

SCA Computer Club notes

Classes for the Month of Feb



iPad/iPhone/Mac Tips & Tricks: Learn how to navigate your iPad, iPhone and Macs operating systems, widgets, settings and all the things you don't know even exist on your device. We will also cover short cuts to make your day to day life with your devices easy as pie.

Photoshop Elements: Learn how to organize and edit your pictures. This hands-on class for both Mac and Windows users gives a basic introduction to Adobe Photoshop Elements.

Prerequisites: Must be comfortable using either the Windows or Mac operating system.

Mastering the iPhone: Discover the full potential of your iPhone in this engaging one-hour session designed for all levels of expertise. Join us as we explore the latest iOS updates, exciting new apps, and enhancements to Apple's suite of tools like Photos and other key apps. This interactive session will include a lively Q&A, where you can get answers to your specific iPhone questions and learn tips and tricks to make your device work smarter for you. Whether you're looking to stay up-to-date or simply want to get more out of your iPhone, this class is for you. Don't miss this opportunity to connect with fellow club members and gain valuable insights from our trusted Apple guru. Bring your questions, your curiosity, and your iPhone—let's unlock its full potential together!

A Basic Introduction to AI (Artificial Intelligence): Keep up with today's technology. Have you ever wondered what all the hype is about AI? What is it? What does it do? How can you use it? Join us in this basic introductory class on AI, its uses, why it might be important for you and what you can use it for in everyday life.

Apple Watch - Introduction: An introduction to the basic capabilities of the Apple Watch including; pairing with your iPhone, basic setup, and use.

Buying a Computer: Buying a new computer? Learn the basic terms: gigabytes, hard disks, volatile memory, Ethernet card, cable modem, etc. in this class in order to make an informed decision.

New Member Orientation: This orientation session is designed to familiarize new Computer Club members with the Club's activities.

Mac for Beginners: Making the Connections. If you are new to the Mac or planning on getting a Mac, this class will show you how to connect your printer, scanner, camera, additional monitor and any other USB devices you plan to use and get the whole show working. You will learn how to set preferences and navigate the file system. Setting up and using the Launcher and Dock will also be covered.

Mac Photos - Part 1: An introduction to Photos including how to connect you camera or memory card and how to organize your photos. How to create albums of selected photos and smart albums using several different search criteria. If time permits an introduction to location tagging and facial recognition will be included.

Mac Photos - Part 2: This second part of the Photos class is a presentation on the editing capabilities built into Photos. We will cover correcting the lighting by changing the exposure, shadow brightness and highlight brightness. We will also cover color correction and show how to correct flaws in pictures including restoring old photos scanned into Photos.

Special Topics

Special Topics classes meet on a weekly or monthly basis. We invite ANY Computer Club member who is interested in learning more about a specific product/application or a specific topic to join in the discussions. All groups meet in the Computer Classroom. Participants ask questions and discuss various topics at each session.

Apple Talk is an ongoing discussion of all Apple products. It will include presentations and demonstrations of iPads, iPods, iPhones, Apple TVs and of course, Macintosh computers and related peripherals. As new Apple products are introduced, they will be included. Topics for discussion may include: your Apple device, your experiences, your problems or your accomplishments. Others will add their bit and you will all come away with something more than when you entered the room. The next meeting is on **Saturday, Feb 8** from 10 am - noon.

Computer Talk is an open discussion on any computer topic. It meets **weekly** on **Thursdays** from 9 - 10 am.

Photoshop Elements Advanced Topics includes topics that build upon skills learned in the Photoshop Elements class. These have included enhancing photos by adjusting coloring and lighting, removing imperfections and unwanted objects, clearing haze, and combining photos. Some are simple fixes and others make use of the power of adjustment layers. Topics are repeated periodically, depending upon interest. The next meeting is on **Friday, Feb 28** from 9:30-11:30 am. **Prerequisites:** The basic **Photoshop Elements class** or some experience using either **Photoshop Elements or Photoshop**.

