

# DATALINE



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**Wednesday, January 13, 2016**

**Meetings**  
**SCV Senior Center**  
**22900 Market Street**  
**Newhall CA 91321**

[www.scvcomputerclub.org](http://www.scvcomputerclub.org)

**This 'n That Meeting**  
**Gifts, Gadgets & Apps**  
**7 critical things to do immediately**  
**with a new PC**  
**Do you need these 15 software**  
**programs?**  
**Tips – Tips – Tips for making your**  
**tech life easier**

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6:00 pm – Dick Beekman will tell us how he reads PCWorld on his Android phone. The app he uses is Google Play (he used to use Zinio but, over time, the app left a lot to be desired).

Please bring the tech gadgets to the meeting that you received as a holiday present or bought for yourself. We'd love to hear about how you are using them. Also, think about a few apps that you can't do without and share them with us. We'll all go home with some new apps to try.

Did you get a new PC or know someone who did? 7 critical things to do immediately with a new PC.

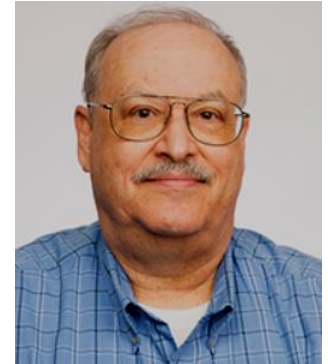
Do you think your new (or old) PC needs these 15 software programs?

Word tips – IRS tips – your tips that make your tech life easier.....

# Microsoft Upgrading Windows 10; May "Automatically" Upgrade Windows 7 and 8.1 to Windows 10

By Ira Wilsker

*Ira is a member of the Golden Triangle PC Club, an Associate Professor at Lamar Institute of Technology, and writes a weekly technology column for the Examiner newspaper <[www.theexaminer.com](http://www.theexaminer.com)>. Ira is also a deputy sheriff who specializes in cybercrime, and has lectured internationally in computer crime and security.*



Several months ago, Microsoft offered millions of users of Windows 7 and 8.1 a free online update to the then newly released Windows 10. While Microsoft has claimed that as many as 110 million Windows 7 and 8.1 users did accept the free offer to upgrade to Windows 10, Microsoft has also expressed some concern that as many as a billion other Windows 7 and 8.1 users have not yet upgraded to Windows 10. According to several published reports, Microsoft has expressed concerns that the rate of Windows users upgrading from the older versions of Windows to Windows 10 has slowed, and this decline in the rate of people upgrading to Windows 10 may cost Microsoft substantial potential revenues.

According to an article published on ZDnet in November ([zdnet.com/article/windows-10-growth-sluggish-as-windows-7-windows-8-users-stick-with-their-os](http://zdnet.com/article/windows-10-growth-sluggish-as-windows-7-windows-8-users-stick-with-their-os)), the results of upgrades to Windows 10 during the month of October had slowed compared to previous months. Despite heavy promotions and the springtime appearance of the "Get Windows 10" icon in the system tray of countless Windows computers running Windows 7 or 8.1, the rate of increase in Windows 10 usage has slowed. In October (2015), the number of PCs running Windows 10 was a paltry 7.94%, up 1.31% from the 6.63% rate tallied the month before (September). In September the rate of Windows 10 upgrades was 1.42%, slighter greater than the following month of October, documenting that the rate of increase of Windows 10 upgrades has been slowing. Microsoft has not been as successful as they had hoped in getting people to upgrade their PCs from earlier versions of Windows to Windows 10, as the proportion of desktop PCs running Windows 7 in October was well over half at 55.71%. In the first week of December, 2015, according to the website NetMarketShare.com, considering the early holiday sales of PCs, the rate of desktop PCs running Windows 7 increased slightly to 56.11%, and the number of PCs running Windows 10 was up to 9%, but this 9% number includes both PCs upgraded from earlier versions of Windows as well as the sales of new PCs with Windows 10 factory installed. Despite the lamentations expressed by many of the users of Windows 8.1 about the foibles of that operating system, Windows 8.1 users have apparently not flocked to Windows 10 to the degree that Microsoft has apparently wanted. According to the article on ZDnet, referencing the October figures, "Windows 8 and 8.1



users just aren't migrating at all (cumulative the usage share for this OS is at 13.22 percent, down only 0.10 of a percentage point)."

