Archive of 2020 Tech Tips columns
published in the Rossmoor News

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TECH TIPS

Don't Take a Pass on Strong Passwords

By Harris R. Greenberg

One of the safest things a computer user can do is create a strong password. The most common error tech users make is creating obvious or minimal passwords like "123456," "password," your birthday, phone numbers, etc. These are simple passwords or publicly available information that hackers can easily access.

The next biggest mistake is to reuse the same password on more than one website. Hackers always try out passwords that have been exposed by company or website data breaches.

Hackers look for password patterns. Substituting a "1" for the letter I, a "$" for the letter S, or a zero for a capital letter O, might prevent the average person from guessing your password, but that won't stop a hacker.

How to create strong passwords you can remember

Here's a hint for tech users: The longer the password the better. A strong character-based password should be at least 16 characters. But instead of trying to remember a long character-based password, use a phrase with four or more words that will be easy for *you* to remember. Many websites require upper – and lower-case letters, numbers and symbols, so you'll need to include them. Here is an example: "I_Love-Living@1591_in_Rossmoor." Or, if you want to try something a bit more complex, "save*ME*100's-Of-buck$."

If you don't have stand-alone password management software (see below for more information about this type of software), remember to write your passwords down in a notebook or on an index card. Include the website, user name, password and any security questions and answers you might have been asked to select for later password recovery. (Commonly known as "Security Questions.")

To provide additional security, try using cryptic descriptions instead of actual website names when you write down your password information, such as using "mattress" instead of Bank of America or "store" instead of Amazon.com. Don't keep your passwords written on your computer or mobile device.

The pros and cons of letting your web browser remember your user ID and passwords

Current web browsers have features to remember passwords you enter, and some also offer to create long, random passwords. They store the information encrypted in the cloud and synchronize it in the same browser on your different devices, making it easy to use all of your passwords across your devices. The best use of browser password management is for non-financial services, like storing your library card number and personal identification number (PIN), or your user name and password for an online club newsletter. However, you should avoid using your browser's password manager to access financial accounts or making financial transactions.

There are two reasons not to let your browser store your passwords. If your computer or mobile device is ever lost or stolen, and the thief manages to log in to the device, they will have immediate and complete access to passwords stored on it and can access any online account. Also, should a hacker ever take control of your computer remotely over the Internet, they will have immediate and complete access to your online accounts, including your online financial accounts, medical information and other passwords that have been stored on the browser.

Stand-alone password manager software is more versatile and secure

Examples of stand-alone password managers include: 1Password, Dashlane, KeePass, Keeper, LastPass and Norton. You already have free access to the Norton stand-alone password manager software because your Rossmoor cable TV and internet service is from Xfinity (Comcast). You can download it from Xfinity (www.tinyurl.com/xfin-norton) to your computer or mobile device, and can synchronize across many different browsers and devices. You only need to remember one master password. The software can then generate long, random-character passwords and remember them for you. As a result, you end up with an easy-to-use, strong password that can be changed easily whenever there is a data breach that affects any company or website you may have used.

The software remembers all of your passwords, security question answers, and any other information you want to keep secure but need to access quickly. You can store non-password related data on the software, such as images of scanned documents like your passport or the contents of your wallet, including credit cards and driver's license in case you lose them.

For more information, read Washington Post technology columnist Geoffrey A. Fowler's excellent column that explains why you should use a stand-alone password manager: www.tinyurl.com/fowler-pwm

Part 2 of "Creating strong passwords" will run next month. Have a tech question or want to see an archive of previous Tech Tips columns? Go to the Computer Club website www.caccor.com, and click on the LINKS menu choice at the top-right of the page.

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Tech Tips

Recover or Reset Forgotten or Hacked User IDs and Passwords, part 2

By Harris R. Greenberg

Answers to security questions are used to validate your ID and password

You're probably familiar with the security questions that you normally select and answer when you first sign up on a new website or app. If you try to sign in from a different web browser or computer, those security questions are used to verify that you are the same person who registered and that you are trying to sign in again.

If possible, don't select the question that asks for your mother's maiden name because that information is easily accessible from genealogy sites. Also, don't select the same questions on every site. It's also OK to use fictitious answers to security questions, as long as you can remember the answer.

Set up two-factor authentication for extra protection to prevent hackers from using your passwords

ATM machines use two-factor authentication (2FA) – the two factors are your ATM card and your PIN. Many websites allow 2FA with another factor besides your password. If you provide a phone number for the second factor, you will get a call or text with a code number to enter to confirm you have the phone in your possession.

If you're accessing the web on a mobile device, the second factor can also be a biometric signature based on your fingerprint, voice print or facial recognition. 2FA was covered in detail in the Tech Tips column in the Jan. 2, 2019 issue of the Rossmoor News.

Recovering or resetting forgotten user IDs or passwords

Sometimes you fail to log in to a website simply because you mis-typed either or both your user ID and password. If you make too many incorrect attempts to log in, some websites will lock you out to prevent robot programs from trying to gain entry. If you get locked out, you may have to wait a while before you can try again, or you may need to contact the site's customer support.

If you are having problems with your password, look for an option that displays your password while you are typing it in, allowing you to catch any typos before you submit your entry. To reset your password, just click on the link "forgot password," then re-enter your email address and they will send you a link to reset your password.

You may be asked to verify that it's you making the reset request – this is where 2FA and the security questions you answered when registering on the website come into play. After you complete the 2FA instructions and/or answer the security questions, you can reset your password. Similarly, if you have forgotten your user ID, look for a link to have a temporary ID emailed to you.

Otherwise, contact customer support. Search the website for a "contact us," "live chat" or "help" links. For example, in Gmail the "account recovery" procedure is found by searching inside "Help." Larger retailers and financial institutions typically provide a phone number so you can speak to a live person. Otherwise, you may need to submit an email describing your problem or engage in a "live chat" discussion (essentially, a text message exchange) with support personnel.

Regardless of how you reach customer support, you will be questioned for security purposes, and possibly asked for some address or phone number information you used to originally register for the site.

If your email has been hacked and you need to recover your email and reset your email password

How do you know your email has been hacked? Usually, somebody you know may receive an email that seems like it comes from you. That person will contact you and tell you something like "Hey, your account is sending out spam! You've probably been hacked."

If you can still access your email, sign in and change your password. If you've been hacked, and you can't access your email, you must contact your email provider's customer support to get access to your email again.

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AARP driver courses return to Rossmoor in March; preregister

The AARP Smart Driver Course is offered in Rossmoor to help residents refresh their skills as well as learn the latest driving laws.

After taking the course, residents may be eligible to receive a discount on their car insurance rate. (Residents should call their own insurance carriers to find out about AARP discount rates.) The class is also offered online at www.aarp.org/auto/driversafety.

The required first class will be offered on Fridays, March 20 and 27, from 1 to 5 p.m. in Multipurpose Room 3 at Gateway. Both classes must be attended. Due to the amount of material covered, students must be on time.

At the end of day two instruction, allow an additional 15 minutes for the distribution of certificates.

