



**Note From the Editor, Lady Di:**

- ◆ Our club is FREE now! We no longer have dues - HOWEVER, we have set up a "Donation" system on our website/webpage. We encourage donations if you would like to see the club continue & be an active member. Or, you can drop off Cash or Check to Di. We appreciate your support.
- ◆ Thank You again for your support. Link to our current website: NEW webpage"...<https://www.dis-designs.com/> , or type in the following into the address line. bit.ly/4iYXUgr

**March Meeting - March 12, 3 pm, Zoom.**

**Index of Articles**

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**Idea:** When instructions are too small to read - take picture of instructions. Then look at the picture and enlarge so you can read.

**Tip:** Having problems with your computer or device - always reboot!. What does reboot mean? Turn completely off, wait a few seconds and then turn back on. MOST of the time this will fix your issues.

**Tech Joke of the Day:**

Why did the computer get stuck at the airport? Answer: It had a bad gateway.

(Hint - If you don't get it - It is a tech thing - Google it!)

**Monthly FUN Quiz: (Answers in the back - Don't look)**

1. From what country are wines from the Barossa Valley? A. Australia, B. New Zealand, C. South Africa, D. United States
2. What is the literal meaning of the word "Karaoke"? A. Vocal cords, B. Empty Orchestra, C. Voice Competition, D. Musical Talent.
3. The Ureter connects the kidneys to which organ? A. Liver, B. Lung, C. Heart, D. Bladder
4. Which of these landmarks is located in Asia? A. Brandenburg Gate, B. Big Ben, C. Taj Mahal, D. Pompeii
5. Which country has the most 3-star Michelin Restaurants? A. Japan, B. The United States, C. Denmark, D. France
6. Which of these sitcoms was famous in the 50's? A. I Love Lucy, B. Dick Van Dyke Show, C. Hazel, D. All in the Family
7. Which of these cartoon characters was part of the Looney Tunes? A. Goofy, B. Bugs Bunny, C. Donald Duck, D. Popeye
8. Van Gogh's "The Starry Night" is in what city's Modern Art Museum? A. London, B. New York, C. Paris, D. Rome
9. Which of the following instruments belongs to the woodwind family? A. Guitar, B. Bass, C. Clarinet, D. Violin
10. What was a knocker-upper's job? A. Selling door to door, B. Delivering Medicine, C. Waking People Up, D. Taking boxing bets.
11. How many legs do lobsters have, including their pincers? A. 10, B. 6, C. 12, D. 8
12. Edgar Allan Poe is often associated with which bird? A. Flamingo, B. Raven, C. Hawk, D. Seagull

**NEW - We are publishing our Mouse Pad Newsletter every two (2) months at this time. This is the February/March Issue. Enjoy!**

## **Top 10 Voice Commands Every Senior Should Know for Easier Daily Routines - Senior Tech Advice**(source...SeniorTechAdvice)

### **Getting Started with Voice Commands**

Voice commands can make your life easier by performing tasks with simple spoken instructions. To begin, activate the voice recognition feature on your device. This might be saying “Hey Siri,” “Ok Google,” or “Alexa,” depending on your gadget.

Here’s a quick guide:

Find the activation phrase for your device.

Practice saying this phrase clearly.

Speak your commands after the activation tone.

Remember, you can ask for help at any time by saying phrases like “Help” or “What can I say?” Don’t worry if it doesn’t work perfectly at first; you’ll get the hang of it with a bit of practice.

Task:	Voice Command Example
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Setting alarms	“Set an alarm for 7 AM.”
----------------	--------------------------

Making calls	“Call [contact name].”
--------------	------------------------

Checking weather	“What’s the weather like today?”
------------------	----------------------------------

Adjust the settings like volume and speed according to what’s comfortable for you.

Your voice is your remote control, so make sure your device can hear you clearly.

Speak as if you’re talking to a friend—no need for robot-like formality.

Practice makes perfect, and you’ll soon be asking your device to play music, send messages, or read news in no time.

### **Essential Communication Commands**

Voice commands have made staying in touch with friends and family easier than ever for you. With simple prompts, your device can help you maintain important connections without the hassle of navigating through apps and menus.

#### **Making Calls**

To make a call, simply say, “Call [contact name],” or

if you’re dialing a new number, say, “Dial [phone number].” Your device will confirm before placing the call.

Example: “Hey device, call Jane Smith.”

Confirmation: Your device may ask, “Do you want to call Jane Smith on mobile?”

#### **Sending Texts**

Sending a text message is just as straightforward. Say, “Send a text to [contact name],” followed by your message. Ensure you speak the message clearly after the prompt.

Initiate text: “Hey device, send a text to John Doe.”

Speak message: After the beep, clearly state your message, such as, “Looking forward to our lunch tomorrow!”

#### **Checking Voicemail**

To check your voicemail, you can simply command your device by saying, “Check my voicemail.” Your device will play back your new messages or tell you if there are none.

Listen to messages: “Hey device, check my voicemail.”

Navigation commands: You can say things like “Next,” “Delete,” or “Repeat” to manage your messages.

#### **Day-to-Day Assistance**

Voice commands add convenience to your daily routine, letting you easily manage tasks without fumbling with buttons or touchscreens.