Despite the pronounced efforts of Microsoft to get users of Windows 7 and 8.1 to take advantage of the free upgrade to Windows 10, there is still significant resistance in the PC community to the upgrade. While some users of earlier versions of Windows are inherently resistant to change, being relatively happy with the current functionality and performance of Windows 7 on their computers. ZDnet and other online publications have expressed mixed results with PCs upgraded from Windows 7 or 8 to Windows 10, an attitude common among individual users who have performed the upgrade. It is also useful to note that an unknown but probably sizeable number of users who did indeed download the Windows 10 upgrade who went on to perform the upgrade decided to go back to Windows 7 or 8 taking advantage of a little known feature of the Windows 10 upgrade process that allows users to roll back their Windows 10 upgrade to their earlier operating system, and option only available to upgraders for a finite number of days, typically 31 days, after the upgrade. The rollback can be accomplished by clicking on the Start button, then Settings, "Update and Security", and finally "Recovery and Uninstall Windows 10". If all works as it should, the PC should be restored to its prior operating system.

Earlier this fall, in September, ZDnet published an item, "My biggest problem with Windows 10: Instability", by Mary Jo Foley ([zdnet.com/article/my-biggest-problem-with-windows-10-stability](http://zdnet.com/article/my-biggest-problem-with-windows-10-stability)). In this article, Ms. Foley summarized her Windows 10 experience as, "Windows 10's strength -- its comprehensiveness -- is also its biggest weakness. Too many moving parts are making for an unstable computing experience for me." While many users were delighted with Windows 10 after their upgrade, this article reflects the results and frustrations that many individual users experienced following the upgrade to Windows 10.

Microsoft has been well aware of the concerns expressed by many Windows 7 and 8 users over such factors as boot time, privacy, reliability, speed, complexity, and other issues which discouraged users from upgrading to Windows 10 ([zdnet.com/article/dont-let-the-grinches-put-you-off-windows-10](http://zdnet.com/article/dont-let-the-grinches-put-you-off-windows-10)). To help overcome these objections by millions of users who have not taken advantage of the free upgrade to Windows 10, as well as to address issues of performance and other concerns of Windows 10 users, Microsoft recently released a major update to Windows 10. In a recent article in TechRepublic, dated November 12, and written by Nick Heath, "Massive Windows 10 update could turbo charge Windows 7 machines says Microsoft. The first major update to Windows 10 hits today - with Microsoft promising great things for those upgrading from Windows 7, as well as significant new features for business users." ([techrepublic.com/article/massive-windows-10-update-could-turbo-charge-windows-7-machines-says-microsoft](http://techrepublic.com/article/massive-windows-10-update-could-turbo-charge-windows-7-machines-says-microsoft)).

This new update to Windows 10 is a huge download of slightly less than 4GB, and is claimed by Microsoft to speed up the PCs' boot time by up to 30%, making Windows 10 boot faster than the Windows 7 which had previously been running on the same machine. According to Jeremy Korst, general manager of the Windows and Devices team at Microsoft, "There's a bunch of things under the hood that we've improved with this update to make it an even better experience." Microsoft has indicated a desire that the improved features, performance, compatibility, and stability of the upgraded Windows 10 will help

convince Windows users who have not yet upgraded to Windows 10. Microsoft has planned some strong encouragement for those users, because in early 2016, Microsoft will start to "push" the upgrades of Windows 10 to PCs still running Windows 7 and 8.1.

Starting in 2016 (the exact official date has not yet been published, but a variety of commencement dates have been suggested), Windows 7 and 8.1 will automatically begin installing the upgraded Windows 10 after a user confirmation during the conventional Windows update process. According to Jeremy Korst, "(T)he customer will have the ability to delay it for some period", that "period" being unspecified. As with the previous, more voluntary upgrades, the user may be able to restore his prior operating system within 31 days of installing the free upgrade to Windows 10. Jeremy Korst continued, "We'll be taking customer feedback throughout this process and the intent really is to make the upgrade even easier for customers." This corroborates an earlier article (October 30) by Nick Heath in TechRepublic ([techrepublic.com/article/five-ways-microsoft-plans-to-get-you-to-upgrade-to-windows-10](http://techrepublic.com/article/five-ways-microsoft-plans-to-get-you-to-upgrade-to-windows-10)).

Microsoft [wants Windows 10 on one billion devices by 2018](#) - and its tactics for hitting that ambitious goal are about to get more aggressive.

From next year, Microsoft will be more direct in pushing Windows 7 and 8.1 users to upgrade to its latest OS, in an attempt to bolster the 110 million-strong Windows 10 userbase.

