

Los Angeles Computer Society

User Friendly

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August 2026

LACS

A Computer and
Technology User Group

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LACS WEBSITE

For information about LACS,
go to <https://www.lacspc.org>

Watch your email for APCUG
workshops and
other upcoming events.

LACS IS A MEMBER OF APCUG

An International
Association of Technology
and Computer User Groups

<http://www.apcug2.org>
www.facebook.com/APCUG
www.X.com/apcug (Twitter)



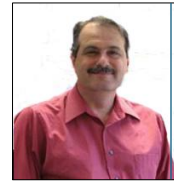
TUESDAY, AUGUST 11, 2026 GENERAL MEETING

Meeting Time: 7:00 to 9:00 PM - via Zoom
Socializing, Questions & Answers: 6:30-7:00

Topic: Computers in Space

Speaker: Mark Schulman, APCUG Speaker
Central Florida Computer Society

Mark Schulman has presented on many complex topics and has now developed *Computers in Space*, a program that explores the evolution of computer technology in space exploration after the moon landing.



About Our Presenter

Mark Schulman has worked as a computer instructor, software designer, and small business owner. He consulted for major corporations, contributed to large software development projects, and taught computer and programming courses. He either wrote or co-wrote seven computer books published by the Que Corporation.

Today, Mark is the IT manager for a group of family practice physicians.

He presented *Computers to the Moon* for us in May 2023, followed by *Preserving Digital Photos* and *Backups in a Busy World* in April 2024, and *Internet Privacy and Encryption Software* in September 2024.



TO JOIN A LACS GENERAL MEETING

LACS members on the PC Groups.IO list will receive the Zoom link to meetings two days before the meeting. Click on it to enter.

Guests may ask for the link at least two days before at Leahjc (at) sbcglobal.net.

FROM YOUR PRESIDENT/EDITOR

LACS SIZZLER LUNCHEON

July 21, 2026

A small but enthusiastic group of LACS members gathered for our quarterly luncheon at the Sizzler in Culver City on July 21. After enjoying a delicious meal, the rich, chocolatey brownies were delicious.

We enjoyed the chance to relax, catch up with old friends, and enjoy lively conversations that ranged from computer technology to just about everything else under the sun.

Our next luncheon will be in October, and we'd love to see more members join us. It's a wonderful opportunity to enjoy good food, great company, and the friendships that make LACS such a special community.



NOTE

If you don't have transportation to attend a Sizzler luncheon or any other LACS event, please let Leah know. Someone who lives near you may be able to pick you up. When I didn't have my license after the car accident, I was grateful to those who drove me to places. Now I can pay it back by picking up others.

SCREEN MAGNIFIER

By Chris Taylor, President

Ottawa PC Users' Group (<https://opcug.ca/>)

Magnifier is a tool built into Windows that allows you to zoom in to any part of the screen. It is a great way to examine things more closely.

To activate *Magnifier*, press the **Windows key and the plus key**.

The screen will zoom in, centering on the current position of the mouse pointer. To zoom in further, press the Windows and plus keys again. Zoom out by pressing the Windows key and the minus key.

While zoomed in, you can view a different area of your screen by moving the mouse pointer to an edge of the screen. You can continue interacting with your programs, such as typing in a document. The view will automatically remain centered around the text insertion cursor as you type.

You can adjust the initial zoom and zoom increment by pressing Win+i to load *Settings* and going down to *Accessibility > Magnifier*.

To cancel *Magnifier*, press the Windows key and the Esc key.

JULY GENERAL MEETING REPORT

By **Leah Clark**, LACS President/Editor

Topic: Discovering Your Family History

Speaker: Susan Mueller, APCUG

June 9, 2026

Susan Mueller is a prominent genealogy educator and researcher, best known for her signature presentation, *The Frugal Genealogist*.



Susan emphasized not to wait to get started with your genealogy. Records may be lost or destroyed, and people pass away, taking their stories with them.

First Steps

- Organize what you have using birth and maiden names.
- Start with what you know.
- Start research with census records.
- Look at the larger historical picture.
- **Warning:** even primary records can be wrong.

Census records usually become public 72 years after the census, military records 62 years after discharge, birth certificates 105 years after birth, and death certificates 50 years after death.

There are no access restrictions for probated wills, marriage records, or land records. Newspapers published before 1930 are in the public domain.

Understanding Sources

Primary sources are created at the time of the event, but secondary sources are created after the event. Susan gave detailed examples of both types of records and pointed out the errors that can occur in each. Always evaluate and document the sources. Look at the original documents when possible.

Practices to Help Cut Down on Errors.

- Do not rely on transcriptions of others.
- Do not assume others' compilations are correct.
- Check census relationships to the head of household.

Good Research Habits

- Use automatic import features.
- Always merge census data from the parent.
- Note missing details from a record.
- Periodically review data manually.
- The best tree checker is your own common sense.

Where to Start

- Contact family for records, pictures, and family documents.
- Start with what you know about yourself.
- Your parents and siblings
- Work backwards.
- Begin with census records.