#### **Setting Alarms**

You can easily set an alarm by saying something like, “Set an alarm for 7:30 AM.” Adjust the time to whenever you need a reminder, whether it’s for medication or an appointment.

#### **Checking the Weather**

Curious about whether you need an umbrella or sun hat for the day? Just ask, “What’s the weather like today?” and you’ll get the current forecast for your area.

#### **Playing Music**

To enjoy some tunes or a radio station, simply com-

mand, “Play some classical music,” or whatever genre lifts your spirits. It’s a great way to add background music while you relax or do chores.

### **Staying Informed**

Voice commands simplify getting the latest news and keeping track of important dates right from the comfort of your chair.

### **News Updates**

To get the latest news:

Simply say, “What’s the news today?” or “Give me the news headlines.”

This command will provide you with a summary of the latest news and events from trusted sources.

### **Calendar Events**

To check upcoming events on your calendar:

Ask, “What’s on my calendar for today?” or “Show me my calendar for the week.”

You’ll hear a rundown of your scheduled events so you never miss out on important occasions.

### **Controlling Your Smart Home**

Managing your smart home devices with voice commands can make your life easier and more comfortable. You can control various aspects of your home environment just by speaking out loud.

### **Turning on Lights**

To illuminate any room without flipping a switch, say, “Turn on the living room lights.” If you have smart bulbs installed, you can even specify the brightness or color, for example:

“Set the kitchen lights to 50% brightness.”

“Change the bedroom lights to blue.”

### **Adjusting Thermostat**

Keeping your home’s temperature perfect is as simple as stating, “Set the thermostat to 72 degrees.” Many smart thermostats also allow you to set schedules or trigger other actions:

“Increase the temperature by 2 degrees.”

“Cool down the house.”

Use these specific commands for effortless control over your living space.

### **Health and Safety**

Voice commands can be a lifeline in an emergency and a handy reminder for your daily health routines.

### **Emergency Calls**

If you need urgent assistance, your smart device can help. Just say, “Call 911,” and your device will dial emergency services instantly. If you’ve set up a personal emergency contact, you could say, “Call [Contact Name],” to reach a family member or friend immediately.

### **Medication Reminders**

Setting up medication reminders is straightforward. Simply tell your device, “Remind me to take my medication at [time]” or “Set an alarm for my pill at [time].” You’ll get timely alerts to ensure you never miss a dose.

### **Entertainment Purposes**

Voice commands offer you an easy and convenient way to dive into your favorite shows and stories without fiddling with remotes or navigating complex menus.

### **TV Controls**

To change channels on your smart TV, you can say, “Change to channel 5,” or “Go to ESPN.” If you want to search for a specific show, say, “Find [‘show name’].” For volume control, try “Increase the volume,” or “Mute the TV.”

Turn on/off the TV: “Turn on the TV” or “Turn off the TV”

Play a specific channel: “Play the History Channel”

Adjust volume: “Turn up the volume” or “Turn down the volume”

Pause and resume: “Pause” or “Play”

### **Audio Books**

If you’re in the mood for a good story, you can command your device to play an audiobook by saying, “Play the audiobook [‘book title’].” To stop playback, simply say, “Stop playing.”

Article continued on the next page...

Play an audiobook: “Play audiobook ‘The Adventures of Sherlock Holmes’”

Pause/resume listening: “Pause” or “Resume playback”

Jump to the next chapter: “Next chapter”

Go back to the previous chapter: “Previous chapter”

### **Organizing Tasks**

Voice commands can simplify your everyday life by helping you manage your to-do’s and shopping needs efficiently.

### **Creating Shopping Lists**

To create a shopping list, you can say, “Hey [Device Name], add milk to my shopping list.” Your device will confirm by saying, “I’ve added milk to your shopping list.” You can review your list at any time by asking, “What’s on my shopping list?”

View List: “Show me my shopping list.”

Add Items: “Add eggs to my shopping list.”

Remove Items: “Remove bread from my shopping list.”

### **Setting Reminders**

Setting reminders keeps you on track with important tasks and appointments. Just say, “Remind me to call John at 3 PM,” and your device will acknowledge with, “Okay, I’ll remind you to call John at 3 PM.”

Create a Reminder: “Remind me to…”

Examples: “Remind me to take my medication at 8 AM.”

Check Reminders: “What are my reminders for today?”

Cancel a Reminder: “Cancel my 2 PM reminder.”

### **Navigation Assistance**

Voice commands can make finding your way around simpler, especially when you’re driving or your hands are full.

### **Getting Directions**

To start your journey, simply ask your voice assistant

for directions by saying, “Hey [Assistant Name], take me to [destination].” Make sure to replace [Assistant Name] with the name of your device’s assistant, like Siri or Google, and [destination] with the place you want to go. For example:

“Hey Siri, take me to the nearest pharmacy.”

“OK Google, navigate to 123 Maple Street.”

Your device will confirm the destination and start turn-by-turn navigation. If you prefer a specific route or mode of transit, just be clear:

“Hey Siri, what’s the walking route to the post office?”

“OK Google, avoid tolls on the way to the museum.”

Remember, if you miss a turn, your assistant will recalibrate the route for you. Safe travels!