If you recently joined the Club, be sure to sign up for **New Membership Orientation** as soon as possible. Why? Because we will provide you with information designed to familiarize you with the Club's activities. Topics covered are:

- Communications
 - Monthly newsletter
 - Periodic e-mail messages
 - Club web site
- Education
 - Formal classroom instruction
 - Special Interest Groups
 - Computer Talk
 - In-home one-on-one tutoring
- Help with your computer
 - In-home assistance from other members
 - In-home tutorials on selected subjects
 - Help via e-mail

While this class is geared towards **new** members, **ANY** club member may enroll to take this class as a refresher. As we mature, we may have forgotten a thing or two, so this could be a good refresher class to remind us how our Club operates and what some of the procedures are, what our membership entitles us to, etc. What a fun way to start the new year! Hope to see you soon!

How to sign up for classes?

1. Log into the club website at: <https://www.computer.scaclub.org>
2. Select **Calendars** from the horizontal top menu bar, then select **Classes/Events** from the drop-down menu.
3. The current monthly calendar should appear showing the classes. If you do not see the class you are interested in, select “Next” (at the top right side) to go to the next month’s calendar and see if it is there.
4. Once you find the class you are interested in, select it. You will be presented with that class login.
5. Under **Actions**, select the green “Login” box on the left side for the session and date/time you want. (There may be multiple sessions offered, so check the date and select the Login next to that session you want). After you select Login, you will be presented with a green “Enroll” box on the left side (where Login first appeared). Select “Enroll”. Each class has a limit to the number of enrollees. Classes are filled on a first come, first served basis.
6. Once you are enrolled in the class, you will get a “Status message” indicating that you are *enrolled* (and you have a reserved seat) and it will display the name of the class and the date/time. On the day of the class, be sure to come and **scan your card in the front of the classroom** before the class actually begins. One can scan in starting at 20 minutes before the actual class time. Scanning in will show us that you are present and enrolled. **NOTE:** your reserved seat is only good until the scheduled time of the class. If you are late (or if you did not scan in), your seat **MAY** be given away to someone on the waiting list. See below.

IMPORTANT: If you cannot make the class for whatever reason, simply log back into the website, go to the calendar and select the class. Under **Actions**, you will see a “Drop” box. Select it and then select the red “Drop” box once it is presented. A message will appear indicating you dropped the class. This will allow others to enroll (if slots are still available) or put them on the waiting list.

MORE IMPORTANT: Classes have a set limit. If you have gone through the above steps (1-6) to enroll and the class session is FULL, you will be put on a waiting list. First come, first served. **What does the waiting list mean?** It means that you are **not** enrolled in the class, but are in a **standby position**. If someone that previously enrolled in the class drops out, then the folks on the waiting list will be automatically moved up in the order they appear on the waiting list. For example, if there are three people on the waiting list and you are Number 1, and someone drops out of a full class before the class start date, you (Number 1) will be automatically enrolled in the class and everyone else on the waiting list will move up accordingly, e.g. Number 2 becomes Number 1, Number 3 is now Number 2, etc.

On the day of the class, what if I am still on the waiting list? You can show up and scan your card just like you would if you were enrolled, but remember, you are on **standby** so please wait in the back of the classroom. Once the class begins, anyone who is enrolled (who had a reserved seat) but **DID NOT** show up or **DID NOT** scan in by the time the class is scheduled to begin will be **dropped and their seat will be given**

How to sign up for classes? (continued)

to someone on the waiting list. The class enrollment list will automatically refresh and at that time if there are vacant seats (due to someone who previously enrolled, but did not show up or scan in), the vacant seats will be populated numerically from the waiting list **IF** that person is present and has scanned in.

For example, let's say that you were Number 5 on the waiting list. On the day of the class, you showed up and scanned in. Another person, Number 3 on the waiting list, also showed up and also scanned in. If there were no shows when the class begins, the computer will automatically look at the waiting list and see who on the waiting list has scanned in and fill the vacant seat(s) accordingly in numerical order. If numbers 1 and 2 on the waiting list did not show up and sign in, then Number 3 on the waiting list (who did show up and scan in) will then be automatically enrolled. If there are more vacant seats, the next person on the waiting list (e.g. Number 4 will be enrolled **IF** he/she is present and scanned in). If not, then Number 5 (who is present and scanned in) will get automatically enrolled. **First come, first served.**

Confused? Here's how the waiting list works. Prior to the actual start time of any class, if you are on a waiting list for a class, you are given a number based upon when you signed up for the class. If someone who is already enrolled, drops the class, then the waiting list will fill that seat automatically in numerical order, e.g. #1, #2, #3 etc. On the day of the class, if you are still on the waiting list AND you show up and scan in, **you are still on the waiting list.** But if someone previously enrolled does not show up by the time the class begins, you **may** be automatically enrolled in the class and can take a seat, if a vacancy exists. First come, first served.