Online Tree/Software

Online — connect with others researching.

- Share files and information
- Ancestry Tree has an unlimited number of trees; subscription not required.

Software — all research and documents are on your own computer.

- Sync with Ancestry, Family Tree Maker,
- Roots Magic, and with MyHeritage.
- Use uniform place names (City, County, State, and Country names in the same order.)

GedCom (an acronym for **G**enealogical **D**ata **C**ommunication) is a universal language of genealogy software that translates information into an online format. When changing software, information can be transferred in GedCom format.

Include family stories. They provide meaningful connections among generations. If we don't document them now, they will die with us.

Genealogy Records

- Census and military records
- Immigration and naturalization records
- Birth, marriage, and death records
- Newspapers, books, and city directories

Libraries

- City, county, and university libraries
- Where ancestors settled
- Resources vary, including newspapers on microfilm, local indexes, sibling and married names
- Genealogy links

Online Family Tree

- Meet like-minded
- Share with others
- Connect with family
- DNA
- Stories/pictures
- Free and for-fee sites

Wikipedia is not always your friend. Others can make changes to a tree you post.

Importance of Census Records

- Age or year of birth
- Birthplace, parents' birthplace
- Establish family units.

- Locate extended family.
- Evolving spelling of surname

Always examine the original document. They may be indexed or transcribed incorrectly.

FamilySearch.Org is the Latter Day Saints (LDS) site; it's totally free.

Find-a-Grave is a worldwide database with over 265 million entries. Their records include birth and death dates, the places of birth and death, names of parents, siblings, and more.

Cyndi's List is a research portal. It has a categorized and cross-referenced index.

Accessgenealogy.com accesses genealogy by states.

Learnwebskills.com is used by the DAR to document Revolutionary patriots. It has bible records, family and town histories, death indexes, and more.

TheAncestorHunt.com has many how-to sites.

Immigration Records can be found for Castle Garden, Ellis Island, and many other ports of entry. Search through <http://stevemorse.org> for immigration, passenger lists, Social Security death indexes, and other information. Often you can find the contact person in the old country, and where the passenger is going in America.

You may determine an immigrant's home country from census records, ship manifests, naturalization records, vital records, marriage records, church records, WWI and WWII draft registrations, and military service and pension records.

Other records to pursue are employment records, social security applications, alien registrations, county histories, cemetery records, and probate files.

It's a myth that many names were changed at Ellis Island. Immigrants would later Americanize their names to avoid prejudice or difficult spelling or pronunciation.

Social Security records may have errors. The place name is not the place of death, but the address of the record on the Social Security death index. The state of issue may not be the birth state.

Legacy.com is a good place to look for obituaries, which can also be found at funeral homes, in newspapers, at libraries, or via a Google search.

Archive.org is a resource for out-of-copy materials, census records, county and family history books, and more. The **Wayback Machine** is a digital archive that allows users to view historical versions of websites, preserving the Internet's history.

Susan shared more ideas for creative searching. She explained how DNA records are used to determine relationships.

After the presentation, there was a lot of discussion and questions. Attendees received Susan's five-page handout with many source links. Sue presented much more information than I was able to include in this report. All LACS members and guests received links to the recording and the AI summary of this meeting. ❖



THINK CHATGPT IS IMPRESSIVE?

Wait Until You See What NotebookLM

Can Do for You

By **Hewie Poplock**, APCUG

<https://techforsenior.org>



Artificial intelligence is everywhere today, but not all AI tools are created equal. While many popular assistants pull answers from the vast, sometimes unreliable internet, Google's NotebookLM takes a completely different approach. Instead of searching the web, NotebookLM works directly with the specific documents, PDFs, notes, and website links you provide. The answers it generates are based entirely on your own trusted information. For older adults looking to simplify their daily lives and manage an overwhelming amount of paperwork, this tool is incredibly valuable and trustworthy.

One of NotebookLM's greatest strengths is its ability to make sense of dense, confusing information in seconds. Managing healthcare, for example, often comes with endless reading. You can upload Medicare handbooks, supplementary insurance policies, or complex medical literature. Instead of spending hours squinting at the fine print, you can simply ask the tool, "What are the rules for physical therapy coverage?" or "Summarize the coverage limits for this year." You get immediate, accurate answers drawn only from the official documents you provided, saving you from those frustrating phone calls.

The tool also excels at making everyday technology less intimidating. When you buy a new smartphone, tablet, or even an air

fryer, the user manuals are often hundreds of pages long and difficult to navigate into.

By uploading the digital PDF manual into NotebookLM, you create a personalized help desk. You can ask direct questions like, "How do I make the text larger on the screen?" or "What setting do I use to re-heat pizza?" The AI will give you simple, step-by-step instructions without making you hunt through an index.

For those passionate about genealogy or personal history, NotebookLM is a fantastic organizational assistant. You can upload scanned family letters, historical records, and transcribed diary entries. The AI can analyze these scattered pieces and weave them together to help you build timelines, identify historical patterns, or summarize a specific ancestor's journey. It turns folders of unstructured memories into easily readable narratives, perfect for sharing with children and grandchildren.

