

This week's meeting on Friday at Lake Minoa at 1pm will be on Identity Thief.

There is not a week that goes by that I am not directly involved in a variety of calls requesting help with some sort dilemma related to fraudulent activities inflicted on them by some kind of electronic intrusion.

These take the form of malware infections, viruses, unprotected wifi connections, improper setting on their browser or simple getting a phone call from a bogus service company requesting access to their computer to fix all their problems.

Some of the victims react by throwing up their hands in despair and are convinced they would be better off by chucking the computer out the nearest window. Rather than take that rather drastic step there are things you can do to protect yourself, so come by this Friday and Peter Cronas will have an informative presentation.

When leaving your car to have dinner in one of the restaurants you leave your car door unlocked and a camera on the front seat. When you return the camera is gone. True people should not be taking other peoples stuff even if the door was unlocked but that logic does not seem to be working to well. So from then on you make sure the door is locked.

That's what this presentation is all about. It not intended to stop you from having dinner at the restaurants but to make sure the door is locked. You should feel good about using your computer but let's make sure the doors have a lock on them.

This is a subject that touches everyone so you don't want to miss this presentation.

Following the presentation will be refreshments, door prizes and a problem solving session.

If you have a computer problem you can't resolve, fill out the troubleshooting request form found at thevillagescomputerclub.com and bring it to the meeting. Forms are also available at the meeting. Ask for one when you pick up your door prize ticket.

Guests are always welcome, please bring your village ID card. For information or to sign up to be on the VCC email list, visit the website or email Paul Rabenold at TVCC.Pres@gmail.com

**THE VILLAGES FROM THE
ORLANDO SENTINEL**

IRS rules that The Villages has no right to issue tax-exempt bonds

By Eloísa Ruano González, Orlando Sentinel
June 6, 2013

The Internal Revenue Service has ruled that The Villages doesn't have the right to issue the tax-exempt recreational and utility bonds that have been crucial to the development of the sprawling retiree haven.

Last week's decision could prompt The Villages government to strike a deal to pay the taxes on the bonds. Such a prospect "has a potential negative impact on residents," said Elaine Dreidame, president of the Property Owners' Association of The Villages.

The Village Center Community Development District's major revenue comes from annual amenity fees, which help pay for upkeep of golf courses and other recreational services. About half the money goes toward paying off bonds. Dreidame said Wednesday she is concerned that more of the amenity fees, which cannot be raised, will go toward paying off the taxes.

"I hope the developer steps up," she said, referring to H. Gary Morse, a major GOP donor and fundraiser. She added that Morse — the driving force behind the the fast-growing development of 100,000 northwest of Orlando — should "pay to get us out of this problem rather than pledge the amenity fees."

The agency's final decision, dated May 30, comes after a five-year probe into the way the CDD borrowed money. The investigation focused on \$364 million in bonds the district issued between 1998 and 2003, which the federal agency could now end up taxing.

"I'm disappointed at their conclusion," said Perry Israel, a California attorney representing the district. He added the district "is currently considering what its options will be as it goes forward."

Ultimately, the burden falls on the holder of the bonds, who can challenge the decision in court, Israel said. In such cases, he said developer districts also have the option of settling with bondholders or reaching an agreement with the IRS to prevent the agency from going after bondholders.

The IRS argued in a memorandum that Morse and his family controlled the district's board and made money from the bonds. The agency also argued that a government should be accountable to the public, which then decides how the

money from the bonds should be spent.

"We believe that an entity that is organized and operated in a manner intended to perpetuate private control, and to avoid indefinitely responsibility to a public electorate, cannot be a political subdivision of a State," according to the memorandum from the IRS Tax Exempt Bonds division.

A state law in 1980 gave private developers across Florida the right to establish their own governments to help pay the costs of major projects. A provision allowing for tax-exempt bonds was an important part of the legislation, which made borrowing cheaper.

Although control of the CDD board would be transferred to residents once they owned the majority of the property in the district, the memorandum states that "even after over 20 years, this has not happened ... Indeed, the facts indicate that Issurer [district] was intentionally structured to ensure that this never could happen."

The memorandum was mailed to District Manager Janet Tutt, who was out sick and unavailable for comment, an employee said.

Israel said there are thousands of similar developer districts in the U.S. that could be affected by the IRS' decision. Not only does it put a "new standard" on what is considered a "political subdivision," but it also will likely make it more difficult for developers to find money to build utilities and other services, he said.

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HEADS UP!

Elderly W. Pa. woman targeted in Rite-Aid scam

<http://www.businessweek.com/ap/2013-06-10/elderly-w-dot-pa-dot-woman-targeted-in-rite-aid-scam>

Comcast Email Setup

<http://forums.comcast.com/t5/E-Mail-and-Xfinity-Connect-Help/E-Mail-Client-Settings-customer-generated/td-p/778889>

Kindle Fire Page Search

1. As you read, if there is a particular interesting item, click the top right corner to bookmark that item.
2. Later, to return to that page, tap near the bottom middle of the page you're now on to bring up the bar that includes a search icon.
3. Click the search and type in words to id the item, click search. A page will be brought up with all the items bookmarked and the page of that item.
4. Select the particular item and it'll take you back to that page.

Keyboard Accessibility Keys

Windows XP provides "accessibility options" for people with physical problems. Toggle Keys, Filter Keys, and Sticky Keys.