While all classes have a limited number of seats, not all classes get filled to capacity, so there may not be a waiting list. If you think you might want to take a class, go ahead and login to the website and enroll in the class, the sooner the better. If you change your mind or cannot make the class after you have enrolled, please log back in and **DROP** the class. This will allow someone else to enroll (or if the class is already full, move up on the waiting list). If you are on the waiting list, show up for the class and you just might automatically get enrolled due to a No -Show. Thank you for following the class enrollment procedures.

Who chooses the class topics? Instructors choose topics based upon what our members have indicated they would like to learn more about. So if you have a specific topic, please let the Education coordinator know. You may provide your input via the website. Login to the Club website and then select **Contact Us**, then **Education**. Provide your input.

We are also looking for new Instructors. If you would like to teach a class, contact the Education coordinator and discuss it. We will train and certify you on the equipment and procedures before you teach your first class. Don't be shy. Share your knowledge with the rest of your fellow members.

Your Computer Club Board (aka Leadership Team) will meet on **Tuesday, Feb 11 at 1:00 pm** in the Classroom. Any member in good standing is welcome to attend and **listen** while Club operations are discussed. A **Member Comment Period** is held near the end of the meeting for any members who would like to address the Board. At that time, a member may address the Board to provide comments, ask questions, or make suggestions for the Club.

How to use Microsoft OneDrive on a Mac computer

Computers today have various ways to store, manage and share data such as documents, photos, emails, etc. across multiple platforms (e.g. Windows, iOS, iPadOS, Android and macOS). Normally, if one has a Microsoft system, one chooses OneDrive storage because it works well with Office 365 and Windows. OneDrive is built into Windows and available by default. And if one has a Mac computer, iCloud is the storage system of choice to use with Apple's Pages, Numbers, Keynote, photos, etc. But did you know that if you have a Mac computer, you can actually store your data in OneDrive? Here is why you might want to consider doing so. OneDrive offers unique benefits such as:

- **Storage:** You get extra space for your files, so you don't have to worry about running out of room.
- **Compatibility:** It works well with Microsoft Office apps like Word and Excel, which many people and businesses still use.
- **Sharing:** It's easy to share documents and photos with family and friends, even if they don't use Apple products.
- **Access Anywhere:** Access your files from any device—Mac, PC, or smartphone.

To set up OneDrive on your Mac computer, do the following:

1. **Download:** You can download the OneDrive app for Mac from the Mac App Store or you can download the OneDrive app for Mac from the Microsoft website (<https://www.microsoft.com/en-us/microsoft-365/onedrive/download>). If you go to the Microsoft website, click on the Download button for Mac.
2. **Open the downloaded file:** Once the download is complete, open it from the downloaded file (it should be named something like OneDrive.dmg).
3. **Install:** Double click the .dmg file to open it and drag the OneDrive icon to the "Applications" folder.
4. **Open OneDrive:** Open your "Applications" folder and double-click on OneDrive to open the app.
5. **Sign In:** When prompted, sign in with your Microsoft account. If you don't have one, you can create it for free. Your free account provides 5GB of storage. Paid plans provide more storage.
6. **Choose Folders:** Follow the on-screen instructions to choose which folders on your Mac you want to sync with OneDrive.
7. **Start Syncing:** Click "Start OneDrive" to begin syncing your chosen folders. Your files will now be available online.

And here are some possible customizations you might consider:

- **Selective Sync:** You can choose specific files or folders to sync, rather than syncing everything.
- **Auto Save:** Enable the automatic save feature to ensure all your important files are backed up without you having to remember.
- **Share Files:** Easily share documents or photos directly from the OneDrive app by clicking on a file and selecting the share option.