Community living and travel planning become much easier to manage as well. If you live in an active neighborhood, you can upload the community rulebooks, monthly newsletters, and event calendars. When you need to know the guest policy at the clubhouse or double-check the schedule for upcoming group dinners, you just ask your notebook. Similarly, for travel, uploading cruise itineraries and excursion brochures allows you to quickly compare options and pull out the details most relevant to your pace and interests.

Perhaps one of NotebookLM's most thoughtful features for seniors is its ability to generate audio briefings. Reading lengthy documents on a screen for too long can cause significant eye strain. With the click of a button, NotebookLM can transform your uploaded materials into a conversational, two-person podcast. You can sit back in a comfortable chair, close your eyes, and listen to a summary of a historical book, your family research, or your travel plans without needing to stare at a device.

What truly separates NotebookLM from other AI platforms is that it becomes a private expert on your specific life details. It isn't giving you generic internet advice; it is helping you understand the knowledge you already possess. By turning confusing manuals, dense medical policies, and scattered family histories into clear, manageable answers, NotebookLM proves to be far more than just a tech novelty. It is a practical, everyday partner that saves time, reduces frustration, and empowers you to stay confidently organized.

[Link to Hewie's YouTube Channel](#)



CLOSE OR SECURE UNUSED ACCOUNTS

BY Leo Notenboom

<https://askleo.com>

July 17, 2026



Do you still have a

MySpace account? (I actually discovered that I do!) Do you still use it? (I don't know anyone who does, but I'm sure there's *somebody*.)

If not, consider closing the account and any other services you signed up for that you haven't used in ages and have no plans to return to.

The reason is simple: each online account you have is one more place where your information lives, one more part of your digital footprint, and one more source hackers can exploit. If there's no reason to keep it online, remove it.

If you want to keep an old account you haven't accessed in a while, that's fine. Consider visiting it and making sure you've set a secure password. Chances are that back in the day, when you set up the account, the requirements we all assumed for passwords were much more lax than they are today. It's time to upgrade that eight-character password to something much longer.

That's what I elected to do with my MySpace account. I kept the account in case I get questions about MySpace. Rather than destroy the account, I reset its password to my current 20-random-character approach.

It's hard to imagine, but the internet's been around long enough now that we all probably have a legacy of old, unused accounts. It's worth a trip down memory lane to improve our security. ❖

HOW TO CUSTOMIZE YOUR FOLDERS ON MACOS TAHOE 26

By [David Crookes](#)

tom's guide

September 26, 2025

APCUG2.org, Apple Tips1

With macOS Tahoe 26

you can give your folders a new look.



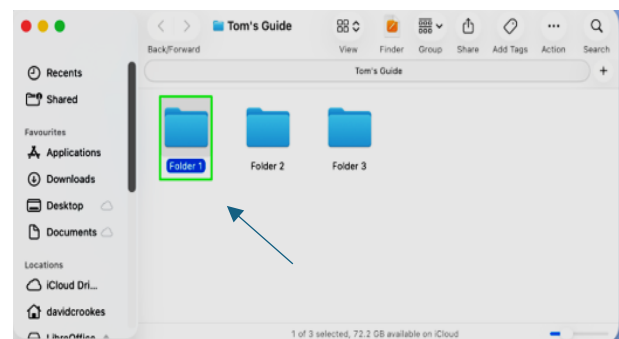
Drowning in digital clutter? Your Mac is probably awash with files and folders, so it makes sense to seek out the best ways to organize them. For some time, Apple has given you a wealth of options, most of them built around [Finder](#) and [Spotlight](#), but with [macOS Tahoe](#) you now have more methods than ever before.

Although you've long been able to change a file or folder icon with your own image (something we cover in detail below), you can now also use a unique color, symbol, or emoji.

Customizing is a much easier way to make your folders instantly recognizable and add some personality to your desktop. Here's how you can customize your folders on macOS Tahoe 26.

You can make folders more identifiable by adding color and characters.

1. Find a folder



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LACS INFORMATION

HOW TO JOIN LACS' MAIL LIST

LACS has an active, general email list, PC@LACS.Groups.IO, that goes to all members on the list. Members will receive meeting notices and Zoom links via this list. Members can also ask questions, offer suggestions, and help others.

New LACS members will receive an invitation from Groups.IO to join this list with two weeks to accept. Other LACS members may join the list by sending an email to Larry McDavid, Groups.IO Manager. See the roster for contact information. They will receive an invitation to join. Contact Larry with any questions about joining.

FIX YOUR PC FOR FREE

LACS member and presenter,

Jim McKnight has an open offer to LACS members to diagnose, repair, disinfect, or upgrade 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.

Non-members can wisely invest in a one-year **new regular** LACS membership (\$40.00), and Jim will fix your PC problem, too. Contact Jim for specific considerations.

USING PAYPAL OR ZELLE

To pay LACS by Zelle, log into your bank with your username and password.