### **Social Networking**

In this digital age, staying connected with family and friends is simpler than ever for you through voice commands.

### **Social Media Updates**

With simple voice commands, you can keep your social media profiles updated without the hassle of typing. Say, “Post to Facebook,” followed by your message to share a quick update. To tweet, just prompt your device with “Tweet,” plus your tweet content. Here’s a quick guide:

Facebook:

Command: “Post to Facebook.”

Example: “Post to Facebook, Enjoyed a lovely afternoon with the grandkids!”

Using these commands, you can effortlessly share your thoughts and experiences on the go. (END)



**SCAM PROTECTION - YOU are vulnerable - BE SMART - Protect Yourself. Cyber Criminals do NOT care about YOU!**

**Do NOT answer the phone, unless you recognize the number.**

**Do NOT click on a link in an email and Be Smart on the Internet - Go only to legitimate sites - YOU can easily be a Victim.**

BE SMART - Join the Club, so you have a source to ask questions, in case something happens.

## **TIP OF THE DAY**

### **Set a Daily Reminder with Your Voice Assistant**

Take advantage of your virtual assistant to help you remember important tasks throughout the day.

Here's a simple step to create a voice-activated reminder:

1. Activate your voice assistant by saying the wake word (e.g., "Hey Siri," "Ok Google," or "Alexa").
2. Clearly state your reminder by saying, "Remind me to..." followed by the task and the time you want to be reminded. For example, "Remind me to take my medication at 8 AM every day."
3. Your assistant will confirm that the reminder is set and will alert you at the specified time each day.

Enjoy the peace of mind that comes with knowing you won't forget your important daily tasks!

(source: senior tech advice)

### **How to Set Up Your Virtual Assistant: Quick Tips for Peak Efficiency**

#### **Understanding Virtual Assistants**

A virtual assistant is basically a digital helper designed to make your life easier. You can chat with them, ask questions, or get them to do tasks for you. They're programmed to understand natural language, which means you can talk to them just like you would with a friend.

When you're using a virtual assistant, you're interacting with artificial intelligence (AI). This AI has been trained to recognize your voice commands and respond in kind. Below is a quick rundown of what these assistants can do for you:

**Scheduling:** They keep track of your appointments and remind you about them.

**Information Searching:** Ask them anything, and they'll dig up answers.

**Entertainment:** Play music, audiobooks, or your favorite podcast.

**Smart Home Control:** Manage your thermostat, lights, and more with just your voice.

Remember, each virtual assistant has its own set of skills. For example, some are great for organizing your day while others are better at handling smart home gadgets. They're easy to install, often coming pre-loaded on smartphones, smart speakers, or as downloadable apps.

#### **Here's a simple table to help you compare the popular ones:**

Virtual Assistant	Best For	Available On
Siri	Apple integration	iPhone, iPad, Mac
Alexa	Smart home	Amazon Echo devices
Google Assistant	Search	Android, Google Home

Give them a shot, experiment a bit, and you'll find out how they can fit seamlessly into your routine. (more of this article can be found on our Computer Club webpage at: <https://www.dis-designs.com/>)

## **The Ultimate Checklist for Seniors: Securing Your Digital Banking with Ease**

### **Understanding Online Banking Security**

Securing your online banking is like locking your front door—you wouldn't leave it open, would you? Your financial safety online hinges on understanding and using the proper security measures.

### **What Is Online Banking?**

Online banking allows you to manage your money without needing to visit a bank. It's convenient, quick, and is available on your computer or smartphone.

Transactions include checking balances, transferring funds, paying bills, depositing checks electronically.

Convenience: Access your accounts anytime, anywhere. Functionality: Complete most banking tasks without physical visits.

### **Why Is Online Security Crucial?**

Your money and personal information deserve iron-clad protection. Cyber threats are real, and they don't discriminate against age. Strong online security prevents unauthorized access to your accounts and shields you from fraud and identity theft.

Identity Theft: Keeps your personal info safe.

Financial Fraud: Protects your hard-earned money.

### **Setting Up Your Online Banking Account**

When you're ready to take your banking online, you'll want to ensure that it's as smooth and secure as possible. Here's how to get started.

### **Choosing a Bank or Credit Union**

Start by determining whether a bank or credit union suits your needs best. A credit union might offer you lower fees and better interest rates. If you prefer more branch locations or advanced online banking features, then a bank could be the right choice. Before making a decision, consider:

Service Offerings: Does the institution offer the services you need?

Fee Structure: Are the fees reasonable, and can you easily avoid them?

Interest Rates: Will you earn a good rate on your deposits?

User Experience: Is their online system easy to use?

### **Creating a Strong Username and Password**

Your online banking account security hinges on a robust username and password. Here's how you can create them:

Username: It should be easy for you to remember but hard for others to guess. Avoid using personal information like your name or birthdate.

Password: Use a mix of letters, numbers, and special characters. Aim for at least 12 characters to make it strong.

Consider using a password manager to keep track of your password securely.

### **Enrollment Process Tips**

Enrolling in online banking usually involves a few steps. You may need to:

Visit the bank or credit union's official website.

Find the "Enroll" or "Register" link, usually located near the login area.