Cleaning up your Android web browser by deleting cookies and cache

Web browsers pick up a lot of data from websites that one visits daily. When you load your favorite websites to read articles or shop, your browser stores some of that data so that the next time you go into those sites, they will load quickly. And a lot of this data may be just junk because maybe these sites are tracking your browsing history. Ever searched for something specific and later on get bombarded with advertisements to things similar to what you were actually searching for? Or maybe you get Amazon ads after searching for a product online at a retail store or perhaps what you put in your cart? So, do all of these cookies need to remain on your phone? Especially if you actually purchased a product? Probably not. By cleaning out your cookies and cache periodically, it can actually make your web browser run more quickly.

Why and how? Well, cookies are small files websites save on your phone to remember things like your login info or preferences. And the cache is a place where your browser stores parts of websites (like images or text) to make them load faster next time you visit. So over time, these files can do the following: take up a lot of space, slow down your phone, or even cause problems with websites. But it doesn't have to be that way. If you would clean them up periodically, it could help keep your phone run more efficiently.

Is cleaning cookies and cache easy to do? Relatively speaking, yes. One can go into one's browser's settings and delete the cookies and cache. It's a quick fix that helps your phone work better and makes browsing smoother! Or one can go into Settings on their phone also.

To find the settings on your Android phone, just follow these simple steps:

1. **Unlock your phone** and go to the home screen.
2. **Look for the Settings icon** – it usually looks like a gear or a wrench.
3. **Tap the Settings icon** to open the settings menu.

Once you're in the settings, you can search for things like "browser," "cookies," or "cache," or scroll down to find the app or web browser settings to clear those things up.

If you're using a specific browser (like Chrome), you can also go directly into its settings to find options for clearing your browsing data. Select the "More button" in the top right corner of the Google Chrome browser (the three dots), then go to "History" and then "Delete browsing history". You can also do this by going to the Chrome "Settings" menu, selecting "Privacy and Security" and then "Delete browsing data". Other settings you might look for include "Cookies and site data", "cached images and files" which offer a "Time range" allowing one to delete the entire history or just a portion thereof, e.g. past 24 hours up to past four weeks. Under Advanced settings one could delete saved passwords, autofill saved data, etc.

Not all phones (and not all browsers) have the exact same settings or they may not be named the same or they may not be in the same location, but one can generally find them. It could depend upon a specific brand such as Google Pixel or Samsung or the Firefox Android app, Safari, etc. but all of them allow one to clear browsing history, saved passwords, cookies, cache etc. It is a good idea to look at whatever phone you have, especially if it does not react as fast as it once did or perhaps is slow to load websites or slow to respond. Cleaning out cookies, cache and or saved data may help it to run like new again.

Fun fact: Some USB ports are **RED** and they are "always on" and have a higher power output. Even if your PC goes to sleep, the red USB ports keep charging. Regular USB ports take a nap when your PC does!

Search engines

Google is the most popular search engine used with a global market share of close to 90% and is used on more mobile devices than desktop computers. It has been around a long time and folks naturally go to it or it may just be their default search engine. But here are a few other browsers that one might want to consider using.

- **DuckDuckGo:** known for focusing on privacy and it does not track one's search history or personal information. This makes it popular for privacy-conscious users because it doesn't collect data. That means that no ads are based upon one's search history. However, its results may not be as personalized as Google's and it does not have as many advanced search features as Google does. But for those folks who want more privacy and less tracking while browsing the web, DuckDuckGo might just be the way to go.
- **Bing:** Bing was developed by Microsoft and offers both image and video search with high-quality results. Additionally, Bing has rewards (Microsoft Rewards) for using their product. One can earn points for gift cards or donations through their reward program, but Bing can show more ads than Google. And its search results may not always be as relevant or as quick as Google. If you like rewards and/or if you are into high-quality images, then you might consider using Bing.
- **Yahoo! Search:** has been around for like forever, first launched in 1998. Many use it because it offers news, finance and entertainment in addition to just search results. And although it uses Bing for search results, it adds its own features and layouts. It is easy to use for non-tech users because of its simple interface, but sometimes appears cluttered because it is less focused on search and its Ads can be overwhelming. For folks who prefer a simple interface and want a search engine that includes news and entertainment, then this might be the one to try.
- **StartPage:** is a search engine you may not have heard of, but it is known for being privacy-focused and does not track users or store any of their personal data. It essentially provides Google's search results without tracking one's data, similar to DuckDuckGo. One drawback is that it may not be as fast or detailed as Google's direct results and one doesn't always get personalized results based upon one's search history. For those who want Google's quality results but with a focus on privacy, StartPage may be the one to try.
- **Qwant:** another privacy-based search engine that doesn't track one's activity and it provides different categories like news, social media and shopping. Its strong privacy features are nice and it doesn't store personal data, but sometimes its results can be less relevant than Google's. Another thing to consider is that it may not be as user-friendly to those who are not tech-savvy. But if one is privacy conscious and likes different categories for their searches, give Qwant a try.

