

THE GIGABYTE GAZETTE

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

<https://www.scscclub.com>

January, 2022

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Kathy Kirby

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President's Message

New Year Thoughts

by Jeff Wilkinson

A Happy and Healthy New Year to all. We welcome a new year with positive thoughts for a productive year with dreams of returning to normal operations soon.

Now is a good time to consider some housecleaning of your computer and devices with the implementation of a password manager, a backup plan, and a plan to ensure you have the latest software updates. Many members may be setting up new devices for yourselves or others; pay close attention to devices that contain cameras and microphones. Check the settings to see if you can turn them off if needed. I haven't found a good reason for a TV to have a camera watching the watcher!

Our General Meeting, coming up on January 6, will include an approval of some [By-Law changes](#) and our 2022 budget. The proposed budget is [posted](#) on our web page. The current slate of Club Officers and Board Members for 2022 is also [posted](#), and the election will take place at our General Meeting on February 2, 2022. Please plan to attend, either in person in the classroom or online via Zoom.

At the present time, given the state mask mandates, we will continue to hold most of our meetings on Zoom, with the exception of our Tuesday Repair SIG. We are planning to offer in person and Zoom meetings in the future and will be upgrading our equipment some. Of course, the Saturday open lab sessions are still available to all.

Happy New Year to All!

Jeff Wilkinson, President
(702) 527-4056 pres.scsc@gmail.com

General Membership Meeting

Our next General and Business Meeting will be held at **2 PM on Thursday, January 6th**. The meeting will be held live in the club classroom and via Zoom. The meeting's Zoom link can be found on the Computer Club home page at <https://www.scscclb.club>. Two votes will be held: one to ratify updated club bylaws and one to ratify the club's 2022 budget. See the notices below. The presentation is TBA.

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

Notice of Bylaws Ratification Vote

The club's Board of Directors has updated the club's bylaws for consistency with the CCOC Policies and Procedures and to add flexibility in the allowed number of directors at large. At the general and business meeting to be held at **2 PM on January 6, 2022**, a vote of the general membership will be held to ratify these updated bylaws. You can review the new bylaws [HERE](#).

Notice of Spending Plan Ratification Vote

At the general and business meeting to be held at **2 PM on January 6, 2022**, a vote of the general membership will be held to ratify the club's 2022 spending plan as approved by the club's Board of Directors. You can review the 2022 budget [HERE](#).

Notice of Board of Directors Election

Due to a miscommunication with the Link editor, the Computer Club's election notice for the Board of Directors election incorrectly listed the election date as November 2. Because of requirements to give 60 days notice of the election, the election date has been moved to the general and business meeting to be held at **2 PM on Thursday, February 3**.

Following is the current slate of nominees, as of November 30th, for the club's 2022 Board of Directors.

President	Jeff Wilkinson	Secretary	Peggy Cushman
Vice President	Tom Burt	Treasurer	Neal Gronich
Director at Large	Janet Bailey	Director at Large	Mary Miles
Director at Large	Chuck Hagen	Director at Large	Jerry Sanderson
Director at Large	Kathy Kirby	Director at Large	Chuck Wolff
Director at Large	George Lobue		
	Past President Howard Verne (not elected)		

SCSCC Board of Directors Actions

The Computer Club Board of Directors took the following actions on December 8, 2021

George Lobue made a motion that the **minutes of the November 10, 2021 Board Meeting be approved as submitted**. The motion was seconded by Tom Burt and unanimously approved by the Board.

Tom Burt moved that the updated club bylaws be approved by the Board. Howard Verne seconded the motion. The motion passed unanimously.

Tom Burt moved that the club's 2022 spending plan be approved by the Board. Jeff Wilkinson seconded the motion. The motion passed unanimously.

Chuck Wolff made a **motion** that the meeting adjourn. Chuck Hagen **seconded** the motion, and it was unanimously **approved** by the Board. The meeting was adjourned at 10:18 AM.