Provide personal information, such as your account number, Social Security number, and email address.

Verify your identity by answering security questions or by using a code sent to your phone or email.

Make sure you're on a secure, private Wi-Fi connection during this process for your safety. After enrollment, log in and familiarize yourself with the site to ensure you're comfortable navigating it.

### **Securing Your Devices**

Before diving into specifics, remember that safeguarding your gadgets is the foundation to secure online banking. Let's ensure your defense is robust.

### **Using Antivirus Software**

Invest in reliable antivirus software quickly scans for and removes harmful software from your computer.

Here are steps to get started:

Choose an antivirus with a strong track record for detecting threats.

Install the software by following the provided instructions.

Regularly update the antivirus to combat new types of malware.

### **Implementing Firewalls**

Firewalls act as gatekeepers for your internet connection, blocking unauthorized access while permitting outward communication. To set up a firewall:

Enable the built-in firewall feature on your computer. Consider adding an extra layer with a dedicated hardware firewall if you're often online.

### **Keeping Your Operating System Updated**

Stay on top of updates for your operating system as they often contain security improvements.

Routinely check for updates in your system's settings.

Enable automatic updates where available to streamline this process.

### **Safeguarding Personal Information**

Securing your personal information is crucial in protecting your online banking experience. Stay informed and proactive to keep your data safe.

### **Recognizing Phishing Attempts**

Phishing is a common tactic used by fraudsters to trick you into giving away personal information. Remember:

**Suspicious Emails and Messages:** Don't trust unexpected messages asking for sensitive details. Legitimate banks never ask for your password or PIN via email or text.

### **Managing Your Digital Footprint**

Every action you make online can leave traces of personal information. To manage your digital footprint:

**Privacy Settings:** Regularly check and adjust your social media privacy settings to limit what's publicly visible.

**Online Behavior:** Be mindful of the personal details you share on forums or social media.

### **Securely Storing Sensitive Data**

How and where you store your personal information can be the difference between safe banking and a security risk.

**Strong Passwords:** Use complex passwords that include a mix of letters, numbers, and special characters.

**Two-Factor Authentication (2FA):** Whenever possible, enable 2FA for an extra security layer.

### **Monitoring Your Accounts**

Keeping a keen eye on your online banking involves a few key practices. You should set up alerts, regularly go through your bank statements, and quickly report any oddities.

### **Setting Up Alerts and Notifications**

**Mobile App Notifications:** Turn these on in your banking app to get real-time updates on your account activity.

**Email Alerts:** Subscribe to email notifications for transactions, balance changes, and security alerts.

**Text Message Alerts:** Opt in for SMS updates to stay informed about important account activities.

### **Regularly Reviewing Your Statements**

**Monthly Statements:** Check these every month without fail. Look for transactions you don't recognize.

**Transaction History:** Log into your online banking regularly and scan through recent transactions.

**Account Balances:** Keep an eye on your balances to ensure they tally up with your own records.

### **Reporting Suspicious Activities**

**Contact Bank Immediately:** If something doesn't add up, call your bank's hotline right away.

**Follow Up in Writing:** Send an email summarizing the incident for your records and future reference.

**Change Passwords:** After reporting, change your passwords to bolster your account's security.

### **Safe Online Banking Practices**

When managing your finances online, ensuring the security of your banking experience is crucial. Apply these straightforward strategies to protect your financial data.

### **Using Secure Networks**

Always connect to your online banking using a secure network. Public Wi-Fi hotspots can leave your personal information vulnerable. At home, keep your Wi-Fi network password-protected and updated with the latest security protocols.

**Do:** Connect via a secure Wi-Fi with a strong password. Update your home network security regularly.

**Don't:** Use open or public Wi-Fi for banking transactions.

### **Logging Out After Sessions**

Each time you access your bank account online, make certain you log out completely after finishing your session. This simple step is crucial for preventing unauthorized access to your account.

**Remember to:** Log out from your banking session, especially on shared devices.

Clear your browser history if using a public or shared computer.

### **Sharing Information Mindfully**

Be cautious about sharing your banking information. Only provide your financial details to trusted parties and verify the authenticity of any requests for sensitive information.

**Practice:** Confirm the legitimacy of calls or emails claiming to be from your bank. Avoid sharing personal banking details over email or phone.

**Avoid:** Responding to unsolicited requests for your banking information.

### **Using Mobile Banking Apps Safely**

Mobile banking apps put the power of financial management in your hands. For a secure experience, let's focus on where to get apps, using Wi-Fi wisely, and activating your phone's security settings.

### **Downloading Official Banking Apps**

Only download apps from official sources like the App Store for iPhone or Google Play for Android. Your bank's website often provides a direct link. Remember, an app's legitimacy is confirmed by: Publisher's name matching your bank, High number of downloads, Positive user reviews.

### **Beware of Unsecured Wi-Fi**

Avoid using public Wi-Fi when accessing your banking app. Public networks are often not secure, and your banking information could be at risk. If you must use Wi-Fi outside your home, consider these tips:

Disable Wi-Fi auto-connect settings

Use a Virtual Private Network (VPN) for encryption

Check that the Wi-Fi network is legitimate and secured

### **Mobile Device Security Features**

Keep your mobile device as secure as possible. Utilize built-in features to protect your banking app:

Set a strong passcode or use biometric options like fingerprint or facial recognition

Keep your phone's operating system and apps updated

Enable remote wipe capabilities in case your phone is lost or stolen

### **Educating Yourself**

It's crucial to keep your online banking secure, and a

bit of knowledge goes a long way. Here's how you can educate yourself to stay safe.