The refresher class is offered to residents who have taken the eight-hour class or a refresher class within the last three years. The next refresher course will be offered on Tuesday, March 24, from 8 a.m. to 12:30 p.m. in Multipurpose Room 3 at Gateway.

The cost is $15 for AARP members and $20 for nonmembers. Starting July 1, class prices will increase to $20 for AARP members and to $25 for nonmembers.

Residents must sign up in person in the Recreation Department at Gateway prior to Wednesday, March 18, for the eight-hour class and prior to Monday, March 23, for the refresher class.

Payments must be made by check when signing up for the class. Partners can sign up for each other. AARP members must bring proof of membership.

Classes are limited to 20 residents. All students are required to bring their driver's license to class.

For personal comfort, students may want to bring a light sweater. Students might also wat to bring water and a light snack.

International Rotary clubs host St. Pat's Day party

Celebrate St. Patrick's Day at a party on Tuesday, March 17, from 5 to 9 p.m. in the Fireside Room at Gateway.

All are welcome.

The party is traditionally sponsored by Rossmoor's Rotary Club.

This year, the Rossmoor International Club is a co-sponsor.

There will be libations – even Irish coffee – as well as dinner, live entertainment and a hat contest with prizes.

Dinner will include a winter salad, corned beef, cabbage, carrots, red potatoes and choc-

TECH TIPS

SPONSORED BY THE COMPUTER CLUB

Resources to Help Learn to Use Smartphones and Tablets

By Harris R. Greenberg

There are lots of resources available for understanding the hardware and the software that comes with mobile phones and tablets. There are online manuals, user guides, tutorials, and training videos. There are also books that you can download, buy or borrow from your library.

User manuals and user guides

Apple user manuals are available at www.support.apple.com/manuals.

This site includes manuals for current and older models of Apple Watches, iPhones, iPads, and the accessories that work with them (such as AirPods). It also provides manuals for software like Pages, Numbers, iMovie, GarageBand, and iPhoto.

Here are online versions of Apple user guides for Apple devices:

• iPhone: www.support.apple.com/guide/iphone/welcome/ios

• iPad iOS 12 and older: www.support.apple.com/guide/ipad/welcome/ios

• Newer iPads using iPadOS: www.support.apple.com/guide/ipad/welcome/ipados

The above links will enable you to read the information online. However, you may also download a PDF version of the Apple user guides that you can read with the Books app (formerly called iBooks).

Open the Books app and search by typing in "Apple books free." Otherwise the app will show you books for purchase, between $4 and $25 from various publishers.

Android phones and tablets are made by many different manufacturers. Go to your specific manufacturer's website to download the user manuals, or you can find them with an appropriately worded Google search.

For example: To search for the manual for a Samsung Galaxy Note 10, you need to go to the Samsung website, then the support link (www.samsung.com/us/support/downloads), then pick the phone model and mobile service provider, and then you can download the relevant user manual and quick-start guide in PDF format.

Free from the library

You can find books and training courses at the Contra Costa County Library site (www.ccclib.org) using your library card number and PIN (your last name), and sign in to Skillsoft training.

Examples of eBooks include "iPad for Dummies" – 10th Edition (2018), "iPhone for Dummies" – 12th Edition (2019), and "Android Phones & Tablets for Dummies" (2018).

You can read the entire book online with no due date, and it will track your progress and bookmark the current page.

Although some of the Skillsoft training courses are out of date, much of the information is still applicable depending on the model of your device and the software version you are running.

YouTube video training

You can find video training on smartphones and tablets by searching YouTube, but the quality and length is variable.

When you search YouTube, remember to focus on the results for the version of your device and the software you are using. Otherwise, you may get videos about older devices or software that won't help you.

For example, if you search for "video training for Pages in iOS," you'll get results from 2014, 2017 and 2019. But some videos may talk about a version of Pages iOS that you don't have and that can be confusing.

Lynda.com training videos

You can subscribe to much higher quality video training, available from Lynda.com (recently acquired by LinkedIn Learning).

For example, the "iOS 13 and iPadOS: iPhone and iPad Essential Training" course is three hours and 38 minutes with the training broken up into small manageable video segments.

A premium monthly subscription costs around $30, or you can subscribe annually for $25 a month. You can try the service with a one-month free trial.

The service was previously available for free from many libraries and is still available from some libraries. However, access to Lynda.com/LinkedIn Learning was discontinued in October 2019 by the Contra Costa County Library because of potential privacy policy issues with LinkedIn Learning.

Have a tech question or want to see an archive of previous Tech Tips columns? Go to the Computer Club website at www.caccor.com, and click on the LINKS menu choice at the top right of the page.

TECH TIPS

How to Host or Join a Virtual Meeting Using Zoom

By Harris R. Greenberg

As a result of the stay-at-home order and social-distancing rules that help us limit the spread of COVID-19, many people have turned to video phone calls and virtual meetings to connect with family and friends. A number of Rossmoor organizations, committees and clubs have started holding virtual meetings using the Zoom application.

Connecting with video phone calls

If you have a smartphone or tablet, you may already be familiar with making video phone calls to family and friends. You can use FaceTime on Apple devices to connect to other Apple mobile devices and Mac computers. Google Hangouts and Skype can connect to both Android and Apple mobile devices, as well as PC and Mac computers.

Using Zoom

Zoom Meetings provides a free "basic" version of its software that is easy to use for one-on-one video calls or for virtual meetings that include up to 100 participants.

You can see a group of people and manage their images in a gallery arrayed on your screen. It is currently the leading choice for virtual meetings for small businesses, as well as clubs and social organizations with little or no budget.

A "participant" in a Zoom meeting is a person invited to a meeting that has been scheduled by someone with a "host license." Participants do not need a Zoom account and can join a meeting for free from their phone, desktop computer, mobile phone or tablet.

On a PC or Mac computer, or a mobile device with an installed Zoom app – just click on the meeting link if you have an invitation from the host. Otherwise, go to the Zoom website (https://zoom.us) or mobile app to join a meeting by entering the meeting ID and password from a published meeting notice.

The "host" of a Zoom meeting is a person with a Zoom account who schedules, sends invitations and controls the meeting options and participant actions during the meeting. To be a host, you must install the app on your device or access the Zoom website and sign in to create an account.

You can learn all about how to use Zoom on computers and mobile devices on Zoom's support website on their Getting Started page (https://tinyurl.com/zm-Getting-Started).

Costs for basic and large Zoom meetings

There are a number of host license plans with different features and pricing described on the Zoom webpage https://zoom.us/pricing that you may want to explore to use for your social club or group.

Most people will find the basic plan is sufficient – it is free and has no time limit for a one-on-one meeting – but there is a 40-minute time limit for three or more participants. However, you can schedule two or more back-to-back meetings (with five – to 10-minute bathroom breaks in between) to accommodate the need for a longer meeting when you use the basic plan.

Zoom has addressed privacy and security issues

There have been articles in the news about security and privacy issues associated with Zoom, (https://tinyurl.com/zm-privacy-backlash). However, recent software updates have addressed these privacy issues.