January 2022 Printable Calendars

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

http://www.scscclab.com/Calendars/scscclab_calendar_2022-01Jan.pdf

Submissions Welcome

We are always looking for new information to share with our club members. If you have computer or technical information 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 members have joined the Computer Club from November 29th to December 28th.

Jim Chaffee
Joyce Grumer

Akiko Rulien
Murray Waks

As of December 28th, the club has 607 paid memberships for 2021 and 158 paid memberships for 2022.

As of December 31, 2020, the club had 614 paid memberships.

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.

Apple SIG<M/H> via Zoom Advance Reservations Required!

Gail Weiss (702-355-6220)

Third Monday, 10 a.m. monthly

Next meeting: Monday, January 17th

Gail will presenting her regular SIG, featuring a theme topic, followed by group Q&A. The SIG covers Apple iPhones, iPads, Macs and popular iOS or MacOS apps.

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

Chuck Wolff (702-233-6634) and Chuck Hagen (702-418-2614)

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

Internet Investing <W/M/H> via Zoom

Tom Burt (702-341-7095)

3rd Thursday, 9:00 a.m. in even months

Next meeting: January 20th – this is a special meeting with a guest speaker

The Internet Investing SIG provides a forum for members interested in using Internet resources for researching and managing investments to meet, discuss, and learn more about the topic. 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, 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.”

Windows 10 SIG Live in the Classroom

Bill Wilkinson (702-233-4977)

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

Suspended (DARK) in January due to COVID restrictions.

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 Win 10 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.

Seminar Offerings

The club's Seminars, SIGs, Q&As and Kaffee Klatches are being conducted either as Zoom webcasts, live in-person or a hybrid of the two. Check the weekly calendar on the website to see which mode the session is using. Unless explicitly stated, advance registration is not required for Seminar sessions.



Tax Preparation Software - Tax Year 2021

Wednesday, January 26th 9:30 AM – 11:00 AM via Zoom

Presenter: Tom Burt

Location: Zoom Webcast

Two of the most popular programs for preparing your personal income tax return are **H&R Block** and **Turbo Tax**. You can run these programs on your PC or Mac or you can work with the online versions. Purchase one of these software programs, install it on your PC (or go to the maker's website) and answer the step-by-step questions that are presented to you. When you've finished, either program will provide you with a finished tax return ready for filing. You can even choose to file your return electronically! Happily, for 2021 the tax law changes were few and minor.

In this year's seminar we will discuss both programs briefly and then do a demonstration of the excellent H&R Block Deluxe program. We will create a 2021 tax return for a fictitious senior couple who have typical financial transactions such as: wage income or retirement benefits, interest and dividends, social security benefits, capital gains, itemized deductions, required minimum distributions, etc. You may be surprised how easy it is to prepare and file your own tax return. We'll also look at how to set up electronic payments on the IRS web-site.

2021 presentation notes will be available about January 22nd at: <http://www.scscclb.com/smnr>.

