

***THE
GIGABYTE
GAZETTE***

The Monthly Newsletter
of the
***SUN CITY SUMMERLIN
COMPUTER CLUB***

<https://www.scsccl.com>

March, 2024

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Issue Contributors

Tom Burt

Gail Weiss

Kathy Kirby

David Kretchmar

Jeff Wilkinson

Steve Costello



President's Message

March News

by Jeff Wilkinson

As spring fast approaches, we are moving further into Windows 11 with bi-monthly Saturday morning classes and our first two sessions of Hands-on Windows 11 classes in our lab.

Our March 7th monthly meeting will feature a presentation by club member tom Amenta on AI (Artificial Intelligence) and how the learning process is continually interactive. Our Tuesday Hardware SIG continues to be a popular feature of your club offering help and upgrades to all members.

We are always looking for members willing to share their experiences and expertise with a class or seminar. Contact me or Tom Burt if you're interested in presenting.

Stay safe and healthy,

Jeff Wilkinson, President

(702) 527-4056 pres.scsc@gmail.com

General Membership Meeting

The club's General Meeting will be at **2 PM on Thursday March 7th** in Desert Vista Room 5. Our program will feature club member Tom Amenta discussing Artificial Intelligence (AI). Following the business and presentation will be a coffee and cookie social.

For Club information: go to www.scsccl.com, contact Jeff Wilkinson, President at (702) 527-4056 or email him at pres.scsccl@gmail.com.

SCSCC Board of Directors Actions

The Computer Club Board of Directors took the following actions on February 14, 2024

Chuck Hagen made a motion that the **minutes of the January 10, 2024 Board Meeting be approved as submitted**. The motion was seconded by Jerry Sanderson and unanimously approved by the Board.

Chuck Hagen made a **motion** that the **meeting adjourn**. George Lobue **seconded** the motion, and it was unanimously **approved** by the Board. The meeting was adjourned at 9:36 AM.

March 2024 Printable Calendars

To view this month's printable classroom and lab calendars, click the following hyperlink:

https://www.scsccl.com/Calendars/scsccl_calendar_2024-03Mar.pdf

Submissions Welcome

We are always looking for new information to share with our club members. If you have computer or technical information or tips you would like to share with members of the club, send your articles to editor **Tom Burt** at tomburt89134@cox.net. Thank you to everyone for your contributions.

Welcome New Members

The following new 2024 members have joined the Computer Club
from January 30, 2024 to February 27, 2024.

Kim Annino
Sal Annino
Gerri Demsey
David Lehnert
Carl Madriaga
Debra Madriaga
Michael McKeag

Barbara Mirman
Sam Policicchio
Joan Reese
Judy Savell
Emmett Shelton
Kenneth Turner
Bonnie Wohl

As of February 27th, the club has 421 paid memberships for 2024.

As of December 31st, 2023, the club had 591 paid memberships for 2023.

The Computer Club is now accepting new and renewed memberships for 2024.

Annual dues are \$10 per person, good for all of 2024.

Special Interest Groups and Kaffee Klatches

Special Interest Groups (SIGs) provide a forum for general discussion on a specific computer-related subject. Admission to all SIGs is on a first-come, first-seated basis and is subject to the maximum allowed by fire code regulations. <W>, <L>, <M> or <H> indicate whether a SIG would be of interest to a Windows, Linux, MacOS or Hand-held Device user.

Android Help <H> *Live in the Classroom*

Gene Koch

Third Thursday at 2 PM monthly

Next meeting: Thursday, March 21, 2024

This hands-on Q&A session offers one on one help to Android phone and tablet users.

Apple iPhone / iPad Help <H> *Live in the Classroom*

Zane Clark 702-332-5747

First Wednesday, 9 a.m. monthly

Next meeting: Wednesday, March 6, 2024

The help session offers one-on-one help with your questions and problems. Come anytime, leave anytime.

