



Bits of Blue

A Monthly Publication of the Tampa PC Users Group, Inc.



Vol. 28 No. 4

April 2015

April in Tampa

Meeting

Internet Fraud and You
by
Andrew Sekela, FBI Agent

Wednesday, April 8, 2015

6:30 PM

Pepin Distributing Co.
4121 N 50th Street
Tampa, Florida

Meeting Preview: FBI Special Agent Andres Sekela with the local FBI office will speak to us on Internet fraud. There will also be the usual Windows SIG for the first 30 minutes of the meeting.

Editor's Comments

By William LaMartin, Editor, Tampa PC Users Group
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Dave Palmer and Merle Nicholson are back with articles for the newsletter, for which I am very appreciative. At present, I do not have time to think about articles, so it is nice to have others step in.

I have been thinking, though, about our website, <http://www.tpcug.org>, and how it is a bit dated. It still works fine when viewed in a browser on a desktop or laptop. However, there is a problem with viewing it on all the new smartphones and tablets. Problem one is that the navigation menu is built on the assumption that you will be using a mouse and, hence, can hover over a menu item to pop out a sub menu. Touch devices do not allow that. Also many of the pages do not display well on the smaller screens.

To fix this problem, I looked into what are know as responsive

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May Meeting: Blain Barton from Microsoft

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However, for business concerning this newsletter, Bits of Blue, please contact the Editor, William LaMartin, at 813-251-3817, or william@lamartin.com.

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RENEWING YOUR MEMBERSHIP?

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Friend of the User Group*We acknowledge
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for their support***Affiliations**Florida Association of User Groups
Association of Personal Computer User Groups**Minutes of the March Meeting***By Merle Nicholson, Secretary, Tampa PC Users Group*
merle@merlenicholson.com

The Windows Special Interest Group (SIG) opens our monthly meeting. Bob LaFave, the SIG moderator, introduces new or little known products and technological developments for discussion by the group. He accepts questions and requests for help in solving problems from attendees. This month, in Bobs absence, Merle Nicholson was the substitute moderator. The discussion created some lively comments and further questions from the group.

The presentation this month was given by myself, Merle Nicholson, on the subject of creating a new spreadsheet in Google Docs. The subject at hand was a need for a monthly money manager for my spouse. She has been hand writing one every month for many years. It consists of all regular monthly bills and payments and estimates of expenses. That is balanced against the monthly income, and should give a difference of an amount that can come from or go to savings. This interested the members, and they became very engaged in the finished product. Many questions, suggestions and comments were made, and the result was a collaborative effort. The meeting was adjourned at the spreadsheet's completion.

The level of participation during the demonstration was gratifying, as was the later feedback from members in attendance. ◆

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websites, did a bit of research for tutorials on how to create such sites and have produced a new test version of our website. I learned how to accomplish mostly from tutorial videos at <http://www.lynda.com>, to which I subscribe

The test version of our website is at <http://tpcugtest.azurewebsites.net>. It should work well on your phone. Eventually I will move that content to our site at <http://www.tpcug.org>. ◆

What Would a Digital Society Look Like?

By Dave Palmer, Tampa PC Users Group
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I read an article recently about the tiny but highly wired Baltic country of Estonia. While Europe and the United States debate the role of technology in people's daily lives, Estonia has welcomed it as a fact of life.

Estonia gained its independence in 1991 after the fall of the Soviet Union. At the time, Estonia had few financial resources and a small population to jump-start its economy. Local policy makers soon realized that they could not offer Western-style services without using new technology, including the Internet, to keep government costs to a bare minimum.

When the Iron Curtain fell, less than half the population had a telephone. In the last 20+ years, Estonia has transformed itself from being a member of the Soviet bloc to being one of the most connected countries on earth, using technology built primarily within its borders.

Estonians, using a national identity card embedded with a microchip, have access to thousands of services, including banking, business registration and even fishing licenses. They can review medical records and order prescriptions on smartphones. Almost everyone files taxes on the web within minutes, and about a third of voters now cast their ballots online. By law, the state may not ask for any piece of information more than once, and people have the right to know what data the government holds on them.

When Estonian political and technical leadership began laying the foundation for e-Estonia, it decided on the following principles:

1. Decentralization. There's no central database, and every stakeholder, be it a government department, a ministry or a business, gets to choose its own system in its own time.
2. Interconnectivity. All the elements in the system have to be able to work together smoothly.
3. Open platform. Any institution can use the public

key infrastructure.