This article, "Five ways Microsoft plans to get you to upgrade to Windows 10" explains that Microsoft, "(In order) To achieve its goal of getting one billion people onto Windows 10, Microsoft is getting more forceful in how it pushes Windows 7 and 8.1 users towards its new OS." Primarily this will occur when Windows 10 automatically begins installing itself as a "Recommended Update", which means that the majority of Windows users who have the default "Install Updates Automatically" setting will transparently have Windows 10 installed. Microsoft has stated that users will need to confirm the installation before it begins, but it is well known that most users blindly "OK" Microsoft's recommendations. Being aware that many internet users have metered or limited access, Terry Myerson, Microsoft's executive VP of the Windows and Devices Group, says that "(Users) have the option of turning off automatic updates" but does not recommend that they do turn off automatic updates due to, "... the constant risk of internet threats". Microsoft will also make it easier for those who want to initiate the upgrade to Windows 10, rather than wait for the updates that will be pushed to them; the "Get Windows 10" icon in the system tray will soon get an "Upgrade Now" option, which will immediately start to download the huge upgrade file, and commence the upgrade process. For those who may have multiple PCs which they would like upgraded to Windows 10, will shortly find that the process has been made much easier. Microsoft has released its "Media Creation Tool" which can create an image file that can be installed to a USB flash drive or a DVD disc, and then used to upgrade multiple machines without having to download the huge file to each of the PCs. This "new and improved" single image file will be able to upgrade PCs to an appropriate flavor of Windows 10, including 32 and 64 bit versions, as well as the Home or Professional versions of Windows 10, all from that single image file. This image file can also be used for a "clean install" of Windows 10 provided the user has a valid Windows license.

2016 will be an interesting one for Windows PC users still using Windows 7 or 8.1. I expect some users to be happy with the new, somewhat "forced" upgrades to Windows 10, while many others to complain loudly. Happy New Year, Windows users.

## Websites

<http://www.techrepublic.com/article/massive-windows-10-update-could-turbo-charge-windows-7-machines-says-microsoft/>  
<http://windows.microsoft.com/en-us/windows-10/upgrade-to-windows-10-faq>  
<http://www.techrepublic.com/article/five-ways-microsoft-plans-to-get-you-to-upgrade-to-windows-10/>  
[www.zdnet.com/article/windows-10-growth-sluggish-as-windows-7-windows-8-users-stick-with-their-os/](http://www.zdnet.com/article/windows-10-growth-sluggish-as-windows-7-windows-8-users-stick-with-their-os/)  
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<https://netmarketshare.com>  
<http://www.zdnet.com/article/microsofts-big-windows-10-goal-one-billion-or-bust/>  
<http://gs.statcounter.com/#desktop-os-ww-monthly-201508-201510-bar>  
<http://www.zdnet.com/article/dont-let-the-grinches-put-you-off-windows-10/>

## Backups are needed for all devices

By Bart Koslow, Review Chair,

Channel Islands PCUG, CA

October 2015 issue, The Outer Edge

[www.cipcug.org](http://www.cipcug.org) / [review \(at\) cipcug.org](mailto:review@cipcug.org)

The logo for CIPCUG (Channel Islands PCUG) features the letters 'CIPCUG' in a bold, blue, sans-serif font with a slight 3D effect and a shadow.

The Friendliest Computer Club in Ventura County Since 1987

The most important single maintenance action you can take to protect your computer is to make regular, at least weekly, image backups to an external hard drive. If you have the usual store-bought computer, you most likely do not have a Windows installation disk. In the event you cannot boot your computer, you must have a Windows installation disk to boot your computer to restore your Windows Backup image. If you do not have it, your Windows Backup image will be useless. That is why I recommend a good backup program like Acronis True Image so you will not have this problem.

If you have the usual store-bought computer, it probably came with two partitions (volumes), one of which is a reserve partition for the system. This means you have only one large partition with your operating system, your programs and your data.

When you restore a partition image from an earlier date, you will lose any programs or data that were added or changed on that partition after the restored image date. That is why you should always have at least one more partition where you can store your data and most of your programs. When I have had problems where I had to restore an image backup, I always found that restoring my operating system partition solved my problem. My other partitions never had to be touched, so make sure you have a separate partition for your data that does not have your operating system on it.

Many advanced users have at least three partitions, one for the operating system, one for all their data and one for their programs. I usually divide my hard drive into three partitions.