Internet Investing <W/M/H> *via Zoom*

Tom Burt (702-341-7095)

3rd Thursday, 10 a.m. monthly

Next meeting: Thursday, March 21, 2024

The Internet Investing SIG provides a forum for members interested in using Internet resources for researching and managing investments. The group meets to discuss, and learn more about investing, finance, tax, estate planning and legal matters. The SIG's target audience is members with intermediate computer skills and investment experience, but all members are welcome.

Kaffee Klatch <W/M/H> via Zoom

Jeff Wilkinson (702-527-4056)

Every Tuesday at 8:30 a.m.

This Kaffee Klatch is an open, free-form discussion group for all users, from beginning to advanced. KK discussions are not restricted to any one subject, computer platform or computer-knowledge level but should be computer or technology related. We will try to answer your questions, help you keep your systems updated and provide some useful “tips and tricks.”

Repair SIG <W/L/M> Live in the Classroom

Chuck Hagen (702-418-2614)

Every Tuesday, 12:30 p.m. to 3:00 p.m.

The Repair Lab provides **CLUB MEMBERS ONLY** with no-cost assistance for those having upgrades and / or hardware and software problems with their computers. Bring in only your PC tower, your Mac or your laptop and your problems. Our TECH team will give you our best effort. ***Be sure to mark your cables so you can re-connect when you get home.***

Windows 10/11 SIG Live in the Classroom

Bill Wilkinson (702-233-4977)

First and Third Saturdays at 9:30 a.m.

Next meetings: Saturday, March 2 and 16, 2024

If you are a novice or near-beginner computer user, or if you just want some refresher information together with a refreshing cup of coffee, then jump-start or recharge your computing knowledge by attending these Windows 10/11 SIG / Q&A sessions. At each session, attendees will explore several topics of interest to beginners and near-beginners. The topics are always announced a couple of days in advance via e-mail to SCSCC members who have subscribed to the club’s SCSCCNews mailing list. Each topic is presented in a step-by-step manner and is supported by “how to” notes that can be easily and conveniently downloaded from the SCSCCBKK.org web page. Following each “up front” presentation of one or more topics (approximately 60 minutes in duration), an informal open-ended Question and Answer period takes place for those who wish to participate, listen, reflect, or inquire.

Class and Q&A Offerings

The club's educational sessions are being conducted either as Zoom webcasts, live in-person or a hybrid of the two. Check the weekly calendar on the [club website](#) to see which mode the session is using. Unless explicitly stated, advance registration is not required for these sessions.



Managing Files in Windows 11 (Hands-on) Live

Wednesday, March 20th at 1 PM

Presenter: Jeff Wilkinson

Location: Lab

Reservations Required

Jeff will offer a “hands-on” in-depth tour of the Windows 11 File Explorer.



Where Are My Files?

Saturday, March 23rd 9 - 11 AM Live and Zoom

Presenter: Gail Weiss

Location: Classroom

Gail will discuss where to find your files on a Windows PC, MAC, iPhone, iPad and an Android Phone. Her presentation will cover:

- File Explorer (Computer – MS Windows)
- OneDrive (Computer – MS Windows)
- Finder (MAC – Apple)
- iCloud (MAC, iPhone & iPad - Apple)
- Files Application (iPhone and iPad - Apple)
- Google Drive (Computer, iPhone, iPad & Android)
- Files by Google (Android)

This class will be held in the Computer Club's classroom. Feel free to bring your own laptops or mobile devices if you want to follow along. For more information about this class or if you have any questions or ideas for future classes, please email me at gmweiss5@gmail.com.



Android Basics 2024 Part 1

Wednesday, March 27th 10 – 11:30 AM via Zoom

Presenter: Tom Burt

Location: Zoom Webcast

So, you just got your first-ever Android smart phone or tablet either new or perhaps as a hand-me-down from your kids or grandkids. Or maybe you're weary of the Apple iPhone / iPad universe and want to start over. Or possibly you're just generally flummoxed and frustrated by your Android smart phone or tablet. If so, this may be the session for you.