Overall, for privacy and fewer ads tracking you, try DuckDuckGo, StartPage or Qwant. If you like image quality, then go for Bing and its results. Yahoo! and Bing are probably the easiest for those who are not tech-savvy and prefer a simple, familiar interface. And if security is your main concern, the top choice browsers are DuckDuckGo and StartPage. Let us know what you use and why.

Two Words to avoid in emails and messages and why

Recently, the FBI warned that sending emails or text with certain words could be risky. What? Can you guess which two? Based upon words often used by scammers or hackers, “money” and “payment” are the two words that might get your email or message flagged or blocked, especially if it looks suspicious.

Why are they telling us this? Well, this warning helps regular folks avoid getting involved in fraud and scams by making sure they don’t accidentally use words that could trigger alarms. They want to raise our awareness regarding email security and the dangers of such words that could put us at risk. But, is this just unnecessary caution for folks like us that might be using them when conversing with our family or neighbors? Haven’t you ever discussed paying your bills or buying something online for your grandkid or asking if you should just send “money” instead? What about inquiring about your credit card “payment” if you think you were overcharged? Scammers pretending to sell something might also use these words, so the warning is meant increase our awareness and to protect us from falling for a scam.

So how did these two words get identified out of all of the words we use everyday? Well, it likely came about from research and patterns that have been seen used by scammers and cybercriminals in their communications. Scammers are known to use these words in emails when asking for personal details, requesting funds or even offering “fake” services. Apparently, these types of emails are very common in both phishing and fraudulent schemes.

And since they are frequently associated with scams, email services like Gmail, Apple Mail and Outlook may have created systems to identify them as red flags. When they are detected in suspicious email, they are more likely to flag or block them as potential threats. Email services use automated systems (algorithms) to scan email content and these systems are trained to look at patterns. The algorithms are designed to assess the risk of the email and if an email contains one of these “high-risk” words **in a certain context**, for example like requesting a payment without a clear reason, it might trigger a warning. And email providers rely on feedback from users who report suspicious emails. If these emails contain the words “money” or “payment” then the system learns to recognize them as a warning signal.

The long history of these words found in many types of fraud, like fake job offers or lottery scams or fake invoices makes them stand out as words needing extra caution. And although there are many other words that could be similarly used, these two words are more likely to be flagged. A mixture of experience, patterns and automated systems have flagged “money” and “payment” specifically as risky therefore the idea is to protect users from financial fraud by preventing common tactics from getting through. Do you agree? Are there other words that you can think of that have appeared in scam or phishing emails or messages that you have simply deleted? Seems like these emails/messages prey upon some type of urgency, e.g. got to act now or miss the discount, or this offer is only good for the next 24 hours, or indicating payment to be made with gift cards or warnings about “don’t tell anyone” because you can’t trust them, etc.

Remember, don’t get tricked or bullied into clicking on attachments or embedded links in emails or messages, especially from unknown senders. Remember...curiosity killed the cat! If you are suspicious of an email or text, consult with someone you trust...your family members, neighbors, bank officials, etc. And be careful using “money” or “payment” in your emails and texts.

Fun fact or not! Microsoft has announced that the final day it will offer security support for Word, Excel, and Powerpoint on Windows 10 will be Oct 14, 2025. So not only will it not support Windows 10, it will not support its products that are on Windows 10. So if you are using Microsoft 365 on a Windows 10 device, and can update to Windows 11, you might want to do so to avoid performance and reliability issues. It’s unfortunate as Windows 10 will be joining Windows 7, Windows 8 and Windows 8.1 in the operating system graveyard. Windows 10 is STILL the most used Microsoft OS (over 62.7% of the market share as of Dec 2024) compared to Windows 11 with 34.12 % of the market share.