Select **Transfer Money > Send Money with Zelle**. Follow the instructions. The recipient is **Los Angeles Computer Society**. Select **Send by email**. Enter **lacompetersociety@gmail.com**

Add a note telling what the payment is for and your contact information.

The wording may be a little different on your bank's site.

To pay LACS by PayPal, go to this link: www.paypal.com/paypalme/00001024, and then click on **Send**. Log in to your PayPal account or sign up for an account so that PayPal knows where to get the money to send. Follow the prompts. Enter the amount to pay, then click on **Add a note**. Say what the payment is for. If it is for dues, add your physical and email addresses, preferred phone number, and if you want a hard copy or an electronic copy of *User Friendly*.

CHANGE CONTACT INFORMATION

Go to www.lacspc.org. Click on **Join LACS** in the bar under the picture. Under **Membership Update**, select **Click Here** to select either the DOC or PDF form. Fill it out; email it with your changes to Leah Clark. See the LACS roster. Or mail it to

Los Angeles Computer Society
6201 W. 87th St. # 4095
Los Angeles, CA 90045

HYPERLINKS

Underlined text (blue in the color edition) in *User Friendly* usually means it's a hyperlink to a website. Click the link in the online version (www.lacspc.org) to see the referenced place. You can also copy and paste it into your browser's search or address bar.

USER FRIENDLY BACK ISSUES AND INDEXES

See back issues and indexes of *User Friendly* at <https://www.lacspc.org>

LACS CALENDAR



LACS Board Meeting

Monday, August 3

Time: 7:00 P.M. (Open from 6:30)

Place: Wherever you are via Zoom

LACS General Meeting

Tuesday, August 11

Time: 7:00 PM. (Open from 6:30)

Place: Wherever you are via Zoom

August is a great time to give your technology a little attention. Take a few minutes to back up your important files, install any pending software updates, and organize those photos and documents that have accumulated over the past few months.

Enjoy the rest of your summer, and happy computing!

VISIT OTHER APCUG COMPUTER USER GROUPS AND SEE THEIR NEWSLETTERS

LACS heartily welcomes visitors from other user groups, and we are welcome to join other groups' meetings.

Go to www.APCUG2.org. Click on **Member Benefits**, then on **Groups Sharing Meetings** or on **Newsletters Online**.

UPCOMING MEETINGS

August 11: Computers in Space
Mark Schulman

September 8: TBA

Please watch your email and User Friendly for updates and changes.

ATTENDING A ZOOM MEETING

LACS members who are on our PC email list and guests will receive a link, meeting ID, passcode, and instructions to attend the LACS general meetings a few days before the meeting. **Please let Leah Clark know by the morning of the meeting if you don't have it or have any problems.**

LACS members and meeting guests will receive links to the recordings of Zoom meetings via email.

You can put an icon to the link to a meeting on your desktop so it's handy at meeting time.

1. Right-click a blank spot on your desktop.
2. Select **New** from the drop-down menu.
3. Select **Shortcut**.
4. Type or copy and paste the link in the box that says "Type the location of the item."
5. Click **Next**.
6. Type a name for the shortcut.
7. Click **Finish**.

Los Angeles Computer Society

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MEMBERS HELPING MEMBERS

LACS members volunteer to help other members solve hardware and software problems by telephone or during the hours listed below. Please select a topic from the list below and then contact a person whose number is listed next to it.

Find a helper's email address and phone number on your roster. If you don't have your roster, email Leah Clark at the address below. Only members in good standing may receive a roster. We hope you find this LACS free service useful.

If you are experienced using a particular program or hardware, please volunteer to be a consultant. You don't have to be an expert. To volunteer for this list, to make corrections, or to ask questions, please email Leah Clark at leahjc (at) sbcglobal.net

Android Smartphones — 5	Mozilla Firefox — 3, 7	Photoshop Elements — 2
Apple devices — 7	MS Excel — 5, 7, 8	Quicken — 5
Anti-Malware and Backup — 3, 5	MS Word — 1, 5, 8	Thunderbird — 3
Genealogy — 5	MS Outlook — 1, 5	Utilities — 3, 5
Groups.IO — 4	MS PowerPoint — 5, 7	Windows — 3, 5
Hardware — 3	PDF — 5, 8	WordPerfect — 5
Lotus Word Pro, Approach — 3		Zoom — 2, 6

Preferred Time for Phone Calls			
Number	Name	From	To
1	Loling Beckman	10:00 AM	6:00 PM
2	Leah Clark	7:00 AM	5:00 PM
3	Jim McKnight	9:00 AM	7:00 PM
4	Larry McDavid	Contact by email	
5	Stephanie Nordlinger	9:00 AM	9:00 PM
6	Mark Presky	Any	Any
7	Paula Van Berkomp	9:00 AM	5:00 PM
8	Joan Wilder	9:00 AM	9:00 PM