This 1.5-hour session will cover the basics of setting up and using your Android mobile device. We'll look at how to turn your device on and off, touch-screen gestures, making and answering phone calls, managing your Contacts list, sending and receiving text messages, how to connect to and disconnect from a WiFi router, how to take pictures (including selfies), how to get and remove Apps, and how to change common Settings. We'll also demo a few useful and popular Apps.

This year's session mainly be demonstrating **Android 11** running on a Motorola Moto G Power phone. Bring your own Android device so you can follow along during the session. *Warning ... there's a LOT of material.* I'll try to cover as much of it as possible within the allotted time. I recommend downloading the presentation notes ahead of time; they should provide a good step by step reference.

I'll follow up in **April** with a "**Part 2**" session that will cover leftover material (if any) from Part 1 plus additional, more advanced topics.

Presentation notes will be available about March 24th at:

<https://www.scgcc.club/smnr/AndroidBasics2024-Part1.pdf>.

Tom's Tech-Notes

Registering With ID.me

A 2-Week Adventure

By Tom Burt, Vice President

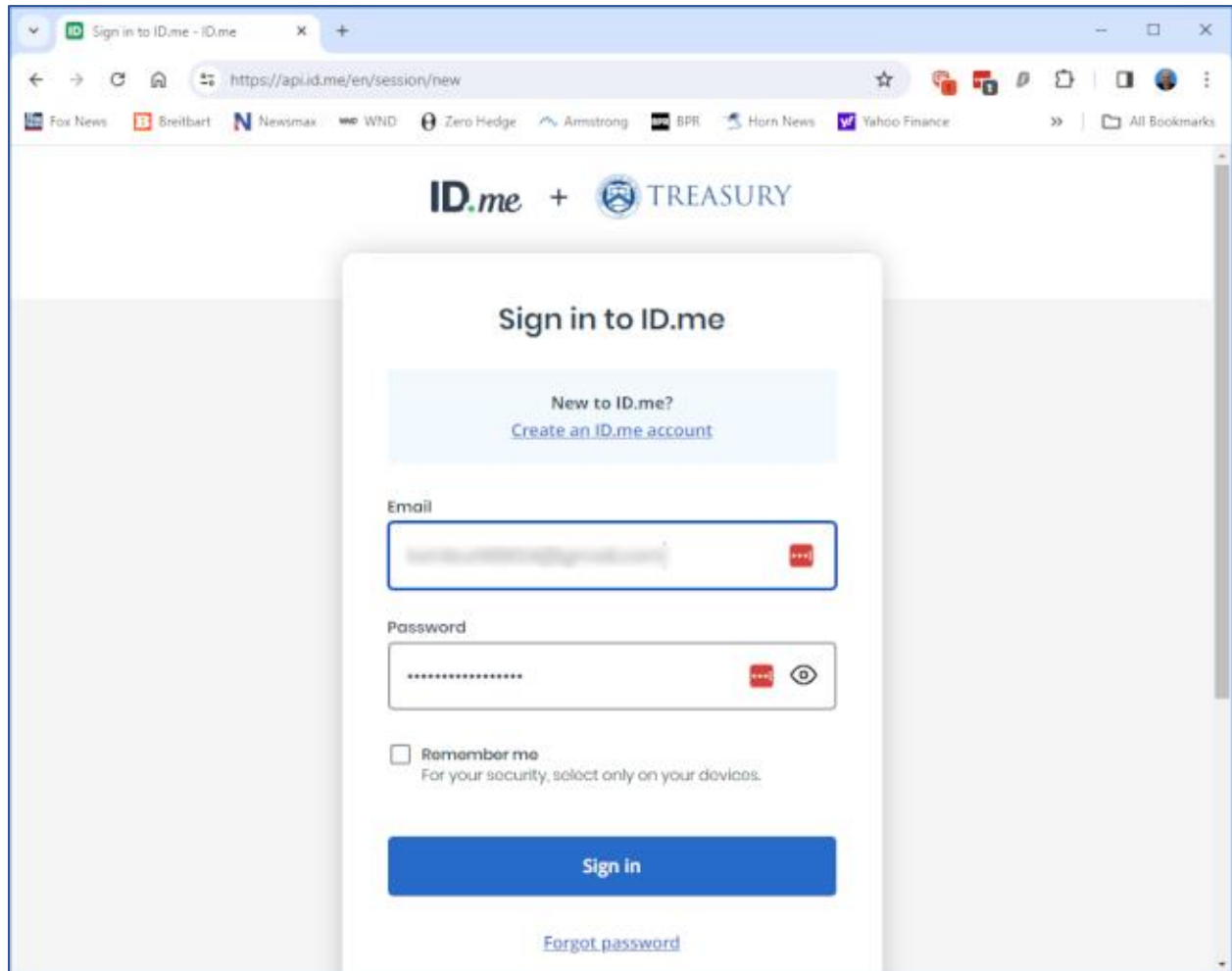


If you have accounts with the Social Security Administration (ssa.gov), the Internal Revenue Service (irs.gov) or the Electronic Federal Tax Payment System (eftps.gov) and haven't logged in for a while, at your next login you may be surprised. All three sites have added two-factor authentication (2FA), supported by a third-party authentication service: ID.me.

A screenshot of a web browser displaying the EFTPS Online Production login page. The browser's address bar shows a URL from caia.treasury.gov. The page header includes the EFTPS Online Production logo and the text "An official website of the United States government" and "Telephone: 1.800.555.4477". The main content area features three large buttons for authentication: "PIV / CAC", "LOGIN.GOV", and "ID.me". To the right of these buttons is a section titled "Who is ID.me?" which explains that ID.me is a trusted provider specializing in digital identity protection and provides links to its Terms of Service, Privacy Policy, and FAQ. At the bottom of the page, there is a footer with links for "Accessibility Statement", "Freedom of Information Act", "Privacy Policy", and "Privacy Impact Assessments", followed by a disclaimer about the U.S. Government information system.

EFTPS.gov Login page

The way it works is that the government website's login page now redirects you to an ID.me login page. You log in to your ID.me account with credentials you've previously set up. ID.me then sends a text message to your phone with a one-time code. You enter that code into a box on the ID.me site. If the code is correct, ID.me redirects you back to the government website, passing along identification information that you entered when you set up the ID.me account.