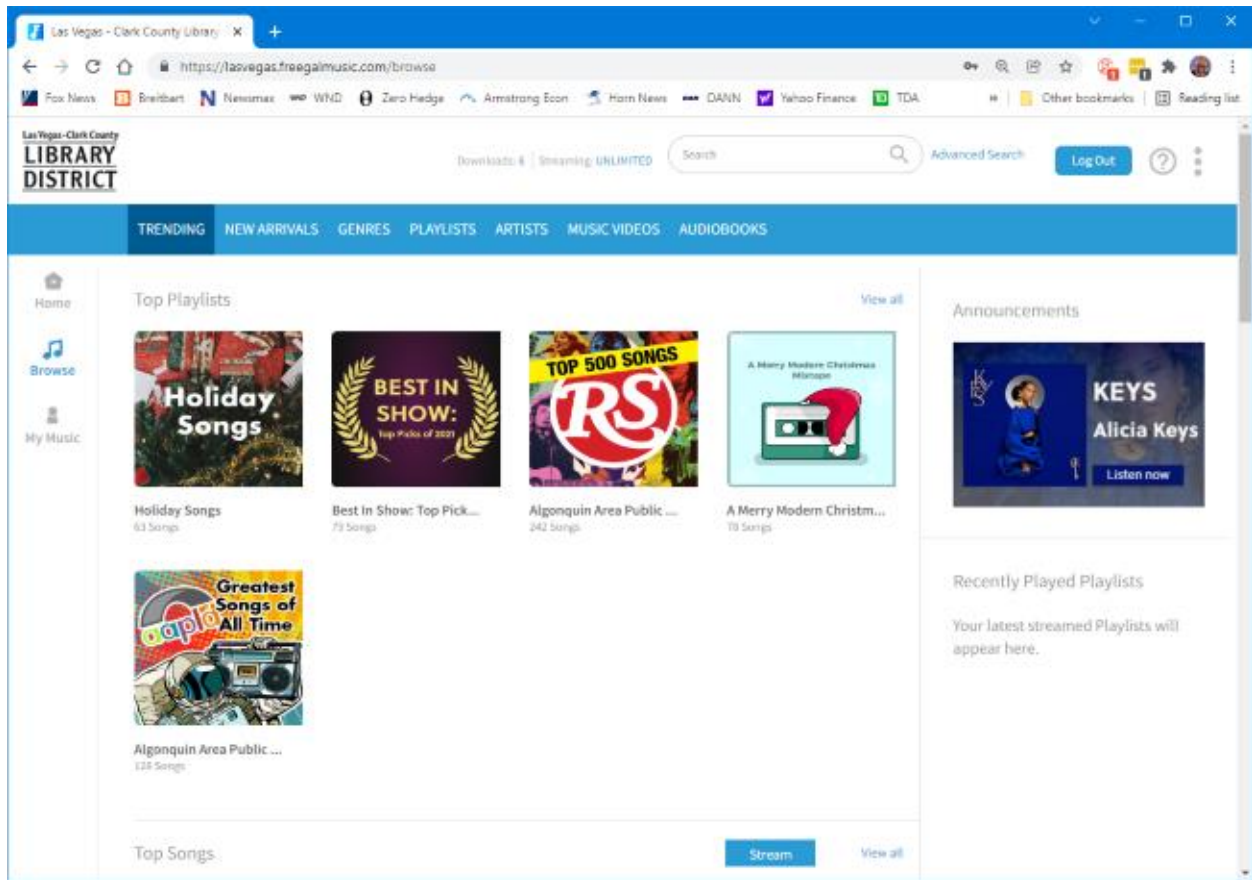
We will be recording this seminar and posting it to the club website.



Tom's Tech-Notes

Free Music with Freegal

One of my occasional Computer Club seminars touches on the many electronic resources available for free via the Las Vegas / Clark County library website (<https://lvccld.org/>). One of those resources that I review briefly is a service called Freegal (short for Free and legal) which has a large collection of music tracks and albums that you can play online. They also allow you to download up to 6 tracks per week for free. This month, we'll take a deeper look at Freegal and how you can use it to augment your personal music collection.



Reaching Freegal

You can reach Freegal from the Las Vegas / Clark County Library District website: <https://lvccld.org/>. Once there, click the **Online Resources** tab and then click **Music**. In the page that displays, click **Freegal**. A more direct way is to click the following hyperlink: <https://lasvegas.freegalmusic.com/home>.

