THE GIGABYTE GAZETTE

The Monthly Newsletter
of the

SUN CITY SUMMERLIN
COMPUTER CLUB

https://www.scscc.club

March, 2022

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Issue Contributors

Tom Burt	*Peggy Cushman*
Kathy Kirby	*David Kretchmar*
Jeff Wilkinson	*Kurt Jefferson*

President's Message

Club Update

by Jeff Wilkinson

With the State mask mandate removed we are moving towards resuming in classroom events. The exciting news is that Bill Wilkinson has agreed to resume his popular Windows 10 SIG on the first and third Saturdays at 9:30 AM in the Club Classroom at the Pinnacle. Arrive early as space may be limited.

Our March General Meeting will feature a seminar – "Cyber Safety in the Digital Age" presented by Bob Gostischa from the APCUG Speakers Bureau. This presentation points out the dangers, and offers suggestions, that will aid in keeping you secure in this digital era. Using the right programs and apps can help keep you safe and secure, as well as shrink your digital footprint. Using free programs and apps to accomplish this goal, whenever possible, is an added bonus. This presentation includes information on many recommended free programs. This meeting will be on Zoom as well as LIVE in the club classroom at 2 PM on Thursday, March 3. We will also record the presentation for posting on the club website.

We will have our club Board of Directors meeting on Wednesday, March 9, at 9 AM on Zoom. All interested club members are invited to attend.

Mary Miles will present a Zoom class on "GPS Good or Bad" on March 16 at 1 PM on Zoom. Tom Burt will host the popular "Internet Investing SIG" on March 17, at 9:30 AM on Zoom and he will present "Android Basics – Part 2" on March 30, at 9:30 AM on Zoom.

We have connected a FAX machine for residents to send a limited number of domestic Faxes.

As we resume normal club activities, we are always looking for volunteers for all our existing activities. We welcome ideas and suggestions for new activities, should members have a good idea or suggestion. You can send to pres.scscc@gmail.com

Have a great month as Spring rapidly approaches and stay safe and healthy!

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

General Membership Meeting

Our next General and Business Meeting will be held at **2 PM on Thursday, March 3rd**. The meeting will be held via Zoom. The meeting's Zoom link can be found on the Computer Club home page at **https://www.scscc.club**. The presentation is "Cyber-Safety in the Digital Age" by Bog Gostischa, APCUG Speakers Bureau.

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

SCSCC Board of Directors Actions

The Computer Club Board of Directors took the
following actions on February 9, 2022

Tom Burt made a motion that the **minutes of the January 12, 2022 Board Meeting be approved as submitted.** The motion was seconded by George Lobue and unanimously approved by the Board.

Chuck Hagen made a **motion** that the meeting adjourn. Chuck Wolff **seconded** the motion, and it was unanimously **approved** by the Board. The meeting was adjourned at 9:51 AM.

March 2022 Printable Calendars

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

https://www.scscc.club/Calendars/scscc_calendar_2022-03Mar.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 2022 members have joined the Computer Club
from January 30th to February 27th.

Richard Augulis	**Sonya Healy**
Roseann Beach	**Glenn Holman**
Catherine Fuhs	**Alexander Romano**

As of February 27th, the club has 403 paid memberships for 2022.

As of December 31, 2021, the club had 618 paid memberships for 2021.
Of those, 17 were new memberships for 2022.

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, March 21st

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. monthly
Next meeting: Thursday, March 17th

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.

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.

GPS – Good, Bad and Funny

Wednesday, March 16th 1 PM
Presenter: Mary Miles
Location: Zoom Webcast

Mary will discuss the good, bad and funny aspects of Global Positioning System (GPS) technology.

Android Basics – Part 2

Wednesday, March 30th 9:30 AM – 11:00 AM *via Zoom*
Presenter: Tom Burt
Location: Zoom Webcast

If you want to get more from your Android smart phone or tablet, this may be the class for you. This 1½ - hour session will pick up from where my February "Android Basics – Part 1" session left off. Have your own Android device handy so you can follow along during the session. If you've attended before or if you missed Part 1, you're still most welcome to come and catch up or get a refresher.