I always do “custom” installation of programs, which permits me to keep them off my operating system partition. If you do not know how to divide your one large partition into a few partitions, go to someone who does. You will be glad you did it some- day when you have to do an image restore of your operating system partition.



Talking about backing up, when is the last time you backed up your tablet or smart phone? I can think of two instances where I had to use a backup of this type. You may back up your iPad to your computer using iTunes or to iCloud. I occasionally backed up my wife’s iPad using iTunes. On one of the IOS updates her iPad began to malfunction, and I had to reset it. I then was able to use the latest backup to restore everything that had been lost.

Unfortunately, I was not so smart when it came to our smartphones. My wife’s Moto G would not boot, and I could not reset it from the Settings menu. I called Motorola, and they walked me through a reset using the external buttons on the phone.

After restarting from scratch, most of the icons and the contact list reappeared. However, the home pages were blank. I laboriously had to set up all the home pages again.

Again, I learned the hard way. I went to the Android Google Play Store and installed a free app, Easy Backup, which gives me a choice of backing up to any of five cloud services — Drop Box, Google Drive, One Drive, Box, and Gmail— and to my SD card. I selected Google Drive and Gmail. The actual backup took about 10 seconds. Well, I guess it is never too late to learn to do backups on ALL your devices, not just desktops and laptops.



## **Insert and Sign...no need to Swipe-EMV Credit Cards**

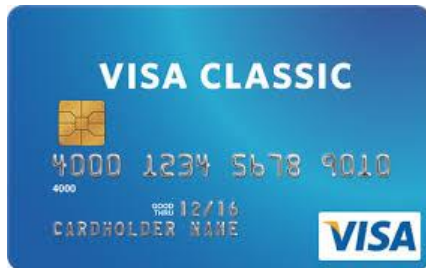
**By Phil Sorrentino, Contributing Writer,  
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By now, we all have heard of credit cards with chips. In fact, you may even be carrying one



in your wallet or purse. The nationwide shift to these new credit cards is well underway. In the wake of numerous large-scale data breaches and increasing rates of counterfeit card fraud, U.S. Payment systems are migrating to this new technology to protect consumers and reduce the cost of fraud. Many of our credit cards have already been upgraded to the new “chip” type. These new credit cards have a chip embedded in the card. You can see an

indication of the chip on the top surface of the card close to the shorter edge. Most cards still include the magnetic swipe information, for backward compatibility, so they can be used in either the older swipe terminals or the newer chip terminals. If you have a choice as to which method to use to complete your purchase, choose the chip type; it is much more secure (details to follow... if you must, jump down to the last paragraph). The cutover date for retailers was October 1, 2015. Many large retailers such as Walmart, Target, and Costco, have already made the switch. Unfortunately, scammers have launched phishing schemes, to try to take advantage of this transition. They are sending emails to card holders, asking them to update their credit information. Do Not respond to any of these emails.

These new cards are called EMV cards. EMV is a technical standard for smart payment cards, payment terminals, and automated teller machines which can accept the new chip credit cards. EMV cards are called smart cards, chip cards or IC cards. They store their data on an integrated circuit embedded in the card. With these new cards, the retail transaction can be completed in three different ways. First, if the card has the magnetic information, the card can be swiped as we have been doing for lo these many years. Second, the card may be a “contact” card type which has to be physically inserted (or “dipped”) into a reader. Most of the cards we have now are of this type. Or thirdly, the card may be a “contactless” card type which can be read over a short distance using RFI (radio-frequency identification) Technology. The EMV standard is intended to be used globally. EMV stands for Europay, Mastercard, and Visa, the three companies which originally created the standard. The standard is now managed by EMVCo, a consortium with control split equally among many payment companies; Visa, Mastercard, JCB (a Japanese Payment Company), American Express, China UnionPay (a payment company in The Peoples Republic of China) and Discover.

Many of us who are familiar with the Client-Server technology concept will recognize that when we use a credit card for a transaction, the credit card (the client), is accessing a Payment System (the server) in the cloud to authorize the transaction. And with all Client-

Server transactions, determining that the client is truly who it says it is, and that it has the rights and privileges to the data that it is attempting to use, must be accomplished by an authentication process.