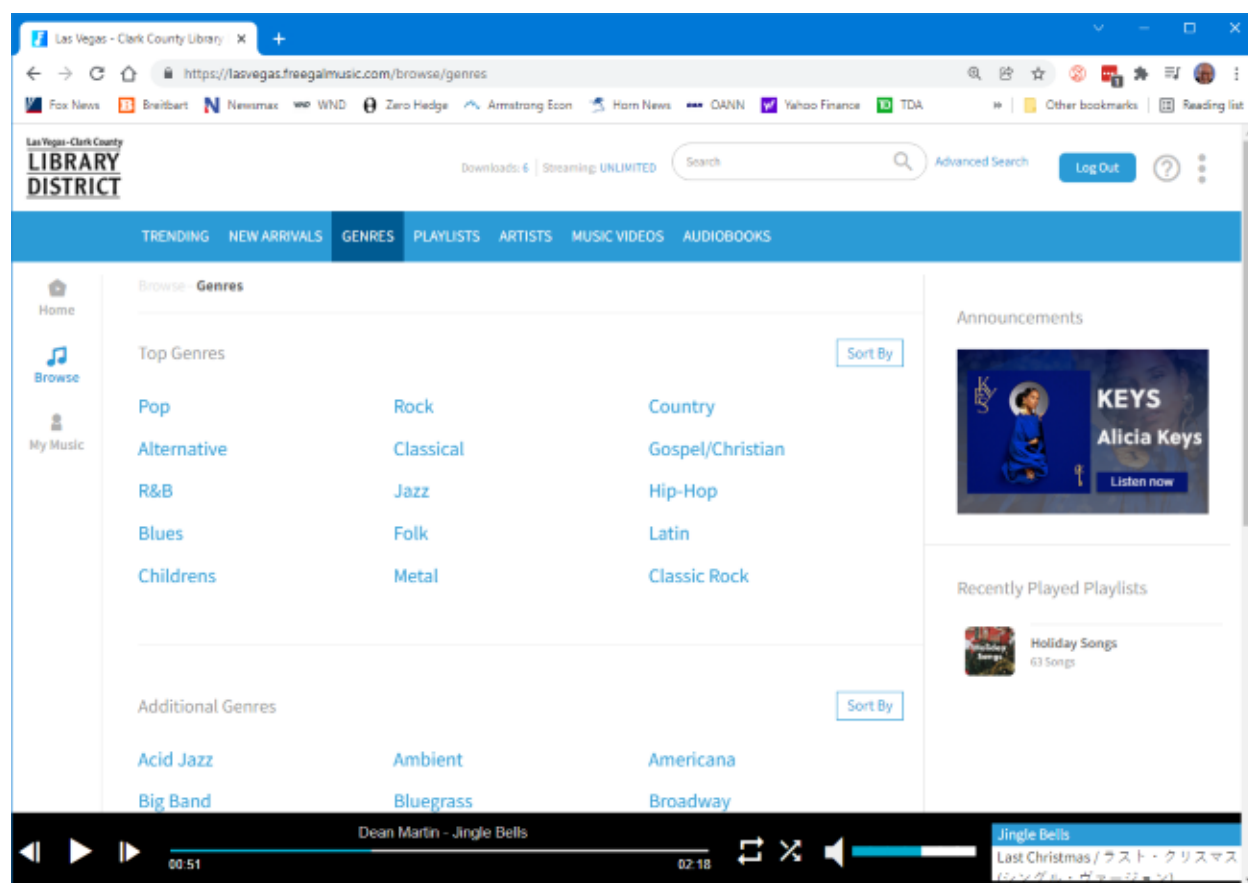
You can browse the Freegal website without logging in, but you will need to log in with your library card number and pin to download any music tracks.

Navigating Freegal

Freegal claims it has 13 million songs and 40,000 music videos. Logged in users may download 6 tracks a week for free and may stream music from the website for up to 3 hours per day. It can be daunting to try to find material that you're looking for.

The **Home** page displays featured playlists, songs, albums, music videos and audiobooks. You can play any of these. Playlists and albums are collections of songs and are displayed in a list so you can play or download specific tracks.