### **Attending Online Security Workshops**

Your bank may offer free online security workshops. Attending these can give you hands-on tips for safeguarding your accounts. They usually cover:

Password management: Learn how to create strong passwords, and Safe browsing habits: Identify secure websites for online banking.

### **Staying Informed on Latest Scams**

Scammers constantly cook up new schemes. To avoid their traps, you should: Subscribe to alerts from trusted sources like your bank or consumer protection sites. And, Regularly check for updates on common fraudulent practices targeting seniors. (END)

Source...seniortechadvice, written By: Tyler Brady 5/14/2024



### **Tip of the Day - Set Up Account Alerts**

Action Step: Log into your online banking portal and navigate to the 'Alerts' or 'Notifications' section.

Choose to receive alerts for essential account activities such as new transactions, low balances, or password changes. This will help you stay informed and quickly detect any unauthorized activity. If you need assistance, call your bank's customer service or ask a family member to help set this up for added security and peace of mind.

### **See additional articles on our webpage**

- ◆ Phishing Scams Targeting Seniors: Tips to Spot and Prevent Fraud, (source...STA)
- ◆ More on - How To Set Up Your Virtual Assistant, (source,STA).
- ◆ Setting Strong Passwords

### **Another Joke:**

I named my iPod Titanic: it's syncing now.

**Some Wisdom:** What is the action of resigning from an office? A. Demit, B. Demerit, C. Assuage, D. Perjure (answer on last page).



## **Tech Talk**

### **Understanding "Two-Factor Authentication" (2FA)**

#### **What is Two-Factor Authentication?**

Imagine two different locks on your door, each needing a unique key. Even if someone has one key, they can't open the door without the second one. Two-factor authentication (2FA) works similarly for your online accounts, adding an extra layer of security.

When you use 2FA, you need two types of 'keys' to access your account. The first key is something you know, like your password. The second key is something you have, like a code sent to your phone or email.

#### **Why is 2FA Important for Online Shopping and Banking?**

When you shop or bank online, you want to keep your personal information and money safe. 2FA makes it much harder for someone else to enter your account, even if they have your password. It's like having a double-locked safe; if a thief cracks the first lock (your password), they still can't get past the second lock (the unique code).

#### **How Can You Set Up 2FA?**

Look for a 'Security' or 'Account Settings' option in your online banking or shopping account.

Select the option to enable 2FA.

Follow the instructions, which usually involve entering your phone number or email address.

The next time you log in, you'll enter your password and the unique code you receive.

Remember, each time you log in, you'll get a new code as your second 'key,' keeping your account secure. Using 2FA, you're taking a big step towards protecting your online presence and peace of mind.

(END) (source...Seniortech, emailn12112025)

#### **Check out the website: [www.dictionary.com](http://www.dictionary.com)**

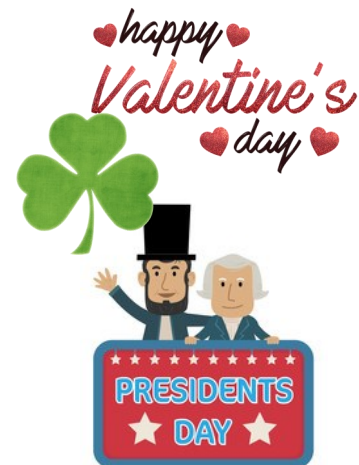
This website has great information and good reminders. For example, here is an article you can check out: "10 words you are probably spelling wrong - and why".

English is far from easy—even native speakers stumble over it! With roots in multiple languages, countless borrowed words, and a wealth of silent letters, English spelling is rarely straightforward. So, don't feel bad if you often slip up on one of these 10 common spelling mistakes—it's not entirely your fault. Check to see if you've been misspelling any of these words, or just brush up on what you already know!

Here is the list of words - Go to the website link below to see how people often spell it and why: Link:

[10 words you are probably spelling wrong—and why](https://www.dictionaryscoop.com/article/10-words-you-are-probably-spelling-wrong-and-why) (click) or type in: <https://www.dictionaryscoop.com/article/10-words-you-are-probably-spelling-wrong-and-why>

1. Bureaucracy
2. Misspell
3. Pharaoh
4. Accommodate
5. Questionnaire
6. Miscellaneous
7. Conscientious
8. Acceptable
9. Rendezvous
10. Cemetery



### **Tech Term of the Day - What Is... Spam?**

Spam refers to unwanted messages, usually emails, that are sent in bulk to many people. These messages often try to sell you something, promote scams, or trick you into clicking harmful links.

While some spam is just annoying, others can be dangerous, leading to viruses or attempts to steal your personal information.

Spam can also appear in text messages, social media, and even phone calls.

Think of spam like junk mail stuffed into your mailbox. Most of it is just a nuisance, but some could be harmful if you open it.

