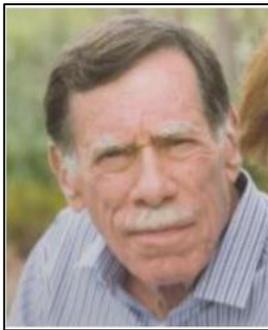

The Memory Map

Canton Alliance Massillon Computer Users Group



Volume 38, Issue 9

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Kretchmar's Korner

Don't Buy Identity Theft Insurance

By David Kretchmar, Computer Hardware Technician, Sun City Summerlin Computer Club NV
July 2018 issue, The Gigabyte Gazette
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Equifax

It was almost a year ago when Equifax announced that a data breach exposed the sensitive personal information of 143 million Americans. As a part of its mitigation, Equifax offered consumers a year of free credit monitoring. This offer ended in January, 2018, but not to worry; for just \$12.95 a month you can pay Equifax to monitor your credit reports.

This is a breathtaking bit of corporate chutzpah; first Equifax fails to secure many millions of individual's data files (including probably yours) and now that they have proven to be untrustworthy they want to charge a monthly fee to assure you your data has not been compromised. I would just say NO!

LifeLock



LifeLock is the most heavily advertised consumer data protection service that is offered by Symantec, a cyber security company that also provides the Norton Security Suite.

LifeLock premiered in 2005; you might remember the commercials at that time featuring LifeLock CEO Todd Davis revealing his Social Security number to the public. LifeLock failed to disclose that Davis' identity was stolen at least 13 times

during the advertising campaign. LifeLock brushed off critics, claiming that LifeLock prevented Davis' identification from being stolen many other times, thereby proving the value of LifeLock.

LifeLock attempts to frighten consumers by saying: "Considering everything you do online, data breaches and companies that sell your information, it's easier than ever for criminals to steal your identity. They can open accounts, buy properties, and even file tax returns in your name. There's a new victim every two seconds, so don't wait to get protection!"



But, of course, LifeLock has the answer: Note that LifeLock does not offer a family plan; LifeLock coverage for a married couple is well over \$50 a month. LifeLock does offer an 11% discount when a couple enrolls.

So, What Do You Get for Your Money?

Sadly, very little, except for a false sense of security. If you are the victim of identity theft, most institutions will absorb the cost and charge you nothing. The few consumers who do suffer monetary damages rarely lose more than \$200.

Go to LifeLock's website and you will notice that "Not all transactions at all accounts monitored" is written everywhere - on the website, as the signature to their emails, at the bottom of their site next to any disclaimer asterisk - basically giving them an out in case anything ever happens to one of your accounts.

A close reading of all of LifeLock's service and reimbursement "guarantees" discloses so many exceptions and conditions that they are essentially worthless.

LifeLock's Legal Woes

The Federal Trade Commission in 2015 asserted that LifeLock violated a 2010 settlement by continuing to make deceptive claims about its identity theft protection services, and by failing to take steps required to protect its users' data. In late 2016 LifeLock paid consumer damages of over \$100,000,000.

In documents filed with the U.S. District Court for the District of Arizona, the FTC charged that LifeLock failed to live up to its obligations under the 2010 settlement and asked the court to impose an order requiring LifeLock to provide full redress to all consumers affected by the company's order violations.

The 2010 settlement stemmed from previous FTC allegations that LifeLock used false claims to promote its identity theft protection services. The settlement barred the company and its principals from making any further deceptive claims. It required LifeLock effectively safeguard personal data it collected from customers and required LifeLock to pay \$12 million in consumer refunds.

How Can I Protect Myself?

The Equifax and LifeLock primary service is nothing you can't do much better yourself. If you think someone has stolen your identity, you can contact each of the four major credit bureaus, TransUnion, Experian, Equifax, and the newer Innovis, and place an electronic security freeze on your credit. The freeze is good until you lift it and should prevent any new accounts from being opened. A security freeze prohibits, with certain specific exceptions, the consumer reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. You can temporarily lift the freeze if you want to open new accounts.



There is no charge for a security freeze if you are a victim of identity theft. To get a free security freeze you should first file a police report or (much more easily) create an Identity Theft Report at: www.identitytheft.gov/Assistant#what-to-do-right-away.

This FTC site is easy to navigate and has some good information on what to do after an identity theft.