Guaranteeing that the holder of a credit card is the owner of that credit card has always been a problem with credit cards. Similar to computer use, a Credit Card must be authenticated before a transaction can occur. With the computer; before the computer account can be used by a potential user, the potential user has to be authenticated. This is usually done with a User Name and a Password. So, "Is this user the owner of this account?" is the question that computer authentication answers. With a credit card, the authentication process tries to guarantee that the credit card holder is the owner. Credit card authentication tries to answer the question, "Is the holder of this card, the owner of the card?" Credit card authentication is typically done with either a Signature or a PIN (Personal Identification Number). With the new cards, these two methods of authentication are called "Chip-and-Signature" and "Chip-and-PIN". Chip-and-PIN is the more effective, but unfortunately most of the transactions in the United States will use Chip-and-Signature authentication.

Until the introduction of the chip to the credit card, all face-to-face credit or debit card transactions used a magnetic stripe or mechanical imprint reader (remember them?) to read your account data, with a signature used for authentication. All of your account information was on the card, either in the magnetic stripe, or as the raised account numbers. You have probably done this many times: you hand the card to the clerk, who swipes the card through a magnetic reader, or if you remember long ago, the clerk makes an imprint from the raised text on the card. Either way, a printed slip is generated for you to sign. The signature authenticates the transaction. (The signature is not really intended for handwriting analysis by the clerk, although it is typically thought to be the reason for the signature. The signature on the printed slip is only an agreement to pay the charges as printed.) This system is very insecure since technology, which is easily available (on the black market), can be used to quickly read the magnetic stripe. Also available is technology for writing the magnetic stripes. This makes the cards easy to clone, and a cloned card works as good as the original. The real problem was when the transaction took place out of sight of the card owner, such as in a restaurant where the waiter had to take the card away from the customer and bring it to a card machine. It was easily possible for a dishonest employee, when out of sight, to swipe the card through one of these illegal magnetic card readers, which would record the information on the card, so a clone could be created.



Here is why you should opt for the chip reader to complete your transaction. The magnetic stripe is a problem because it contains fixed data, account number and such. If someone gains access to that data, they have all the information they need to make a purchase. Unlike magnetic stripe cards, which always use the same data (account number), every time an EMV card is used for a payment, the card chip creates a unique transaction code that cannot be used again. (That little chip is a tiny computer.) Because a new transaction code is created for each transaction, if a criminal steals that information from a specific transaction, it will not be useable for another transaction, and the fraudulent transaction will be denied. Unfortunately, while these new cards will help reduce crime at the point of sale, fraudulent transactions will probably shift to the more vulnerable telephone, internet, and mail order transactions, but at least our face-to-face transactions will be more secure.

**TypeItIn - a Review**  
**By Leah Clark, Editor,**  
**Los Angeles Computer Society**  
**January 2016 issue, User Friendly**  
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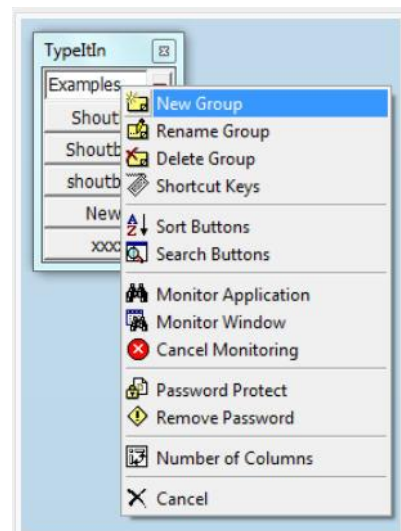
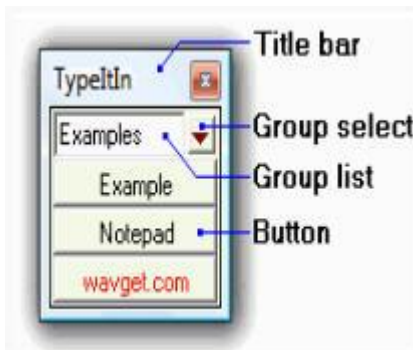
When, at the Daytime SIG, someone asked about software to create macros, I mentioned that I have been using TypeItIn from wayget.com for years. It lets you create buttons that will type any information you want in any application. It is a time-saver for typing in frequently used information like names, addresses, e-mail addresses, etc. It also prevents me from making typos!



Assign usernames, passwords, applications, websites, and other items to a single button. Groups that contain sensitive information may be password-protected. You can launch applications or websites with a click of a button.