That's why email providers filter spam into a separate folder, and it's always a good idea to delete suspicious messages without clicking on links or opening attachments. (source...tech terminology) END

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the Editor, D. Binder at dbinder2004@  
comcast.net.

## **Consumer Alerts:**

### **Have a problem with something you bought?**

The holiday shopping season is over, but the issues you're having with a product might not be. Here's what to do about it.

Whether something you bought arrived defective or damaged, or not at all, it's a good idea to go back to the store or website first to try to resolve your problem. Be ready with receipts and any documentation that might be helpful.

If you can't find help at the store or site, use this sample complaint letter, which you can tailor to your situation. In addition to explaining the problem, you'll want to also tell the business what you're looking for — like a refund, repair, exchange, or store credit. Then send your letter to the business.

Not satisfied with a business's response to your complaint and need more help? Use this sample letter to dispute the charge on your credit or debit card.

For more information on filing complaints about specific types of products, steps to filing a complaint with a seller or manufacturer, or links to product recall information, go to [USA.gov/complaints](https://www.usa.gov/complaints).

If you think a business has been dishonest, contact your state attorney general or consumer protection office. Tell the FTC, too, at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). The FTC doesn't resolve individual reports, but your report helps law enforcement detect patterns and may lead to an investigation. (source...[consumer.ftc.gov](https://www.consumer.ftc.gov)) 2/11/2025

### **Tax season 2025: where to find help**

Tax season is here and people have questions. Where to file? How to file? Can I file online? For free? For those answers, always start with the official IRS website at [irs.gov](https://www.irs.gov). Looking for tax preparation and filing services? Here's what to do. Check out free options to file your taxes offered by the IRS.

◆ If you live in one of the 25 eligible states, you may be able to use the IRS's Direct File program to file your federal taxes directly with the IRS. Direct File is free in those states and the software will guide you through completing your federal tax return.

◆ If your 2024 adjusted gross income was \$84,000 or less, you qualify for the IRS Free File program, a free guided tax preparation software for your federal tax-

es. Use this tool to find which free software is available to you, based on your income and situation. Depending on your income and which IRS partner site you use, you might be able to prepare and file your state taxes for free too.

Use the IRS Free File Fillable Forms if your 2024 adjusted gross income was more than \$84,000. But these forms are an online version of the IRS paper forms, so you won't get guided software. For your state tax return, go to the website for your state's tax agency.

Check out MilTax if you're a servicemember or veteran. If your income is too high for the IRS Free File Program, there's another free option for you. There's no income limit for the Department of Defense's free filing program, but there are some eligibility requirements. Look into the details. If a company advertises free tax preparation services, ask what qualifications you'll have to meet for it to be free. Do you qualify? (source...FTCconsumer alert,2/12/25). END.

### **Four ways to avoid scams after a weather-related disaster**

Whenever severe weather strikes - blizzards, heavy winds, or the recent devastating fires in LA - you can bet scammers are following the news to target people affected. So, how do you protect yourself against weather-related scams?

Weather-related disasters mean big bucks for scammers. They'll appear right after an emergency and offer to get your power back on, make essential repairs, or help with whatever you need. But if you pay them, they'll take your money and disappear, charge you for things you don't need, or leave before completing the work you paid them to do.

It's hard to anticipate the damage a weather emergency can cause. Here are four ways to avoid the weather-related scams.

1. Spot utility imposter scams. Utility imposters work year-round, but after a weather emergency, they might call or knock on your door saying they need to repair or replace equipment. Then they'll ask you to pay. Don't give them money. But do ask for identification and verify who you're dealing with.
2. Hire only contractors who are licensed and insured. Check with your state or county government to confirm a contractor's license. Ask the

contractor for proof of insurance and get a written contract.

Never pay for repairs or debris removal in cash. Paying by credit card offers you some protections. And only pay in full after the work is done and you're satisfied with it. Read about other weather-related scams at [ftc.gov/WeatherEmergencies](https://www.ftc.gov/WeatherEmergencies). Then share the information with friends and family to help them avoid losing money, too. Suspect a scam? Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

## **Kim Komando's Article on Technology**

### **Myths - You're smarter than that !**

**When it comes to tech myths, I've heard 'em all. That's why I'm here to help you keep a handle on what's real and what's not. Before we dive in, just a few reminders: Macs can get viruses, closing apps will not save battery life, and your smartphone's memory doesn't die after two years.**

Myth: Streaming in 4K always gives you the best quality.

Fact: Nope! If your internet connection isn't fast enough, your stream will buffer or downgrade to a lower resolution. Some services use aggressive compression, too, so a well-encoded 1080p stream looks better than a heavily compressed 4K one.

Myth: Smartwatches track with medical-grade accuracy.

Fact: The sensors built into new smartwatches can monitor your heart rate, sleep and oxygen levels, and they can detect irregular heart rhythms, but they're not replacements for medical devices. Think of them instead as a device that provides trends, not specifics. If you're worried about something, consult your doctor and not your wrist.

Myth: AI understands what it's saying.

Fact: AI doesn't "think" like humans do — at least, not yet. It predicts the most likely next word based on patterns, but it has no true understanding or emotions. It's like a really advanced autocomplete, not a sentient being. That said, the new reasoning models coming soon could change that.