We'll be demonstrating with Android 11. We'll review how to set up and connect to a Google account and then spend time on how to change various Android Settings. We'll also cover how to take photos and selfies and how to move those and other files from your phone to your PC or to the cloud. We'll also demo a few useful and popular Apps and we'll allow generous time for your questions.

Presentation notes for Part 2 will be available on the club website about March 25 at: **http://www.scscc.club/smnr/Android_Basics_2022_Part2.pdf**.

Presentation notes for Part 1 are currently available on the club website at: **http://www.scscc.club/smnr/Android_Basics_2022_Part1.pdf**.

There's a LOT of material. We'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.

This session will be recorded and posted to the club's website.

Tom's Tech-Notes

A Tour of the Yahoo Finance Website
Part 2 of 2

Introduction

This month we'll continue our tour of the Yahoo Finance website: https://finance.yahoo.com. Part 1 can be found in the February 2022 Gigabyte Gazette. In this article we'll cover how to set up watch lists and portfolios and how to create custom views for these.

Yahoo Finance Portfolios

A Yahoo Finance portfolio is a named list of stocks, bonds, funds or options. You can create lists of securities that you *own* or securities that you just watch, usually with some interest in buying or possibly short selling. A portfolio is displayed as a table with either a Yahoo pre-defined view or a custom view that you have created. A View specifies a set of data columns whose values are to be displayed for each security row of the table.

For a portfolio of securities that you own, you can enter multiple lots bought at different times and at different prices. For each lot, there's a comments field; I use that to indicate which brokerage account that lot is owned in. Yahoo automatically merges the lots and computes the average purchase price for each ticker symbol when you are viewing your portfolio.

A "watch list" portfolio is a list of stocks, bonds, funds or options that you do not own but are monitoring. There are no lots recorded – only the ticker symbols.

Creating a Portfolio

At the top of the home page is a gray band with a set of links for Finance Home, Watchlists, My Portfolios, Cryptocurrencies, Screeners, Yahoo Finance Plus, Markets, News and some others under the "…". Click the "My Portfolios" link. Yahoo Finance will display a summary list of all your portfolios. The names of the various portfolios in this list are hyperlinks. Click the name to display that portfolio's list of equities as a table. Alternatively, you can hover your mouse over the "My Portfolios" link and a dropdown list of all your portfolio names will appear. Click on one of the names to display that portfolio.
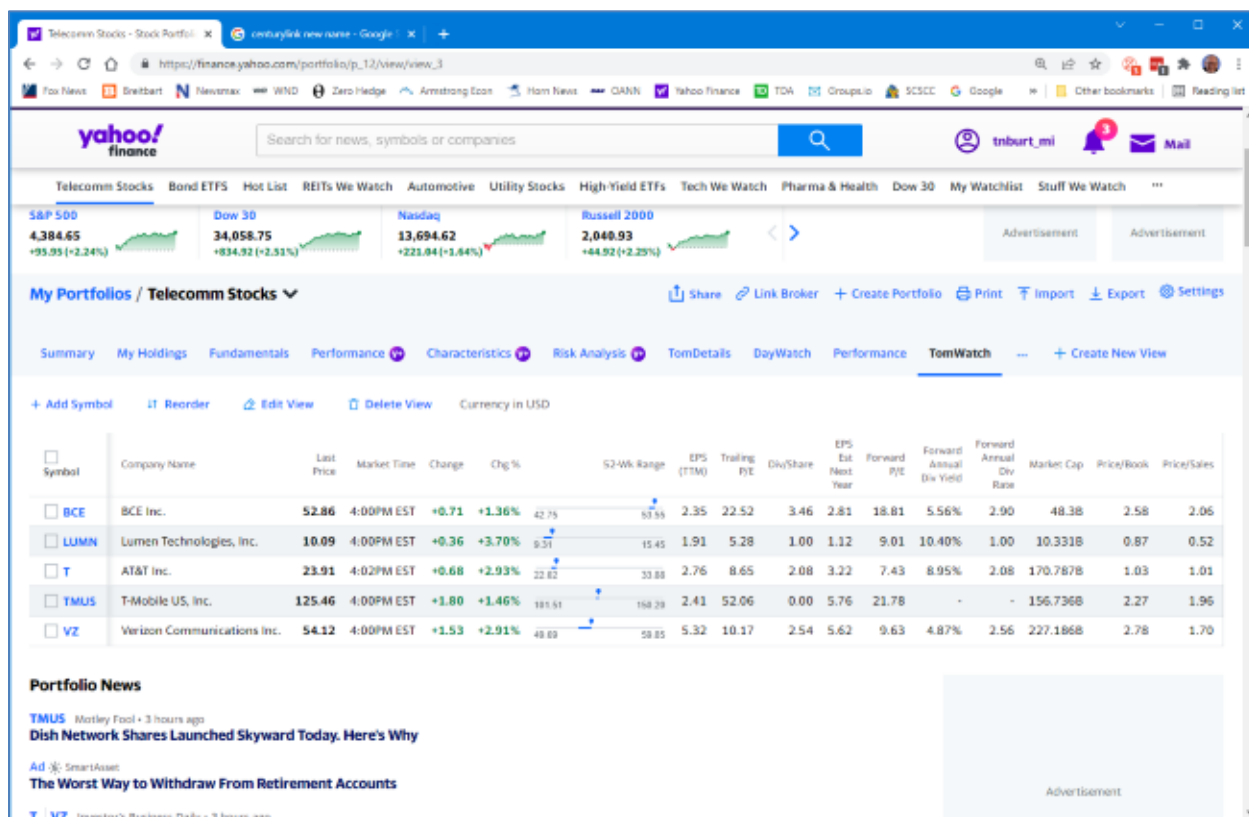
In either the summary list or a listing of a specific portfolio, at the upper right is a "Create Portfolio" link. Click this to launch a small Create Portfolio dialog.