Conclusions and Recommendations

Don't buy identity theft insurance from Equifax, LifeLock, or any of the other outfits selling this "protection". The best way to protect yourself against loss is to keep an eye on your own bank, credit card and brokerage accounts and statements. Download your annual free credit reports yourself, safeguard your passwords, and skip the fees.

LIFELOCK vs EQUIFAX vs DO IT YOURSELF
Which do you choose?

More advice on the next page....

Security Tips for June

**By David Shulman, WPCUG Weekly Update Editor, Westchester PCUG
June 2018 issue, WestchesterPCNews
www.wpcug.org [pcug.d_shulman \(at\) yahoo.com](mailto:pcug.d_shulman@yahoo.com)**

The June issue of Consumer Reports has a cover story entitled “Protect Yourself from Scams” and a subhead containing the words “smishing, spoofing, and shimmers.” Intriguing? Get a copy. As a bonus there is an article on the protection of your financial data after the Equifax incident. Did you know that 52 percent of surveyed Americans have done nothing in response to that incredible mess?

Traveling and staying in a hotel with an electronic door lock? A team from F-Secure has created a hack (after one of them had his laptop stolen from his room years ago) that takes about a minute and creates a master key for all the rooms in a hotel. This hack still is effective in some hotels. Read up!! <https://www.wired.com/story/one-minute-attack-lethackers-spoof-hotel-master-keys/>

Oath is the new entity in charge of what formerly was Yahoo, AOL, and Verizon email services. Oath has a new privacy policy. That’s what you have NEVER read, skipped to the end of, and signed. Kim Komando has gone crazy over the details and perhaps so should you! Oath apparently claims rights to pictures and to analyze financial data in your mail. See <https://www.komando.com/happeningnow/455054/yahoo-aol-and-oaths-new-massiveemail-privacy-policy-changes-you-need-to-knowabout>

Delta Airlines and Sears were hacked last fall. If you shopped there or booked a flight, the software company [24]7 revealed complete profiles of well over 100,000 customers. It took months for them to reveal this theft. The worst example of delay this month has come from Panera Bread. Apparently, they were notified last August of a breach, but it took until mid-April 2018 for them to act. The data stolen affected over 30 million customers and contained names, addresses (email and physical), birthdays, and the last four digits of credit cards leaked onto the internet.

What to do?

- Stay on top of your credit card purchases. Set alerts to your cellphone. Check the statements regularly.
- Be alert about mailed offers of credit and calls from credit card or banking folk. They may be scams using your stolen data to gain your trust. Consider a credit freeze on all the credit services. You can lift it when you need to.

Make sure your mail (your USPS “snail” mail) is secure. If your mailbox can be accessed by anyone walking down the street, consider steps to lock it up or use a secure mailing address such as a post office box. Thieves use your ID to apply for credit cards and then steal them from your mailbox, activate them, and have a

shopping spree. While it is true that you are not responsible, the hassle of proving it was not you and cleaning this up is incredible.

Consider this: Increasingly, vendors are forcing you to stipulate that any disputes between you and them be resolved by an arbitrator of their choice as your only recourse. Historically, this method has not worked in the favor of the customer. Legislation has been introduced to nullify this condition. When your security is compromised, and you not only have to fight the people using it but the company that compromised it, that's an unfair burden.

CAMUG August 2018 Meeting Minutes

Around 6:15 PM, Liz Milford and Dennis Smith showed how to use audiobooks from the library. The first step is to have or get a library card. At the Stark County Library, audiobooks are available through Libby/Overdrive and Hoopla. Both can be accessed through a web browser or, preferably, through the Libby and/or Hoopla apps which work on smart phones and tablets. Create a Libby/Overdrive and/or Hoopla account. Then using the app or browser, find the audiobook you want, borrow it, and play it. Playing on a smartphone or tablet is preferable. (A handout was passed out.)

REGULAR MEETING ...



President Dennis Smith called the 420th meeting of CAMUG to order at 7:00 PM on Monday August 20, 2018, at Holy Cross Lutheran Church. There were 13 member families present. Since that is more than 15% of the membership, the meeting was declared valid.

The On-Time Drawing: The total number of family members is 30, and members are assigned numbers sequentially from 0 to 30 alphabetically. On the first draw, #22, Liz Milford was selected. Liz was present, was wearing her badge, and was awarded the prize.

