

January 2015

# User Friendly



## IN THIS ISSUE

January General Meeting	1
December General Meeting Report	2
From Your Editor	3
Photographers Needed	3
Drivers Needed	3
Holiday Dinner	4
Digital Photo SIG Report	5
Basics & Beyond SIG Report	6
Smartphone SIG Report	7
Welcome All	8
Scheduled Presentations	8
General Meeting Snack Schedule	8
Calendar	9
Members Helping Members	10
Officers, Directors & Leaders	11
Using Your Smart Phone as a Credit Card Substitute	12
Moving Beyond Windows XP and Office 2003?	15
Tips for Using Your Keyboard and Entering Text	16
My Office for iPad	18
Laughing Out Loud	18
Membership Information	19
Map and Directions	20



## JANUARY GENERAL MEETING

### Computers for Human Beings: A Story about Ubuntu Speaker: Nathan Haines

**Summary:** As computers become ever more powerful and ubiquitous, one operating system proves flexible enough to adapt to every new advance, but powerful enough to be the first choice. Learn how you can enjoy these benefits with the Ubuntu operating system.

**Bio:** Nathan Haines is an author, instructor, and computer technician who has been using Linux since 1994. He has contributed to Ubuntu since he discovered it in 2005, and his mission to educate and excite people about Free Software and Ubuntu continues with his upcoming book, *Beginning Ubuntu Linux for Windows and Mac Users* (Spring 2015).



**Nathan Haines:** I was suddenly appointed to the Ubuntu Local Community Council which advises local Ubuntu advocacy groups worldwide. I won't need to tell anyone here how much reading was required to familiarize myself with the current proceedings. I'm available for any questions or comments you might have.

I am currently working on the Ubuntu presence at the Southern California Linux Expo, which is a volunteer-run conference that puts many for-profit events to shame. Combining the best aspects of a major trade expo and a fan convention, experts, enthusiasts, and newcomers of all ages can find talks, classes, and exhibit booths to suit their interests. I'll have more information for you soon, but you can read more at the SCALE website:

<https://www.socallinuxexpo.org/scale13x>

**Tuesday, January 13, 2015, 7 - 9 PM**

**Fellowship Hall, 8065 Emerson Ave.  
Westchester 90045**

An informal Computer Forum meets from 6:00 to 6:50 P.M. to answer individual questions. All are welcome.

After the meeting some members may meet at Dinah's Family Restaurant at Sepulveda and Centinela.

More info at <http://www.lacspc.org> or at 310-398-0366

## DECEMBER GENERAL MEETING REPORT

### Holiday Party

By Leah Clark, LACS Editor

The General Meeting on December 9, 2014 was a festive event! Everyone brought good food, and the board furnished drinks.



The best part was the friendship! We worked hard and learned a lot all year - now we just relaxed and enjoyed ourselves.



Interesting and varied prizes were awarded in the Lucky Draw. Nancy Cattell was the winner of the Pentax X90 camera in the silent auction. Fred Kong presented it to her.



Special guests were some of Maurice Stephen's students. We were very happy to have them with us.



(Continued on Page 3)



## FROM YOUR EDITOR

We are anticipating a good New Year with our new officers and board members. Please aid and support them so LACS will continue to be a vibrant society, benefitting all members.

We thank our out-going board members who served us so well this past year.

As you can see on page 11, we are in need of a vice president.

Please contact our president, Maurice Stephenson, if you have questions or are interested in serving as vice President.

### Duties of the Vice President

The vice president attends the monthly board meeting. (See page 9 for the date and location of the board meetings.) In the absence of the President, the Vice President performs the duties of the President. The Vice President may also perform other duties as may be prescribed by the board. Go to

<http://www.lacspc.org/Various/ByLaws.pdf>

For detailed duties of the officers and directors.

## Thank You

I want to give special thanks to Fred Kong and Stephanie Nordlinger for taking pictures at the party and at the dinner. They really saved my neck because my camera had gone missing after the party. I'm afraid that I may have dropped it when loading my car.

## New Membership Renewal Category

At the December meeting, the board established a new membership category. Members may now renew for \$30 with no paper copy of *User Friendly*. A colored version can be read on line at

<http://www.lacspc.org/category/user-friendly/>

## (Holiday Party)

(Continued from page 2)

President, Stephanie Nordlinger, introduced the new board for 2015.



## Photographers Needed!

By Leah Clark, LACS

Nilan Kincaid is no longer able to be the official photographer for *User Friendly*. We thank him for his many years of service. We need a few members to take pictures at the general and SIG meetings for *User Friendly*. This will take very little of your time if you are at the meetings anyway. All you will need to do is e-mail the pictures to me. This would be most helpful. I thank you.

If you can help in this way, please email me at [leahjc@sbcglobal.net](mailto:leahjc@sbcglobal.net).

## Drivers Needed!

By Lance Hegamin, LACS

I'm working on creating a ride share system for LACS members unable to get to the general or SIG meetings. If you wish to participate, please e-mail me off-list at

[LanceH02@gmail.com](mailto:LanceH02@gmail.com), or call me at 310.202.8926

Please include:

- Name
- Phone number
- e-mail address
- Nearest major intersection
- Special equipment concerns (walkers, etc.)

## Daytime SIG

Many of you remember when we had a Daytime SIG, held at the Felicia Mahood Senior Center. Attendees sat around a table to ask and answer questions. I always learned something when I attended. Those who can't drive at night appreciated this opportunity to meet with other LACS members.

It had been disbanded due to low attendance and the unavailability of a SIG leader. It was proposed at the December board meeting that we reinstate it. Please let the board know if you are interested or have any ideas. We are hoping to have the Mahood Center on the 4th or last Tuesday of the month. We'll keep you posted.

## HOLIDAY DINNER

By **Leah Clark**, LACS Editor

The annual LACS Holiday Dinner was on December 13, 2014 at KJ's Diner in Westchester. They have a nice private room with bar service. 32 members and guests attended for fellowship, good food, entertainment, and a fun gift exchange game. The meal started with appetizers of quesadillas, and bowls of mushrooms swimming in a delicious sauce, followed by a trip to the salad bar. We had a choice of five entrees including their famous prime rib. This was topped off with a delicious desert and coffee.