Enter the portfolio's name and click Submit.

The screen will then display a new, empty portfolio. To add items to the portfolio, click

the "Add Symbol" link above the Symbol column. A search box will appear. You can type in a security symbol or the security/company name. A list of matches will appear from which you can choose the desired symbol. In the screen shot following, I've added five symbols: BCE, LUMN, TMUS, VZ and T. The tabular view is a custom one I built named TomWatch (more on that later).

Because I've entered no holdings, Telecomm Stocks is initially a watch list, focused specifically on stocks in the telecommunications industry. Some of my other watch lists include Automotive, Pharma & Health, Utilities, Energy and REITs. I also have a short list of stocks I'm actively watching called "Hot List".
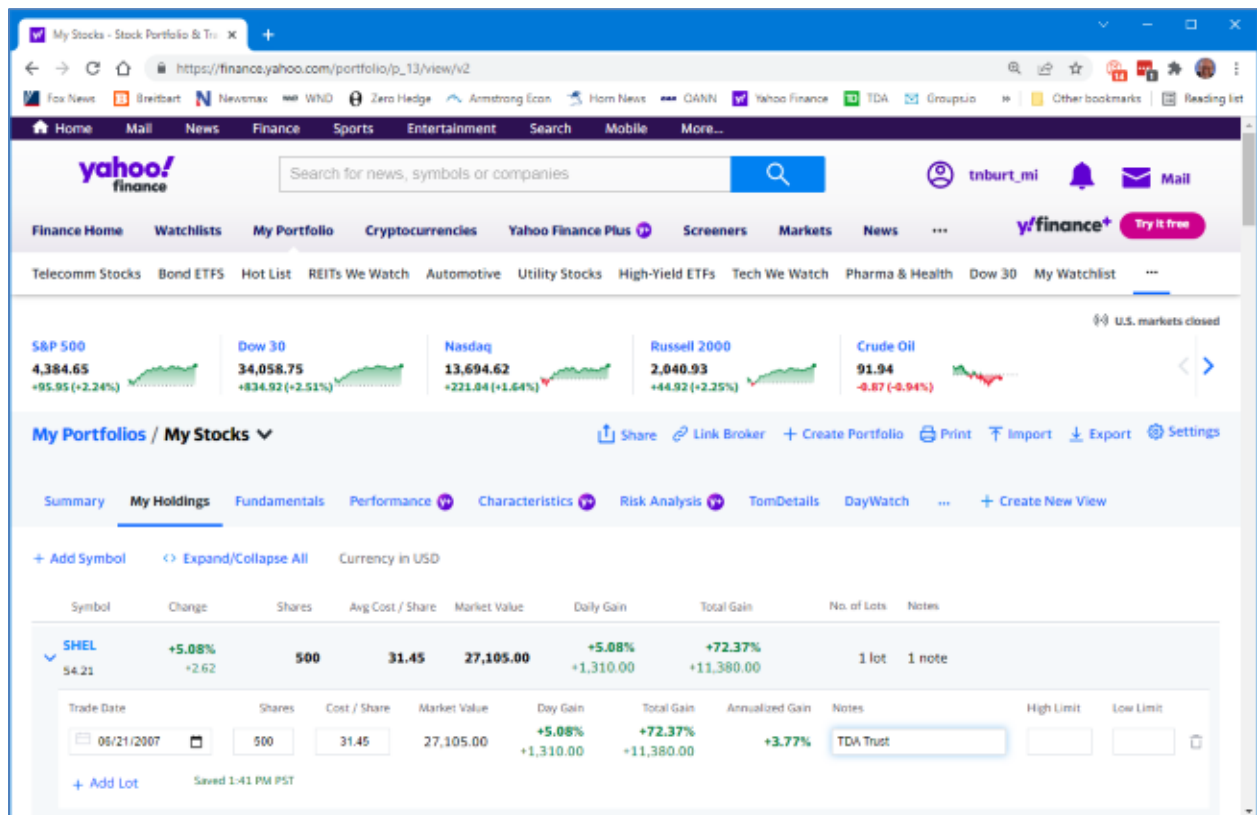
You can click on the column headings to sort the table in ascending or descending order on that column. When the portfolio has many entries, it can be handy to sort in descending order by Forward dividend yield, Market cap, PE Ratio or percent gain. If you want to make the new sort permanent, click the Reorder link and then Save.

To remove an item from the list, just hover over it. The item will highlight in pale blue and a small x will appear at the right edge. Click the x and then confirm the delete.
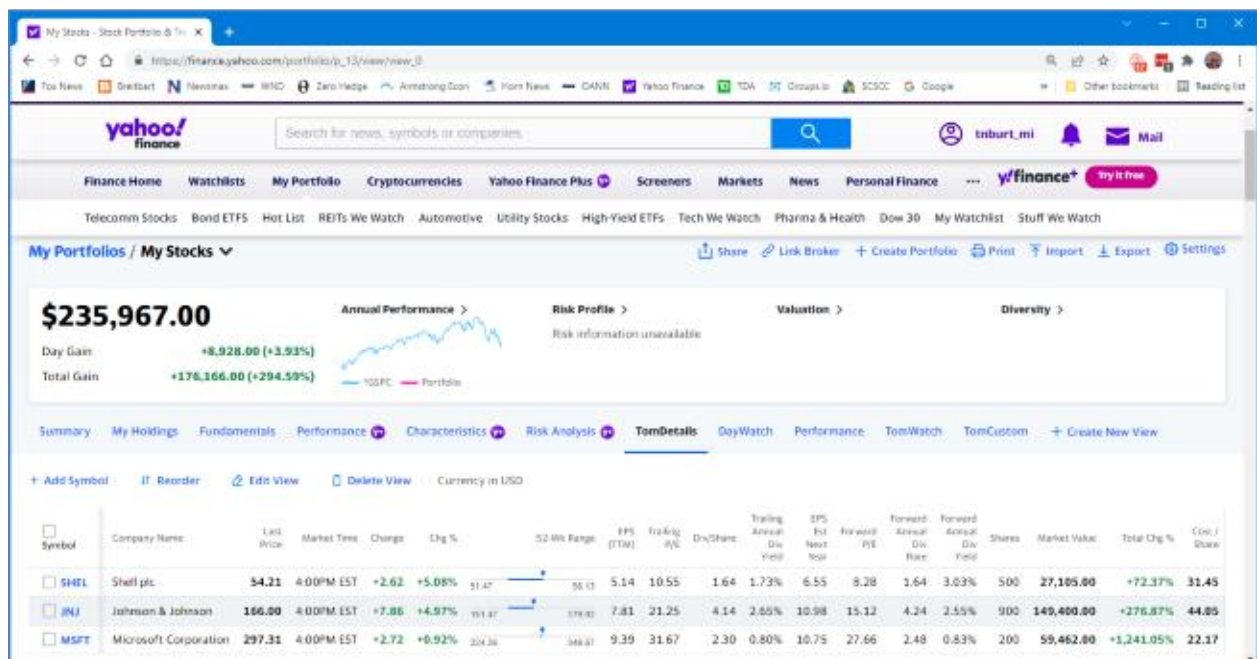
Adding Lots