On the **Browse** page (see screen shot above), along the top are tabs for **Trending, New Arrivals, Genres, Playlists, Artists, Music Videos and Audio Books.**

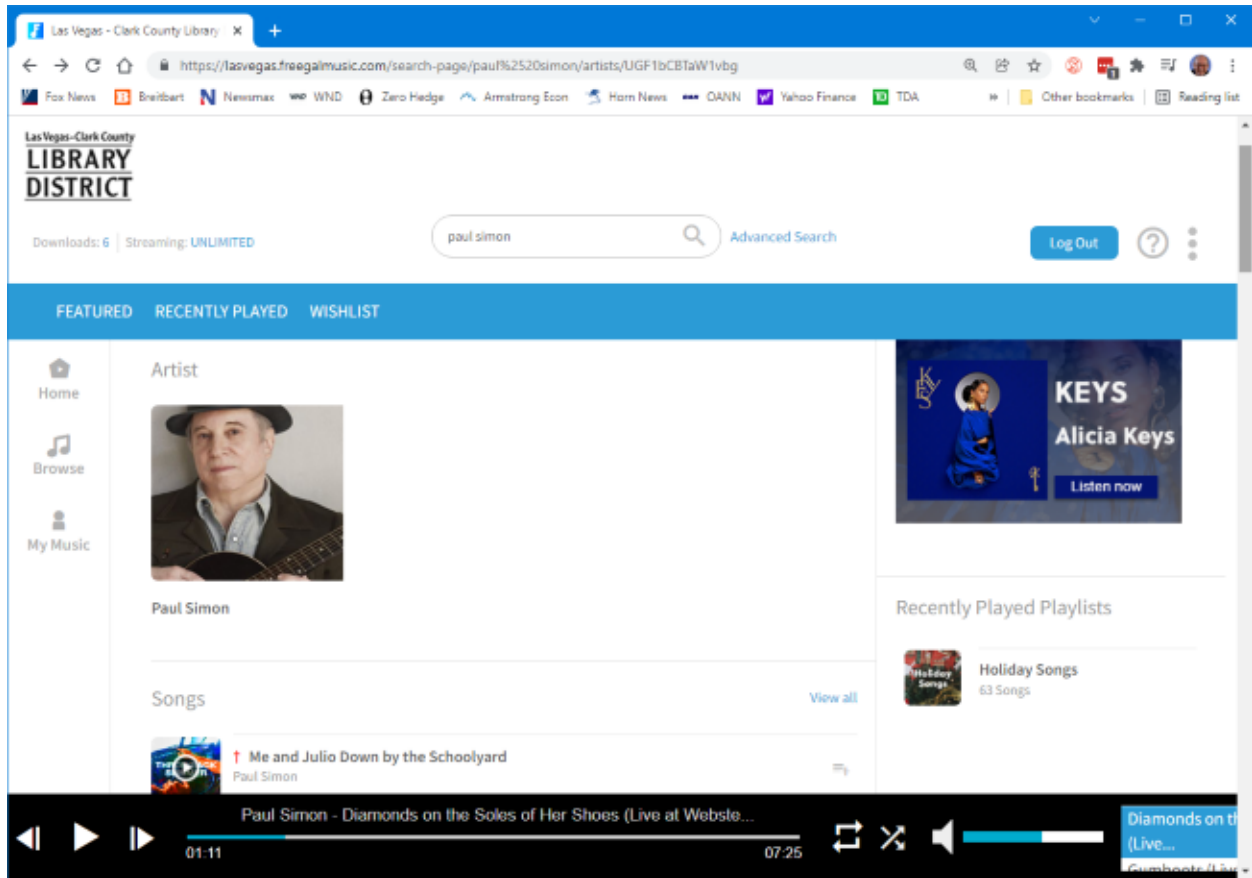


As an illustration, the Genres tab of the Browse page takes you to a listing of musical genres. You can click any genre to home in on the type of music you're interested in.

Searching

If you are looking for a specific artist or song, you can use the search box at the top of the window. The search is quite intelligent. For example, I entered "Paul Simon" into the Search box and a page of offerings displayed, including some single tracks, a few albums and some music

videos. I chose an album called “Live in New York City” and then had a listing of all the tracks from that album, ready to play or download.



You can search for any artist, album name or song title.

