

User Friendly

Volume 44 Issue 11

November 2026

LACS

A Computer and
Technology User Group

IN THIS ISSUE

From Your President/Editor	2
LACS Elections	2
General Meeting Report	3
4 Questions To Ensure Safety Online	3
Digital Killed the Local Media Star	4
LACS Information	8
LACS Calendar	9
Attending a Zoom Meeting	9
Members Helping Members	10
Officers, Directors, and Leaders	11
Bitcoin – the New Gold	12
Use Your Phone as a Scanner	16
Special Offers	18
Laughing Out Loud	18
Membership Information	19

LACS WEBSITE

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

LACS IS A MEMBER OF APCUG
An International
Association of Technology
And Computer User Groups

<https://www.apcug2.org>

<https://www.facebook.com/APCUG>

<https://www.x.com/apcug> (Twitter)

**Watch your email for APCUG
workshops and
other upcoming events.**

TUESDAY, NOVEMBER 10, 2026 GENERAL MEETING

Meeting Time: 7:00 to 9:00 PM - via Zoom

Socializing, Questions & Answers: 6:30-7:00

**Topic: Holiday Scam Safety: Shop, Give, and
Celebrate Safely**

Speaker: Judy Taylour, APCUG Advisor and speakers'
Bureau member, Santa Clarita Valley Tech Club President,
and LACS Member

The holidays are prime time for scammers! Join us to learn how to recognize common scams involving gift cards, fake prizes, fraudulent charities, online shopping, delivery messages, QR codes, and more. Discover practical tips to protect your money, personal information, and devices so you can enjoy the holiday season with greater confidence. She'll tell us what to do if you think you've been scammed.

Remember: Stop, verify, and then act. A few moments of caution can help protect your holidays from an expensive surprise.

About Our Presenter

Judy Taylour, an APCUG Wednesday Workshop coordinator, has taught adult technology classes through her local high school for over 20 years. She is a member of the Los Angeles FBI Senior Scams Working Group and serves on the Pierce College Computer Applications and Technologies Department Advisory Committee, helping to shape curriculum and hardware decisions. She strongly believes in life-long learning.



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.

Los Angeles Computer Society

November 2026

FROM YOUR PRESIDENT/EDITOR

LACS ELECTIONS FOR THE 2027-2028 YEAR

The Los Angeles Computer Society needs members who are willing to help keep our organization active and successful by volunteering to serve as officers and board members. We especially need someone to serve as secretary—a vital position that includes writing and keeping the board meeting minutes. We have openings for three directors. Please contact Leah Clark to volunteer to share your time and talents with LACS.

LACS SIZZLER LUNCHEON

October 21, 2026

We enjoyed the conversations and good food. Here are a couple of pictures that say it all.



LACS Elections for the 2027 Board

So far, only incumbents are running for the LACS board. At the November 10 Meeting we will accept more nominations, introduce the candidates, and vote at that time. We have openings for three directors.

We desperately need a board secretary.

PLEASE consider becoming our secretary. You will need to come to the Zoom board meetings on the first Monday of each month, which usually lasts one hour, note those present, any reports, motions and voting results. The meeting recording will help. Questions? Please ask me.

Holiday Party

We need to set a date and location for our annual holiday luncheon party in January 2027. Do you know of a restaurant with a quiet private room that lets us order off the menu, provides individual checks, doesn't require prepayment, doesn't charge for no-shows, and has easy parking? Am I asking for too much? Please give me your thoughts and ideas.

We want to have a nice party where we can celebrate 2026 and look forward to a successful 2027 for LACS.

OCTOBER GENERAL MEETING REPORT

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

Topic: Touring the Web

Speaker: **JB Burke**

Prescott Arizona Computer
Society



For this report, I listed the topics that JB presented in the order he related them. He gave detailed information on each one, which is too much to include here. All LACS members and guests received a link to the recording, and it is on the LACS website at LACSPC.org

Leah opened the meeting by emphasizing the need for nominations for LACS 2027 board positions. Judy Tylour reminded us that LACS won't last if members aren't willing to step up. The positions can be simplified and even shared.