The problem of uninvited guests "zoom-bombing" or disrupting meetings with profanity are mostly a result of people posting meeting invitations on social media or public websites in which anyone can click on a meeting invitation and join the meeting.

Starting April 4, Zoom chose to enable passwords on all meetings and turn on Waiting Rooms by default as additional security enhancements to protect your privacy. With Waiting Rooms enabled, the meeting host can block uninvited guests from joining the meeting.

Links to short Zoom training videos

Here are links to short videos on specific topics from the bottom of the Zoom support web page:

How to join a meeting (1:09 minutes long): https://youtu.be/hIkCmbvAHQQ

Joining and configuring audio and video (1:42 minutes long): https://youtu.be/-s76QHshQnY

Scheduling a meeting with Zoom website (1:07 minutes long): https://youtu.be/XhZW3iyXV9U

Meeting controls (10:16 minutes long): https://youtu.be/ygZ96J_z4AY

Sharing your screen (1:16 minutes long): https://youtu.be/YA6SGQlVmcA

Recording a meeting (1:35 minutes long): https://youtu.be/lZHSAMd89JE

Other options

FaceTime, Google Hangouts, and Skype also let you have multiple people on a video call at one time. Go to the Rossmoor Computer Club website (www.caccor.com) and click on the LINKS menu choice at the top-right of the page to learn more about making video phone calls to one or more people.

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TECH TIPS

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Websites and Apps for Seniors and Caregivers

By Harris R. Greenberg

Free resources from AARP website

You don't have to be an AARP member to access many online resources from its website (www.aarp.org). Search their website by typing in "resources for seniors," and you'll get more than 9,000 results.

Resources are grouped into these categories:

- Basics – tips for new caregivers;
- Home care – finding a caregiver, dealing with conflict and anger, medical alert systems, etc.;
- Financial and legal – long-term care and other insurance, legal documents, and records;
- Caregiver life balance – family dynamics, caring for yourself, and managing guilt and grief;
- Community – search an online forum for answers to questions;
- Local resources and solutions – in-home care, medical services, housing options and community services. Housing options cover independent living, assisted living, skilled nursing care, and continuous retirement options (that allow you to move into one facility that provides all three levels of care).

CARE wallet card

In California, the CARE (Caregiver Advise, Record, Enable) Act goes by the name California Hospital and Family Caregiver Law. According to AARP's website, the law allows patients to designate a family caregiver when they are admitted to a hospital; requires the hospital to keep the caregiver informed about a patient's discharge plans; and educates, when appropriate, about the care that the caregiver will provide at home, including medication management, injections, wound care and transfers.

AARP provides printable wallet cards (www.aarp.org/walletcards) that can be wrapped around an insurance card in a person's wallet. The wallet card is important because if you are unconscious or unable to communicate when you are admitted to the hospital, it allows the hospital staff to identify and contact your designated family caregiver.

Other websites for seniors and caregivers

- www.seniorsguidetocomputers.com – easy-to-understand introductory computer topics and training videos;
- www.seniorliving.org – provides tools, guides, and advice on housing, safety, healthcare, and money;
- www.aplaceformom.com – search for all levels of nearby senior living facilities;
- www.suddenlysenior.com – senior humor, trivia, nostalgia, and travel articles;
- www.retirewow.com – retirement articles, ranging from health to relationships to spirituality.

Useful apps for seniors

• Help finding a parked car – Google Maps lets you drop a pin that shows where you parked. When you open the app, you'll see a pulsing blue dot, showing your car's GPS position. Tap on the blue dot and you get a list of options – one of them is "save as parking location." If you tap the pin that is created (with the letter P in it), you can add a note to remind you when your parking meter expires and also add pictures to show where you parked. This works on both Apple and Android phones.

• Keep your brain active – keeping your mind active and challenged is important. There are a lot of apps, including word games, memory games and puzzles that both challenge and entertain you. Examples are: Lumosity, Words with Friends, Candy Crush, Sudoku and jigsaw puzzle games.

• Answer health-related questions – WebMD provides doctor-reviewed answers to health-related questions.

• Medication reminders – MediSafe, Mango Health, and Bedsider Reminders are a few apps that provide reminders about when you need to take your meds, and also may help you track blood glucose levels, blood pressure, weight, pulse and temperature.

• Compare prescription drugs costs – GoodRX allows you to compare prescription drug prices from different providers.

• Relieve stress and help you sleep – Relaxation, meditation and mindfulness apps can help you relieve stress and sleep better. Examples include The Mindfulness App; Headspace; Calm; 10% Happier; Stop, Breathe & Think; and Meditation and Relaxation Pro. Some are free and some require subscriptions.

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Coronavirus tests available to any county resident who wants one

By Ann Peterson
Managing editor

Contra Costa County is now offering COVID-19 testing to all residents, regardless of whether they have symptoms or the means to pay for it.

Contra Costa is the first Bay Area county to offer tests to anyone who wants one.

Residents can make an appointment to have a test at one of eight sites, including five drive-through testing sites. There are also three walk-up testing locations, including one in Walnut Creek. The nearest drive-through site is in Concord.

Tests are available only by appointment. To make an appointment, call 844-421-0804 from 8 a.m. to 3:30 p.m. daily.

As of last week, 300 to 400 county residents were being tested daily. Contra Costa Health Services said it hopes to increase testing to about five times as many people.

Increased testing is one of the goals Contra Costa County set for easing the current stay-at-home order, which lasts until the end of this month. Previously, tests were available only to residents who had symptoms of the illness.

"We need to test many more county residents to get a better sense of how widespread COVID-19 is in our community, and to help prevent its spread," said Candace Andersen, chair of the Contra Costa Board of Supervisors. "Testing will also give us a better idea of when we can relax the current health orders."

When calling for an appointment, residents will be screened and later receive a call back from a health professional, who will schedule the appointment.

Insurance will be billed for those who have health insurance, but insurance is not required to get a test and there is no up-front cost.

While having symptoms are no longer required for tests, health officials now say a lengthy list may warrant a test. These include cough, shortness of breath, fever, chills, fatigue, muscle ache, sore throat, headache, vomiting, nausea, diarrhea, recent loss of taste or smell, or confusion, particularly in older adults.

More information is available at https://coronavirus.cchealth.org/testing.

Tech Tips

Icons Used on Different Apps and Devices

By Harris R. Greenberg

Icons are used as a universal way to convey information that is not dependent on any specific language. They are images or symbols that are easy to recognize. Most of us can interpret everyday icons used in the real world on street signs, in stores and on public restrooms.

However, the simple text menus you may have gotten used to using on your computers and mobile devices are being replaced by icons that keep evolving and may be harder to recognize. Some are obvious and others are not so obvious.

Many of these icons/symbols have the same or very similar meanings regardless of the device you use. By recognizing these symbols and understanding their meaning, it makes it easier to then learn how to use new devices and apps. For example, the triangle symbol pointing to the right means Play ▷ (with or without the circle around it) and it is the same as the symbol for Play on your old VCR, DVD player, your TV remote, YouTube videos on the internet, and music apps on your phones or tablets. The Power symbol ⏻ is used on numerous products – such as smartphones, computers, streaming devices and even vacuum cleaners – to designate which button powers-up the device. Two other standard symbols you should immediately recognize are the magnifying glass symbol, meaning Search 🔍 and the question mark symbol, meaning Help ⦻ .