Downloading a Track



When you’ve found a track you want to download, and you’re logged in, just click the down arrow. The downloader will display save file / folder chooser dialog. Select a folder to download the track into, click Save and the file will then download. The file name is a combination of the artist, album, track name, location and date. In this case, it was: **PaulSimon_LiveInNewYorkCity_50WaysToLeaveYourLover-LiveAtWebsterHallNewYorkCityJune2011_3.mp3**.

You can edit this name in the save file dialog or later use the File Explorer after the download is done. The file format is .mp3 and the sample rate is 256 kilobits.

Caveats

Many first-tier artists don't allow all of their work to be posted on Freegal. All you can do is try the search and see what shows up.

A lot of the content is covers by lesser artists of original songs by first-tier performers. Some of this is quite good, a lot is fairly mediocre. Beware also of "remixes". These are cases where someone has taken an original song or album and digitally manipulated the background music. These are usually not as appealing as the original artist's recording.

Final Thoughts

Freegal can be a great place to find oldies in high quality mp3 format. I use it mainly for that. Much of my personal music collection was "ripped" from LP albums or audio tapes at 128 Kilobit sample rates. The digital recordings have pops and hisses and weak treble. If I can find those tracks on Freegal, I download them to replace my original low quality recording.

You can get some pleasant surprises. For example, there's a lot of Peter, Paul and Mary, the Limelickers and the Kingston Trio – all folk groups I enjoyed back in college.

At 6 songs per week, if you're organized and committed, you can collect 312 songs per year. After a while, that starts to add up. And you can't beat the price.

Remember too – your Las Vegas / Clark County library card is free. You can sign up for an e-Card online. This will let you access all online content and resources. You can also visit any of the library locations and sign up for a physical library card. With that, you can also check out physical books, magazines, CDs, DVDs and other physical media.



Kretchmar's Korner

Bitcoin vs Gold in 2022

David Kretchmar, Hardware Technician

In December 2021 the total market value of Bitcoin was over one trillion dollars. Each individual bitcoin recently touched a value of over \$67,000, before dramatically falling back to about \$50,000 in November and December 2021. During 2021 the price of gold fell about 5%, while the price of Bitcoin nearly doubled.



Some of the November drop is believed to have been caused by a combination of factors: interest in other cryptocurrencies, negative remarks from Elon Musk, and China's recent crackdown on crypto services. This mix of factors has potential to make sell-offs even more violent than we have seen in the past.

This year saw another dramatic decline in the value of Bitcoin in March 2021. Bitcoin's pull back then was precipitated by Federal Reserve Chairman Jerome Powell when he made what was perceived as negative comments about Bitcoin "Crypto assets are highly volatile — see Bitcoin — and therefore not really useful as a store of value. They're not backed by anything. They're more of an asset for speculation,"



"It is essentially a substitute for gold rather than the dollar,"

Powell also reiterated the IRS position that sellers and spenders of bitcoins would be required to report capital gains as though bitcoins were stock. To put this gold/bitcoin comparison in perspective, the total market value of gold in the world is about 10 trillion dollars, roughly 10 times the total market value of Bitcoin. Bitcoin is the mostly widely known, and Bitcoin's value currently represents almost 70% of the total value of all crypto currencies. This is down from 90% earlier in 2021 reflecting the surge in value of other cryptocurrencies and the relatively weak performance of Bitcoin.

So how does Bitcoin stack up to gold as a store of value?

Durability



Gold is an inert element that does not oxidize. Bitcoin is dependent on the internet and all of the decentralized participants in its operation. So, if there is some kind of global catastrophe that completely destroys the internet, then only gold survives. But for anything less than that, bitcoin and gold are equally durable. A much more likely scenario is the internet suffering some serious but limited

problems and being problematic for days or weeks. Without the internet, all financial institutions would have problems functioning. Some theorize that because of its decentralized structure, in the event of an internet meltdown, bitcoin might emerge as “the peoples” money. Bitcoin is currently preferred in nations like Venezuela and other third-world countries where the fiat currency issued by the government has become virtually worthless.