Leah introduced JB Burke, who took us on another tour of the Web. He started with views of the Colorado Narrow Gauge Railroad. Then he discussed and showed information on what's hidden beneath the White House, what happens when you drink coffee every morning, the world's biggest exporters, who is working in America on a visa, and concerns about lithium-ion batteries catching fire.

JB interspersed cartoons and humor among the sites he showed us.

He continued with the importance of peer appreciation, fun and random facts about Albert Einstein, the history of eyeglasses, rural home mail delivery, 15 things you must do every time you travel by air, and what should be taught in school.

We saw a video of an old commercial for America Online (AOL), charts of annual convertible sales, the Berlin Airlift in 1948, senior ladies diving into a Massachusetts pond to clean them out, and maps to expand knowledge of the world.

More information online: hurricanes never cross the Equator, countries where the majority of the population was born in the 21st century, income tax rates, seed vaults could save humanity, breathe new life into your old laptop, Ebooks on BookBub, AI predictions for 2026, AI-generated videos, states with the most data centers, cost of long-distance phone calls, add symbols, special characters, and emojis to your documents, the lifespan of CDs and DVDs, and getting prepared for disasters with go-bags. ❖

4 QUESTIONS TO ENSURE SAFETY ONLINE

by **Leah Clark**, lacs president/editor

After the main presentation at the LACS September general meeting, Judy Tylour asked four questions about what we should do so others can't access, alter anything, or pretend to be us. Do these things to protect yourselves. Because time was limited, she didn't explain how to do each of these things, so I decided to research them. I couldn't check out some of the information I found because I already had the accounts she mentioned. I wasn't allowed to have two accounts at the same sites.

QUESTION 1: How many of us had created an IRS account?

- **To create an IRS account:** Go to <https://www.irs.gov/> > Create an account
Fill in the form and click on Create Wallet. You will need a photograph of your driver's license or ID.

QUESTION 2: How many have a Social Security account?

- **To create a Social Security Account:**
Go to www.Login.gov > Create an Account for New User > Enter Email Address > Create a Password > Receive a security text message or phone call.

Follow the prompts to verify: Have photo ID, Social Security number, phone, and current address ready. After verification, follow the prompts back to Social Security to finish accessing your account. Anyone over the age of 18 may do this.

QUESTION 3: How many have frozen their credit with all three bureaus and pulled their credit report?

- **To Freeze Your Credit with the Three Bureaus:**
 1. **Experian.com** > Security Freeze > Create a free account > Choose the option to add a security freeze.
 2. **TransUnion.com** > Credit Freeze > Add Freeze
 3. **Equifax.com** > <https://equifax.com>

Fill in the forms. Be careful to access the free account, not the paid versions.

QUESTION 4: How many have gone to the L.A. County Tax Collector's (or Assessor's site) and signed up for email notifications?

- **To Receive e-Notifications if Any Action Is Taken on Your Title Deed.**

I found the easiest site is [Assessor - e-Notification](https://assessor.lacounty.gov/news-information/enotification) or <https://assessor.lacounty.gov/news-information/enotification>

Complete the information on the e-Notification form. You will receive direct email notifications within 48 hours whenever a deed, mortgage, foreclosure notice, or title transfer is recorded against your property. ❖

DIGITAL KILLED THE LOCAL MEDIA STAR

Cyn's Tech Tips

cynstechtips@cynmackley.com

Once upon a time, local media had a pretty simple shape.

- The newspaper landed on the porch.
- The radio station had a morning show with someone who knew how to pronounce the town names.
- The local TV anchor told you if school was closed, who got arrested, and if the storm was headed your way.
- The classified ads were in the paper.
- The grocery store bought a full-page ad. The furniture store bought a radio remote. The car dealer sponsored the weather.