Music players, video controls, and TV remotes

Audio/music controls – Previous track ⏮ ; play ▷ ; pause ⏸ ; next track ⏭ ; mute 🔇 ; increase volume 🔊; decrease volume 🔉; repeat ⇄; shuffle ⤬ . The icon showing that your microphone is muted in the Zoom app 🎤. (To unmute the microphone, click on the icon for the muted microphone.)

Video controls – Play ▷ ; pause ⏸ ; fast forward ⏭ ; fast reverse ⏪ ; 10 seconds forward ⟳ ; 10 seconds reverse ⟲ ; go to the start (or previous video in a series) ⏮ ; go to the end (or next video in a series) ⏭ ; the audio controls and icons are the same as those for the music players. Play the video in full screen ⛶ . The icon showing that your video camera is off in the Zoom app is 📷 . (To turn on the video camera in the Zoom app, click on the icon showing that the camera is off.)

Input/output ports

Ports for cables – The places where you plug in a USB cable, a headphone, or the power cable are called input/output ports. A wired mouse, keyboard, or headset can use a USB connection port ⌘. Audio headsets (with and without built-in microphones) that use a 3.5 mm port 🎧 . The connection port for an HDMI cable (to connect to a TV or computer monitor) looks like this ▭ .

Wireless devices – Wireless speakers, keyboards, headsets, track pads, and mice are connected by Bluetooth ❋ . You need to "pair" (or wirelessly connect) the Bluetooth device to your computer or mobile device using the Bluetooth settings. A wireless device can be used by many computers or mobile devices, but can only be paired to one computer or mobile device at a time.

Settings for computers, mobile devices, programs and apps

Settings and menu-option icons – This category of icons has a few different forms: A gear ⚙ ; or a vertical or horizontal set of three dots ⋮ ⋯ or parallel lines ☰ ⦀ . These same icons are used for many device and program settings, including email and web browsers (like Safari, Google Chrome, Firefox, and Microsoft Edge). Some other web browser icons include: go back a page ‹ or ← ;go forward a page › or → ; refresh or reload a web page ↻ .

Option control toggle switches – Toggle icons apply to most of the features that you can turn on or off: On ⬤○ ; Off ○⬤ . The on/off icons are often associated with other icons. However, the toggle switch for Airplane Mode sometimes looks different: On ✈ ; Off ✈ .

Icons for other features – Bluetooth ❋ ; wi-fi signal 📶 ; cellular carrier service 📶 ; cellular signal strength 📶 ; share what is on your screen ↥ or ⤳ . Battery level (shown either vertically or horizontally): Low ▯ ; full ▮ ; charging ⚡ .

Icons for editing text and pictures – Cut ✂ ; copy ⧉ ; paste ⧉ ; edit ✎ ; crop ⌐ ; magnify ⊕ ; Attach a file (in an email) 📎 ; help ⦻; send (an email) ➤ , ⬆ or ↪ .

*NOTE: the icon images used in this article are from www.icons8.com.

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Mutual 30 to hold election for one open position; incumbent to re-run

There is one open director position on the Mutual 30 board in this year's election. The position is for a three-year term.

Incumbent Ron Reece has decided to run again. Any Mutual 30 member that meets the "Candidate and Director Qualifications" found in the Election Rules Policy, No. 3, which are consistent with Civil Code 5105 (b), may run for the position. Election Rules may be found at: www.rossmoor.com, click on For Residents, click on Mutuals, then click on Mutual 30 and the Policy tab.

Candidates must provide a written statement of no more than 300 words outlining their qualifications and interest in serving on the board. A photo may be included with the candidate statement. The statement must be submitted by July 10 at noon.

Once the information has been received, a form will be provided to the prospective candidate for his or her signature. Statements and photos may be emailed to apaone@rossmoor. com, or mailed to Walnut Creek Mutual 30–Board Services Office, P.O. Box 2070, 1001 Golden Rain Road, Walnut Creek, CA 94595. The winning candidate will be seated at the Mutual 30 Annual Meeting.

TECH TIPS

Crowdsourcing and Crowdfunding

By Harris R. Greenberg

Before the Internet in 1968, a great example of crowdsourcing was Scientific American's "1st International Paper Airplane Competition," which drew almost 12,000 entries from more than 5,000 people in 28 countries. The contestants included scientists, engineers, origami (paper folding) enthusiasts and children. Some of the winning designs went on to be used by airplane manufacturers to design lighter and longer flying gliders and experimental aircraft.

Crowdsourcing today uses the Internet and social media to get innovative suggestions, donated products, data or services from large numbers of people.

How crowdsourcing is used today

Wikipedia is one of the most well-known and successful modern examples of crowdsourcing (www.wikipedia.org). Essentially, Wikipedia is a free, online, collaborative, multi-lingual encyclopedia that is open for people to edit and to contribute new articles.

The Wikimedia Foundation is a non-profit organization of volunteer editors who maintain Wikipedia's published articles. The Foundation curates user-suggested additions, deletions and modifications.

As of 2020, more than 200,000 people around the world contribute articles to Wikipedia every month, with more than 290 versions of Wikipedia in different languages, totaling about 48 million articles. Numerous studies have shown Wikipedia's accuracy to be on par with commercially available encyclopedias. https://tinyurl.com/compare-them.

Yelp (www.yelp.com) is an example of a popular website that offers crowdsourced reviews of a wide variety of services, vendors and products … everything from restaurants to physicians. Because of COVID-19, many of Yelp's restaurant reviews connect to take-out menus and also link to pickup and delivery service apps.

Angie's List (www.angieslist.com), **Task-Rabbit** (www.taskrabbit.com), and **HomeAdvisor** (www.homeadvisor.com) take this concept a step further. They not only provide reviews of home-repair contractors and service providers; they also allow users to solicit bids from those companies. This lets people decide what to buy or whom to hire based on the opinions and experience of others around the country and in your local community.

Waze (www.waze.com) is an example of a really successful crowd-powered app that allows users to report traffic jams and offers maps and directions to help you re-route around the traffic jam. Besides user reports of traffic jams and road closures, Waze detects the traffic jams by measuring the speed of cars using the Waze app.

When COVID-19 becomes less of an issue, you might want to consider forming a carpool so you can drive or ride along, to share costs and have some company in the car.

Waze Carpool (www.waze.com/carpool) uses crowdsourcing to form carpools, matching potential drivers and riders who want to go to the same destination at the same time.

How can you use crowdfunding?

Crowdfunding is used to start a business, raise money for a cause or tackle an expensive project. Instead of borrowing money from the bank or friends, crowdfunding services let you appeal to a very large potential audience through the Internet to raise the funds you need.