Transferability

You can buy gold on paper if you are willing to assume third party risk, which defeats much of the purpose of holding gold. To transfer physical gold, you usually need to move it. Large quantities of gold are heavy and difficult and expensive to transfer securely. Commissions can be excruciating for small gold transactions.

Bitcoin can be sent to another address controlled by somebody anywhere in the world in seconds, and the transfer is confirmed and permanently recorded in minutes. Bitcoin is infinitely more transferable than gold.

Divisibility

It is difficult to divide gold, particularly for small amounts. Bitcoin can be subdivided today into 100,000,000 units called Satoshis, and the protocol could be extended in the future to support even smaller amounts if that becomes necessary. Bitcoin is infinitely more divisible than gold.

Scarcity

The scarcity of gold is well understood; in the history of mankind about 6 billion troy ounces of gold have been produced, 90% of which is estimated to still exist. All the gold mined ever would fit inside a 20-meter cube. The world’s supply of produced gold increases by roughly 1 - 2% each year, depending on the price of the metal and new discoveries of deposits.



Bitcoin has a limit of 21,000,000 units, which includes bitcoins permanently out of circulation due to lost keys. Changing the rules to allow more units of bitcoin would require a consensus of users. This is possible, but it is doubtful that the bitcoin stake holders would choose a course that would hurt the value of their asset.

Interestingly, both gold and bitcoin are produced by “mining”, although the techniques could not be more different, and each has been mined to the extent that is estimated to be approaching 85 - 90% of the total quantity that will ever be produced. Bitcoin and gold are both scarce commodities.

Recognizability

Gold can be (and has been counterfeited) and sometimes needs to be tested for purity. Authentication can be tricky, but not that all that difficult for experienced people.

Bitcoin cannot be counterfeited, and it is easy to verify the validity of bitcoin based on the blockchain, the shared bitcoin ledger. Bitcoin is more recognizable than gold, at least among people who understand what a bitcoin is.

Taxation

Bitcoins are taxed just like stocks, with a maximum 15% or 20% rate on long term capital gains (assets held for at least a year). That compares favorably with most other alternative investments.



As Jerome Powell stated, people who use bitcoin to make a purchase create a taxable event they have to report.

Gold is taxed as a collectable and sales do not have the advantage of favorable long-term capital gain treatment. When sold, gold is taxed at individuals' ordinary tax rate or a maximum 28%. Gold buyers may have to pay sales tax, depending on relevant state laws.

Conclusions

Gold and bitcoin, as different as they are, both have characteristics of good investment vehicles and sound money. As more people grow comfortable with bitcoin and understand how it works, some believe bitcoin will replace gold as a store of value. This is exactly what we see happening right now. Although the price of gold has eased a bit in 2021 as inflation has surged to the highest rate we've seen in decades, as Bitcoin has increased in value a lot more than inflation.

If this continues into 2022 and beyond, some predict the price of bitcoin in US dollars should stabilize at \$300,000 - \$500,000 as it replaces gold as a store of value, but it's going to at least be a very bumpy ride. Any investment with huge upside potential also has massive downside risk.

Price is ultimately determined by supply and demand. Demand comes from popular recognition, a liquid market and sustained interest. Bitcoin has been amazing, achieving a world-wide network in less than 15 years. Other currencies are acknowledging bitcoin and even inking their value to bitcoin. The US and other countries are looking into issuing their own digital currencies. Individuals and vendors all around the world are beginning to adopt Bitcoin as a payment mechanism and as stored value.

Bitcoin is becoming a valued currency not by force of government declaration or people's acquiescence, but by recognition and popular acceptance.

However, the current cryptocurrency boom exhibits similarities to the dot com boom, and many speculative bubbles of the past. A \$50k cryptocurrency investment has the potential to become a half million dollars or become totally worthless. After all, cryptocurrencies are "backed" by absolutely nothing except buyers' belief they will be able to sell their digital currency for more than they paid for it. Some skeptics would suggest a buyer of crypto assets hopes that there will be a "bigger fool down the road".