After eating we were entertained by Furman Meggett and his wife, Choon Mah Meggett. He told some jokes, and recited some of his own poetry. She is a singer who punctuated her songs with enthusiastic gestures.



We were all thrilled that Charlotte Semple and her daughter were able to join us.





**DIGITAL PHOTO SIG REPORT****November, 2014**By **Elliot Silverstein, LACS**

**R**andy Bellous was our guest speaker. Mr. Bellous is the official photographer for Santa Monica College. He began by discussing the difference between marketing photography and journalistic photography. In marketing photography, one is free to arrange the subjects, lighting, background, etc. for the desired effects. In journalistic photography, one is presented with a subject or scene, and one must make the camera and composition choices to achieve the desired effect. Personal snapshots tend to be a combination of the two.



He mentioned that one of the best features of digital photography is the instant result. In the old days of film, when he had finished photographing a wedding he had to wait several days while the film was being processed to find out whether his efforts were successful. Now, he can immediately look at the result of each exposure, and if he wishes, he can try the shot again with slightly different exposure or conditions.

Randy said that there are a few items to consider when taking a photo. These include the aperture, the shutter speed, the ISO (the sensitivity of the sensor, similar to the old fashioned film speed), and the focus. In general, he recommended using the smallest feasible aperture (the largest f-number) in order to achieve the greatest depth of field. After the exposure and focus are set, composition becomes the most important consideration in getting a good photo. A photo is good if it pleases the photographer and the subject. To achieve good composition, he stressed that you should look at the entire prospective photo, letting your eyes wander across all four corners of the scene, adjusting the camera position and zoom so that there are no extraneous items in the picture, and so the subject is large enough to be easily recognizable. If the picture is not quite right, try again. He also recommended using flash for photos of people, even outdoors, to get good flesh tones.

For group pictures, he encourages the photographer to ask the people to gather close together, rather than just taking the photo of the dispersed group wherever they happen to be. Randy said he has never encountered reluctance when the group was asked to come together. It is also good to try to get everyone to smile. He said that occasionally he will take a group picture, then say "How could you all have blinked at the same time". This usually produces laughter, and he then snaps another shot.

Following this discussion, Randy recommended and demonstrated several devices he finds valuable for flash photography. Using his single lens reflex camera with an attached external flash unit, he places a Gary Fong diffuser onto the flash unit. This enables him to expose his photo using some flash lighting reflected from the ceiling plus some diffuse direct light from the flash attachment, resulting in a pleasantly diffused light on the subject. This eliminates red-eye problems. He also showed several related items from Gary Fong for use under different lighting conditions. Further information on these devices can be found at <http://www.garyfong.com>.

Randy gave a delightful presentation, and may have helped us to improve our photographic experiences.

Fourteen people attended the November 24 meeting of the Digital Photo SIG at Santa Monica College, Bundy Campus. ♦



## BASICS & BEYOND SIG REPORT

By **Kim Stocksdales**, LACS

Topics included at the December meeting:

- Leo LaPorte Computer Show(s)
- What are #hashtags?
- Kill that Pesky Account!

### Leo LaPorte Computer Show(s)

SIG leader Kim Stocksdales led a discussion on the Leo Laporte *Tech Guy Show*. You can listen to the *Tech Guy Show* every Saturday and Sunday 11:00 a.m. to 2:00 p.m. on KFI 640 AM radio. Leo discusses the world of computers and all the derivatives such as notebook and tablet computers, printers, internet, TVs, smart - phones and cell phone plans. And he does the show in a largely down to earth manner so that much of the content can be understood by beginners.

In addition to the radio broadcast, Leo has a website where you can watch the live broadcast of Leo speaking into the microphone for the radio show. To find the website, enter "Leo Laporte Tech Guy" into Google, or go to [www.techguylabs.com](http://www.techguylabs.com). If you watch online, often Leo will show actual examples of what is being discussed on the radio, such as a new smartphone or tablet computer. One additional advantage of watching online is that during the radio commercial breaks, Leo is still live online, often providing more controversial discussions about topics discussed on the radio show. The website also has radio show re-broadcasts and a comprehensive summary of each radio show with topics and caller questions. Just click the link under each topic and you will be taken to that part of the radio show that discussed the topic.

During the week, Leo oversees "TWiT" Internet TV shows. As of December 2014, 28 different Internet TV shows are broadcast, and each program is recorded so you can watch live or a recorded broadcast. A few of the 28 shows include "This Week in Google," "iPad Today," "Before You Buy." All shows are free to view, whether live or recorded.

### What Are #hashtags?

You've probably heard the term "hashtag" used jokingly on late night TV talk shows and

on the radio. And if you use "social media," such as Twitter, you are exposed to lots of hashtags. So what is a hashtag and why would you want to use them? First a word of caution, and that is if you enter "What is a hashtag" into YouTube search, you will get many videos that attempt to explain hashtags, and after viewing these (confusing) videos, you will probably still be left with the question "So what is a hashtag?"

First, a hashtag is a string of characters preceded by a # symbol. Anyone can make a hashtag, so #LACS, #YouAreGreat, and #ILuvChocolate are three examples of hashtags. Hashtags are not case sensitive and there can be no spaces or special characters.

OK, so what are hashtags used for? To understand how hashtags are used in Twitter, you first have to learn some basics about Twitter. A user with a Twitter account can send out "Tweets" which are a sentence, link, question, etc. that is 140 characters long or less. If you "follow" someone, say Kobe Bryant, then you will get a notification every time Kobe sends out a Tweet so you can be one of the first to read his tweet. So what if after losing another game, Kobe sends a tweet stating "Our defense and offense both played lousy tonight. What are we doing wrong? #LakersSuck." Now, everyone who posts a public Tweet in their personal Twitter account about how the Lakers can improve their game should do so with the hashtag "#LakersSuck." Then, if you, as a Twitter user want to read all the different public Tweets people have posted on Twitter to improve the Lakers, then enter #LakersSuck into the Twitter search. Up pop all the different public tweets with the hashtag #LakersSuck about how the Lakers can improve their game.