In a portfolio that tracks securities you actually own, you will want to record how many shares you own, when you bought the shares and how much you paid. You may have bought more than one lot of a security at different times and at different prices, perhaps in different accounts.

To add lots to a security in a list, select the list and click on the "My Holdings" View (see the screen shot below). Click on the "+ Add Lot" link to display a row of entry fields.

Fill in the trade date, number of shares, cost / share and add a note indicating which account will hold the shares. Continue to do this for each lot. Click the small down v to close up the lot list for that security. Then move on to the next security in the list until all lots have been added for all securities in the list. The end result should look something like this.

If you have entered multiple lots for a security, Yahoo Finance will total the share counts and average the cost per share in the single line in the table display. In the above screenshot, we're seeing a custom view named Tom Details. It has quite a few columns, including Market Value and Percent Gain at the far right.

Creating Custom Views

Yahoo offers a few built-in views of portfolios – Summary, "My Holdings", Fundamentals, "Day Watch" and Performance. You can also create personal custom views. While viewing a portfolio, click the "+ Create New View" link. A View editing dialog will appear.

Enter a name for the new View and then click on check boxes for the columns you wish to see in that View. The selected columns appear in a list to the right. The list of selectable columns is scrollable. As a practical matter, you can only choose about a dozen columns; after that the table gets too wide for the screen. In the right-hand pane, you can click and drag on a column to move it to a different position. When you got everything set up to suit, click the Save button. Your new View will now appear in the list of views above the display of your portfolios. When you have a View selected, you can click the "Edit View" link to modify that view. The same editor will appear. To remove a View, you can click the "Delete View" link. A confirmation popup will appear for the Delete.

Summary

Yahoo Finance is a great tool for tracking securities you own as well as securities you want to follow. We've covered many key features, but there's a lot more. Check it out yourself.

Kretchmar's Korner

Cheaper to Buy than Build?

David Kretchmar, Hardware Technician

Many experts suggest you replace a computer about every six years. Usually by the time a computer is six years old it is nearing the end of its useful life, or at least is in danger of becoming unreliable. At some point in our relationship with any computer the machine will slow and began to test our patience. Users will often tolerate a system's sluggishness far too long rather than deal with the hassle of setting up a new computer, even if they can well afford a new system.

Users who like to stay on the bleeding edge of hardware technology will replace their systems every couple of years, but many do not believe in paying up to have the latest and greatest hardware. For most users the "sweet spot" is hardware that has been out for at least a couple of years. The price has usually dropped substantially, and any bugs have usually been discovered and worked out.

Since I use my computer for Virtual Reality gaming (for the grandkids, of course) and I like a fast computer, I tend to "overbuild". I invest in hardware that is well above the minimum recommended specifications for my operating system, which has always been the latest version of Windows.