Note: Times are Pacific Times

Los Angeles Computer Society

August 2026

OFFICERS, DIRECTORS, AND LEADERS

POSITION	NAME	TERM
President	Leah Clark	2026
Vice President	Stephanie Nordlinger	2026
Acting Secretary	Stephanie Nordlinger	2026
Treasurer	Gavin Faught	2026
Director	Loling Beckman	2027
Director	Donna Barton	2027
Director	Howard Krivoy	2027
Director	Mark Presky	2027
Director	Jim McKnight	2026
Director	Paula Van Berkon	2026
Director	Open	2026
APCUG Representative	Leah Clark	
Corporate Counsel	Stephanie Nordlinger	
Database Manager	Loling Beckman	
Groups.io Manager	Larry McDavid	
Newsletter Editor	Leah Clark	
Program Chair	Stephanie Nordlinger	
Publicity	Mark Presky	
Quick Consultants	Leah Clark	
Webmaster	Paula Van Berkon	

LACS Mailing Address: 6201 W. 87th St. # 4095, Los Angeles, CA 90045

LACS Website: <https://www.lacspc.org>

Please use your LACS roster for email addresses and phone numbers to contact any officer, board member, or other member. **Only LACS members may receive a roster.**

Please note: The 2026 roster was in the middle pages of the May User Friendly. It was mailed to all LACS members, including those who usually receive only the electronic version. The roster will not be sent electronically to anyone. Be sure to keep it where you can easily find it when you need it. If you don't have the roster, please contact Leah Clark at <leahjc (at) sbcglobal.net >.

ONLINE PAYMENTS OVERVIEW

By **Tom Burt**

Sun City Summerlin Computer Club

<https://www.scscc.club>

tomburt89134 (at) cox.net

I thought it would be helpful to my Sun City and APCUG readers to review various services that you can use to make online electronic payments, rather than relying on sending paper checks through the U.S. Postal Service.



Most banks now offer online bill-pay services.

There are also peer-to-peer payment services such as Zelle and Venmo. And you can set up “digital wallets” with providers such as Google Wallet, Apple Pay, and PayPal, which allow you to make payments without directly using your credit card. We’ll take a look at each of these.

Why Not Send Checks or Cash in the Mail?

The U.S. mail service has become a favorite target of thieves. They target not only private mailboxes, but also the blue U.S. mailboxes. If thieves come by your personal check, they can erase the original payee information (leaving your valid signature), make the check payable to a fake payee and then deposit the check into an account.

They can also use the bank routing number and account number from the stolen check to print additional fake checks (including your signature) that can be similarly used.

Obviously, sending cash in the mail is even less wise. Greeting card envelopes are a favorite target because they often contain cash gifts.

Online Bill Payment Services

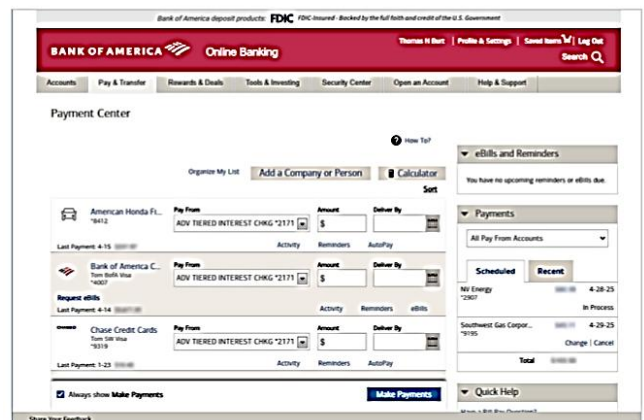
Most of the major banks now offer online accounts that allow you to conduct a variety of transactions and to manage all your accounts in one place. Among those transactions are online bill payments.

Many major organizations that offer goods, services or credit register with the major banks as known payees.

You can then set up a personal list of payees. For each payee, your account information is included along with that payee’s mailing information (if the payee is not registered with the bank.)

As invoices arrive from utilities, credit cards, and other providers, you can schedule payments of the invoiced amounts to be electronically transferred directly from your checking or savings account to those payees on your list. The payment is made by the bank, so your bank account information is not known to the payee. If a payee is not registered with the bank, the bank will print and mail a check. If your account balances are sufficient, there are no fees for this service.

Once your payee list is set up, it serves as a handy tool for staying up to date on all your regular billings. This can be a big help if an invoice gets lost. See the following screenshot of my B of A bill payments screen (I’ve blurred the numbers.)



Bank of America Online Bill Pay

For each payee on my list, I can see the date and amount of the last payment, and from which account the payment was transferred.

There's also a listing of scheduled and recent payments. If I want, I can schedule known payments in advance, specifying the amount and payment date. Property taxes are a typical example. The amounts and due dates of the four payments are listed on the annual invoice from the Assessor's office, so I can schedule all four payments at once, and they will be sent automatically on the specified payment dates.

B of A also allows you to set up reminders and a limited number of "eBills". "eBills" have the payee send the invoice directly to B of A; it's linked to your B of A account by the account number you have with the invoice sender.

I prefer to set up all my financial relationships with "paperless" billing, so the invoices arrive in my email inbox. I then manually schedule the payments.