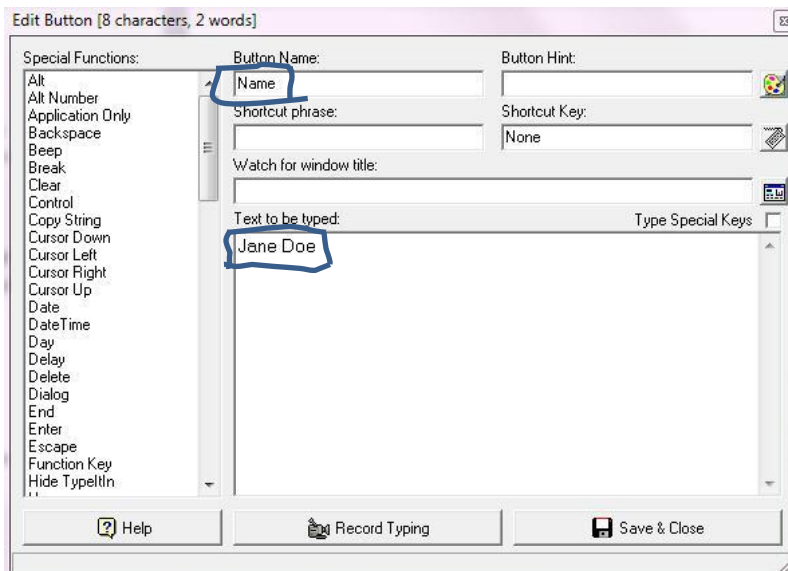
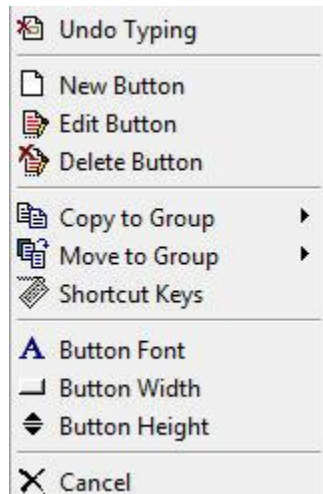
You can define up to 50 single key buttons. The program can automatically type in the time, date, month, or day of the week as well.

When you download TypeItIn a box like this will appear on your desktop. By right clicking on the group name, you can rename the group anything you want, and perform other functions as noted on the drop-down menu.



When you right click on a button you can edit the button, insert a new button or delete a button, and more.

When you click on “New Button” you can enter a name for the button and the text you want that button to type for you. In this example, the button is Name, and “Jane Doe” is the Text to be typed; then you click on Record Typing and on Save & Close. In a document or form, place your cursor where you want “Jane Doe” to be typed and click on the button. It will appear in that spot.



There are a lot of other functions in this program, as you can see from the menu. Check out YouTube tutorials.

At <http://wavget.com> you can download a 30-day free trial. The Professional version is \$19.95 per user. More advanced versions cost more; I don't think they are needed by most users.

**New Year, New Predictions**  
**By Greg Skalka, President,**  
**Under the Computer Hood UG, CA**  
**December 2015 issue, Drive Light**  
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**www.uchug.org**



In my newsletter column a year ago, I made a few predictions for 2015 concerning computers and technology. I had almost forgotten about that article, but was reminded of it by the Long Beach Computer Club, whose editor reprinted it in their newsletter.

This led me to realize that I should be held accountable for my prognostications from last year. I had completely forgotten I had made any predictions – here they are.

1) Computer sales will be up in 2015, while tablet sales will be flat or down compared to 2014.

A search of the web indicates computer sales were not up, but some sources believe they will rebound in 2016. Tablet sales did turn out to be pretty much flat for 2015.

2) The paperless society is still a long way off. While a lot continues to develop to reduce the amount of printed material we use, it won't be going away in 2015.

Information I found, as well as my own experiences, appear to back up my prediction.

3) Streaming video will be up but views on small screens will be down.

I know streaming in general has increased greatly; not sure about my small screen prediction. It still makes sense to me, though.

So, it seems I didn't do too badly in the prediction department for 2015. Should I quite while I'm ahead, or make some predictions for 2016?

I guess I'll make one prediction. I predict that by the end of 2016, Windows 10 still won't be the most used of the Windows operating systems.

Oh, by the way, according to an August 2015 Computerworld article, Windows 10 had by then reached 3% of all Windows-powered devices. It seems they have a long way to go.

### **What Do I Want in 2015?**

I also wrote down some of my "New Year's resolutions" for 2015 in that column a year ago. Let's just see how well I did:

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

computer, but for a number of reasons have not found the time to make the trade. I'd like to get my new PC running in 2015 and shut down my last XP desktop computer for good."