Better hardware should support computer a life span well above six years, possibly with some upgrades along the way. But no matter what I usually notice some degradation of performance before six years. "Not responding" notifications not caused by program bugs but by lack of system resources will start to appear, and the computer loses the snappy responsiveness that a good system should deliver.

So, it was time to replace my six-year-old computer. Since 2001 I have enjoyed building my own computer system from scratch. Building from scratch, or "rolling you own" in the language of computer geeks allows you to select each component individually and avoid the no-name components used by many computers assembled for the general market. Third party computer builders and sellers such as HP or Dell often use name brand components for key items such as the CPU, at least in

part for advertising purposes, but then skimp on other vital parts such as the motherboard and power supply (PSU). This results in a computer that might appear to have decent specs but will be barely adequate in the future and likely not be upgradable.

In the past, in addition to having a faster more reliable and longer-lived computer, I have been able to save a substantial amount of money by building myself. But in 2022 the new computer landscape has changed, and buying a computer assembled by at least one manufacturer, Cyber Power, resulted in an excellent system that saved me about $300, or about 30% compared to buying the individual components and assembling a system. Plus, it was a lot less work both shopping and assembling! I found that Cyber Power used quality individual components, most of which I would have chosen myself. Other third-party builders also offer a similar advantage today, but Cyber Power offered the most dramatic savings.

This is the pre-built system I bought:

CYBERPOWERPC Gamer Xtreme VR Gaming PC, Intel Core i5-11400F 2.6GHz, 8GB DDR4, GeForce RTX 2060 6GB, 500GB NVMe SSD, WiFi Ready & Win 11 Home (GXiVR8060A11)

Visit the CyberpowerPC Store

★★★★⯪ ⌄   903 ratings | 168 answered questions

Amazon's Choice   in Tower Computers by CyberpowerPC

-5% $964⁹⁹

List Price: $1,014.99 ⓘ

✓prime One-Day
& FREE Returns ⌄

Get a $100 Gift Card: Pay $864.99 $964.99 upon approval for the Amazon Prime Rewards Visa Card. No annual fee.

May be available at a lower price from other sellers, potentially without free Prime shipping.

https://www.amazon.com/dp/B09DHP9M9G?psc=1&ref=ppx_yo2_dt_b_product_details

This is my analysis of the cost of buying each component individually:

- Intel Core i5-11400F 2.6GHz $170
- 8GB DDR4 RAM $ 30
- GeForce RTX 2060 6GB video card $620
- 500GB NVMe SSD, $70
- Gigabyte b560 ds3h ac MB $120
- 600 W PSU $ 60
- Windows 11 Home $130
- Case $80
- **Total**   **$1280**

I shopped around for the components and attempted to find the best price for each one. I did not include sales tax or shipping for either the pre-built system or the components.

My only issue with the pre-built system is the RAM; 8 GB of memory is just standard in 2022. Today 16 GB, 24 GB, and even 32 GB of RAM is what you would expect on a more powerful, somewhat future-proof computer. Fortunately, my old system has 16 GB of decent RAM, so I will be able to beef up the RAM to 24 GB at no additional cost.

Conclusion

For the first time in memory, it is possible to buy a quality pre-built computer for substantially less money and trouble than buying and assembling a system yourself. Some of this might be the result of supply chain issues including video card availability and pricing. Today video cards are necessary for mining crypto currencies and other developing application such as self-driving cars and other forms Artificial Intelligence, so the demand will continue into the foreseeable future.

Images were copied from Google and Amazon.

APCUG Guest Article

Hackers, Thieves, and Creeps

The Bad Guys Are Working Hard to Get Your Money

By Kurt Jefferson, Editor, Central Kentucky Computer Society
https://ckcs.org/ lextown2 (at) gmail.com

If Cher ever decides to rework her major 1971 hit single, *Gypsys, Tramps, and Thieves*, she may want to rename it, *Hackers, Thieves, and Creeps* to reflect today's ongoing Internet security battles.