Crowdfunding services use the web to advertise your cause/project. They also pay for processing payments. Their fees can range from two to nine percent of the donations raised to pay for their services, depending on the type and size of crowdfunding campaign.

Four basic types of crowdfunding

Donation-based – typically used to sponsor charities, non-profit organizations and social causes that can motivate people to action. The best example of this type of crowdfunding are **GoFundMe** (www.gofundme.com), sometimes listed as **GoFundMe Charity**.

Reward-based – typically used to fund startups with new and innovative products or services to offer people who donate a fixed amount of money. Rewards can be a new product when it comes on the market, a future discount or some other gift or service.

Some good examples are **Kickstarter** (www.kickstarter.com), **IndieGoGo** (www.indiegogo.com), **Crowdfunder** (www.crowdfunder.com) and **Fundable** (www.fundable.com). **Crowdfunder** and **Fundable** are used for both reward-based and equity crowdfunding.

Debt – this kind of crowdfunding is similar to a normal loan, where the lender expects to get their principal back with some level of interest. Instead of banks or investment firms, the money comes through small-donation amounts from a lot of people. This is typically used to finance home projects, pay off credit cards or help people buy a car or a house. An example of this type of tool is **AngelList** (www.angel.co), which was used to fund Uber.

Equity – this type of crowdfunding offers shares (future equity) in a for-profit business to donors. Examples of this type are **Crowdfunder** and **Fundable,** which only use accredited investors, and **Wefunder** for non-accredited investors (www.wefunder.com.) Federal agencies such as the SEC regulate equity crowdfunding.

Have a tech question or want to see an archive of previous Tech Tips columns? Go to the Computer Club website www.caccor.com and click on the LINKS menu choice at the top-right of the page.

TECH TIPS

Settings to Improve Your Phone-Calling Experience

arris R. Greenberg

u probably know the basics of to add a person or a business ur Contacts on your smart- e. You type in a First Name, Name or Company Name, hen add a phone number. You t add an email address, too.

s pretty simple, and that's where lots of people because it's enough to find the phone number or l to contact the person or business.

wever, with a few extra steps, a little more data , and by tweaking some settings, you can im- how you use your phone.

Add a recent caller to contacts

th iPhone and Android make it easy to create w address book contact using the Recent Calls n iPhone) or the Call Log/History (on Android). the call, if you tap on the phone icon, you will choice for recent calls, call log or call history. n one of those, then to the right of the phone er there is an "info" button, represented by an a circle on an iPhone and a similar choice on oid. Tap that button to create a new contact from one number, or add the phone number to one of existing contacts.

aller ID can include names and pictures

eryone is familiar with caller ID – general- u see the phone number of the incoming call. ver, if the phone number belongs to a Contact ur Address Book, the caller's name will also r on the screen. To add a photo to the contact mation, click on Edit, then tap Add Photo be- he icon at the top of the contact, which is typi-

cally a large circle with the contact's initials.

You can pick any picture from the Photos app on your phone, or you can take a new picture with the phone's camera. After selecting a picture, you can crop it to get only the part you want to use. Cropping lets you extract an image of someone from a group shot, as well as focus on the face in an individual picture.

Pull up a map for walking or driving directions

The contact lists on both Android phones and iPhones are integrated with Google and Apple mapping apps. If you enter the contact's address, the contact shows a small map window next to or below the address information that you entered. If you have enabled Location Services in Settings, you can get turn-by-turn directions from your current location to the contact's address in addition to seeing the map.

Customize ring tones and text message tones

You can easily change your phone's default ring tones and sound effects for messages to customize the sound for each contact on your phone. This makes it easy to identify who is contacting you just by listen- ing to the ring tone/sound effect. Select your contact and click on the Edit option to change the ring tone and text tone for that individual.

The process is similar on Android and iPhone to change the sound settings in general. For iPhone, go to Settings and select Sounds & Haptics (haptics are vibrations or pulses that you feel through your phone). On an Android phone, haptics are called Haptic Feedback. You'll see a long list of options to choose from. The first few are about turning on vi- brations when your phone is silenced, or vibrations used in conjunction with the sound effects when your phone isn't silenced.

You'll see options to pick different patterns and tones for different actions and apps on your phone. It's easy to experiment and listen to different ring tones and other sounds on both iPhones and An- droid – you can always change your mind and try a different one, or reset everything back to the de- fault settings.

Classify frequently called numbers as favorites

Instead of searching your contact list each time for numbers you call frequently, you can save time by adding the contact phone number to a list of Favor- ites. You go to the contact, then tap Add to Favorites (you don't need to edit the contact to do this). You can separately add Home, Work and/or Mobile phone numbers to the Favorites list. You can also decide to add the contact to favorites as a video or audio call using Wi-Fi through FaceTime (Apple) or Google Chat (Android).

Customize the labels used for the phone numbers

When you create a new contact, the default label for the phone number is home. If you tap on home, you will get a list of other standard choices (including work, school, mobile, main, fax, pager and other). At the end of the list you'll see Add Custom Label – you can use this option to uniquely label the phone numbers with something more meaningful, which is especially useful for business phone numbers.

Use the Notes field to list relevant information

You can add any kind or relevant information in the Notes field within a contact – a membership card number, the name of the person you spoke to last time you called, reservation numbers, product serial numbers, etc.

You can also put keywords in your notes so that a particular contact can be found when you search your contacts, even if the keyword doesn't appear in the company name of the contact. For example, you can add the keyword "cardiologist" to the notes section of a doctor or "endodontist" in the notes sec- tion of a dentist to find health professionals by their specialties.

Designate In-Case-of-Emergency (ICE) phone numbers and contacts

See the Tech Tips article "Add Emergency Contact Info to your Smartphone" in the Jan. 30, 2019, issue of the Rossmoor News on page 27A.

Have a tech question or want to see an archive of previous Tech Tips columns? Go to the Computer Club website at www.caccor.com and click on the LINKS menu choice at the top-right of the page.

What WCPD Number Should You Call?

943-5844: Business Line during business urs – call for routine questions or generic ncerns.

935-6400: Non-emergency number – call

to report a crime that is not in progress or that does not warrant an emergency.

911: Emergency calls – medical, fire, an in-progress crime, accident, or someone is in immediate danger.

TECH TIPS

Choosing the Right Device

By Harris R. Greenberg

Deciding whether to buy a new device or to upgrade from an old model Apple or Android tablet, Windows PC or Apple laptop/desktop computer, can be overwhelming. There are a lot of the choices and technical specifications to choose from. Where do you start? Do you choose Apple or a PC? Will your budget affect your options?

It's a daunting task, but it's easier if you break the process into a series of small steps. Doing so helps you define some minimum requirements and lets your budget dictate whether you can afford to add more power, storage or additional software/apps.

Note: As you review your PC/Mac options, consider your eyesight and physical dexterity (whether to use a touch screen and on-screen keyboard versus a real keyboard with a touch-pad or mouse) – eyesight and dexterity will also influence your final decision.

Zoom meetings and tablet options

If you're looking for the least expensive way to participate in Zoom meetings using a device that has a decent size screen and webcam, then you can simplify your search considerably.