### How to Kill That Pesky Account

Sometimes you open an account on a website only to have regrets later. Maybe they bombard you with nagging emails, or perhaps you no longer want that website's services. So what is the best way to close that account and delete your public information?

Fortunately there is a website that helps with this dilemma. [www.accountkiller.com](http://www.accountkiller.com) scrutinizes thousands of on-line accounts to provide instructions on how to delete an account you signed up for. The home page provides a listing

(Continued on Page 7)

**(Basics & Beyond SIG Report)***(Continued from page 6)*

of the most popular sites people seek to close. Clicking "All Sites" provides an alphabetical listing of all sites. Each site is assigned either a white, gray, or black rating. White rating is the easiest account to close, while grey is more difficult, and black is very difficult or impossible to close the account. Surprisingly, there are many "black" accounts of seemingly honest websites, such as Ancestry.com, Angie's List and Starbucks.

Why do some sites make it so difficult to delete your account? For one, many websites make money by customer retention and selling your data. Second, you may have posted some important information that became integrated into the website, so deleting your post can present expensive logistical problems.

One suggestion that came out of the meeting was that it is a good idea to check accountkiller.com before you open that new account. Often accountkiller.com will have important information about that website that is not readily apparent when you sign up.

There were 19 attendees at the December 8 Basics and Beyond SIG held at the Santa Monica College Bundy campus. ❖

**SMARTPHONE SIG REPORT****By Stephanie Nordlinger, LACS**

The latest session of our Smartphone SIG met on December 1, 2014. As its co-leader, I first summarized the topics of previous meetings.

- Selecting a Smartphone (Apple or Android, the various carriers, costs and other considerations)
- Getting started
- Photography with your Smartphone
- Learning about your phone
- A meeting on Apple products had to be aborted because of an equipment failure, but the topic was finished the next month.

This meeting's main topic was **"Sources of Information for Learning about Your Smartphone."**

**1. Obtain and read your phone's User Guide or Manual.** Electronic copies are available from the websites of the phone manufacturers and the Internet Service Providers. The ISP versions may have carrier-specific information. Sometimes paper copies can also be obtained. O'Reilly and other publishers have excellent books and e-books on using specific common devices.

**2. Go to your manufacturer's and/or your carrier's website and search for information** on (a) your phone or device and (b) any problem or issue. We looked at the websites of AT&T Wireless, Verizon Wireless, T-Mobile and Sprint. What they offered differed. They sometimes included:

- Tutorials
- Help via Chat
- A list of free in-store upcoming classes
- Support or troubleshooting for a particular device

**3. Take a class or two.** Stephanie described her excellent experience attending a free beginner's Android class in a Verizon store and mentioned some of the tips given.

- Turn off Wi-Fi if you aren't using it - it uses your battery.
- Airplane mode lets you do things locally, but you cannot exchange email, go to the Internet or use your phone.
- Make or copy lists of icons you find; you need to learn them to use your phone effectively and efficiently.
- The Menu icon is three horizontal parallel lines (like three lines of type).

We also had a **Question and Answer period** and tried to answer members' questions. We plan to have this discussion in each future meeting.

Nine members attended. The next SIG meeting will be on Monday, January 5 in Room 235 at Santa Monica College's Bundy campus. Topic: To be announced - please read your email. ❖

# Welcome 2015

**WELCOME ALL****Gene Jacobs**

Data Base Manager, LACS

**New Members (0)****Renewals (12)**

Leah Clark

Sylvia Davis

Roger Gaefke

Lance Hegamin

Leonardo Israeli

Carol Johnson

Nilan Kincaid\*\*\*

Stephanie Nordlinger

Herb Piltzer

Dorothy Redmond

Patricia Valdovino

Mike Yoshimura

\*\*\* Contributor

**GENERAL MEETING PRESENTATIONS**By **Leah Clark**, LACS

We thank Maurice Stephenson, our vice president and program chair for finding excellent programs during 2014. He will be our president, starting in January, 2015.

It is getting harder all the time to find good presenters. If you have any ideas for possible speakers, please let the board know. I'm sure some of you have contacts from your other activities.

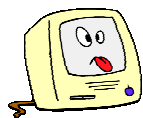
Are there any LACS members who could provide short, interesting presentations ?

**GENERAL MEETING SNACK SCHEDULE**By **Sylvia Q. Davis and Linda Williams**

January	H through K
February	L Through P
March	Q through S
April	T through Z
May	A through C

LACS provides hot coffee, regular and decaf, tea and cocoa.

Please participate by bringing finger-food treats such as fresh fruit, veggies, nuts, cookies, brownies and the like. Bottled water and regular and diet soft drinks are appreciated, too.

**FIX YOUR PC FOR FREE?**

**Jim McKnight** has an open offer to all LACS members to diagnose, repair, disinfect, or up-grade members' PC's for free. There are certain limitations to Jim's offer, so see the details by clicking the "Fix my PC for Free?" link at [www.jimopi.net](http://www.jimopi.net).

Non-members can wisely invest in a one-year LACS membership (\$40.00), and Jim will fix your PC problem, too.

**USER FRIENDLY ADVERTISING RATES**




Business Card, Member	\$10
Business card	\$15
Half Page	\$35
Third Page	\$25
Full Page	\$50
Two page spread	\$100

For further information on our advertising policy, please e-mail [leahjc\(at\)sbcglobal.net](mailto:leahjc(at)sbcglobal.net).

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JANUARY 2015						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 	2	3
4	5 Smartphone SIG 7:00 PM	6  12th Day of Christmas	7	8	9	10
11	12 Basics & Beyond SIG 7:00 PM	13 General Meeting 7:00 PM	14	15	16	17
18	19  Board Meeting 7:00 PM	20	21	22	23	24
25	26 Digital Photo SIG 7:00 PM	27	28	29	30	31

This Calendar is subject to change.

Check your e-mail or with the SIG leader before attending a meeting.

The SIGs and Board meet at the Santa Monica College Bundy Campus.