ID.me Login Page

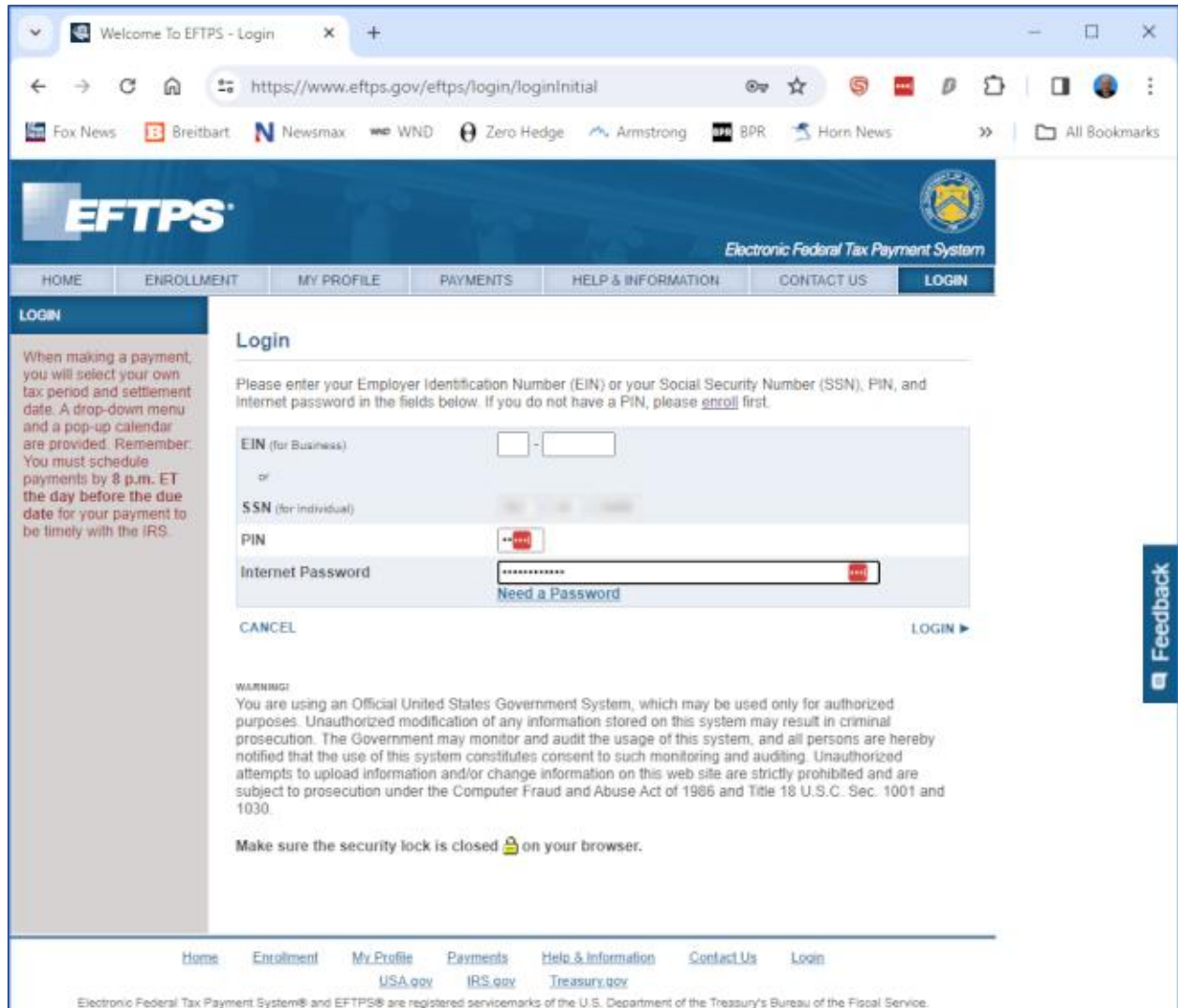
After you've logged in to the ID.me website and entered the texted 2FA security code, you're redirected back to the original website. In this example, it's the EFTPS.gov website. However, you're not done. You still have to correctly enter your EFTPS.gov login credentials, which include a login ID, a PIN number, and your password. (See the screenshot below.) For SSA.gov and IRS.gov, the exact process may be somewhat different.

Using ID.me certainly increases the security of these government websites. However, after you have set up your ID.me account, before the 2FA feature becomes active, you also must do a *one-time authentication* of yourself on ID.me. This process involves either:

- Uploading a smartphone photo of your driver's license, followed by a smartphone photo of your face and a successful compare of the two by ID.me's web software.

Or

- Uploading a scan of your latest 1099SSA form or US passport and a scan of your social security card, followed by a "live" web conference with one of ID.me's service reps.



EFTPS.gov Login Page After Two-factor Authentication by ID.me

In my case, the first method failed despite repeated attempts over several days. It was difficult to use my smartphone camera to capture good images of my driver's license (front and back). My driver's license photo was 8 years old, not very good quality and I have since lost quite a bit of weight. I believe the compare to the smartphone camera's selfie failed. So, I wound up using the second method. The ID.me website provided reasonably clear directions.

One challenge with the second method is finding the two requested documents, then scanning them in and then uploading them to the ID.me website. If you don't have a home scanner, this can be daunting. It is possible to use your smartphone to take photos of the documents instead. But then the image quality may be poor, and it can be difficult to do the upload. Another obvious challenge with method 2 is that you need a webcam connected to your PC for the video web conference.