Zoom support lists the minimum requirements for tablets, computers, and smartphones for you, and you can find a summary table with all of the requirements on the LINKS page of the Computer Club's website (www.caccor.com/Links.html).

The biggest difference between different devices is how many people you can see at one time in Zoom's gallery view. The key is screen size and resolution. To see everyone in the meeting you may need to swipe left to see the whole group in small batches. Gallery view on a phone may let you see only four people at a time, nine at once on a tablet or a small-screen laptop that's less than 14 inches. With a larger screen size or higher resolution on a laptop or a desktop computer, you can see up to 50 people at a time on one screen, so you can see 100 people on just two screens.

If all you want to do is check email, browse the web, and join Zoom meetings, almost any new smartphone, tablet, laptop, or desktop will work fine. If you have an older device, check the list of requirements in the table on the Computer Cub website to see whether it will work with Zoom.

Regardless of the size tablet you purchase, you can also buy an inexpensive, lightweight keyboard that provides a convenient alternative to using the on-screen keyboard. Except for some of these considerations, you may be able to meet all your digital needs with a good smartphone.

Android Tablets versus Apple iPads

The biggest differences between Android tablets and Apple iPads are cost and your familiarity with using Android and iPadOS operating systems. Android tablets are considerably cheaper than Apple devices. However, Apple ensures its developers give a consistent look and feel to all the apps that run on their devices. So, if you're familiar with working on an Apple iPhone, you will quickly learn and feel comfortable on a new Apple iPad, laptop, or computer because the apps operate similarly.

The user interface on an Android device can vary significantly between manufacturers and apps. As a result, you may experience a steeper learning curve. If you don't already have an iPhone or an Android smartphone, but you want to buy a tablet, it might be a good idea to purchase a tablet that is already used by the friend or family member who can help you learn the basics.

Tablets and laptops versus desktop computers

Small tablets – A smartphone can fit in your pocket, but a small tablet with an 8-inch diagonal screen, like an iPad Mini (around $350), an 8-inch Galaxy Tab A (around $170), or Amazon Fire HD 8 (around $70) will fit in a purse, a portfolio cover, or small backpack. Small tablets can also be convenient alternatives for using a separate Kindle reader because Kindle apps are available to download on both iPads and Android tablets.

Note that the prices for devices above are all at the low-end starting price and have a minimum amount of memory. While the cheaper models work with a lot of applications, you may want to store and share a lot of pictures and videos on your device. In that case, you will need more memory to store them, and the prices for models with more memory can be significantly higher. Alternatively, you can keep the device memory at a minimum, and pay a monthly fee for cloud storage instead.

The batteries will typically run around eight to 10 hours if you're not watching videos all day or using them as a GPS system for turn-by-turn directions in your car. Therefore, you'll probably want to keep them plugged in, so the battery doesn't die before you get where you're going.

Standard tablets – A standard-sized tablet (with around a 9.7- to 12.9-inch diagonal screen) weighs more than a small tablet (around 1 pound or more compared to 0.7 pounds). So, you'll need a larger bag, carrying case or backpack to carry it.

These tablets cost two to three times the cost of the small tablets, depending on storage capacity, screen resolution and other options. The larger tablets are more expensive but give you more power and higher screen resolutions. If you want to read a magazine or book, for example, the larger screen size will be easier on your eyes.

All tablets use touch screens and are easier to use if you're sitting in a chair or couch. You may be more comfortable using a laptop computer at a kitchen table or desk.

Here's a link to the September 2020 WIRED magazine article about the best tablets for any application: https://tinyurl.com/y5wm76ww

Laptop computers – Laptops are portable, they can run between two and five pounds, with screens sizes ranging from 11 to 17 inches. There are two kinds of laptops – those with a standard keyboard and a standard or touch-enabled screen, and 2-in-1 laptops with a touch-enabled screen and a special hinge, that can operate either as a large tablet, or a standard laptop with a keyboard. Note that none of the Apple laptops have touch-enabled screens but have a standard screen and include a track pad on the keyboard.

While laptops are usually designed to run more applications used by students or by businesses (word processing, spreadsheets and slide presentations), you may want the power offered by a laptop if you do a lot of photo and/or video editing or use any of the more business-oriented applications. Laptops start around $550 and go up to $2,500 depending on the screen size, battery life, file storage, and computer memory.

Here's a link to a WIRED magazine article on the nine best laptops for 2020: https://tinyurl.com/y8e5myzn

Here's another article providing guidance on selecting features and options for laptops: https://tinyurl.com/y2vcqjuy

Desktop computers – If portability is not a consideration, desktops offer a much larger screen, more storage capacity and no worries about battery life because they are always plugged in. Desktop computers are priced roughly the same as laptops, but often the monitor is sold separately.

So carefully review which features are included in your purchase and which are considered separately purchased "accessories," like a monitor, mouse or trackpad, or webcam. If you plan to use your desktop computer for Zoom or another video conferencing app, make sure the computer monitor includes a webcam with good resolution and a microphone, or plan to buy a USB webcam that clips onto the monitor.

Here is a link to PC Magazine's list of best desktop computers for 2020: https://tinyurl.com/wzf1w2m

Windows PC versus Mac – Price is one of the biggest advantages that PCs have over Apple's Macs because there are so many competing manufacturers that produce PCs. However, prices for high-end, high-powered PCs (for gaming, business applications, heavy video editing, etc.) are comparable in price to Macs.

PC users typically install Microsoft Office, which is available as subscription service instead of making a one-time purchase. It includes Word (word processing), Excel (spreadsheet) and PowerPoint (slide presentations).

A number of free alternatives to MS Office (like LibreOffice) are also available. However, all Apple computers and devices come loaded with the Apple equivalent to Microsoft Office applications. The Apple applications are Pages (word processing), Numbers (spreadsheets) and Keynote (slide presentations).

Apple interfaces and integrates well between its iPhones, iPads, MacBook laptops and iMac desktop computers, and syncs applications and data between all of them. Great graphics and higher resolution screens are now comparable on both Macs and PCs.

Windows PCs are better for hard-core gaming, interfacing with Android, PlayStation, and Xbox products. However, integrating and syncing data between PC computers and other devices is not easy.

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TECH TIPS

Online Banking and Money Transfer Apps

By Harris R. Greenberg

You may be nervous about banking on the internet or using a mobile banking app. However, software and apps have been specially developed to ensure safety and security. And mobile devices often use touch ID or face ID as part of two-factor authentication for more security.

Online banking is convenient, easy to use and secure. According to a 2019 Forbes magazine article around 77% of Millennials use online banking, but the same article found that 76% of Baby Boomers use it as well.

Security tips for online banking

Never use public Wi-Fi. It is tempting to use public, free Wi-Fi like you might find in a coffee shop. However, you can be easily hacked using public Wi-Fi, unless you have installed Virtual Private Network (VPN) software on your device.

If you must do some banking while you're in the coffee shop and you don't have VPN software on your device, turn off Wi-Fi and use your cellular service on your mobile device.