Apple iOS 18.3 update includes Apple Intelligence

On Jan 26, 2025, Apple released software updates for all its platforms, including iOS 18.3, macOS Sequoia 15.3, watchOS 11.3, iPadOS 18.3, tvOS 15.3 and vision OS 2.3. And most of the changes relate to Apple Intelligence, built upon deep learning models. Introduced initially in iOS 18, additional Apple intelligence features were added in iOS 18.1 and iOS 18.2. But iOS 18.3 didn't add any significant new features to Apple Intelligence, just tweaked those already there but one thing is that it is now on by default in iOS 18.3 on supported devices.

Notification summaries, which summarized large batches of notifications using a large language model turns out to be hit or miss and Apple has temporarily disabled that for iOS 18.3. Apparently, apps from the News and Entertainment category indicated this feature was getting the substance of headlines wrong. Apple did admit that they are distinct from other non-AI generated summaries and are in beta, therefore **could be inaccurate**.

Things to note in iOS 18.3 include *Visual Intelligence* with Camera Control on all iPhone 16 models and the ability to add an event to Calendar from a poster or flyer. It also better identifies plants and animals. But notification summaries are still in place for all iPhone 16 models, iPhone 15 Pro and iPhone 15 Pro Max and its settings can be easily managed from the Lock Screen. iOS 18.3 also *fixes an issue where the keyboard might disappear when initiating a Siri request* and resolves issues where *audio playback continues until the song ends even after closing Apple Music*.

With macOS Sequoia 15.3, Genmoji was introduced, a feature that lets users create custom emojis using Apple Intelligence in Messages and other apps. One can easily manage settings for notifications summaries from the Lock Screen and uses italicized text to distinguish notification summaries from other notifications with Mac Apple Silicon (custom designed processors).

Ever read an article and come across a word (or words) that you don't really know the meaning of? Do you just skip over it or try to figure it out from other words in the sentence or paragraph? Well, here's an easier solution. On an iPad or Kindle, simply press and hold down on the word, then select "Look Up" to get the definition. Easy, right?

Windows 11 displays ads for apps in the "recommended" section of the Start menu, by default. Tired of seeing them? Go to **Settings> Personalization> Start** and toggle off "**Show recommendations for tips, app promotions and more**".

Having a hard time seeing the screen? Does the text in your emails look smaller these days? You can increase the size of the text and here is how:

- On an iPhone, go to **Settings> Accessibility> Display & Text Size**. Now select **Larger Text** and enable **Larger Text Accessibility Sizes**. You can increase or decrease the size of the text using the slider at the bottom of the screen.
- Not all Android phones are alike, but if you have an Android phone, try this. Go to **Settings> Accessibility> Text and display> Select font size**. You can **adjust the size with the slider**. If your phone doesn't have these exact options, try searching your Settings for "text" or "fonts" "increase size", etc.

Americans have lost billions of dollars to imposter scams. The FTC says the average **open** rate for texts is 98% vs just 20% for emails. **Red flags** to watch for: **urgent language** e.g. your account is suspended or you have to act now. Scammers want create a **sense of panic** so you act before thinking. Don't just click that link. **Unfamiliar sender?** Just delete. **Personal information requests:** legitimate companies won't ask for sensitive info like passwords, Social Security numbers, credit card details, etc. **Too good to be true offers**, like free gifts or rewards for doing something or informing you that you won something. Also look for **misspellings** in the senders name, especially if it is a company or retail outlet. HoleFoods is not Whole Foods and Amzon is not Amazon and neither is Amaz0n. Not sure, then just delete or report the message to your phone carrier. Forward the message to 7726 (SPAM) and maybe they will take action.

Useful things you may want to know, or Frequently Asked Questions (FAQs)

that we made up ourselves

Q. What is Patch Tuesday? I am a new Windows user and have heard the term but don't know what it means. Can you explain?

A. Patch Tuesday is a day each month when Microsoft sends out updates to fix issues in their software. This happens on the second Tuesday of each month. Its purpose is to provide a set time for updates, making it easier for users to know when their computer will get fixes. These updates help keep your computer safe from hackers and ensure everything runs smoothly. And regular updates help keep your computer protected against threats. They can also fix issues that could let hackers take control of your computer as well as protect against harmful software, like viruses and keep your personal information safe. These regular monthly updates help keep your computer running well and safely while you use it for emails, shopping, and more!

