couple enrolls.

So, What Do You Get for Your Money?
Sadly, very little, except for a false sense of security. If you are the victim of identity theft, most institutions will absorb the cost and charge you nothing. The few consumers who do suffer monetary damages rarely lose more than $200.

Go to LifeLock's website and you will notice that "Not all transactions at all accounts monitored" is written everywhere - on the website, as the signature to their emails, at the bottom of their site next to any disclaimer asterisk - basically giving them an out in case anything ever happens to one of

your accounts.

A close reading of all of LifeLock's service and reimbursement "guarantees" discloses so many exceptions and conditions that they are essentially worthless.

LifeLock's Legal Woes
The Federal Trade Commission in 2015 asserted that LifeLock violated a 2010 settlement by continuing to make deceptive claims about its identity theft protection services, and by failing to take steps required to protect its users' data. In late 2016 LifeLock paid consumer damages of over $100,000.000.00.

In documents filed with the U.S. District Court for the District of Arizona, the FTC charged that LifeLock failed to live up to its obligations under the 2010 settlement and asked the court to impose an order requiring LifeLock to provide full redress to all consumers affected by the company's order violations.

The 2010 settlement stemmed from previous FTC allegations that LifeLock used false claims to promote its identity theft protection services. The settlement barred the company and its principals from making any further deceptive claims. It required LifeLock effectively safeguard personal data it collected from customers and required LifeLock to pay $12 million in consumer refunds.

How Can I Protect Myself?
The Equifax and LifeLock primary service is nothing you can't do much better yourself. If you think someone has stolen your identity, you can contact each of the four major credit bureaus, TransUnion, Experian, Equifax, and the newer Innovis, and place an electronic security freeze on your credit. The freeze is good until you lift it and should prevent any new accounts from being opened. A security freeze prohibits, with certain specific exceptions, the consumer reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. You can temporally lift the freeze if you want to open new accounts.

There is no charge for a security freeze if you are a victim of identity theft. To get a free security

freeze you should first file a police report or (much more easily) create an Identity Theft Report at: www.identitytheft.gov/Assistant#what-to-do-right-away

This FTC site is easy to navigate and has some good information on what to do after an identity theft.

Conclusions and Recommendations
Don't buy identity theft insurance from Equifax, LifeLock, or any of the other outfits selling this "protection". The best way to protect yourself against loss is to keep an eye on your own bank, credit card and brokerage accounts and statements. Download your annual free credit reports yourself, safeguard your passwords, and skip the fees. 💻

Back to Basics
Software (Apps) Upgrades
By Jim Cerny, Instructor, Sarasota Technology User Group, Florida
July 2018 issue, STUGMonitor, www.thestug.org

Software – those programs and apps that you use every day – almost every one of them will require you to upgrade or download a newer version sooner or later. Some apps get updated very frequently, especially the more popular ones. In this article we hope to soothe your fears and give you some helpful tips when doing your upgrades.
You are, hopefully, happily using your device when you get a notice on Windows (lower right corner notification area of your desktop screen) or on your iPad or iPhone (a red circle appears on your "App Store" icon with a number) that updates are waiting for you to download. Almost always you will want to download them – that is, perform the update – soon.

Updates contain "fixes" to the software that the owners of that software would like to make available to you, so that's a good thing. I also believe that updates also contain new advertising that will display while you are using the app. So, it is a mixed blessing, but you still should install the update anyway.

If you are NOT getting these notices to update, your device may have the option turned on which "auto-updates" your apps for you. Many people may wish to turn on this option.

In Windows 10, you can use the search bar in the bottom left to search for "Windows Update Settings," when there, select "Advanced Options" and then look to make sure that "Automatic" is selected.

For iOS devices (iPad, iPhone) tap the Settings icon on your home screen, then scroll down to and select "iTunes & App Store". Scroll down to "AUTOMATIC DOWNLOADS" which then lists the things you may select from – the "Updates" button/slide should be green to have your updates downloaded automatically.