You can also set up automatic recurring payments for things like monthly rent, a monthly car loan, or a lease payment, where the amount remains the same every month.

This is convenient and saves a little work and ensures these payments won't accidentally get forgotten.

A caution about online bill payment is that if the person who is handling the online payments passes away, the bank will usually close the online account very soon after they receive notice of the death. However, the actual payments are usually handled by a third-party payment service. It can be very difficult to shut down automatic recurring payments. You will have to deal with the bank's "Estate Services" department. Have a local backup of all the online payment information and all the payee account numbers and login credentials.

Peer-to-Peer Online Funds Transfer Services

For transfers of money, there are a variety of approaches:

- <https://www.nerdwallet.com/article/banking/best-ways-to-send-money>
- <https://www.quicken.com/blog/best-apps-transfer-money/>

Popular choices are Zelle, Google Pay, Apple Pay, PayPal, and Venmo

Zelle

Let's look more closely at Zelle, which I use for sending cash gifts.

- It's available via online banking at over 2,000 banks and credit unions.
- If your bank isn't part of the Zelle network, you can still use it via a stand-alone app.
- You can send funds from your bank account to a recipient's bank account in minutes. Both you and the recipient must be registered with Zelle, including identifying a bank account to be used for sending and receiving cash.
- When sending cash to someone, you refer to them with either a mobile phone number or an email address. You don't need to know their bank account information, and they don't need to know yours.
- Generally, there are no fees for transferring funds.
- Your bank will likely impose limits on how much you can transfer per day via Zelle.

Limits between \$2,500 and \$5,000 are typical.

- Zelle is not meant to be used for paying for merchandise. You have no recourse if the product bought is not satisfactory. Use a credit card.
- If you accidentally pay the wrong amount or the wrong person, you may be out of luck getting the funds back. Be extra careful when using Zelle.

Zelle can be easily reached via your online banking website account or via your bank's mobile app. Once there, you step through a simple sequence of screens that ask for the ID of the recipient (email address or cell number), the amount to be transferred, the date of the transfer (default is the current date) and a message to be sent to the recipient. A review screen is displayed with warnings and conditions, and buttons to Send or Cancel the transfer.

Once you click the Send button, the transaction is committed. On the specified date, the funds are transferred to the recipient's bank account, and the transaction cannot be undone. So, double-check your work before sending! When the transfer is completed, you receive an email confirmation.

Digital Wallets

Digital wallets are a way to pay from financial accounts via computer, smartphone, or a smart device. They ultimately eliminate much of the need to carry around an actual wallet.

- <https://www.bankrate.com/banking/what-is-a-digital-wallet/>
- <https://www.investopedia.com/terms/d/digital-wallet.asp>

- <https://fintechmagazine.com/articles/top-10-digital-wallets>

A digital wallet allows you to make payments without a physical debit or credit card.

Popular digital wallets include Apple Pay, Google Wallet, and Samsung Pay. The PayPal mobile app also includes a digital wallet. These are also considered online funds transfer services, as discussed in the previous section.

You can store credit cards, debit cards, boarding passes, gift cards and more in your digital wallet. Digital wallets use encryption and tokenization to protect your data.

Digital wallet mobile apps generally support near-field communication (NFC) to a compatible payment terminal so that you can just hold your smartphone near the terminal to make a payment. Alternatively, you may use your smartphone to scan a QR code, which your digital wallet app then uses to make the payment over the Internet.

Google formerly had two separate systems that coordinated together: Google Wallet for securely storing financial account information and Google Pay (GPAY) for handling secure digital payments. In mid-2024 the GPAY functionality was merged into Google Wallet. You can use Google Wallet via your mobile app or online via the web.

Virtual Credit Card Numbers

A valuable feature of digital wallets like Google Wallet, Apple Pay and PayPal is that they utilize virtual credit card numbers to enhance online shopping security. These virtual numbers are unique, randomly generated codes linked to your actual credit card account but are not your actual card number. They are used for online purchases and in-app payments, offering an extra layer of protection by preventing your actual card details from being exposed to merchants.

Final Thoughts

As with much modern technology, online payments can seem daunting, especially to our Sun City seniors. However, the added convenience and security to me are worth the up-front effort to understand and set up the accounts. If you're still making payments using hand-written checks sent through the U.S. mail, I highly recommend you look into switching over to using your bank's online bill payment.

For online and in-store shopping, a digital wallet with the virtual credit card feature is a much safer way to handle those payments; you don't need to worry about that merchant's security. Also, in most cases, you can make contactless payments directly with your smartphone, minimizing the risk of losing (and having to replace) an actual credit card.

Editor's note: When I suddenly found myself in a hospital and a nursing home after a car accident, I was grateful that I had set up automatic payments. I didn't need to worry about late credit card, car, or utility payments. ❖

True or False? Your smartphone has more computing power than the computers that guided the NASA Apollo 11 mission to the Moon.

Answer: True!

True or False?

Spacecraft can receive software updates after they have launched.