It wasn't perfect. Local media never was. There were blind spots, biases, lazy stories, owners with opinions, advertisers with influence, and plenty of newsroom arguments about what mattered.

But there was also a structure. Some people went to meetings, read court records, checked names, called officials, sat through zoning hearings, asked follow-up questions, and separated "I heard on Facebook" from "here's what the document says."

Digital came along and changed everything. Actually, let's be honest. Digital didn't just kill the radio star. It backed over the newspaper, ate the classifieds, stole the TV audience's remote, handed everyone a podcast microphone, and then told local websites, "Good news! You can have all the page views you want. Bad news! We'll decide what those views are worth."

And that may be the heart of it.

Local media didn't just lose readers, listeners, and viewers. It lost the old way of getting paid.

The Numbers Are Not Pretty

This is not just nostalgia from people who miss the smell of newsprint and the sound of a live radio DJ laughing too hard at his own joke.

Local news business has taken a hard hit. Medill's 2025 State of Local News report says close to 3,500 newspapers have vanished since 2005, and 148 newspapers disappeared in the past year alone through closures or mergers. The same report says 212 U.S. counties now have no local news source, while another 1,525 counties have only one local news source left, usually a weekly newspaper. That leaves about 50 million Americans with limited or no access to local news.

Circulation numbers tell the same story. Medill says print newspaper circulation has dropped by about 80 million, a 70% decline from 2005 levels, and that in 2025 fewer than one-fifth of U.S. daily newspapers are still printed and delivered seven days a week. It also found that monthly unique page views for the websites of 100 of the largest newspapers have dropped by more than 40% over the past four years.

And the job losses matter because journalism is labor. Stories don't report themselves, no matter how many people in the comments section think they do.

Pew Research Center found that U.S. news

room employment dropped from about 114,000 jobs in 2008 to about 85,000 in 2020, a loss of around 30,000 jobs. Newspaper newsroom employment fell 57% during that period, from about 71,000 jobs to about 31,000. Radio newsroom employment also dropped 26%, from about 4,600 workers to about 3,400.

That means fewer people covering city council, courts, county commissions, school boards, local sports, business openings, public records, arrests, fires, floods, scandals, and the slow-moving government weirdness that never fits neatly into a press release.

The Audience Moved, Too

People did not stop wanting information. They changed where they got it.

Pew's local news fact sheet shows that television is still the top preferred source for local news, but its lead has shrunk. In 2018, 41% of U.S. adults said they preferred television for local news. By 2025, that was 34%. Print newspapers fell from 13% to 8%. Meanwhile, news websites and apps rose from 23% to 28%, and social media rose from 15% to 20%.

Even when people still follow traditional outlets, they often do it digitally. Pew found that among adults who get news from local TV, only 56% primarily get it from the station on television in 2025, compared with 76% in 2018. For local daily newspapers, the shift is even sharper: 68% of those readers primarily get newspaper news online in 2025, compared with 43% in 2018.

So the local TV station may still matter. The newspaper may still matter. The radio station may still matter.

But the audience is no longer gathered neatly around the same delivery system.

Everybody is scattered across phones, apps, Facebook groups, YouTube, TikTok, newsletters, podcasts, streaming services, websites, alerts, and whatever app their cousin sent them a link to at 11:43 p.m.

That makes reaching people harder. And paying for the work is harder still.

In a lot of places, the local radio station is still on the air. The call letters still exist. The tower still stands. The commercials still say “right here in your community.”

But that does not always mean there is a full local staff sitting in the building.

Radio has seen years of consolidation, automation, syndicated programming, voice tracking, and shared operations. After the Telecommunications Act of 1996, national ownership limits changed, and a 2006 Future of Music Coalition report included in a Senate hearing record described dramatic ownership consolidation, including the finding that holdings by the ten largest radio companies increased almost fifteenfold from 1985 to 2005. The report argued that this reduced competition, diversity, and localism.