To install updates on your iPad or iPhone, touch the App Store icon and then touch "Updates" at the bottom of the screen. You will see a list (one or more) of the updates that are needed. You can touch each "update" box to do each one individually or you can touch the "update all" box to do them all. A blue circle will fill in gradually to show you the update is being installed.

To install an update in Windows, just click in the notification box that appears and follow the instructions. What I find much easier for me is to use the free utility program/app Glary Utilities. Running Glary Utilities will tell you what needs to be updated on your Windows computer and will allow you to download each update, one at a time. Glary prevents you from searching for the right website and hoping you are downloading the correct update.

Applying updates as they become available is a good idea. Someday maybe they will have an update to my brain that I can download, wouldn't that be nice?🖥

Twin Cities PC USER GROUP

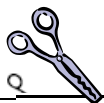## You have just read an issue of The Digital Viking.

Would you like to receive this delivered directly to your email or business each month?

As a member of TC/PC, the Twin Cities Personal Computer Group, one of the benefits
is reading this monthly publication at www.tcpc.com..

As a member of TC/PC, you may attend any or all of the monthly Special Interest Group (SIG) meetings and be eligible for
software drawings. The small membership fee also includes
access to real-live people with answers via our helplines, discounts, and various other perks.

Does membership in this group sound like a good way to increase your computer knowledge?

It's easy to do! Simply fill in the form below and mail it to the address shown.
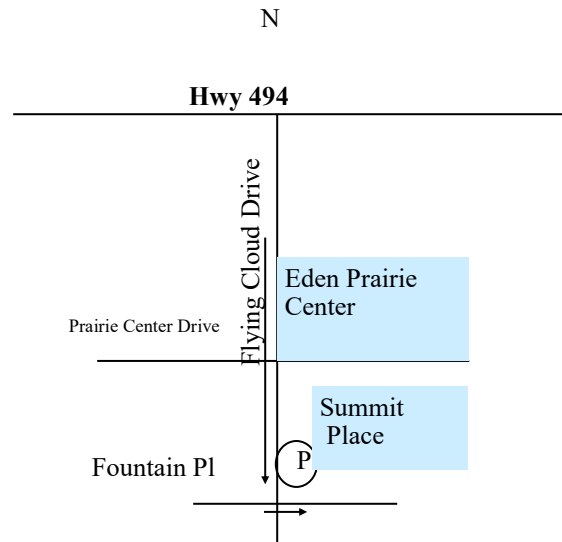(If you use the form in this issue, you will receive an extra month for joining now.)

11/18

Here's the info for my TC/PC Membership:

Full name_____

Company name_____

Address_____

City_____ State_____ Zip_____

❍Home ❍Business ❍Change address: ❍Perm. ❍Temp. 'til _____

Home phone_____ Work phone_____

Online address(es) _____

Where did you hear about TC/PC? _____

❍ I DO NOT want any of my information disclosed.
❍ I DO NOT want to receive any mailings

I'm signing up for:

❍ Individual/Family Membership ($18)
❍ Business Membership ($100)
If an existing member your # _____
Make checks payable to:
**Twin Cities PC User Group
341 County Rd C2 W
Roseville, MN 55113**

http://www.tcpc.com

❍ Check #_____ ❍ Bill me
❍ New member ❍ Renewal ❍ Prior member
I'm interested in:
❍ Training classes ❍ Volunteering
❍ Special Interest Groups: New User, Access, etc.
List here:

Administrative Use Only   Rec'd_____ Chk#_____

November 13, 2018
General Meeting 7:00 PM

Innovation Lab
At St. Paul Public Library

Summit Place
8505 Flying Cloud Dr.
Eden Prairie, MN 55344

More info and map: www.tcpc.com

N

Hwy 494

Flying Cloud Drive

Prairie Center Drive

Eden Prairie Center

Summit Place

Fountain Pl

P

341 County Rd C2 W
Roseville, MN 55113

FIRST CLASS MAIL