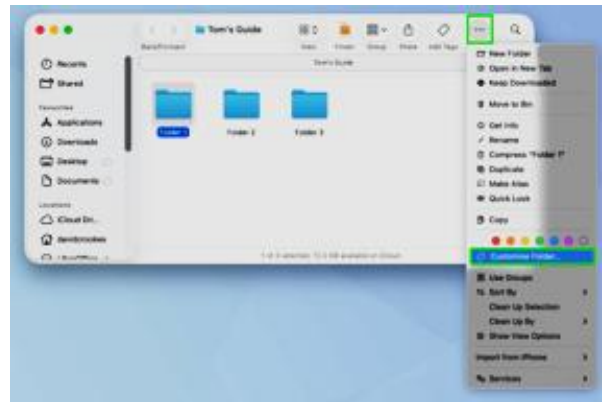
Answer: True! Engineers regularly upload software updates to improve performance or fix problems.

HOW TO CUSTOMIZE YOUR FOLDERS ON MACOS TAHOE 26

Continued from page 7

Open the Finder app (or go to your Desktop if you have folders stored there) and select a folder.

2. Customize Folder



In Finder, select the Action button from the toolbar and select Customize Folder.

Alternatively, in Finder or from the Desktop, right-click the folder and select Customize Folder from the menu of options.

3. Change a color



Although you could have changed the colors in the previous step (there was a choice of colors above Customize Folder), this method shows all of the available options.

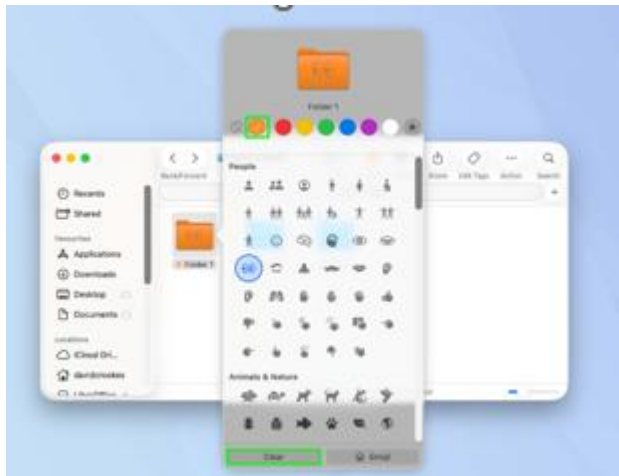
4. Add a symbol or emoji



You can also place a symbol or an emoji onto a folder, whether or not you've changed the color.

Just select a symbol from the list or click the Emoji button and select an emoji.

5. Remove symbols and color



If you want to revert back to a blue folder without symbols or emoji, select Clear and either click the current color or select the tag icon.

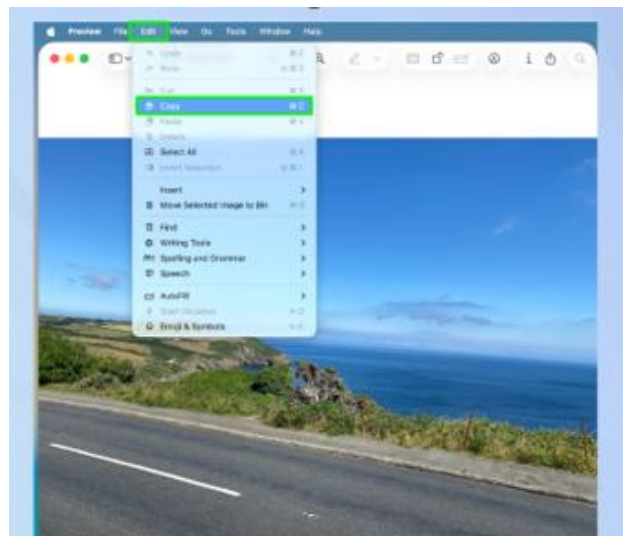
How to replace a file or folder icon with your own image

You can use any image you wish as a file or folder icon – be as creative as you can.

1. Select an image file

Find and select an image that you would like to use as a folder icon. It should open in the Preview app.

2. Copy the image



With the image in Preview, select Edit and click Copy.

3. Click the file or folder



Now, in Finder or on the Desktop, select a file or folder that you want to use the image with.

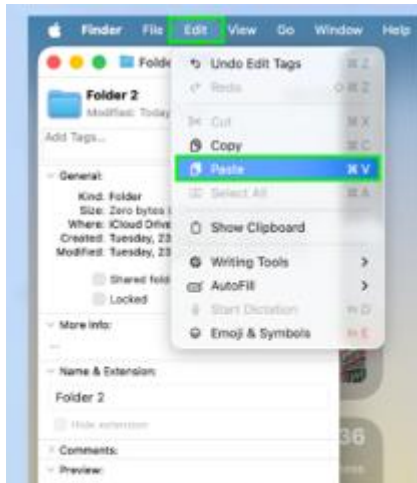
Either right-click the file or folder and select Get Info or click File in the menu bar and select Get Info.