Basics & Beyond SIG	Kim Stocksdales	310-720-0603	2nd Mon. 7 PM SMC, Bundy Campus
Digital Photo SIG	Nancy Cattell	310-452-2130	
	Elliot Silverstein	310-670-1544	4th Mon. 7 PM, SMC, Bundy Campus
Smartphone SIG	Stephanie Nordlinger	323-299-3244	1st Mon. 7 PM, SMC, Bundy Campus

## ADDRESSES

**Fellowship Hall**, 8065 Emerson Ave., Westchester 90045

**Dinah's Family Restaurant**, 6521 Sepulveda Blvd., LA 90045 (on Sepulveda, just S. of Centinela)

**Santa Monica College Bundy Campus**, 3171 S. Bundy Drive, LA 90066 (1/2 block S. of Airport Avenue) Our room number may change each semester. Look for it on a sign opposite the elevator on the first floor.

## MEMBERS HELPING MEMBERS

LACS members volunteer to help other members solve hardware and software problems by telephone during the hours listed below. Select the topic from the list and then call a person whose number is listed next to it. Or you may use a Helper's e-mail address, found in your LACS Roster. We hope that you find this free service useful. ***If you are experienced in a particular program or topic, please volunteer to be a consultant.*** To volunteer for this list or to make corrections, please e-mail [leahjc@sbcglobal.net](mailto:leahjc@sbcglobal.net) or call Leah Clark at 310-677-2792. More Quick Consultants are always needed. You may decline or postpone a call if it comes at an inconvenient time.

America Online - 5	Lotus Word Pro, Approach - 12	Picasa - 14
Anti Malware - 12	Mozilla Firefox, Thunderbird - 12	Quicken - 3, 5, 9
Digital Imaging, Editing - 8, 14	MS Excel - 3, 15	QuickBooks - 9
Digital Photography - 8, 14	MS Word - 3, 4, 10	Visual Basic - 13
Dragon Naturally Speaking - 4	MS Outlook - 15, 5	Websites - 13
Genealogy - 5, 7	MS Outlook Express - 15	Win XP/Vista - 12, 16
Hardware - 11, 12	MS PowerPoint - 15	Windows 7 - 5, 12
iPhone, iPad, iPod - 15	MS Publisher - 2, 7, 9	WordPerfect - 5
LA FreeNet - 6	Open Office - 16	Yahoo - 9

No.	Name	Preferred Phone for Calls	From	To
2	Mercer, Bob	310-837-5648	9:00 AM	10:00 PM
3	Wilder, Joan	310-472-8445	9:00 AM	9:00 PM
4	Hershman, Irv	310-397-9453	11:00 AM	11:00 PM
5	Nordlinger, Stephanie	323-299-3244	5:00 PM	10:00 PM
6	Springer, Karl	424-646-3410	10:00 AM	10:00 PM
7	Clark, Leah	310-677-2792	9:00 AM	5:00 PM
8	Silverstein, Elliott	310-670-1544	10:00 AM	10:00 PM
9	Kamerman, Cora	310-472-7487	Noon	8:00 PM
10	Beckman, Loling	310-471-7893	10:00 AM	6:00 PM
11	Strate, Steve	310-450-7478	9:00 AM	5:00 PM
12	McKnight, Jim	310-823-7829	8:00 AM	7:00 PM
13	Ialongo, Gilbert	310-641-7906	9:00 AM	5:00 PM
14	Schneir, Jerry	310-451-4140	9:00 AM	10:00 PM
15	Van Berkomp, Paula	310-398-6734	9:00 AM	5:00 PM
16	Johnson, Carol	310-372-8535	10:00 AM	9:00 PM

**OFFICERS, DIRECTORS AND LEADERS**

Title	Name	Term	Telephone	E-Mail Address
President	Maurice Stephenson	2015	310-314-8489	Please see the Roster
Vice President	Vacant			
Secretary	Lee Freehling	2015	310-837-4022	secretary(at)lacspc.org
Treasurer	Elliott Stern	2015	310-880-9891	Please see the Roster
Deputy Treasurer	Lance Hegamin	2015	310-202-8926	Please see the Roster
Director	Leah Clark	2016	310-677-2792	Please see the Roster
Director	Lance Hegamin	2015	310-202-8926	Please see the Roster
Director	Heshmat Laaly	2015	310-838-7140	Please see the Roster
Director	Jim Louie	2015	310-473-4247	Please see the Roster
Director	Paula Van Berkom	2015	310-398-6734	Please see the Roster
Director	Stanley Young	2016	909-782-0103	Please see the Roster
Director	Jim McKnight	2016	310-823-7829	Please see the Roster
APCUG Rep.	Cora Kamerman		310-472-7487	apcug_rep(at)lacspc.org
Car Pools	Lance Hegamin		310-202-8926	Please see the Roster
Changes	Karl Springer		424-646-3410	changes(at)lacspc.org
Corporate Counsel	Stephanie Nordlinger		323-299-3244	Please see the Roster
CCSC Computer Lab	Rosalie Kirsch		310-559-2244	Please see the Roster
Hospitality Chair	Sylvia Davis		213-924-4927	Please see the Roster.
Asist. Hospitality Chair	Linda Williams		310-748-1694	Please see the Roster
Membership Database	Gene Jacobs		310-397-8457	Please see the Roster
Newsletter Editor	Leah Clark		310-677-2792	leahjc(at)sbcglobal.net
Program Chair	Maurice Stephenson		310-314-8489	program(at)lacspc.org
Publicity	Mark Presky		310-398-0366	publicity(at)lacspc.org
Quick Consultants	Leah Clark		310-677-2792	Please see the Roster
SIG Coordinator	Heshmat Laaly		310-838-7140	sig_coord(at)lacspc.org
Web Master	Gilbert lalongo		310-641-7906	webmaster(at)lacspc.org
Welcome Chair	Ida Riordan		310-837-9851	Please see the Roster

# Los Angeles Computer Society

**NOTICE**

The columns, reviews and other expressions of opinion in *User Friendly* are the opinions of the writers and not necessarily those of the Los Angeles Computer Society. LACS became a California non-profit corporation on July 17, 1991. Its predecessor was the "UCLA PC Users Group."