Local TV has had its own version of this. Stations can share news operations, centralize production, run similar stories across multiple stations, or operate under larger ownership groups. Pew noted in a 2014 report that consolidation-driven news sharing can sometimes keep news on the air, but critics argue

it can reduce competition and diversity in local content. Pew also cited examples where shared operations led to layoffs or repeated content across stations.

That is the tricky part. Consolidation is not always cartoon-villain evil. Sometimes it keeps a struggling station alive. Sometimes it gives a small station access to better equipment or more resources.

But it can also mean fewer independent local voices.

And there is a difference between a station that is **located** in your community and one that is deeply **of** your community.

A satellite-fed show can tell you the hits. A voice-tracked announcer can sound polished. A regional news hub can fill a broadcast. But the old local magic was knowing which road floods first, which official never returns calls, which school rivalry still matters, and why everyone in town is mad about the stoplight by the Dairy Queen.

That knowledge comes from people on the ground.

Digital Advertising Changed the Whole Deal

Here is the part a lot of readers do not see.

In the old days, a local business bought an ad from a local media outlet because that outlet controlled access to a local audience.

Want to reach people in town? Buy the newspaper.

Want to reach morning commuters? Buy radio.

Want to reach families watching the evening news? Buy TV.

The advertiser knew what they were buying. The media company knew what it would be paid. There was a contract, a rate card, a schedule, and a human being named Linda calling to make sure the ad copy was approved by noon.

Digital advertising changed that.

Now advertisers can target people instead of places. A business can say, "Show this ad to women within 20 miles who are interested in furniture," and the ad may follow those people across social media, apps, search, video, and random websites. The local news site may still have local readers, but it no longer has the same lock on the local advertising audience.

And the money is different.

Direct local ad sales usually pay better because the advertiser is buying a specific relationship with a specific local outlet. Programmatic ads — the automated ads that fill many website ad slots — usually pay much less. Google's own News Initiative training says direct ads generally sell for **\$10 to \$20 CPM** (Cost per Mille (thousand). while programmatic ads range from **\$1 to \$5 CPM**. It also says direct ads typically earn **two to three times more revenue** than programmatic ads.

That's the difference between a local business saying, "I want to support this site and reach this audience," and an automated system saying, "Here is one available eyeball. Who bids a dollar?"

It also makes income unpredictable. A newspaper, radio station, or TV station used to know what a contract was worth. A website living on programmatic ads may not know what it will earn until after the traffic happens.

That is a terrible way to pay for labor-intensive reporting.

You cannot assign a reporter to spend three days digging through court records if the business plan is, "Maybe the ad robots will feel generous Thursday."

We Trained People Not to Pay

For years, the internet taught people that information should be free: Free email. Free search. Free social media. Free news links. Free videos. Free recipes

But nothing is really free.

If you are not paying with money, you are often paying with attention, data, tracking, ads, or all of the above.

That does not mean every free site is bad. Free access matters. Not everybody can afford six subscriptions just to find out whether the boil advisory is still in effect.

But the "everything should be free" habit has consequences. Reporters still need paychecks. Photographers still need equipment. Editors still need time. Servers cost money. Public records cost money. Legal review costs money. Insurance costs money. Even the person posting the breaking news alert needs a chair, a computer, and probably too much coffee.

People sometimes say, "Why is local news so bad now?"

Well, because we took away the revenue, cut the staff, expected everything instantly, refused to pay for it, yelled at the people who did it, and then wondered why the building got quiet.

Maybe we do get what we pay for.

Or what we refuse to pay for.

The Rise of Local Creators Is Both Good and Complicated

Digital did not only destroy. It also opened doors.

A person with a phone can livestream a school board meeting. A local podcaster can interview candidates. A Facebook group can warn neighbors about a missing dog, a road closure, or a scam. A Substack writer can cover a niche no traditional outlet ever cared about. A TikTok creator can explain a local issue in two minutes and reach more people than a front-page story ever did.

That is real power.