4. Open-ended process. E-Estonia was conceived as a continuous project to keep growing and improving organically.

E-services available to citizens and businesses in Estonia include the X-Road, I-voting, e-Identification, e-Residency, and e-Tax among others. The two key ingredients in the infrastructure are the X-Road and e-Identity or e-ID.

X-Road – X-Road is the backbone of e-Estonia. It's the invisible yet critical environment that allows the nation's various e-services databases, both in the public and private sector, to link up and operate in harmony. One of the key elements of e-Estonia is that its databases are decentralized, which means:

- There's no single owner or controller.
- Every government agency or business can choose the product that's right for them.
- Services can be added one at a time, as they're ready.

X-Road is the all-important connection between these databases, the tool that allows them to work together for maximum impact. All of the Estonian e-solutions that use multiple databases use X-Road. Originally X-Road was a system used for making queries to the different databases. Now it has developed into a tool that can also write to multiple databases, transmit large data sets and perform searches across several databases.

X-Road was designed with growth in mind, so can be scaled up as new e-services, with their various platforms, come online.

In 2013

- Over 287 million queries were done over X-road.
- Over 170 databases offer their services over X-Road in Estonia.
- Over 900 organizations use X-Road daily in Estonia.

More than 50% of the inhabitants of Estonia use X-Road through the information portal eesti.ee.

All outgoing data from the X-road is digitally signed and encrypted. All incoming data is authenticated and logged. X-road allows databases to interact, making

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integrated e-services possible. Institutions are not locked into any one type of database or software provider.

Struck by the X-road's scalability and security, and the fact that it has already worked well for over a decade, Finland and other countries are adopting the Estonian system in whole or in part.

e-Identification –Estonia has by far the most highly-developed national ID card system in the world. Introduced in 2002, the e-ID is the nationally standardized system for verifying a person's identity in an online environment. Much more than simply a legal picture ID, the mandatory national card serves as the digital access card for all of Estonia's secure e-services. All Estonian citizens and permanent residents are legally obligated to possess this ID card from the age of 15. There are more than 1.1 million active e-ID cards in Estonia. That's nearly 90% of Estonia's 1.3 million residents.

A chip on the card stores digitized data about the authorized user: the user's full name, gender, national identification number, and cryptographic keys and public key certificates. Only a minimum of private data is kept on the ID card itself. Lost cards can simply be cancelled. The embedded files use 2048-bit public key encryption, which enables it to be used as definitive proof of ID in an electronic environment. And in over a decade, no security breaches have been reported. Also issued are two PIN codes, one for authentication (proving who the holder is) and one for authorization (signing documents or making payments). Asked to authenticate a user, the service concerned queries a central database to check that the card and relevant code match. It also asks for only the minimum information needed: To check a customer's age, for example, it does not ask, "How old is this person?" but merely, "Is this person over 18?"

Here are some examples of how the ID Card is regularly used in Estonia:

- As a national ID card for legal travel within the EU for Estonian citizens
- As the national health insurance card
- As proof of identification when logging into bank accounts from a home computer
- As a pre-paid public transport ticket in the cities of Tallinn and Tartu

- For digital signatures (Under Estonian law the cryptographic signature is legally equivalent to a manual signature.)
- For i-voting
- For accessing government databases to check one's medical records, file taxes, etc.
- For picking up e-Prescriptions

Public transportation

Larger cities in Estonia have made arrangements for residents to purchase "virtual" transportation tickets linked to their ID cards. Period tickets can be bought online via electronic bank transfer, by SMS, or at public kiosks. This process usually takes only a few minutes and the ticket is active instantly from the moment of purchase. To use the virtual ticket, customers must carry their ID card with them whenever they use public transport.

Customers also have the option of requesting e-mail or SMS notification alerting them when the ticket is about to expire, or of setting up automatic renewal through internet banking services.

During a routine ticket check, users are asked to present their ID card, which is then inserted into a special device. This device then confirms that the user holds a valid ticket, and also warns if the ticket is about to expire. The ticket check usually takes less than a second.

Ticket information is stored in a central database, not on the ID card itself. Thus, to order a ticket, it is not necessary to have an ID-card reader. Ticket controllers have access to a local archive of the master database. If the ticket was purchased after the local archive was updated, the ticket device is able to confirm the ticket from the master database over a GSM (cell phone) data link.