Once I had done the scans and uploaded the documents, I got a confirmation from the ID.me website saying that their representatives were very busy and that in a few days I would get an

email with a link telling me when an agent was available. And indeed, in 3 days the email arrived. It advised that I should have the documents I had scanned and uploaded ready to show the agent during the web conference. So, I had to retrieve them again. Then I clicked the link provided.

I was taken to the ID.me website to a screen that said my session would start within 10 minutes. An on-screen timer was counting down the time. Sure enough, just at the end of 10 minutes, a window opened, and the video chat began. The service rep asked me a series of security questions and then asked to see the 1099SSA and my social security card. She could also see my face and she had the previously uploaded images of my driver's license. When I had met all the requirements, she cheerfully clicked a button on her screen and said I was all set. I thanked her and said goodbye.

I tried logging into EFTPS.gov and, as per my screenshots above, was able to log in and check the status of my recent tax payments. So ... back in business after two weeks. Happily, I learned about this far enough ahead to not be in a last-minute panic near a tax payment deadline.

Observations and Conclusions

None of the government websites notified me that they were adopting 2FA via ID.me and certainly provided no guidance as to the registration process. It would have been good to have an early alert.

I'm one of our computer club's more tech-savvy members, and yet the ID.me authentication procedure proved difficult for me. For ordinary Computer Club members (and many other senior residents) here in Sun City who don't have a home scanner or webcam, I don't think they would have gotten through it without a lot of hands-on help. Fortunately, our club has a lab room featuring laptops (with webcams) and scanners that can help overcome the hardware obstacles to authentication.

Once your ID.me account is set up and authenticated, the two-factor authentication seems to work without problems. Access to your accounts on government websites seems to be much more secure. Unknown is how secure is the information stored on the ID.me servers.

Judy Taylour, during my recent APCUG Saturday Safari presentation on tax software, made a key point that everyone should make sure they have set up an account on IRS.gov, SSA.gov and EFTPS.gov. This prevents identity thieves from setting up accounts using your name and other credentials; otherwise, thieves can file fake tax returns and claim refunds to be deposited into their own bank accounts.

While setting up an ID.me account and getting authenticated can be quite a test of one's patience, I think the enhancement of access security at the government websites is worth it.



Kretchmar's Korner

Is Data the New Gold?

David Kretchmar, Hardware Technician

Just how important has Data become to the world today? Is data the new gold? You've probably heard that phrase in an ad campaign by Salesforce featuring actor Matthew McConaughey.



Yes, without a doubt, data is the "new gold". Data is the most valuable asset in the world in our digital age, joining the ranks of gold and oil from the past. When businesses collect and analyze data, they can make better decisions, and adapt more quickly to their markets.

However, it's important to note that while data is valuable, it has little value in its raw form. Just like oil and gold, data needs to be refined into a useful form; data needs to be accumulated, sorted, filtered, and analyzed to extract anything of value. Data becomes infinitely more important when it is massaged by Artificial Intelligence (AI) to extract the most value.

Follow the Money

If you have any doubts as to how data is valued today, let's "Follow the money". There are a total of seven corporations in the world with a stock value of more than a trillion dollars. Six of the seven are Information Technology companies. The following market capitalization data is current as of February 12, 2024.

Rank	Company	Country	Market Cap (USD billions)
1	MICROSOFT CORPORATION	United States	3056
2	APPLE INC	United States	2870
3	SAUDI ARABIAN OIL COMPANY	Saudi Arabia	2001
4	AMAZON.COM, INC	United States	1785
5	ALPHABET INC.	United States	1777
6	NVIDIA CORPORATION	United States	1634
7	META PLATFORMS, INC.	United States	1211

Source: poetsandquants.com

Stock market followers will notice the above list closely resembles the so called “Magnificent Seven” (M7) stocks. Tesla, the only member of the M7 missing from the above list, came in at number eleven with a stock value of “only” \$598 Billion. The name Magnificent Seven borrows from the 1960s Western movie with the same name.