Continued on page 14

Los Angeles Computer Society

November 2026

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 **Member Forms**, select the DOC or PDF form you need. Fill it out and email it with your changes to Leah Clark

at leahjc (at) sbcglobal.net 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 (<https://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>

Los Angeles Computer Society

November 2026

LACS CALENDAR



LACS Board Meeting

Monday, November 2

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

Place: Wherever you are via Zoom

LACS General Meeting - Holiday Scam Safety: Shop, Give, and Celebrate Safely

Tuesday, November 10

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

Place: Wherever you are via Zoom

November 1: Daylight Saving Time Ends

November 3: Election Day

November 11: Veteran's Day

November 26: Thanksgiving



**Happy
Thanksgiving**

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

November 10: Holiday Scam Safety: Shop, Give, and Celebrate Safely, Judy Taylour
Nominations and election for the 2027 board

December: No meeting

January 12: Get Your Computer Ready for 2027, Bill James

February 9: Passkeys & Two-Factor Authentication, Rob Truman

March 9: Unlock the Hidden Potential of Windows 11, JB Burke

See 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.

Go to www.zoom.us/test before the meeting to be sure your cameras, microphones, and speakers are working.

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

November 2026

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	Zoom — 2, 6
Lotus Word Pro, Approach — 3		

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 Berkom	9:00 AM	5:00 PM
8	Joan Wilder	9:00 AM	9:00 PM

Note: Times are Pacific Times

Los Angeles Computer Society

November 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 Benton	2027
Director	Mark Presky	2027
Director	Jim McKnight	2026
Director	Paula Van Berkom	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 Berkom	

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.

BITCOIN - THE NEW GOLD?

December, 2025

By **David Kretchmar**, Hardware Technician
Sun City Summerlin Computer Club

<https://www.scscc.club>

dkretch (at) gmail.com



In November 2025, the total market value of Bitcoin (BTC) was \$1.73 trillion.

Recently, it was trading around \$90,000, down from recent highs of over \$124,000.

Bitcoin's recent surge has been fueled by increased demand from institutional investors and the approval of Bitcoin Exchange-Traded Funds (ETFs), which have made Bitcoin more available to investors. The approval of spot Bitcoin Exchange-Traded Funds (ETFs) in the U.S. in early 2024 was a key inflection point, attracting billions in investments from institutional investors and making Bitcoin an asset to be considered for inclusion in individuals' investment portfolios

Bitcoin's October and November fall (2025), which pushed its price to a seven-month low, was attributed to several factors, including high withdrawals from spot Bitcoin ETFs, economic uncertainty regarding U.S. interest rates, and the fear of holding risky assets in a volatile market.

To put this gold/bitcoin comparison in perspective, the total market value of gold in the world is about thirty trillion dollars, seventeen times the total market value of Bitcoin.

Bitcoin is the most widely known cryptocurrency, and Bitcoin's value currently represents almost 57% of the total value of all cryptocurrencies. This is down from 90% of the total cryptocurrency market in January 2022, with

the introduction of numerous other cryptocurrencies such as Ethereum (ETH), Tether (USDT), USD Coin (USDC), Binance Coin (BNB), and Solana (SOL)

.Investment Returns

Bitcoin has been a spectacular investment. If you invested \$1,000 in Bitcoin in 2015, it would be worth \$496,927 today. If you invested \$1,000 in Bitcoin in 2010, your investment would be worth about \$1.62 billion. If you invested \$1,000 in gold in 2015, it would be worth about \$2,800 today. If you invested \$1,000 in gold in 2010 your investment would be worth approximately \$4,200 today.

If you invested \$1,000 in Bitcoin in January 2022 it would be worth approximately \$2,400 today. If you bought \$1,000 worth of gold in January 2022 it would be worth approximately \$2,250 now.

Durability

Gold is an inert element that does not oxidize. Bitcoin is dependent on the internet and all of the decentralized participants in its operation. So, if there is some kind of global catastrophe that destroys the internet, then only gold survives. But for anything less than that, bitcoin and gold are both durable.