I-voting – Internet voting, or 'i-voting', is a system that allows voters to cast their ballots from any internet-connected computer, anywhere in the world. Unrelated to the electronic voting systems used elsewhere, which involve costly and problematic machinery, the Estonian solution is simple, elegant and secure.

During a designated pre-voting period, the voter logs onto the system using an ID card or Mobile ID, and casts a ballot. The voter's identity is removed from the ballot before it reaches the National Electoral Commission for counting, thereby ensuring anonymity.

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Internet Picture of the Month



Colorful Duck

This photo of a male wood duck, titled *Reflections*, by Peter Brannon may be viewed at <https://www.flickr.com/photos/peterbrannon/14093253056/>. You may view many very nice bird photos taken by him at his Flickr Photostream at <https://www.flickr.com/photos/peterbrannon/>. As with most Internet Pictures of the Month, this is best viewed in the newsletter at our website.

April's Links

Tampa PC Users Group (that's us)

Photoshop Tutorials

National Broadband Map

TurboTax Free Federal (1040EZ/1040A)

Tampa River Walk

<http://www.tpcug.org>

<http://www.iceflowstudios.com/category/tutorials/>

<http://www.broadbandmap.gov/>

<https://turbotax.intuit.com/personal-taxes/online/free-edition.jsp>

<http://www.thetampariverwalk.com/>

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With any method of remote voting, including traditional mail-in ballots, the possibility of votes being forced or bought is a concern. Estonia's solution was to allow voters to log on and vote as many times as they want during the pre-voting period. Since each vote cancels the last, a voter always has the option of changing his or her vote later.

In 2005, Estonia became the first country in the world to hold nation-wide elections using this method, and in 2007, it made headlines as the first country to use i-voting in parliamentary elections.

The cumulative time savings in the Estonian parliamentary elections of 2011 were 11,000 working days, which would amount to around 504,000 euros in average wages.

e-Residency – By 2015 Estonia is planning to issue e-ID cards to non-resident 'satellite Estonians', thereby creating a global, government-standard digital identity. Applicants pay a small fee, 50 euros or about \$55 at this writing, and provide the same biometric data and documents as Estonian residents. If all is in order, a e-ID card will be issued, or its virtual equivalent on a smartphone (held on a special secure module in the SIM card). Estonia hopes to add 10 million 'satellite' Estonians over the next decade. What may help provide the necessary scale is a European Union rule soon to come into force that will require member states to accept each other's digital IDs. That means non-resident holders of Estonian IDs, wherever they are, will be able not only to send each other encrypted e-mail and to prove their identity to web-service providers who accept government-issued identities, but also to do business with governments anywhere in the EU.

e-Tax – e-Tax is the electronic tax filing system set up by the Estonian Tax and Customs Board. Since its introduction in 2000, it has drastically reduced the time spent by individuals and entrepreneurs on filing taxes. In 2002 the system matured tremendously with automated tax declaration forms. In 2013, 95 percent of tax declarations in Estonia were filed electronically. Using a secure ID, a taxpayer logs onto the system, reviews their data in pre-filled forms, makes any necessary changes, and approves the document with a digital signature. The process

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Keep Your PC Clean

By Merle Nicholson, Secretary, Tampa PC Users Group
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You're going to say, "Here's Merle again, preaching on the same ol," but keeping your computer fully functional goes further than just buying antivirus and doing backups. Here's my take on what we have to look out for.

Emails: We're getting emails – it seems constantly – with requests to straighten out your credit rating, fix an error on the mortgage, a report on someone logging into a credit card account that you don't even own. Or worse, one that you do own. Scams – all of them. Any legitimate concern – they'll NEVER send you an email. It's a scam to get you to reveal something that will harm you. They need to be deleted immediately. You'll soon be able to recognize each one because they're persistent, and you'll delete without opening. Better still, mark the email as spam, and the next time you get one from them hopefully your email client will recognize it and put it in your spam folder for later deletion.

The objective is to never open the spam email in the first place. Sometimes you have to. But first, let's make a small change to your email client. If there is a pane (a section of the email window) that automatically shows the content of the email; turn that off. If it's on – guess what: You have already opened that spam. That's not good. You want to be able to select it and hit delete without reading it. If the reading pane is showing, it's too late.