4. Select the icon



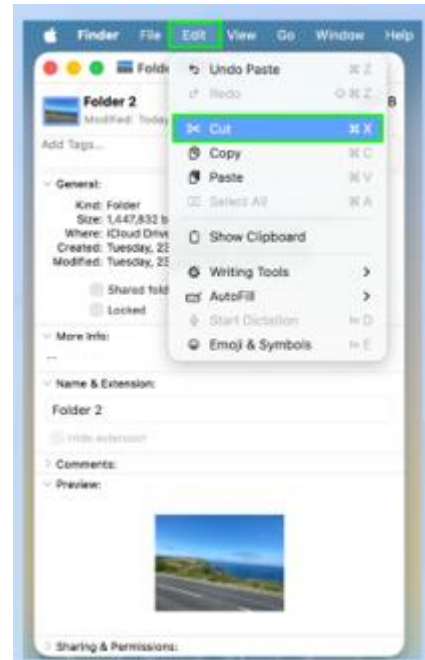
Click the **small icon** at the top of the Info window. It's the one next to the folder or The file's title.

5. Paste the Image



Next, select Edit in the menu bar and choose Paste. The image should replace the existing file or folder image.

6. Restore the icon



If you decide you don't like the new look, you can click the icon in the Info window once more. Then select Edit in the menu bar and choose Cut.

David Crookes is a freelance writer, reporter, editor and author. He has written for technology and gaming magazines including Retro Gamer, Web User, Micro Mart, MagPi, Android, iCreate, Total PC Gaming, T3 and Macworld. ❖



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Subject – General

Body of form – Name of your computer club and discount code.

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LAUGHING OUT LOUD

There are no limits to what you can accomplish in your genealogy research when you are supposed to be doing something else.



WHY GENEALOGY?

Why waste your money looking up your family tree?

Just go into politics, and your opponents will do it for you.



--Mark Twain

A psychologist is selling a video that teaches you how to test your dog's IQ. If you spend \$12.99 for the video, your dog is smarter than you.

Jay Leno

TECH LIFE UNITY (TechBoomers)

<https://www.techlifeunity.com>

For learning how to use internet-based websites and applications for free.

DISCLAIMER

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.

Los Angeles Computer Society

August 2026

MEMBERSHIP INFORMATION and BENEFITS of MEMBERSHIP

Annual Membership Dues

Regular New and Renewal	
Printed Newsletter	\$40
Electronic Newsletter	30
Family-Associate	12
Students	18
Contributor	50
Supporter	75
Benefactor	100
Gift Membership	20

A subscription to *User Friendly* is included with membership.

Associate members use the same mailing address as regular members; they do not receive their own subscriptions to *User Friendly* but may read it on the LACS website. **Students** must prove full-time status. A member may give a 1-year, 1-time gift to a non-member.

Benefits of LACS Membership

Monthly meetings with presentations via Zoom.

Monthly Newsletter, *User Friendly* —

Your article submissions and free ads to sell your computer items

Free help by email or phone — See page 10.

Group mailing list to contact or ask questions of all members at PC@LACS.Groups.IO

Important news and announcements via *User Friendly* and LACS's mail list.

Webinars, virtual conferences, programs, and technical information free from APCUG, an International Association of Technology and Computer User Groups

Annual Holiday Party

Social interaction with others who have interests in computers and technology

In-person luncheons at a restaurant

Check # _____ **New or Renewal Membership Application.**

Date _____ Dues may be paid by Zelle, PayPal, or check. If paying by check, make it out to "Los Angeles Computer Society" and mail it with this form to

6201 W. 87th St., # 4095, Los Angeles, CA 90045

Please Print Clearly ☐ New ☐ Renewal

☐ New/Renewal with printed newsletter - \$40 ☐ Associate - \$12 ☐ Student - \$18

☐ New/Renewal with electronic, no paper newsletter - \$30 ☐ Gift membership - \$20

☐ Contributor - \$50 ☐ Supporter - \$75 ☐ Benefactor - \$100 ☐ Other

Name: First _____ Last _____

Name of Associate: First _____ Last _____

Mailing Address: _____

City, State, Zip +4 _____

Email Address: _____ Email of Associate _____

Preferred Phone: _____ Publish Contact Info in the roster ☐ Yes ☐ No

To Contact in Case of an Emergency: Name: _____

Phone: _____ Email: _____

Did a member of LACS invite you to join? If so, who? If not, how did you hear about LACS?

Los Angeles Computer Society

First Class Mail

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GENERAL MEETINGS ARE ON ZOOM.

Before each meeting, members and invited guests will receive an email with the URL link to the meeting. **Just click on the link.** If you haven't received it by the morning of the meeting, let Leah Clark know at leahjc@sbcglobal.net .

Please try to arrive at least a few minutes before the meeting start time so you don't interrupt the meeting and so any technical problems can be solved. If you need to take a break during a meeting, do not click on Leave or End. If you do, the meeting will be interrupted when you re-enter. You may turn off your video while you are gone.