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

A pitfall for bitcoin is the secret code (the digital key) required to access a cryptocurrency wallet. The loss of this code means the loss of all bitcoin assets that are stored in the wallet. This can happen if a PC hard drive or flash drive is overwritten, fails, or is accidentally discarded. According to estimates, this is common; it has happened to up to 25% of crypto-wallet owners, who have lost over \$18 billion in digital currencies. If lost, it is impossible to restore the code and recover the currency.

Technical problems on the servers where cryptocurrency wallets are stored happen with disturbing frequency. Investors who suffer losses cannot claim a refund, regardless of whose fault it is. Usually, the problems are caused by hackers, and occasionally by bugs in software or hardware, but no matter – when the money disappears, it is gone.

Transferability

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

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

Divisibility

It is difficult to divide gold, particularly for small amounts, although gold can be held in coin or bar form in 1/10 ounce or even smaller increments. Each Bitcoin can be subdivided today into 100,000,000 units called Satoshis, and the protocol could be

extended in the future to support even smaller amounts if that becomes necessary. Bitcoin is infinitely more divisible than gold.

Scarcity

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

Bitcoin has a software-defined limit of 21,000,000 units, which includes bitcoins permanently out of circulation due to lost keys. Roughly 19.85 million bitcoins exist today, and the last bitcoin is estimated to be mined in 2040. This transition will shift bitcoin from an inflationary model to a deflationary one and could change its value. Changing the rules to allow more units of Bitcoin would require a consensus from users. This is possible, but it is very doubtful that the Bitcoin stakeholders would choose a course that would hurt the value of their assets.

Both gold and bitcoin are produced by "mining", and each has been mined to the extent that is estimated to be approaching 85 - 95% of the total quantity that will ever be produced. Bitcoin and gold are both scarce commodities.

Recognizability

Gold coins and bars can be counterfeited and sometimes need to be tested for purity. Authentication can be tricky, but not all that difficult for experienced traders.

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

Taxation

Bitcoin is taxed like stocks, with a maximum 15% or 20% rate on long-term capital gains (assets held for at least a year). That compares favorably with most other alternative investments. Federal Reserve Chairman Jerome Powell stated people who use bitcoin to make a purchase create a taxable event they have to report.

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

Conclusions

Gold and Bitcoin, as different as they are, both have characteristics of good investment vehicles and sound money. As more people grow comfortable with bitcoin and understand how it works, bitcoin has the potential to replace gold or at least complement gold as a store of value. This is exactly what we see happening right now. If this continues, some specialists predict the price of bitcoin in US dollars could stabilize at \$300,000 - \$500,000, but it will be volatile. Any investment with huge upside potential also has massive downside risk.

Price is determined by supply and demand. Demand comes from popular recognition, a liquid market, and sustained interest.

Bitcoin has been amazing, achieving a worldwide network in less than 15 years. Other currencies are acknowledging Bitcoin and even linking their value to Bitcoin. The US and other countries are looking into issuing their own digital currencies. Individuals and vendors all around the world are beginning to adopt Bitcoin and other virtual currencies as a payment mechanism and as stored value.

Bitcoin and other virtual currencies are becoming valued currencies, not by force of government declaration or people's acquiescence, but by recognition and popular acceptance. Many of us can remember the "dot com" boom at the end of the last century. Any company claiming to have an idea relating to providing anything through the (then new) internet could issue stock and reach a substantial valuation. Many new companies had no earnings or even revenues, yet they doubled in price the day they started trading.

Investors knew these stocks had no intrinsic value, but what did it matter if they could sell them at a higher price than they paid? That sounds very much like most cryptocurrencies today.

(Editor's note: Google says the current value of Bitcoin is about \$80,548 USD} ❖

Digital Killed the Local Media Star

Continued from page 7

Pew found that about 21% of U.S. adults regularly get news from social media news influencers, and local news consumption increasingly includes online forums, Facebook groups, blogs, local aggregators, and social media accounts.