[Guess what – I made essentially zero progress on this resolution – maybe in 2016?]

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

[I did accomplish these upgrades in both laptops. In April, I gave our group a presentation on adding RAM to your laptop, with my two laptops as the examples. In May, I continued with a presentation on upgrading your laptop's hard drive, in which I detailed how I changed the hard drives out for hybrid drives (hard drives with solid-state cache built in). Additionally, in July my presentation on adding USB3 to your laptop showed how I added it to my wife's laptop.]

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

[Sadly, that box of VHS tapes is one year older, and still not digitized. I'm embarrassed, and so am committing at least one day this month to getting this process started.]

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

[Nope – I made no progress on this. I was diverted by my acquisition of an Acer Chromebook, which I like better anyway.]

I did learn one thing about resolutions – it is often better not to make any. I'm going to just resolve to do more of the same in 2016, and see if I can meet that goal. Happy 2016!



[www.comukiss.com](http://www.comukiss.com)  
sandy (at) compukiss.com

## High Tech Jargon Explained

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Have you ever read a story about some high tech product and not been able to get the gist of the story because you didn't understand the high tech terminology?

Have you gone into a store to purchase a high tech gadget without understanding what you are really getting? Or, even worse, have you ever tried to look up how to perform some task on your computer, smartphone, or tablet and not been able to come up with the proper words to insert in the search box?

Actually, the high tech world moves so quickly that most folks can't take the time to understand it all. So today I am going to give you a brief round-up of some of the technology terms that you might find helpful in living in and understanding today's high tech world.

### **3D Printer**

A regular printer puts ink on flat paper to create visual images. The computer or scanner tells the printer what to print. With 3D printing, the computer or scanner still tells the printer what to print. However the 3D printer uses plastic and other materials instead of ink. Instead of a flat image, the 3D printer produces layers of materials on top of one another. The materials are fused together during the process creating a 3-dimensional product that has height, width, and depth. The beauty of 3D printers is that they can create extremely complex designs. They have been used to create everything from skin that can be used for healing wounds to jewelry and a 1960 Aston Martin DB5 in a 1:3 scale that crashed and burned in the James Bond movie, Skyfall. The cost of these printers has come down dramatically in the last two years and more and more applications are being developed quite rapidly.

### **Cloud Storage**

Storing data in the cloud means sending it over the Internet to a server where it is stored. Actually the data may be physically stored on multiple servers that are separated geographically, but the data will appear to be a single storage location to the user. That is why the data is said to be "in the cloud". Because it is out there somewhere, but the user never knows exactly where it is stored. The user only knows that it is stored by a certain entity. For instance, Gmail is stored on Google's servers. Yahoo mail is on Yahoo's servers. The same is true of entities like Dropbox, iDrive, and OneDrive. This type of cloud storage provides real convenience to the end user. Since their data is stored on the Internet rather than on their personal computer or device, it can be accessed through any Internet-connected computer, smartphone, or device.

### **Hashtag**

You have probably heard this word in conjunction with social media websites like Twitter, Instagram, and Facebook. A hashtag is a word, phrase or a collection of letters preceded by a hash (#) symbol. For instance, if you are writing a Tweet about Kleenex, you would put #Kleenex in your message so others can find it easily.

### **Crowdfunding**

Crowdfunding is the funding of a project by taking a small contributions from a large number of people in return for some form of reward. The reward is usually equity in the venture. The Internet is used to make a large number of people aware of a new project or product and get them to make a financial contribution. Popular crowdfunding sites include Kickstarter ([www.kickstarter.com](http://www.kickstarter.com)) and Indiegogo



([www.indiegogo.com](http://www.indiegogo.com)www.indiegogo.com). If you haven't yet investigated crowdfunding, take a look at these websites. They are fascinating.

### (NFC) Near Field Communication

This is a wireless system that allows data transfer over very short distances or by two devices coming into physical contact with each other. Android users have the widest variety to choose from -- Google Wallet or Samsung Pay, which access your funds for contactless payments. NFC can be also be used to transfer files. For instance if two people have a Samsung Galaxy smartphones, you can transfer a picture that you just took with your phone to the other phone by simply tapping them together. If you have an Apple iPhone 6 or 6+ you can use NFC with Apple Pay.