There were no visitors. Dennis reminded members that they get a renewal credit of \$5 for each new member they bring in; bringing in four new members will make renewal free. Dennis also announced that the next APCUG Virtual Technology Conference (VTC) will be held on November 3; an email about it will be forwarded to members.

Program: The first topic was “Using Free Software and Obtaining It Safely” by Dennis Smith. He showed a PowerPoint Presentation showing the following categories of free software:

- Operating systems: Linux and Chrome OS.
- Office Suites: LibreOffice, OpenOffice, and FreeOffice
- Browsers: Chrome, Firefox, Safari, Opera, etc.
- Anti-Malware: MalwareBytes and AdAware
- Anti-Virus software: Avast Free (4.5 stars), AVG Free (4.5 stars), Kaspersky Free (4.5 stars), Bitdefender Free (4 stars), Sophos Home Free (4 stars), etc.
- PC Cleanup software: Zookaware, Iolo System Mechanic, IObit Advanced System Care 11 Free, Piriform CCleaner, and Ashampoo WinOptimizer 2018.
- Other free software: Scribus for desktop publishing, Thunderbird for email, AceMoney Lite for personal finance, GIMP for photo editing, and VLC for a media player.

After the break, the raffle drawing was held. On the first draw, Liz Milford chose the money; on the second draw, Bernie Newsome chose an LED Headlamp.

Then the program continued with Mike Charney’s PowerPoint and demonstration about “USB Raptor System Lock.” This is freeware that uses a USB drive, either a flash drive or an external drive, to lock a computer. Under this system, the computer must have the USB drive inserted. If it is not inserted or if it is removed, the computer is locked. The lockdown can be immediate or after a countdown. The USB drive can be inserted into any USB drive slot in the computer, and it works on only Windows computers. The user can enable a password over-ride and can create some back-door options for use if the USB drive is missing. Both Mike and Dennis will send copies of their presentations to members.

At 9:05 PM Bernie Newsome moved to adjourn the meeting, Jim Albright seconded the motion, and the meeting was adjourned.

Respectfully submitted,
Liz Milford, Secretary

Next CAMUG Meeting, September 17
6 PM Computer 101: *Pinterest Overview by Jan Bredon*
7 PM – *Your Digital Afterlife, an APCUG presentation by Phil Bock,*
President, Lake County Area Computer Enthusiasts

CAMUG Board Meeting Minutes 8/27/2018

CAMUG Board Meeting Minutes...

President Dennis Smith called the August 27, 2018, Board meeting of CAMUG to order at 7:07 PM at Panera Bread on “The Strip” in North Canton. There were 6 of the 7 Board members present; therefore, the meeting was declared valid.

President	Present	Dennis Smith	president@camug.com
Secretary	Present	Liz Milford	secretary@camug.com
Treasurer	Present	Tim Elder	treasurer@camug.com
Senior Director		Carol Joliat	directors@camug.com
Director	Present	Jan Bredon	
Director	Present	Bernie Newsome	
Director at Large	Present	Morris Dingman	
Web Page		Michael Charney	webmaster@camug.com
Software and Book Review	Present	Jan Bredon	
Membership		Carol Joliat	membership@camug.com
Newsletter	Present	Liz Milford	newsletter@camug.com
Computer 101		Carol Joliat	
Ways and Means	Present	Jan Bredon and Madeline Burkes	
Attending Club Members	Present	Alice Lungociu	

Review August Club Meeting Minutes:

Jan Bredon moved to accept the August Meeting Minutes as distributed at the meeting. Tim Elder seconded the motion. The Club Meeting Minutes were approved unanimously.

Review the July Board Meeting Minutes:

Jan Bredon moved to accept the Board Meeting Minutes as published in the Newsletter. Bernie Newsome seconded the motion. The Board Meeting Minutes were approved unanimously.

Review August Club Treasurer’s Report:

Morris Dingman moved to accept the Treasurer’s Report as emailed. Jan Bredon seconded the motion. The Treasurer’s Report was approved.

Membership Report:

Alice Lungociu reported that there are currently 30 Member Families. Bernie Newsome and Ann Meiser have renewed since the last board meeting.

Discussion September 17th 6 PM 101 Meeting Topic:

Jan Bredon will present “Pinterest Overview.”