No legitimate business will ask you to click on something in an email unless you're expecting it. For instance, I buy something from Amazon, and they send me a link to get a tracking number. There's something there that I recognize: The previous transaction. But if I get something from Amazon that doesn't contain a known previous transaction, just urging me to click on a link, forget it. I may open the browser independently of the email and log into my account to check, but probably not.

Incidentally, there's a system of second level login security on some websites. One of my sons told me about it

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when he knew I was using PayPal, and he directed me where to set it up. I associated my mobile phone number to my PayPal account and checked one option. Now when I log in, I'm stopped asking for a six digit number to type in to continue. There's a "Send SMS" button to click and when I do, they immediately send a message to my mobile phone with the number to type in. You have five minutes before the number expires. I really like this. I can glance at a six digit number and remember it long enough to type it in, so I don't see that I've lost a thing. I'd like to see more of this – my banking site first comes to mind.

Finally on this subject, guess how many unopened emails you should have. If you guessed none, you're managing your mail effectively. If you have hundreds, you're not managing at all. How can you find the important emails if you have hundreds of unopened ones?

To get on the right track, sort all your current email by sender, start at the top and block delete the entire senders mail if it's not of interest. But just before that, right-click on the first one in the group and mark it as Spam. If your email doesn't have a Spam filter, it's time to change email clients.

Downloads: One very disconcerting trend on websites is the appearance of multiple "Download" buttons on a page where you expect a single download of a product. I do have several products, some paid and some free that require new versions. I'm directed to the site and I see a confusing number of Download buttons. What is happening is that the owners of the site have sold a section of their page to a service that provides content. That content is then sold to advertisers, and I'd guess there is very little oversight of the content. In any case those things with Download buttons can't be to your benefit. Be alert, cancel this quickly if you can; if there's a file being downloaded, there's a notification on the lower left of your browser; it can be canceled if you're quick. If you don't catch it, there's a menu item to "Show in Folder", go to that file and delete. Hold Shift, hit Delete or Shift, right-click Delete. Be careful! The next thing you have to look out for are downloads of things you don't want that are attached to things you do need. When you want to update Flash, or PDF readers, and get the update, very frequently you'll see a popup that has a toolbar or something else already checked for installation. UnCheck

those first. Do it slowly and make sure you understand everything that is happening.

Phone Calls from Microsoft Support: You have to believe me. Microsoft does not know what PC you have, cannot tell you have a problem, and certainly will never call you! There is no mechanism existing that can do that to benefit you. None. That the speaker is saying something in a language vaguely resembling English has to be the first clue.

Offers to "Fix" your PC: Merle's Rule Number 1 is worth repeating. No software can "Fix" your computer. It doesn't exist. If you're having problems it's because you have software installed causing it. That's Too Much Software, don't add more! First uninstall all software you don't need. You don't need anything that has the word "Toolbar" in it. You don't need "Repair My PC" software. You don't need "PC Cleanup" software and you certainly do not need someone to log into your computer remotely to repair it, even if they say they are "Microsoft Support." Even benign PC repair software stands on its ability to clean up the registry. Guess what? No one needs that. Ever. You also don't need but one antivirus software installed and running. Then look at all your browser add-ons. Anything with the word "toolbar," disable it.

Actually there is plenty of software that will fix specific problems. But first you must identify the problem in detail first. Frankly, if you have the knowledge to do that you probably wouldn't have the problem in the first place.

Last, make sure you are completely up to date on all Windows Updates. Don't just assume that it's being done automatically. Check on that first. One of the tricks malware pulls is to block or turn off automatic updates. Microsoft creates and sends you a "Malicious Software Removal Tool" on the second Tuesday of each month. Currently it detects and removes the top 264 malware. It runs automatically. The tool is a part of the Windows Update process.

There are lots of things you can do to be safe, and operate your computer with a minimum of fuss, but if you're having problems with your computer that you can't handle, get some help. This is one reason you are a mem-

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First Class Mail

Member: Your membership is up for renewal

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ber of a computer club. Every club has several people who are very adept at cleaning up your system when it's misbehaving. ♦



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typically takes five minutes. Refunds are paid within 48 hours.

More information

<https://e-estonia.com/>

<https://en.wikipedia.org/wiki/Estonia>

<https://en.wikipedia.org/wiki/E-Estonia>

http://www.nytimes.com/2014/10/09/business/international/estonians-embrace-life-in-a-digital-world.html?_r=0 ♦