I guess I'll have to stop here, but to be honest, I could probably fill up this whole newspaper just writing about the many new high-tech terms that have become commonplace today. Hopefully I have given you a better understanding of some of today's common jargon



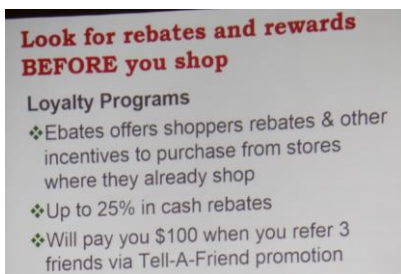
# The Meeting that Was... December

## By Judy

At our 6:00 pm session Judy gave a presentation on Keeping Our Online Holiday Shopping Safe as well as how to spend less money on gifts. Look for rebate and rewards; Online price comparison websites (some local big box stores will match online prices, as does Frys), browse for coupons, will having an Amazon Prime membership save you money on gifts as well as shipping?, shop on eBay, group buying power (Groupon, etc.), like or friend sellers on Twitter or Facebook (unfollow or unfriend after using special offers), buy discounted gift cards. Watch out for gift card scams, read reviews on products from trusted sources, use safe payment options (consider getting a PayPal account or one-time use credit card), does the website really need all of your personal info, don't keep your credit card number on file, make sure your Wi-Fi connection is secure, use your smartphone or tablet wisely (do you lock your devices? have a password? finger swipe?), need security app on smartphone & tablet, be careful of links, don't click on ads, beware of links – type the URL yourself, look for the lock when you shop as well as https://, don't participate in phony Facebook promotions & contests. Above all – keep a paper trail.

7:00 brought us Streaming Media with Mark Thomas, Mark Thomas Computer Support. He brought his router with all of his streaming media device information and plugged it into the senior center's Wi-Fi connection. He then plugged his devices directly into the projector and showed us how his Chromecast works, as well as his Roku device. We also had a fun time talking with Alexa via his Amazon Echo. Of course, we had to listen to a little bit of Berlin's *Take My Breath Away* from *Top Gun*)☺ . Amazon sells them for \$179 (Bed & Beth also has them but Amazon doesn't allow coupons on the item). I know several people who bought them when they first came out for \$99.

Show 'n Tell covered using a 6' HDMI cable and Amazon Prime to view movies & TV shows, a Chromecast (it was in the raffle), an Amazon fireTVstick, Amazon Echo, a Roku2.



## 2016/2017 SCV CC OFFICERS

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Information Line 661.513.4612

Snail Mail 18727 Nadal Street  
Santa Clarita, CA 91351

General Meeting 2<sup>nd</sup> Wednesday / month

SCV Senior Center  
22900 Market Street  
Newhall CA 91321

And, the Winners were:

Chromecast (\$35) & Microsoft wireless mouse (\$25) – John Metcalf  
AARP notebook, stylus / pen (donated), jeweled camera strap (\$10) – Agnes Chaney



### Membership Application (Please Print)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/Zip

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
E-mail

\_\_\_\_\_  
Areas of Interest

Level of computer skills (please circle)

Novice                  Average                  Expert

Mail to: SCV CC, 18727 Nadal Street, Canyon Country CA 91351

### Membership Benefits Around Town

#### Mark Thomas Computer Support

26117 Rainbow Glen Drive  
Newhall 91321

661.250.7440 / mark@marktcs.com  
65+ = \$10 discount on Onsite support  
In-your-house support also available  
iPhone / iPad screen repair

#### Rogers System Specialist

(Various Discounts)  
25570 Rye Canyon, Ste. A, Valencia  
661.295.5577

Give Judy's telephone number for the discount 661.252.8852

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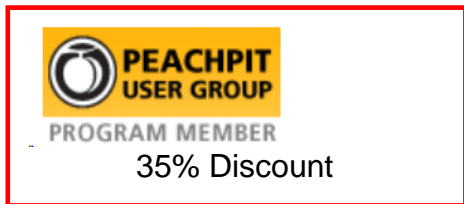
The SCV Computer Club is dedicated to supporting the needs of its members and to the exchange of information about computers, peripherals, services, hardware and software through meetings, its web page, and the distribution of this newsletter.



The SCV Computer Club is a member of SCRUGS and APCUG (Southern California Regional User Group Summit) (Association of Personal Computer User Groups)

|                        |         |
|------------------------|---------|
| Annual membership Dues | \$30.00 |
| Annual Family          | \$54.00 |
| Senior (55)            | \$27.00 |
| Senior Family (55)     | \$48.00 |
| Student Membership     | \$25.00 |

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