Hackers are infiltrating email accounts and tricking folks into paying their hard-earned money for all kinds of bogus ventures.

A few examples of recent emails and Internet threats:

You owe $280 now to update that anti-virus software package (*that you never even purchased*.)

We've taken control of your Windows 10 PC. (*You'll get it back only after you pay our ransom demands*.)

Hey, click on this email link, and it will take you to a bogus website that looks real, seems real, and (*is bogus as a Kentucky snowfall in August*.)

You're using Safari on a Mac, and a box pops up that reads: "Alert! Suspicious Activity Might Have Been Detected. Major Security Issue. To fix it, please call Support for Apple +1 888-476-**** (Toll-Free) immediately!" (Pop-ups such as this one are not legitimate. Apple doesn't notify anyone of a "major security issue" in this manner. *Bogus to the max*.)

When it comes to security breaches, **"Unfortunately, most people do not understand the gravity of the problem until it personally affects** them through identity theft or other malicious activity. Unsurprisingly, however, the rate of identity-related crime is exploding, and a recent study claims that there is a new victim of identity theft every 2 seconds in the United States alone," writes the security website, selfkey.org.

The Internet Theft Resource Center keeps track of the attempts to dig deep into your wallet. Unfortunately, things are not looking up. Reported data breaches grew by 17% from the start of 2021 to September of this year over the number of breaches reported in all of 2020. Yikes.

Security breaches (the ones we hear about) are now so pervasive that we can all view giant lists on the Web detailing the gory details. For example, Upguard.com lists "The 59 Biggest Data Breaches". The fact that dozens of well-known companies appear on this list (Yahoo!, Facebook, T- Mobile, Uber, Home Depot, Zoom) tells us that we're no longer in Kansas (so to speak.)

If you want to see even more names, take a deep breath and check out the selfkey.org list, which claims to show All Data Breaches in 2019-2021, An Alarming Timeline (These are breaches that have been made public.)

There's even a black-market invitation-only online shop where the bad guys go to buy login credentials, fingerprints to open phones and iPads, and stolen cookies.

In 2017, CBS News reported that "imposters, from fake IRS agents to faux tech support employees, have officially overtaken identity thieves to top the list of consumer fraud complaints…"

Okay. What about solutions? The Federal Trade Commission offers several tips:

Secure Your Internet Devices at Home. This includes your Wi-Fi router, PCs, Macs, Linux machines, iPads, smartphones, smartwatches, smart speakers (Hello, Alexa), home cameras, smart doorbells, and every other device connected to the Internet.

Learn When Your Voice Assistant Is Listening. Alexa, Google Assistant, Siri, Cortana might be listening when you're unaware. The FTC urges you to lock down your login, check your settings, and be aware of what's connected to your voice assistant.

Secure Your Router. As we mentioned earlier in this newsletter, you need to update your router's settings periodically. As the FTC writes, "Think of your router as home base for all your devices. The more secure your router, the more secure your connected devices will be."

Use a VPN. We've talked about this before at a CKCS Tech Night. Find a good, reliable, trustworthy virtual private network and use it on all your Internet-connected devices. A VPN is an app that you install. It sends your Internet signal into a tunnel so others cannot access your data. IPVanish, a popular VPN, writes, "A VPN helps you take back your privacy and protects you from hackers."

Avoid free VPNs. In this life, you get what you pay for. **So, make online security a priority**.

Finally, check out: "The Ultimate Internet Safety Guide for Seniors (2022)" at: https://www.safetydetectives.com/blog/the-ultimate-internet-safety-guide-for-seniors/. Even if you've used the Internet since the '90s, I promise you there is at least one tip on this website to benefit you.

Stay safe, stay secure, stay informed. Attend your computer club to learn all you can about Internet security.

Lab Monitor Schedule

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

March	Monitor Schedule
Jeff Southwell	Saturday 3/5/2022
Fred Cohen Ann Warhaftig	Saturday 3/12/2022
John Zuzich	Saturday 3/19/2022
Jan Edwards Jim Edwards	Saturday 3/26/2022