That can be wonderful. It lets people tell their own stories. It gives communities a voice when legacy media misses them. It makes it harder for institutions to control the whole narrative, but it also has risks.

An individual creator may not have an editor. Or a lawyer. Or a records researcher. Or someone saying, "Are we sure that's the right John Smith?" Or someone reminding them that screenshots are not always the whole story. Or someone making them call the person they are about to criticize.

Traditional media can be biased, careless, arrogant, or flat-out wrong. Let's not pretend otherwise. But at its best, it at least tries to have a process: verification, attribution, correction, separation of opinion from reporting, and some attempt at neutrality.

Online creators may have those standards. Some do. Some are excellent. Some work harder than newsrooms with ten times the budget.

Others are just one angry person with a ring light and a theory. That is not the same thing.

Local News Also Held Communities Together

This is the part that gets missed in the business discussion.

Local media was not just headlines. It was connective tissue.

Birth announcements. Obituaries. Little League photos. Honor rolls. Court news. Police logs. Church dinners. High school football. Ribbon cuttings. Election letters. Storm coverage. Council meetings. Public notices. The county fair. That photo of a 102-year-old woman holding a birthday cake bigger than her head.

A lot of that was small news. But small news is how a community knows itself.

When local media shrinks, people do not just lose investigative reporting. They lose the everyday record of who they are.

The school board still meets.

The commissioners still vote.

The court cases still happen.

The zoning change still affects your road

The grant still gets approved.

The lawsuit still gets filed.

But fewer people may know about it.

That creates a vacuum; vacuums get filled.

Sometimes by good local creators.

Sometimes by rumor.

Sometimes by political pages.

Sometimes by police press releases with no follow-up.

Sometimes by gossip groups where the facts arrive wearing one shoe and carrying a casserole.

Sports Show Where This Is Heading

Sports may seem separate from local news, but it shows the same larger shift.

For decades, TV bundled sports into cable and broadcast packages. Now more games are carved up among streaming platforms, league apps, cable channels, broadcast networks, and special sports subscriptions. AP-NORC found that many sports fans are stuck juggling multiple platforms, and about half of people who follow sports at least somewhat closely say they are dissatisfied with the cost of streaming and cable services they use.

That is the same pattern: content that used to feel broadly available becomes fragmented, targeted, and paywalled.

The fan gets more choice, but also more confusion.

The viewer can watch from anywhere, but only if they can figure out which app has the game, whether they need a subscription, whether the local blackout rules apply, and whether their smart TV app has decided to update itself into a coma.

Again, maybe we get what we pay for. And sometimes we pay more just to find the thing.

So What Do We Do?

This is not a call to go back to 1987. We are not bringing back the old classified section exactly as it was. We are not making everybody watch the 6 p.m. news at 6 p.m.

We are not forcing teenagers to subscribe to the print edition so they can clip coupons and read the ag report.

Digital is here. And digital has done good things.

But we need to be honest about what is being lost.

If we want serious local coverage, somebody has to pay for it.

That might mean subscriptions. Memberships. Donations. Local advertising. Sponsorships. Foundation support. Public notices. Events. Merchandise. Partnerships. A little of everything.

And readers need to understand that sharing, liking, and commenting help, but they don't pay the electric bill by themselves.

Local businesses also have to understand something important: buying ads from local media is not the same as buying cheap impressions from a giant platform. When you buy local, you are not just renting eyeballs. You are helping support the information system your community depends on.

That sounds lofty, but it is also practical.

When the roads close, when the school levy is on the ballot, when the sheriff resigns, when the county budget gets ugly, when the plant opens or closes, when the water is unsafe, when a scam hits town, when a family loses everything in a fire — people look around and ask:

“Why isn't somebody covering this?”

Somebody can.

But somebody has to still be there.

Digital didn't kill local media because people stopped caring about local news.

People still care.

They care about crime. Weather. Schools.