Never follow banking links in a text message or email. Hackers can copy the logo or an entire bank website to make the email look legitimate.

But clicking on the email/text links and signing into what looks like your account gives the hacker everything he needs to steal your identity and your money. If an email or text from your bank requires your attention, open your web browser and access your account through the bank's website.

More secure than banking websites

After signing into your bank's website, search for mobile banking, and your bank will offer their official app and show you how to download it to your smartphone or tablet.

You can use the camera on your mobile phone to deposit checks securely into your bank account. On your mobile banking app select the deposits option, then take a picture of the front and back of your endorsed check with your account number written on the back of the check, type the total amount of the deposit and click submit. That's it!

It will take a few business days before you can access the cash while the bank processes the deposit to your account. You will get an email acknowledging the deposit, and it will also appear in your online account.

Shop safely with virtual credit card

Several banks have the option for customers to create and use virtual credit cards to shop safely online. Virtual credit cards are temporary cards with randomly generated card numbers that you can use instead of your real credit card to make an online purchase. Should the online merchant's data be compromised, using a virtual credit card will prevent hackers from getting your real-world credit card information.

For a more complete discussion of virtual credit cards, see the Tech Tips article in Rossmoor News, Feb. 13, 2019, page B7. Go to www.caccor.com/Links.html – on the bottom of the page is a table with links to articles from July 2019 on, and another link to access articles older than July 2019.

Online banking at virtual banks

Banks that exist only online offer lower or no fees on checking and savings, as well as lower rates on loans, than those offered by traditional brick-and-mortar banks. Virtual, online banks may also offer higher interest rates on savings and money market accounts, up to around 1% compared to 0.05% offered by brick-and-mortar bank accounts.

To compare rates and fees of the most popular online banks, go to the BankRate website (www.bankrate.com/banking) or check out the recommendations from Forbes Magazine, updated September 2020: www.forbes.com/advisor/banking/best-online-banks.

Apps to transfer money to family and friends

You can safely transfer money to family and friends using apps such as Zelle, Venmo, PayPal, Apple Pay, Google Pay and Western Union. The apps verify and register both the sender's and receiver's email or phone number before you can make a transfer. The apps have different limits on how much money you can transfer in a single transaction or in a week.

Zelle has no fees and works with a long list of banks, limiting transfers to $500 weekly. Venmo charges 3% credit-card payments but no fees for other sources of payment. It has a weekly transfer limit of $4999.99. PayPal limits single transactions up to $60,000, depending on the country and currency.

For a more detailed comparison see the Forbes Magazine article updated September 2020: www.forbes.com/advisor/banking/sending-money-to-family-and-friends-fast

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it's a bargain and makes a
gift. It's selling like hot-
so don't miss your chance
a copy of your own.
available at the Pro

Note: Cranberries thicken
as they cool so, if you like your
sauce really solid, cook it a bit
longer. The cranberry sauce
will last for more than a week

TECH TIPS

Scanning Documents and Pictures

arris R. Greenberg

1993, Adobe developed a
rietary document format stan-
that it called the "Public Doc-
t Format" or PDF, which is
ly used today for business and
onal use. A PDF file can be
ed, shared and printed on all
s of computers and over the internet, and it looks
me regardless of the computer or mobile device
ise to open and read it.

dobe provides a free program that can read and
PDF files, called Adobe Acrobat Reader. Cre-
files in PDF format also ensures that whoever
ves the file can't change it with Acrobat Reader
e sharing it with others. This adds security to
ocuments, allowing them to be used in business
egal applications. Adobe Acrobat Reader does
you to add text to PDF forms.

2008, Adobe made the PDF standard public,
ince then many programs and browsers allow
o save documents and web pages as PDFs. Note
PDFs created by apps and browsers are usually
searchable, and hyperlinks in them are "live,"
e PDFs created by scanners, which usually con-
f page images, which are not text searchable.
make scanned image PDFs text searchable, you
need software capable of Optical Character Recogni-
tion (OCR).

PDFs often serve as electronic copies of paper documents

PDFs are a great way to store paper documents
in an electronic format. Banks and other companies
currently urge people to "go paperless" and save trees
by accepting PDF files that you can download from
their websites or via email instead of getting month-
ly, quarterly or annual paper statements. Scanning
your own documents and old photographs, and sav-
ing them on your computer, external hard drive or in
the cloud, can cut down on file drawers full of paper,
and make them easier to organize and find when you
need them.

Hardware used to scan documents and save images

To convert paper documents to PDFs, you need
to use machines that can make electronic images of
your paper documents. Here are some common ones.

Scanners – Flatbed scanners have a lift-up lid and
a glass panel on which you place your document face
down, one page at a time, close the cover, and start
the scanning process. Other scanners may have a
document feeder in which you insert a stack of pages
that feeds them into the scanner one page at a time.
These scanners can be fairly large or a small, porta-
ble scanner that scans one line at a time as a docu-
ment is fed through a document feeder.

All-in-one printers – Printers that print, copy, fax
and scan documents are similar to standalone scan-
ners. They also use the flatbed glass and document
feeders to perform their copy and fax operations.
The Computer Club Room at the Gateway Clubhouse
(currently closed because of COVID-19) has an all-
in-one printer that any Rossmoor resident can use to
scan documents.

Mobile devices with cameras – Apps on your
phone or tablet use their cameras to take a picture
of a document, sign or product label and save it as a
PDF file. On your iPhone, you can use this function
in the **Notes** and **Files** apps (this function is available
in **Files** in iOS 13 or later). Examples of free and paid
apps for all mobile devices that you can download
include **Adobe Scan**; **CamScanner; ApowerPDF;
ABBY FineScanner**; and **Office Lens** (contained in
the Microsoft Office app package).

More apps for Android and Apple devices are
reviewed in https://tinyurl.com/andr-scan; https://
tinyurl.com/appl-scan; and https://tinyurl.com/
docu-scan

Create PDF files using your browser or screen capture

Exporting or Printing a web page to a PDF
– Modern web browsers (Safari, Chrome, Firefox,
Edge, etc.) allow you to save web pages as PDF files.
Some browsers, like Safari, allow you to **Export** a
web page to a PDF file, while others include Adobe
Acrobat as a **Printer** option, and you can capture the
web page to a PDF file on your computer. PDF files
found in a search can also be downloaded or "print-
ed" to your computer.

Saving a screenshot to a PDF – Browsers allow
you to capture an entire screen, or you can capture
a rectangular portion of the screen by clicking and
dragging a cursor on the screen to make your selec-
tion. You then can capture and save the selection as
an image or a PDF file.

*Have a tech question or want to see an archive
of previous Tech Tips columns? Go to the Comput-
er Club website* www.caccor.com, *and click on the
LINKS menu choice at the top-right of the page.*

Tech Tips

Don't Get Spoofed

Rhona Lishinsky

When checking my email, I always seem to discover a new "spoof" email mixed in with the others. A spoof email disguises the name of the real sender in order to make the communication appear legitimate, as if it's from a company you're doing business with or a person you know. Typically, a spoof email is used as part of a "phishing" scheme, which is designed to lure you into providing personal information or paying for a fictitious service.