In 2023, the M7 stocks had an average return of 111%, compared to a 24% return for the broader S&P 500.



EACH of the M7 stocks has significantly outperformed the S&P 500's 163% return in the past 10 years. Investors who recognized the true value of these businesses have done very well financially in that decade. Their exposure to high-growth data technologies such as software and hardware, cloud computing and artificial intelligence position them well to continue to lead their respective markets over time.

WSJ The Wall Street Journal

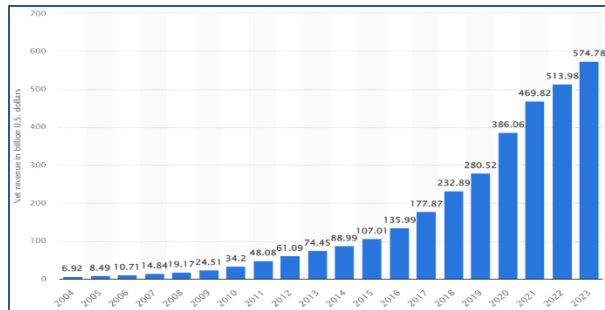
Some might question whether the M7 are really data companies, since each derives substantial revenues from what appear to be activities not data related. Microsoft sells software, Apple sells phones, and Amazon sells virtually everything.

Look at Amazon

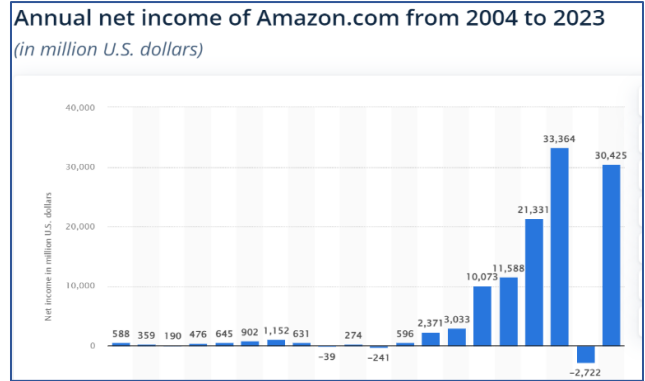
Let's take a closer look at one remarkably successful data company, Amazon.

An interesting thing about Amazon is the fact that its core business (the e-commerce platform) has always been, and still is, unprofitable. Then why has the market valued Amazon stock so highly?

Look how Amazon's revenue has soared over the past 20 years (left chart):



source: statista.com



source: statista.com

While Amazon's Net Income (right chart) has also soared over the past 20 years, growth has been less even.

Clearly Amazon has been an extremely successful and profitable business over the past 20 years. One thousand dollars invested in Amazon stock 20 years ago has turned into approximately \$74,000!

Amazon has not derived its lofty valuation from its money-losing retail operations but from its revenue, much of which comes from those profitless retail sales. Those sales translate directly into data. Every purchase we make from Amazon, plus every question we ask of Amazon Alexa, increases Amazon's precious and ever-growing database. It is worth noting that the bulk of Amazon's profits come from their mostly pure data play, Amazon Web Services (AWS).

Conclusions and Warning

The phrase "Data is the new Gold" signifies the immense value of data in our digital age, especially in the context of AI. As AI continues to evolve and becomes more integrated into our daily lives and helps us make better decisions, the value of data can only increase.

Amazon and other M7 stocks are in the vanguard of sectors such as artificial intelligence, cloud computing, and digital services, and still have potential for significant growth. But investing in them carries massive risks since these factors are already reflected in their price.

Added to this are the additional risks of market volatility, regulatory changes, technological disruptions, and global economic conditions that will have an impact on their performance.

APCUG Guest Article

Interesting Internet Finds

by Steve Costello
scostello ** sefcug.com

While going through more than 300 RSS feeds, I often encounter things that might interest other user group members.

The following are some items I found interesting in February 2023.