The Editor of *User Friendly* will accept contributions of any suitable length from members. Articles should be sent to the Editor, [leahjc\(at\)sbcglobal.net](mailto:leahjc(at)sbcglobal.net), as **plain text** in the body of an e-mail message or as a Word document. The deadline for submitting articles is the **18th of the month**.



## USING YOUR SMART PHONE AS A CREDIT CARD SUBSTITUTE

by Ira Wilsker

Golden Triangle PC Club

[iwilsker\(at\)sbcglobal.net](mailto:iwilsker(at)sbcglobal.net)

[www.theexaminer.com](http://www.theexaminer.com)



It should be news to no one that over the past year there have been massive data breaches at thousands of retail locations. In my case, over the past year, my bankcard issuers have initiated the replacement of four credit cards and a debit card (one major credit card was replaced twice). Since I carefully review my monthly credit card statements for questionable activity, I am fairly confident that although several of my accounts were compromised by the massive retail data breaches, there have been no illicit transactions posted to any of my accounts.

Following last year's massive Target data theft, the media played up the fact that most credit and debit cards in the United States are still using the obsolescent magnetic stripe technology in order to process "POS" (Point of Sale) transactions. It is the vulnerability of this magnetic stripe data, and the methods used to process the digital transactions, that have made such transactions vulnerable to cyber attack.

As the American credit and debit cards were purloined by the hundreds of millions, the number of European credit and debit cards that were hijacked was much smaller. For the past several years, the majority of European- (and many Asian) issued cards have had a more secure embedded microchip that contained the customer information, rather than the magnetic stripe widely used here. As overseas POS terminals (and many ATMs) were modified or replaced in order to take advantage of the more secure microchip technology, most domestic POS users have often been reluctant to implement the enhanced security technologies citing the massive capital investment in the current generation of magnetic stripe POS readers. Looking at my recently replaced credit cards, all have the embedded chip, as well as a magnetic stripe.

These data breaches and the related vulnerabilities have obviously caught the attention of our domestic technology industry, as in recent

months there has been a flurry of technological advancements that may offer most of us the opportunity to mitigate the risks of a somewhat insecure plastic credit or debit card.

While much of the media fanfare has gone to the introduction of Apple's **Apple Pay** electronic payments system ([apple.com/apple-pay](http://apple.com/apple-pay)), others have been active in promoting their respective systems including eBay's PayPal, Google's Wallet, CurrentC (a joint effort of Sears, Target, and WalMart, CVS, and others), GoSoftCard (joint effort of American Express, Chase, and Wells Fargo), and several others. While there are some variations in the technologies utilized by each, they are all designed to allow the use with a smart phone or related device to make secure retail transactions without the use of a traditional plastic credit or debit card.

With its outstanding ability to promote itself, Apple has had much of the media spotlight with its recently announced Apple Pay system.

According to Apple,



Paying in stores or within apps has never been easier. Gone are the days of searching for your wallet and the wasted moments finding the right card. Now payments happen with a single touch. Apple Pay will change how you pay with breakthrough contactless payment technology and unique security features built right into the devices you have with you every day. So you can use your iPhone, Apple Watch, or iPad to pay in a simple, secure, and private way.

What garnered the most attention is a feature of the iPhone 6 devices (also present on many other recent smart phones) called "NFC" or "Near Field Communications". This is a very short range radio technology that allows digital devices to communicate with each other when held physically close to each other. Again, according to Apple,

One touch to pay with Touch ID. Now paying in stores happens in one natural motion - there's no need to open an app or even wake your display thanks to the innovative Near Field Communication antenna in iPhone 6. To pay, just hold your iPhone near the contactless reader with your finger on

*(Continued on Page 13)*

## ***(Using Your Smart Phone As a Credit Card Substitute)***

(Continued from page 12)

"Touch ID". You don't even have to look at the screen to know your payment information was successfully sent. A subtle vibration and beep let you know.

Other Apple devices, without the NFC capability can use the Apple Pay app along with an integral finger print reader (part of the Apple Pay app) to complete a financial transaction without presenting a plastic credit card.

Apple Pay requires that one or more established credit card accounts be linked to Apple Pay, with the user having the option to select which credit card will be used to process the Apple Pay transaction. By default, the credit card linked to the user's iTunes account is the primary credit source, but other cards can be securely added to the account.

**PayPal**, one of the world's most widely used digital payment systems, recently introduced its own smart phone app that can be used for in-store POS transactions ([paypal.com/us/webapps/mpp/pay-in-stores](http://paypal.com/us/webapps/mpp/pay-in-stores)), without the use of a plastic credit card. According to PayPal,



Forget your wallet. Use our app like a wallet to pay at the counter, from the table, or from around the corner, your order is in your hands. Or simply select PayPal at the register to log in and pay, just like online.

Experimenting with the PayPal Store Locator ([paypal.com/us/webapps/mpp/store-locator](http://paypal.com/us/webapps/mpp/store-locator)), using the Examiner's zip code (77701), about 75 nearby businesses accept payments with the PayPal app including Home Depot, Dollar General, Office Depot, American Eagle, Aeropostale, ToysRUs, Academy Sports, and a variety of medical offices, florists, clothing stores and boutiques, restaurants, retailers and service businesses. Traditional PayPal transactions are connected to an existing bank account or credit card for ultimate payment.

A consortium of major banks, along with the major cell phone companies have created an app **SoftCard** which enables users to digitally enroll their existing credit cards issued by American Express, Chase, Wells Fargo, and many other

institutions in to their SoftCard app.

See <https://www.gosoftcard.com/learn.html>.

SoftCard, which is a free app for Android and Windows Phones, requires a compatible smart phone with NFC (Near Field Communications) in order to converse with the POS devices.

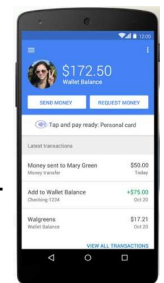


Many smart phones will need an advanced SIM card, which is designed to securely store and protect sensitive payment information. Generally, the participating cell phone carriers will replace an older SIM card with the newer advanced card at no charge.