Here's an example of a spoof email that I received a few weeks ago, supposedly from the Geek Squad, that reminded me to renew my annual maintenance agreement. This immediately set off my spoof alarm because I don't have a Geek Squad maintenance agreement. In fact, I've never had a Geek Squad account! The email looked very official: It included the Geek Squad logo and conveniently provided my (fictitious) 11-digit customer ID (and it's rather telling that they knew my ID but apparently not my name, because the email greeted me with "Dear Customer"). The scammer was obviously hoping I'd click on the "renewal" link and input my credit card number to pay the $299.99 fee.

Although I easily dodged that scam, I almost fell for a fake Comcast email. It alerted me that I had only one day left to update my account before it rolled out a new email interface. Oh no! If I didn't act immediately, I might lose access to my email. That was exactly the type of click-now-think-later reaction the scammer was hoping to evoke. Fortunately, I came to my senses and didn't click the "update" link, which probably would have solicited an array of personal information or even worse, installed malware on my system.

In both instances, I was able to see who the real senders were by hovering my cursor over the senders' names. Depending on how you read your email (email account website, mobile device mail app, etc.) you may have to experiment by tapping, clicking or hovering over the sender's name to expose the real, underlying email address.

On an iPhone, for example, several steps are required to reveal the sender's actual address. The image on the left shows how the email header appeared when I first opened the fictitious Geek Squad email. By tapping on the Geek Squad name and then the small arrow (>), the sender's actual email address is exposed, as shown in the screen shot on the right.

If I am viewing an email on the Comcast website (connect.xfinity.com) or the Gmail website (mail.google.com), I can reveal the underlying email address simply by hovering over the sender's name in the email listing:

Note that the actual sender of the Comcast email is LeonardOakes@gmail.com. As with the Geek Squad email, this type of email address indicates it's probably a spoof. Why? Large companies simply don't conduct business using email accounts such as outlook.com, aol.com, gmail.com, etc. Rather, they have their own email domains, indicated by the use of a corporate name after the @ sign in the email address. For example, I recently received a legitimate Comcast notification originating from this email address: noreply@care.comcast.com.

Also, companies don't use an individual employee's email address when sending alerts or service announcements to maybe hundreds of thousands of customers. If they did, employees like Leonard Oakes would probably quit, overwhelmed by the task of responding to thousands of customer inquiries.

Another spoof indicator may be the way the company's logo or name is displayed. Take a second look at the screenshot of the Geek Squad email. Notice that the "S" in Squad is lower case (it should read Geek Squad, not Geek squad). A real Geek Squad email would not include a typo in its own name. And now for a bonus point: Did you notice the spelling of "COM-CAST" in the second screenshot?

Once you assume the role of spoof detective, you'll be surprised how many clues you can catch. And sometimes there is no single clue that tips you off. Rather, you have to consider the combination of clues to assess the email's validity.

So stay alert and don't get trapped by a spoof email. Most important, never, ever click on a link in an email that is supposedly sent to you from a bank or other financial institution. Instead, go to the company's website, log in to your account, and look for a link labeled "Inbox" or "Messages" (or similar term) allowing you to read any message that the company may have sent you.

For more information about email safety, visit the FBI's webpage: https://tinyurl.com/FBISpoof

Have a tech question or want to see an archive of previous Tech Tips columns? Go to the Computer Club website www.caccor.com and click on the LINKS menu choice at the top right of the page.
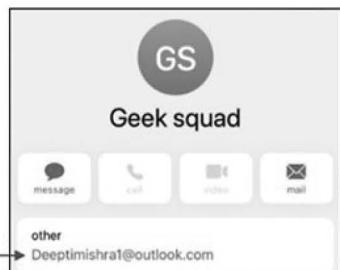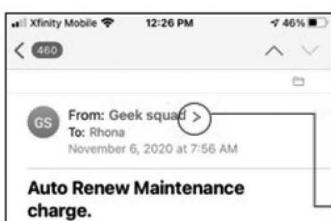
"Geek squad" phishing scam has odd capitalization and email domain.
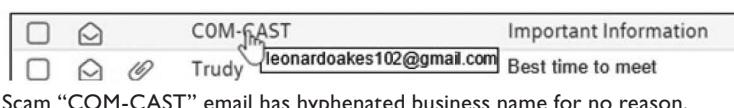
Scam "COM-CAST" email has hyphenated business name for no reason.

NCJW looks for help feeding the hungry
Group partners with Mt. Diablo school district

Helene Magen
correspondent

During this holiday season and difficult year, many children in nearby communities go hungry. The Mt. Diablo Unified School District has several communities and hundreds of students in need of help.

The National Council of Jewish Women (NCJW) Contra Costa Section is partnering with the school district to contribute to and enhance efforts to feed the hungry by collecting food and donating money. Food bags will be provided to the students and their families during this difficult time through the distribution center at Monument Point.

Although food has been contributed from the Contra Costa organizations provide basics, both are running short of the needs of Contra Costa residents.

Especially needed are protein-enriched items such as:
• peanut butter
• jam and jelly
• beans (dried or canned)
• canned tuna
• rice (white or brown)
• canned tomatoes/sauces
• cooking oil
• Cheerios
• pasta

Food can be dropped off at Gateway in the labeled box or next to it. The box will be there until the end of the 2020.

Donations are also welcome. Make checks payable to NCJW and send to Terry Solomon, 4603 Terra Granada Drive, #3A, Walnut Creek, will be used to purchase additional food. Please call Rose Jackson at 925-279-0735 or Sherry Rowen at 925-787-9890 with any questions.

NCJW Contra Costa Section is a grassroots organization of volunteers and advocates who turn progressive ideals into action. Inspired by Jewish values, NCJW strives for social justice by improving the quality of life for women, children and families and by safeguarding individual rights and freedoms.

NCJW Contra Costa Section membership is open to all Rossmoor residents. Contact Rose Jackson, president, at 925-279-0735 or email rose-jackson@comcast.net for information on joining or learn details about the organization.

African-Americans and Friends host the Rev. Aidan McAleenan

The Black Lives Matter Committee of the African-American and Friends Club of Rossmoor presents Father Aidan McAleenan on Sunday, Jan. 10, at 7 p.m. via Zoom.

McAleenan is the pastor of St. Columba Church, a racially diverse Catholic church in Oakland, and one of the most progressive parishes in the country.

Pastor of St. Columba since 2008, he started a conversation on institutional and systemic racism.

He declared that bishops of the United States were not sufficiently supportive of the Black Lives Matter movement because they feared offending white Catholics, church's other "shameful secret," the relationship between the church hierarchy and the wealthy and powerful in countries around the world.

Born in Ireland, he joined the Redemptorist Order on his 19th birthday and studied at the University of Galway and the Maynooth seminary in the Archdiocese of Dublin. Prior to his ordination, McAleenan spent several years living and working in the Tenderloin district of San Francisco as a housing administrator and as a special education teacher.

Those who are not on the BLM email list may get information about