Myth: 5G causes cancer.

Fact: The World Health Organization (WHO) and other health agencies have done extensive research and

found no adverse health effects linked to 5G. It uses the same type of nonionizing radio frequencies as 4G and Wi-Fi, neither of which damages our DNA or cells.

Myth: Using a magnet near your computer could result in your PC's instant death.

Fact: Today's solid-state drives (SSDs) aren't phased. This myth harkens back to floppy disks, which could be wiped with magnets. Still, be cautious with strong magnets near older hard drives and your monitor.

Myth: You can't use advanced features in Zoom unless you have a paid account.

Fact: Many advanced Zoom features like virtual backgrounds, breakout rooms and meeting polls are available in free accounts. You just need to enable them in the settings.

Myth: You should always let your phone's battery drain fully before recharging.

Fact: Older nickel-cadmium batteries suffered from the "memory effect." Completely draining a lithium-ion battery, like what's in today's newer phones, will shorten its lifespan. Lithium-ion batteries work best when kept charged between 20% and 80%.

Myth: You should always use your monitor's highest resolution.

Fact: Higher resolutions require more graphics processing power, which can lead to lower frame rates. A resolution of 1080p or 1440p gives you a good balance between clarity and performance.

Myth: You need expensive HDMI cables for better quality.

Fact: HDMI is a digital signal, meaning the data either gets through or it doesn't. There's no difference between a \$10 cable and a \$100 cable for most home setups.

Myth: Public charging stations are safe to use.

Fact: Public charging stations can be a hotbed for "juice jacking," where cybercriminals load malware onto our devices via USB ports. To stay safe, use a USB data blocker or stick with your own charger and a cable plugged into a power outlet. (source...KK) END.



# Florida

## STATE SYMBOLS

**DIRECTIONS:** Find and circle the Florida state symbols (IN CAPITALS) in the grid. Look for them in all directions including backwards and diagonally.