Num Lock Will Ruin Your Day

<https://cynmackley.com/2023/02/12/num-lock-will-ruin-your-day/>

It is simple things like the Num Lock Key that can be frustrating. If you are like me, sometimes you try to use the number keypad and can't get numbers entered. Usually, I use the numbers on the upper row of the keyboard until I remember to check if the Num Lock Key is the problem.

Do You Really Need to Have Your VPN On All The Time?

<https://www.howtogeek.com/866500/do-you-really-need-to-have-your-vpn-on-all-the-time/>

This question comes up fairly often. This post gives pros and cons so you can decide about leaving the VPN on all the time. (Note: I keep the VPN on all the time on devices when I am traveling, while only when doing sensitive things like shopping or banking at home.)

Have You Made These Identity Theft Mistakes?

<https://askbobrankin.com/have-you-made-these-identity-theft-mistakes.html>

Bob Rankin goes over some common Identity Theft mistakes in this post. I read these posts to remind myself of best practices concerning Identity Theft prevention to ensure I am as safe as possible.

Which Should You Use on Your Smartphone?

<https://www.online-tech-tips.com/smartphones/cellular-data-or-wi-fi-which-should-you-use-on-your-smartphone/>

There is no best answer to this question, so I advise reading this article and making the best decision after having the facts. (Note: For me, it depends on the situation and the available speed.)

How Do I Keep My Email Address When I Change My ISP?

[https://askleo.com/is there a way to keep my email address when i change my isp/](https://askleo.com/is-there-a-way-to-keep-my-email-address-when-i-change-my-isp/)

Leo Notenboom explains ways to keep the same email address when changing ISPs. Unfortunately, there is not usually a way to do so if you use the ISP's issued email address, so things need to be set up beforehand.

The following are some items I found interesting in March.

How (And When) To Reset Your PC's Network Adapters

<https://www.ricksdailytips.com/reset-network-adapters-windows/>

I get problems with my network adapters, so I keep a copy of this post handy now. (Note: This does not happen frequently, but knowing how to fix the problem is good to know before it happens.)

Is Facial Recognition and Fingerprint ID Safe?

<https://askleo.com/is-facial-recognition-and-fingerprint-id-safe/>

Leo Notenboom gives his take on this question. If you watch a lot of TV and movies, you might think these options are easily bypassed. If that is the case, check out Leo's post.

How To Find the Right Kindle for Your Reading Needs

<https://www.reviewgeek.com/144298/how-to-find-the-right-kindle-for-your-reading-needs/>

Are you Thinking about buying a Kindle? If so, check out this *Review Geek* post outlining the different options and why each is best for different needs.

Chrome High Efficiency Mode

<https://cynmackley.com/2023/03/13/enable-chromes-high-efficiency-mode/>

If you use Google Chrome, and you probably do, following these instructions will help with memory issues if you have a lot of tabs open.

10 Ways to Improve Your Wi-Fi Without Buying Anything

<https://www.howtogeek.com/874841/10-ways-to-improve-your-wi-fi-without-buying-anything/>

I am always interested in ways to improve things without buying anything. This HowToGeek post shows different ways to improve your Wi-Fi at no cost. Some of these ways are very simple but often overlooked.

Google Keeps Asking to Fill Image Captcha? 6 Ways to Fix It

<https://techviral.net/google-keeps-asking-to-fill-image-captcha/>

I don't use the Google Search engine much anymore, but when I did, frequent captchas were annoying. If you use Google Search and get asked to fill image captchas often, check out this post to fix it.

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Lab Monitor Schedule

The Open Lab session is held once per week: 9 am to noon on Saturdays.

March	Monitor Schedule
Jeff Southwell	Saturday 3/2/2024
Fred Cohen Ann Warhaftig	Saturday 3/9/2024
Marilyn Gramms	Saturday 3/16/2024
Jim Edwards Jan Edwards	Saturday 3/23/2024
Linda Muench	Saturday 3/30/2024