The user adds participating credit and debit card information to the device, which securely stores the information. Some prepaid cards can also be incorporated into the SoftCard app. Existing loyalty plans, membership and rewards benefits, and other features of existing credit cards are maintained when used with SoftCard. Special offers that may be available from participating merchants and credit card companies will be displayed on the phone when in proximity of the merchant. One example, listed as I type this, is American Express offering a \$1 cash back bonus, in addition to any other rewards, for each SoftCard transaction utilizing American Express.

Google wants very badly to compete in this lucrative field, and had developed an advanced digital "wallet" ([wallet.google.com](http://wallet.google.com))

that can utilize a secure app that can be used for a variety of transactions. For users with NFC compatible phones, that feature can be used at many retail locations. For



those without a compatible phone, **Google Wallet** offers a secure plastic Google Wallet Card which is accepted domestically wherever a Debit MasterCard is accepted. This card can be used as a debit or credit card, using the same PIN number as the Wallet account. Google requires that an existing card be linked to the Wallet account. As with most of the competitors, any rewards or loyalty points affiliated with the linked card will continue to be earned. Google Wallet can be used almost anywhere that Master Card is accepted,

(Continued on Page 14)

### ***(Using Your Smart Phone As a Credit Card Substitute)***

meaning that there are millions of locations that already accept it.

The NFC feature of Google Wallet can be used anywhere that MasterCard PayPass is used ([mastercard.us/cardholder-services/paypass-locator.html](http://mastercard.us/cardholder-services/paypass-locator.html)).

Several of the largest retailers, including Target, WalMart, and Sears, CVS, and RiteAid have created a consortium under the moniker **CurrentC** (pronounced like the money "currency"). Several of these retailers have already announced that they will not be accepting Apple Pay, and possibly some of the other smart phone based payment systems.

Projected to be widely available by early 2015 as these and other retailers implement the system,

CurrentC works differently than the other smart phone payment systems, as the free app will work on almost all smart phones, as CurrentC does not incorporate NFC. Instead of using NFC, which is not available on most of the existing smart phones, CurrentC displays a unique bar code or QR type of image on the phone screen that is scanned by the cashier. Every transaction will have a unique image displayed. CurrentC is designed to connect directly to the consumer's bank account, bypassing the credit card fees imposed by the bank cards on the retailers. Like many of the existing individual store cards and loyalty cards, CurrentC can take advantage of the personal information entered by the user when the account is created. Since CurrentC will have some personal information, incentives, rewards, coupons and other promotions may be offered the user. CurrentC will implement a "Save, Earn Pay" service where users will automatically receive offers, coupons, and other incentives from the participating retailers (Save); get instant points and rewards from participating loyalty programs (Earn); and combine and coordinate between checking accounts, store gift cards, and selected credit and debit cards (Pay).

I predict that as these new technologies become more widely implemented, we will see



the number of mass data thefts decline, saving the financial institutions (and their millions of account holders) from substantial losses. We will also see these payment systems evolve and improve as they become more widely accepted, along with the inevitable failure of some. We may see consolidations (mergers) among some of these systems, and some may simply cease to exist as they find that they cannot successfully compete in the market place.

Whatever happens with these new payment systems, it appears likely that our traditional plastic credit cards may become as obsolescent as paper checks have become, and these new technologies will reign supreme ... until some newer technologies make these obsolete. In terms of POS payment technology, this will be an interesting couple of years.

#### **WEBSITES:**

<https://www.paypal.com/us/webapps/mpp/pay-in-stores>

<https://www.paypal.com/us/webapps/mpp/store-locator>

<http://www.pcworld.com/article/2846535/a-guide-to-the-top-mobile-payments-options.html>

<http://www.apple.com/apple-pay/>

[www.mercurynews.com/business/ci\\_26938386/mobile-payments-apple-pay-google-wallet-and-other](http://www.mercurynews.com/business/ci_26938386/mobile-payments-apple-pay-google-wallet-and-other)

<http://currentc.com>

<http://www.pcworld.com/article/2607312/how-apple-pay-could-make-the-target-and-home-depot-breaches-a-thing-of-the-past.html>

<http://www.gosoftcard.com>

<https://wallet.google.com>

<https://www.google.com/wallet/shop-in-stores/>

<http://www.mastercard.us/cardholder-services/paypass-locator.html>

*Ira is a member of the Golden Triangle PC Club, an Assoc. Professor at Lamar Institute of Technology, and hosts a weekly radio talk show on computer topics on KLVJ News Talk AM560. He also writes a weekly technology column for the Examiner newspaper <[www.theexaminer.com](http://www.theexaminer.com)>. Ira is also a deputy sheriff who specializes in cyber-crime, and has lectured internationally in computer crime and security. ❖*



## MOVING BEYOND WINDOWS XP AND OFFICE 2003?

### Try Office 365 Home

By **Nancy DeMarte**, 1<sup>st</sup> Vice President  
Sarasota Technical User Group, FL  
PC Monitor, June 2014

[www.thestug.org](http://www.thestug.org)

[ndemarte\(at\)Verizon.net](mailto:ndemarte(at)Verizon.net)

**W**ith all the publicity recently about the dangers of staying with Windows XP since Microsoft has stopped updating and supporting it, you might have overlooked the fact that support has also been cut off for MS Office 2003. For those who have decided to upgrade to Windows 7 or 8, it should also be the time to consider upgrading Office. For a home user, Office 2013 makes the most sense. And for those who own multiple computers, Microsoft is offering a real deal if you purchase Office 2013 through a subscription, rather than a stand-alone package. The subscription version of Office 2013 is called Office 365 Home. Since its introduction in 2012, Office 365 Home has continually been enhanced with improvements to the programs, new benefits, and better pricing options. Here are nine of the current features:

1. Office 365 Home can be **installed on five PC's, Macs or tablets**. (The stand-alone Office 2013 Home and Student allows installation on only one PC.) Plus, you can uninstall the 365 suite and install it on another machine any time during the subscription period.
2. The Office 365 Home suite includes **automatic security and program updates** to its seven programs, all of which load automatically in the background as they become available.
3. OneDrive (formerly called SkyDrive) is available to anyone with a Microsoft account. Office 365 subscribers get **1 TB of cloud storage**.
4. Windows 8.1 owners who also have Office 365 can keep the contents of their OneDrive folders in a special **desktop OneDrive app**. As changes to files are made either in OneDrive or in the desktop app, the two folders are automatically synchronized.
5. Office 365 Home owners also receive 60 minutes a month of **free phone calls on Skype**,

which Microsoft purchased in 2011. This includes international calls to a large number of countries and does not require a Skype account.