*State Gem:*  
MOONSTONE

*State Marine Mammal:*  
MANATEE

*State Motto:*  
IN GOD WE TRUST

*State Nickname:*  
SUNSHINE STATE

*State Pie:*  
KEY LIME PIE

*State Reptile:*  
AMERICAN ALLIGATOR

*State Saltwater Fish:*  
ATLANTIC SAILFISH

*State Saltwater Mammal:*  
DOLPHIN

*State Shell:*  
HORSE CONCH

*State Song:*  
SWANEE RIVER

*State Stone:*  
AGATIZED CORAL

*State Tree:*  
SABAL PALM

*State Wildflower:*  
TICKSEED

*State Animal:*  
PANTHER

*State Capital:*  
TALLAHASSEE

*State Beverage:*  
ORANGE JUICE

*State Flower:*  
ORANGE BLOSSOM

*State Bird:*  
MOCKINGBIRD

*State Freshwater Fish:*  
LARGEMOUTH BASS

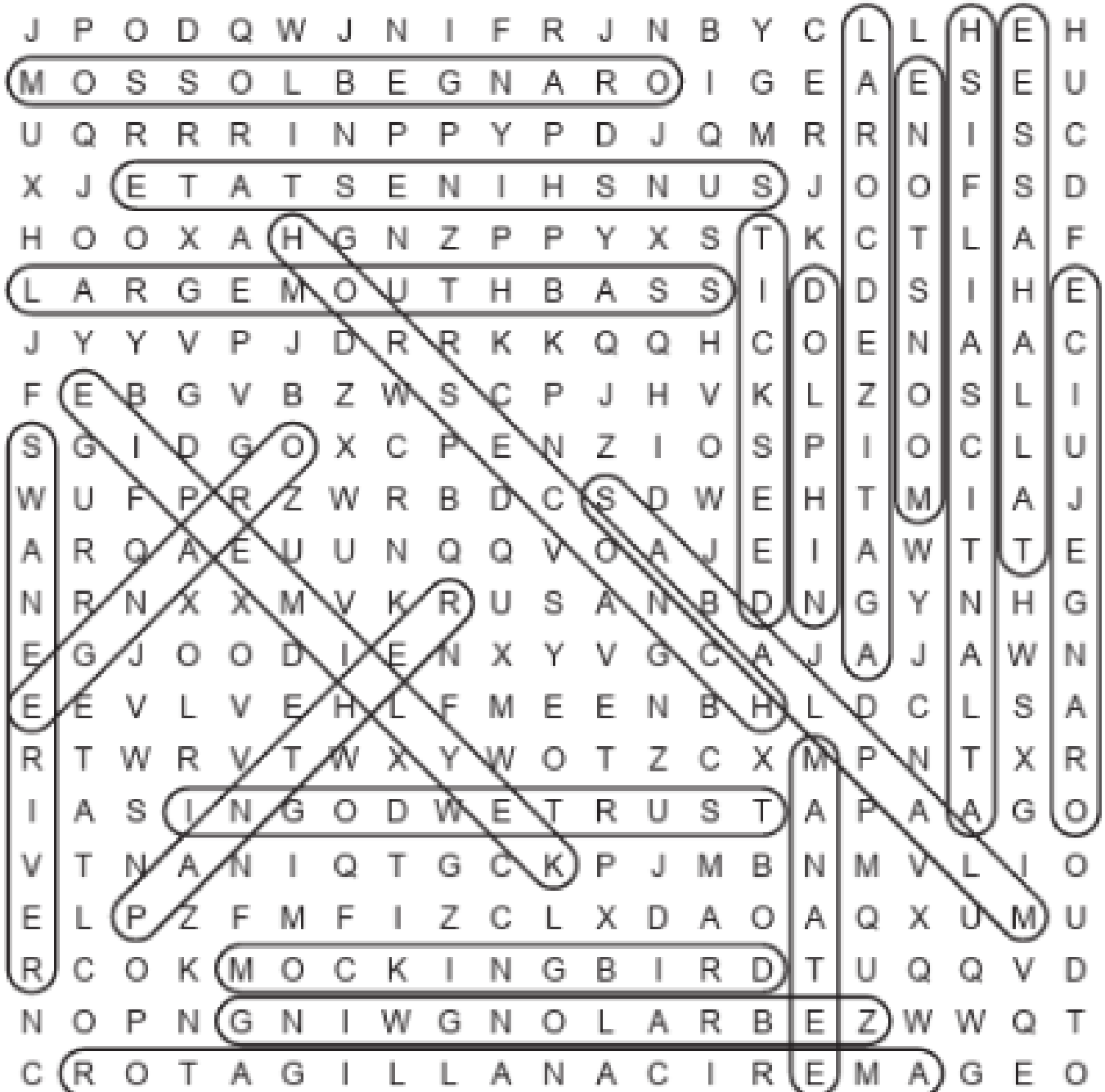
*State Butterfly:*  
ZEBRA LONGWING

*State Fruit:*  
ORANGE

# Florida

## STATE SYMBOLS

### SOLUTION



**Quiz Answers from the front page:**

1. Australia
2. Empty Orchestra
3. Bladder
4. Taj Mahal
5. Japan (More info: Japan leads with 34 Michelin three-star restaurants. These are restaurants that, according to the Michelin guide, provide exceptional cuisine worth a special journey. France, the home of the guide, is second with 25. The USA is third with 14. Spain, Germany, China and Italy follow with 11, 11, 10 and 9 three-star restaurants, respectively. Source: Mekko Graphics)
6. I Love Lucy (More info: I Love Lucy is an American television sitcom that originally aired on CBS from October 15, 1951, to May 6, 1957, with a total of 180 half-hour episodes, spanning six seasons. The show starred Lucille Ball, and her husband, Desi Arnaz. The series followed the life of Lucy Ricardo (Ball), a young, middle-class housewife living in New York City, who often concocted plans with her best friends and landlords, Ethel and Fred Mertz (Vance and Frawley), to appear alongside her bandleader husband, Ricky Ricardo (Arnaz), in his nightclub.)
7. Bugs Bunny (More info: The Looney Tunes and Merrie Melodies series of animated shorts released by Warner Bros. feature a range of characters which are listed and briefly detailed here. Major characters from the franchise include Bugs Bunny, Daffy Duck, Elmer Fudd, Foghorn Leghorn, Marvin the Martian, Porky Pig, Sylvester the Cat, the Tasmanian Devil (Taz), Tweety, Wile E. Coyote and the Road Runner and Yosemite Sam. This list does not include characters from Looney Tunes-related television series, like Tiny Toon Adventures characters, and Duck Dodgers characters, as they have their own list. )
8. New York
9. Clarinet
10. Waking people up
11. 10 legs (More info: Lobsters are arthropods and belong to



the Crustacea class and Decapoda order. A lobster has a cephalothorax, abdomen, appendages, and 10 legs. The 2 legs in the front are classified as non-walking legs as they serve the purpose of defense. A lobster is not a fish. Lobsters belong to an order of aquatic invertebrates that do not have a backbone, and fishes are vertebrates. There are around 45 species found of these crustaceans in various oceans, of which the majority are commercial species).

12. Raven

**Other Trivia on Page 8 Wisdom:** Answer: Demit

### **National Consumer Protection Week**

March 2 - March 8, 2025

National Consumer Protection Week (NCPW) is a time to help people understand their consumer rights and avoid frauds and scams.

Stay tuned for more information on how to get involved in NCPW 2025!

**JOKE: Speaking of Myths...** Where does a myth buster sleep? In debunk bed. (Oh, so good!)

Share this know-how with a friend who still believes in old-school tech "wisdom" that just won't go away. And if you've heard another myth that needs busting, let me know!

**Scam BeWare:** Steer clear of the streaming swindle. Got a text saying your Netflix payment is overdue? Don't click a link in the message. It'll send you to a phony Netflix website where scammers copy your login password to access your payment and personal information. To check your bill status, simply log on to your Net flix account directly. (source...safesolutions).

**RESIDENTS - Join the Computer Tech Club - it is FREE now, no regular scheduled dues - JUST Donations, Make a donation if you like what you see and hear. Also, Come back each month and Join us! We also welcome non-residents. To Join - see our web page link or email President of the Club, D. Binder, dbinder2004@comcast.net. Knowledge is Power, especially when it comes to tech.**

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Editor: Diane Binder, Lady Di