Images for this article were copied from Google images.

APCUG Guest Article

Mac Computers: A Love-Hate Relationship

**By Joe Callison, Convener, Senior Techies SIG
Seniors Computer Club of Greater Kansas City
<https://kcsenior.net/> sennocommber00 (at) gmail.com**

Full disclosure: I do not own or regularly use a Mac computer. I have provided technical support and upgrade services for several clients with MacBook Pro, iMac, or iPad devices over the years. I have virtual MacOS systems running on my Windows computers to help increase my knowledge and skills to support them.

As a long-time Windows PC user, my first exposure to macOS was a little intimidating. I can appreciate the similar challenges going from Mac to PC. Soon I began to realize that the differences were mostly in semantics. For most familiar Windows functions or apps, there was an equivalent macOS one with a different name. There are many helpful articles on the internet explaining this:

<https://www.online-tech-tips.com/mac-os-x/mac-equivalents-of-windows-software-and-features/>

<https://www.laptopmag.com/articles/windows-hot-keys-on-mac>

<https://support.apple.com/en-us/HT204216>

<https://www.dummies.com/computers/macs/comparing-common-windows-terms-with-mac-terms/>

There are also some differences in navigating the user interface on a Mac vs. a PC, but it can be learned with practice. My overall impression of the macOS after experiencing several of the yearly updates of Mac OS X is that the look and feel of the user interface changes much less than Windows does, which may be appealing to some users.

The Apple hardware is the most distinguishing difference between a Mac and a PC, in my opinion. Each new model usually introduces new advancements in lighter and thinner design, display technology, port capability, or other features. That, coupled with the fact that Apple only competes with itself (through the Apple certified refurbished market), means that Apple can and does demand a premium price compared to mainstream Windows PCs.

The biggest distinguishing difference between a Mac and a PC that I find particularly frustrating, along with many other independent repair companies, is that Apple likes to control the aftermarket repair business. Official Apple parts are only available through the Apple supply chain to Apple Certified repair facilities and only for as long as they want to produce the parts. Attempts to sell the identical part produced independently by the same factories have been limited by Apple sometimes officially coding parts. As a result, the device will either not function or not update with non-Apple-supplied parts that do not have the code. Other

industries have tried taking similar actions and have eventually been stopped by right-to-repair legislation to protect the independent repair shops and consumers. I can sort of understand the desire to control repairs while a product is under warranty, but after that, the consumer should have the right to obtain parts and repair the device in any manner they choose. I follow a website called [ifixit.com](https://www.ifixit.com/) that likes to dismantle new products to see what has changed and how difficult it might be to repair. Eventually, they produce repair videos and sell parts and supplies for do-it-yourself repairs. They also have information on the right-to-repair issue. Another good resource for information on the repair or upgrade of Apple products is Other World Computing (OWC).

<https://www.ifixit.com/>

<https://www.owc.com/>

In general, Apple products have a good track record for quality and reliability. However, a few notable miscues have been noted, such as a problem with Nvidia graphics processors popping loose or problems with new keyboard designs. How a company responds to such problems is essential, and I feel Apple could do a better job of that. Typically, they wait until customers start threatening class action lawsuits before extending the warranty on defective products. Still, the repair or replacement is usually the same design as the original, so there is a good probability that the problem could reoccur. This does not seem to bother a lot of Apple customers who typically replace their devices frequently, but for those who want to hang on to a device for more than a few years, it could be an issue.

Lab Monitor Schedule

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

January	Monitor Schedule
<i>Closed</i>	Saturday 1/1/2022
Fred Cohen Ann Warhaftig	Saturday 1/8/2022
John Zuzich	Saturday 1/15/2022
Linda McMullin Marilyn Gramms	Saturday 1/22/2022
Linda McMullin Jeff Southwell	Saturday 1/29/2022