6. Office 2013 and 365 both offer **Office on Demand**, which allows a person with either version to use Office on a Windows 7 or 8 PC even though it's not installed. If you are using a computer without MS Office, you can log into your MS account, go to OneDrive, open the file you want, and edit it in its application. This feature is not available yet for Mac computers.

7. For co-editing a document or spreadsheet with a person in another location, Office 365 and 2013 both offer access to **Office Online**, basic Office programs which are available across devices – tablets, PCs, Macs.

8. In April 2014 Microsoft introduced **free Word, Excel, and PowerPoint apps for the iPad**. Everyone can use these to open and view documents, spreadsheets, and presentations. But only Office 365 owners can edit these files.

9. The programs which are part of the Office 365 suite are constantly being upgraded. Some are just simple tweaks like placing an icon in a more logical spot on the ribbon. Others are new features altogether, such as the **pivot tables in Excel** and the **ability to open a PDF file in Word**. The effect of the changes is subtle, but generally makes the applications easier to use.

So how does the cost of an Office 365 subscription compare with the boxed Office 2013? It depends on the version. Programs included in the Office 365 Home suite, Personal suite, and University suite include Word, Excel, PowerPoint, OneNote, Outlook, Publisher, and Access. These three suites are all subscription-based and non-commercial. The Home version costs \$99.99 per year or \$9.99 per month and can be installed on 5 PC's, Macs, or tablets, with transferrable licenses. The Personal version costs \$69.99 per year or \$6.99 per month and can be installed on 1 PC or Mac and 1 tablet. The University version is a four year subscription that costs \$79.99 and requires the owner be a full or part time student at an accredited college.

## ***(Moving Beyond Windows XP and Office 2003)***

(Continued from page 15)

If you don't renew your subscription, the programs will remain on the device, but will not function. Files created with the programs, however, will be saved.

The stand-alone products have one time prices. Office Home and Student 2013, a stand-alone product, costs \$139.99 at the Windows Store and can be installed on one PC or Mac. The suite contains four applications: Word, Excel, PowerPoint, and OneNote. Office 2013 Home and Business includes five programs (Word, Excel, PowerPoint, OneNote, and Outlook) and costs \$219.99. Office 2013 Professional includes the same seven applications as the home subscription suites, but costs \$399.99 for installation on one PC or Mac.

So how will you decide what version of Office 2013 to buy? It all depends on your situation. In our home we have four computers, so Office 365 Home is the perfect choice. If we had one PC, then Office 2013 Home and Student or Office 365 Personal would be versions to consider. Whatever you choose, you will find that the Office programs in the 2013/365 suites have some interesting new features that make the suite easier to use and more powerful than earlier versions. ❖

## **TIPS FOR USING YOUR KEYBOARD AND ENTERING TEXT**

By **Jim Cerny**,  
2<sup>nd</sup> Vice President, Sarasota PCUG, FL  
Sarasota Technology Monitor, July, 2014  
[www.spcug.org](http://www.spcug.org)  
[jimcerny123 \(at\) gmail.com](mailto:jimcerny123@gmail.com)

**T**he keyboard is as old as the first typewriter and may very well be the oldest part of your computer. Although computer innovations such as the mouse, voice-recognition, and the touch-screen have saved us from much keyboard use, it still looks like the keyboard will be around for a good while yet. People buying touch-pads are also buying keyboards for them! In the old days, believe it or not, the rules you followed for entering text into your computer were different in

each program you used. Think of it – each word processing program had different “rules” to learn in order to enter text into your computer. Today, thankfully, all programs follow the same rules when using a keyboard. So if you are using your keyboard to type an email, create a document, enter numbers in a spreadsheet, or fill in some data or text boxes on the internet, you will be following the same rules. Rather than bore you with a list of these rules, I thought I would just present a list of my most helpful keyboard tips and terms. Here they are:

**Insertion point** – the flashing vertical line or bar that indicates exactly where your next character will appear. This bar automatically moves as you hit keys and enter the text. Do not hit any keys on your keyboard until you know where the insertion point is. Note: If the text area is blank (that is if you are entering the first character in the text area) the insertion point can only be placed at the beginning of the text area, that is, on the far left and on the first line.

**“I”-bar** – a mouse cursor in an area where there is text or where text can be entered. Your mouse cursor will automatically change from an arrow to an “I-bar” in a text area. You can move this I-bar with your mouse, place it BETWEEN characters, click the left mouse button, and you will have placed your INSERTION POINT (see above) where you click.

The **arrow keys** (up, down, left, right) will move the insertion point in that direction IF there is text there.

**You cannot move the insertion point beyond the last character entered in a text area.** You can, however, enter blank characters, (by hitting the space bar), tab characters (by hitting the tab key), or go to a new line (by hitting the enter key), and the insertion point will move accordingly (see **control characters** below). This can be confusing. Some people wonder why they cannot just place the insertion point anywhere they want on a blank page and start typing. Sorry, but word processors do not work that way. A word processor does NOT see a blank page like a grid with positions everywhere on it for putting characters. If you think about it, a word processor has the capability to reformat the text to allow all the text to be printed on pages with narrow or wide margins. So

(Continued on Page 17)

**(Tips for Using Your Keyboard and Entering Text)**

(Continued from page 16)

the word processor sees only a single long string of text characters. Some of the characters in this long string are control characters. What's a control character you ask? Let me tell you.