Roads. Taxes. Sports. Restaurants. Obituaries. Jobs. Rumors. Elections. Emergencies. Their neighbors. Their kids. Their town.

Digital Killed the Old Bargain.

The old bargain was: local businesses paid local media to reach local people, and that money helped pay for local information.

The new bargain is murkier: people get information for free, platforms collect attention and data, advertisers chase individuals across the internet, and local outlets fight for scraps from systems they do not control.

We gained voices. We gained speed. We gained access.

We also lost reporters. We lost editors. We lost local ownership. We lost institutional memory. We lost some of the boring, necessary coverage that keeps communities from being run entirely by press releases, rumors, and whoever yells loudest online.

So maybe the question is not whether digital killed the radio star.

Maybe the question is this:

When the local media star is gone, who's left to tell us what happened? ❖

USE YOUR PHONE AS A SCANNER

Scan a paper document or receipt and save it as a file you can find later

By Hewie Poplock

Tech for Seniors

<https://hewie.net>

You do not need a separate scanner to make a digital copy of a receipt, letter, or other paper documents. Your phone's camera can do the job, and built-in features can straighten the page, improve its appearance, and save it as a PDF. A PDF is a handy file format for

documents because it keeps the pages together and is easy to share or print.

Before you begin, place the paper on a flat surface with good lighting. Try to avoid shadows and glare. Make sure the entire page is visible and hold your phone steady above it.

On an iPhone

The Notes app can scan documents and save them as a PDF in a note. Open Notes and either create a new note or open one you want to use. Tap the attachment or More button, choose Scan Documents, and point the camera at the paper. Your phone may automatically capture the page when it detects it. You can also take the picture yourself.

Check the preview before saving. If the edges are cut off, adjust the corners. If the image is blurry or a shadow covers some words, retake it. For a document with several pages, scan each page before tapping Save. The scanned document is saved as a PDF in the note.

Give the note a useful name, such as “Car repair receipt — October 2026” or “Medicare letter — October 2026.” A clear title makes it easier to find later using the search box in Notes. If you need the PDF in another location, you can share it from Notes and choose an available option, such as saving it to the Files app.

On an Android phone

Google Drive includes a scanning feature. Open the Drive app and tap the camera or scan button, usually near the bottom of the screen. Point the camera at the document and take a picture. Drive can help detect the page edges. Review the result, adjust the crop if needed, and add more pages if the document is longer than one sheet.

When you finish, tap Done. Choose a file name you will recognize, select a folder in

Drive and save the scan as a PDF. Google Drive can also save a scan as a JPG image, but PDF is usually a good choice for letters and multi-page documents.

Make the file easy to find.

The scan is only useful if you can locate it later. Use a name that says what the document is and, when helpful, include the date. For example, “Veterinarian receipt — October 10” is more useful than “Scan 4.”

On Android, put related scans in folders such as “Receipts,” “Medical,” or “Home repairs.” On an iPhone, use a note with a clear title or save the PDF in a named folder in Files. You can also search for a word that appears in a saved document; some scanning tools create searchable PDFs.

Take a moment to check the finished scan. Make sure every page is included and the words are readable. Keep the original paper if you may need it for a return, warranty, tax record, or other important purpose.

Finally, think about where the scan is being saved. A document stored in a cloud account may be available on other devices connected to that account. That is convenient, but sensitive papers can include private information. Use a trusted account and avoid sharing a scan unless you mean to.

Once you have tried it with an ordinary receipt, scanning a longer letter will feel much less intimidating. Your phone can keep important papers organized and close at hand without adding another machine to your desk. ❖



Los Angeles Computer Society

November 2026

FOR HELPFUL TIPS AND TRICKS

Go to <https://apcug2.org/> for many aspects of computing and operating systems.

SPECIAL OFFERS

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Subject – General

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

LAUGHING OUT LOUD



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Los Angeles Computer Society

November 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, 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, are eating, or doing anything that may be distracting.