Discussion September 17th 7 PM Regular Meeting Topic:

We will show an APCUG presentation from the latest Virtual Technology Conference called “Your Digital Afterlife.”

Old Business:

The group discussed finding the second key for our post office box and, if possible, signing up for email notification when the club receives mail.

New Business:

None

Motion to Adjourn:

At 8:19 PM Jan Bredon moved to adjourn, Morris Dingman seconded the motion, and the meeting was adjourned.

Submitted pending Board approval,
Liz Milford, Secretary

About CAMUG

Our club is open to anyone with an interest in computers and technology. A household membership is only \$20 per year, and a visitor can attend two meetings free without any obligation.

Monthly meetings are held the third Monday of the month at Holy Cross Lutheran Church, 7707 Market Ave. N in North Canton, Ohio. Computer 101 begins at 6:00 PM and the regular meeting begins at 7:00 PM. At every meeting, we cover topics ranging from cell phones to computers and from software to the internet and networking. Board meetings are held the fourth Monday of the month at 7:00 PM at Panera Bread on The Strip. Members are encouraged to attend the board meeting although only board members can vote.

The club mailing address is CAMUG, PO BOX 80192, Canton, OH 44708, and the website is <http://www.camug.com>.

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CAMUG is a member of the Association of Personal Computer User Groups (APCUG) which is a worldwide organization that helps groups devoted to the world of technology by facilitating communications between member groups and industry.

Membership Report

July 2018

by Carol Joliat



Total Family Memberships – 30
Renewal: Ann Meiser, Bernard Newsome



CAMUG Monthly Summary

Tim W. Elder, Treasurer 8/20/18

	Cash	Checking	Total
Start Balances	\$60.00	\$1,944.55	\$2004.55
Total Income	\$46.50	\$0.00	\$46.50
Total Expenses	\$5.00	\$25.00	\$30.00
Transfer	-\$41.50	\$41.50	\$0.00
End Balances	\$60.00	\$1,981.05	\$2021.05

CAMUG Officers

President: Dennis Smith 330-477-5893
Secretary: Liz Milford 330-896-4284
Treasurer: Tim Elder 330-875-2323
Senior Director: Carol Joliat
Director: Jan Bredon 234-564-0045
Director: Bernie Newsome 330-232-5083
Director at Large: Morris Dingman
330-877-1479

Membership: Carol Joliat
Asst. Membership: Alice Lungociu
Web Page: Mike Charney 330-833-0329
Newsletter: Liz Milford 330-896-4284
Tim Elder 330-875-2323
Computer 101: Carol Joliat
Ways and Means: Jan Bredon
Madeline Burkes

List of Members

Name	E-Mail
Albright, Jim	jima
Bredon, Jan	janb
Brugger, Bruce	bruceb
Burkes, Madeline	madelineb
Casey, Kathleen	kathleenc
Chapman, Lila	lilac
Charney, Michael	michaelc
Conley, Rose	rosec
Crawford, James W.	jimc
Dingman, Morris	morrisd
Elder, Tim	time
Hirst, Gina	ginah
Hirst, Robert	roberth
Joliat, Carol	carolj
Klipec, Bruce	brucek
Kramer, Cecelia	ceceliak
Kramer, Pat	patk
Krantz, David	davidk
Kravos, Mary Ann	maryannk
Lungociu, Alice	alichel
McCoy, Myra	myram
Meiser, Ann	annm
Milford, Elizabeth	elizabethm
Newsome, Bernard	bernardn
Noyd, Hal	haln
Parker, Cherie	cheriep
Ponzani, Doris	dorisp
Schaefer, Gerald	Geralds
Sell, Tom	toms
Smith, Dennis	denniss
Trompower, Gary	garyt

To email members, use the email
name above followed by
@camug.com

Visit our Home Page

<http://www.camug.com>

**Need help
with your electronic gadgets?**



Canton Alliance Massillon Users Group
Computer Users Group

Assistance for users of all ages and skill levels

When: 3rd Monday each month

Where: Holy Cross Lutheran Church
7707 Market Ave. N
North Canton OH

Time: 6pm Computer 101 (Less Advanced)
7pm Main Meeting

Ongoing topics include:

Computers	Tablets	Digital photography
Smart phones	eBooks	Toys & Gadgets

www.camug.com