Q. I have always been very careful regarding providing unnecessary information to medical offices, retail businesses, etc. But it seems like every week I hear about identity theft, scams, etc. I am at the point that I am afraid to shop online, open emails and/or texts, etc. for fear of my identity being comprised. Are there some obvious signs I need to be aware of to protect my identity and stay safe?

A. We understand your concern as more and more scams are attempted (and succeeding) these days. Seniors are a vulnerable group maybe because they are more trusting, less aware of tactics used by scammers, etc. Things one can do to try to limit one's exposure is to not overshare personal details online, especially via social media outlets. Another is to use strong, unique and long passwords (which may be hard to remember, so folks opt for a password manager app). Understanding nuisances that should make you suspicious of your identity being compromised include: unexplained charges on your credit card or unauthorized withdrawals from your bank account. Have you ever received bills or other people's mail at your address? That could be a red flag, as well as getting statements for credit cards that you don't even have or even medical bills for services that you hadn't had or used. Perhaps you might check your credit report to ensure there hasn't been any unusual activity such as opening new accounts which you did not do. Awareness is important, but just as important is reporting such activity if it occurs.

Q. I heard that the NSA (National Security Agency) has put out some warnings. What are they?

The ones you might be thinking about include when downloading an app, you might see an option to let developer have access to track your location. Options include "Always", "While using the app" or "Sometimes" or "Never". It is suggested one chooses "Never", unless it breaks the app, or in that case choose "While using the app". Also, the NSA recommends resetting your phone's advertising ID, because it can be used to pinpoint exactly who you are.

Useful things you may want to know, or Frequently Asked Questions (FAQs)

that we made up ourselves (continued)

On an iPhone, go to **Settings> Privacy and Security> Apple Advertising** and toggle off **Personalized Ads**. On an Android, go to **Settings> Google >Ads** and toggle on the switch for **opt out of Ads Personalization**.

Q. I heard about cookies, not the chocolate chip, raisin or shortbread ones, but cookies on my computer. But what is the difference between “first-party” cookies and “third-party” cookies?

A. Excellent question! Cookies are tiny data packets that follow one around as one browses the Internet. There is a difference between first-party and third-party cookies in that they serve different purposes. When one visits a website online, the website stores a cookie in one’s browser to keep track of the things one is doing. If one is shopping online and puts items in one’s cart, cookies make sure the cart doesn’t mysteriously empty when one clicks over to another page. This is a first-party cookie. A first-party cookie also remembers things like one’s login details so one doesn’t have to re-enter them every time one goes to the website (as long as one has clicked on “Remember Me” or something similar). These cookies can also keep track of any language preferences one has, or even display settings. Now, third-party cookies are much different. Yes, they too show up when using a website, but they are not actually from the actual website one is viewing. Instead, they are placed there from either another website or from a company that wants to track one’s activity or perhaps build a profile of one’s interests, habits, preferences, etc. in order to target and show one ads. Have you ever looked at a product one day and maybe a week later you get an ad for that product? Well, that’s how a third-party cookie operates. Businesses think they are helping by serving up ads relevant to one’s needs based upon what one may have been searching for or reviewing online. One can **clear first-party cookies** via one’s browser settings using the “**Clear Browsing Data**” option. But remember this will also log one out of what might be favorite accounts or websites resulting in one having to re-enter one’s password the next time one goes to that account/website. Most browsers let one **block third-party cookies** via one’s **Privacy settings**. There are also browser extensions one can install to help manage cookies and trackers so one doesn’t have to do it manually. And if you read the article regarding browsers, DuckDuckGo, StartPage or Qwant all are privacy based browsers that claim they do not track users or store any of their personal data, so therefore do not use cookies at all.

Interested in being a Monitor? “Contact Us” via the website and select “Director at Large”. You can provide your information or ask questions to Jerry Peterson, who will fill you in on what’s expected, what training you will receive, etc. **There are no prerequisites per se**, just a desire to help your Club to stay open. Among other things, monitors ensure folks scan in upon entry to verify one is a member of the Computer Club and can also renew one’s membership, if needed. Monitors are fully trained before taking their first shift. Thank the monitor when you come in.