**Control characters** tell the printer (or the monitor screen) where to position for the next printed character on the paper and within the margins. These characters are part of your document but are **not** printed on the paper. For example, hitting the spacebar enters a space character and hitting the "tab" key enters a tab character. Entering a "tab" character will usually enter a blank space on the line about a half an inch long. In other words, hitting the "tab" key will move the insertion point one half inch to the right. Hitting the "Enter" key will go to a new line. Because of these characters your text will look nice whether it is printed between narrow or wide margins. The word processor formats the text to fit while obeying the control characters. The printed text will flow from one line to the next whether the margins are wide or narrow (text wrapping). Think about it – would you want to re-type your document every time the margins change? So a word processor will neatly flow the text from one line to the next.

**Holding down any key** on the keyboard will quickly repeat that character. Be careful, I said "quickly"!

**On laptops, you may wish to turn off the mouse pad while you are typing.** On many laptop keyboards, the mouse pad is positioned where the heel of your hand or bottom of your thumb may hit it and move your insertion point to someplace else while you are trying to type your text. Most mouse pads on laptops have different functions in different areas of the pad. For example, the right edge of a mouse pad may be used to scroll up or down. Thus, the base of your hand may hit the pad and have confusing effects on the screen. To turn off your mouse pad you will have to consult the instructions that came with your laptop. Most mouse pads are turned off and on using a function key (one of the "F" keys at the top of your keyboard), perhaps in combination with another

key on your keyboard such as the "Ctrl" or "Alt" keys. Some laptop mouse pads are automatically turned off when you plug in a mouse.

**The "Insert" key**, if pressed, will put you into the "overtyping" mode in which you are REPLACING characters as you type. Hit the Insert key again to turn this off. Many people find this "overtyping" mode confusing, not noticing what is happening until they see characters have been DELETED while they are typing new characters. I never use the "insert" or "overtyping" option.

**The "Caps Lock" key**, as on the old typewriters, will enter all upper case letters. Hit the Caps Lock key again to turn this option off. Notice if your keyboard has a light that comes on if a certain mode of typing has been activated. For example, when you hit the "Caps Lock" key, a light on your keyboard may be turned on to indicate that you are now in the "All caps" or all uppercase mode.

**Almost all passwords are case sensitive.** If there is an upper case (capital) letter in your password, then it ALWAYS must be entered in upper case.

**Save your work often.** If you do not, you could lose everything you have entered before your last save. Most emails may automatically save your work as a "draft" until you send your email. In Gmail, as I compose or write my email, it is automatically saved every ten or fifteen seconds to my email draft folder. When I send the email, the draft copy is automatically deleted and saved in the "sent mail" folder. Check your email program's "help" instructions to understand about auto-saving your email as you type.

**If your keyboard is not working**, first check to make sure it is properly connected. If you have a wireless keyboard, make sure it is turned on and that the batteries are good.

Keyboards come in many styles and types (no pun intended), so find one that is comfortable for you. I have a rubber keyboard that can be rolled up for easy storage or transport, but it certainly does not feel comfortable to use.

By the way, Windows 7 comes with "speech recognition" which you can try if you like. I gave it a try and found that it took some

(Continued on Page 18)



### ***(Tips for Using Your Keyboard and Entering Text)***

(Continued from page 16)

getting used to. It is nice to know it is there if you need it, but I went back to my keyboard – I guess I am just that “type” of guy.

There are many other keyboard tips and tricks. The keyboard will allow you to enter “shortcuts” or menu commands for many software programs. Check the “help” for each program you use to learn what keyboard commands are available. No matter what “type” of person you are, there are always keys to help.

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### **MY OFFICE FOR iPad**

#### **A Book Review**

Author: Paul McFedries

Review by **Mary Ruth Butler**

Member, Let's Compute, CA

Publisher: Que Publishing

Rating: Excellent

Level of information: Intermediate

**I**ntroduction: This review covers *My Office for iPad* from an intermediate user's viewpoint.

I have used books written by Paul McFedries before; I found this book to be up to the standards I have come to expect from McFedries.

The book is well organized and the instructions are easy to follow. I especially liked the color coding used for the illustrations.

The book follows a very logical pattern in discussing the various apps and includes an excellent discussion of Office 365. One criticism I have, which is a minor one, is that I think the author should have included more discussion on use of the apps for viewing only.

That point notwithstanding, I think the book offers the reader a thorough discussion on the use of the various apps so that the reader can take maximum advantage of Office 365 on the iPad. The explanations cover virtually all of the tasks that the reader would likely want to accomplish on the iPad.

The individual sections on each of the apps are in enough detail to permit the reader to achieve excellent command of each one. The “It's Not All Good” notes are very helpful in pointing out some limitations of Office 365.

I was pleased that McFedries included a section on the use of OneDrive. This application is an excellent tool for both PC and Mac users. I especially liked the information on sharing OneDrive documents, including the capability to use an extra level of security by requiring the recipient to log in with using a Microsoft account.

Perhaps the most surprising feature of the book is the Excel Worksheet Function Reference section. Although I am a confirmed Excel user, the Excel reference section offers a very easy way to expand the use of Excel. This section will be helpful in using Excel in the full Office Suite on my PC as well as on the iPad.

The completeness of the book's index is worth noting. I found it to be easy to use and very complete.

I would definitely recommend that anyone who is interested in using Office 365 on an iPad buy the book. ❖

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### **LAUGHING OUT LOUD**

**J**esus and Satan have a discussion as to who is the better programmer. This goes on for a few hours until they come to an agreement to hold a contest, with God as the judge.

They sit themselves at their computers and begin. They type furiously, lines of code streaming up the screen, for several hours straight. Seconds before the end of the competition, a bolt of lightning strikes, taking out the electricity. Moments later, the power is restored, and God announces that the contest is over.

He asks Satan to show what he has come up with. Satan is visibly upset, and cries, "I have nothing. I lost it all when the power went out." "Very well, then," says God, "let us see if Jesus fared any better."

Jesus enters a command, and the screen comes to life in vivid display, the voices of an angelic choir pour forth from the speakers.

Satan is astonished. He stutters, "B-b-but how? I lost everything, yet Jesus' program is intact.

How did he do it?"

God smiled all-knowingly, "Jesus saves."

*Editor's Note: This was told by Furman Meggett at the LACS Holiday Dinner.*

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