If you accidentally cause the function to be activated, Windows does give you a quick message, but it's easy to miss the message if you happen to hit the Return Key during the process.

If you hold down a key for more than 5 seconds, you will enable the "Toggle Keys" feature which gives a beep when you press the Caps Lock, Scroll Lock or Num Lock keys.

If you hold down the Shift key for 8 seconds it turns on the "Filter Keys" option which ignores quick keystrokes or repeated keystrokes.

If the Shift key is pressed 5 times in a row, it turns on the "Sticky Keys" which makes the Shift, ALT, CTRL and MS Windows keys toggle instead of your needing to hold them down.

To turn off these features, click START...Settings...Control Panel...Accessibility Options. Click Settings and uncheck USE SHORTCUT. Uncheck the options. Click Apply and Ok

General Keyboard Shortcuts XP

- CTRL+C (Copy)
- CTRL + P (Print)
- CTRL + S (Save)
- CTRL+X (Cut)
- CTRL+V (Paste)
- CTRL+Z (Undo)
- DELETE (Delete)
- SHIFT+DELETE (Delete the selected item permanently without placing the item in the Recycle Bin)
- CTRL while dragging an item (Copy the selected item)
- CTRL+SHIFT while dragging an item (Create a shortcut to the selected item)
- F2 key (Rename the selected item)
- CTRL+RIGHT ARROW (Move the insertion point to the beginning of the next word)
- CTRL+LEFT ARROW (Move the insertion point to the beginning of the previous word)
- CTRL+DOWN ARROW (Move the insertion point to the beginning of the next paragraph)
- CTRL+UP ARROW (Move the insertion point to the beginning of the previous paragraph)
- CTRL+SHIFT with any of the arrow keys (Highlight a block of text)
- SHIFT with any of the arrow keys (Select more than one item in a window or on the desktop, or select text in a document)
- CTRL+A (Select all)
- F3 key (Search for a file or a folder)
- ALT+ENTER (View the properties for the selected item)
- ALT+F4 (Close the active item, or quit the active program)
- CTRL + F4 (closes open window without shutting down the program)

- ALT+ENTER (Display the properties of the selected object)
- ALT+SPACEBAR (Open the shortcut menu for the active window)
- CTRL+F4 (Close the active document in programs that enable you to have multiple documents open simultaneously)
- ALT+TAB (Switch between the open items)
- ALT+ESC (Cycle through items in the order that they had been opened)
- F6 key (Cycle through the screen elements in a window or on the desktop)
- F4 key (Display the Address bar list in My Computer or Windows Explorer)
- SHIFT+F10 (Display the shortcut menu for the selected item)
- ALT+SPACEBAR (Display the System menu for the active window)
- CTRL+ESC (Display the Start menu)
- ALT+Underlined letter in a menu name (Display the corresponding menu)
- Underlined letter in a command name on an open menu (Perform the corresponding command)
- F10 key (Activate the menu bar in the active program)
- RIGHT ARROW (Open the next menu to the right, or open a submenu)
- LEFT ARROW (Open the next menu to the left, or close a submenu)
- F5 key (Update the active window)
- BACKSPACE (View the folder one level up in My Computer or Windows Explorer)
- ESC (Cancel the current task)
- SHIFT when you insert a CD-ROM into the CD-ROM drive (Prevent the CD-ROM from automatically playing)

Dialog Box Keyboard Shortcuts

- CTRL+TAB (Move forward through the tabs)
- CTRL+SHIFT+TAB (Move backward through the tabs)
- TAB (Move forward through the options)
- SHIFT+TAB (Move backward through the options)
- ALT+Underlined letter (Perform the corresponding command or select the corresponding option)
- ENTER (Perform the command for the active option or button)
- SPACEBAR (Select or clear the check box if the active option is a check box)
- Arrow keys (Select a button if the active option is a group of option buttons)
- F1 key (Display Help)
- F4 key (Display the items in the active list)
- BACKSPACE (Open a folder one level up if a folder is selected in the **Save As** or **Open** dialog box)

Microsoft Natural Keyboard Shortcuts

- Windows Logo (Display or hide the Start menu)
- Windows Logo+BREAK (Display the **System Properties** dialog box)
- Windows Logo+D (Display the desktop)
- Windows Logo+M (Minimize all of the windows)
- Windows Logo+SHIFT+M (Restore the minimized windows)
- Windows Logo+E (Open My Computer)
- Windows Logo+F (Search for a file or a folder)
- CTRL+Windows Logo+F (Search for computers)
- Windows Logo+F1 (Display Windows Help)
- Windows Logo+ L (Lock the keyboard)

- Windows Logo+R (Open the **Run** dialog box)
- Windows Logo+U (Open Utility Manager)

Accessibility Keyboard Shortcuts

- Right SHIFT for eight seconds (Switch FilterKeys either on or off)
- Left ALT+left SHIFT+PRINT SCREEN (Switch High Contrast either on or off)
- Left ALT+left SHIFT+NUM LOCK (Switch the MouseKeys either on or off)
- SHIFT five times (Switch the StickyKeys either on or off)
- NUM LOCK for five seconds (Switch the ToggleKeys either on or off)
- Windows Logo +U (Open Utility Manager)

Windows Explorer Keyboard Shortcuts

- HOME Display the top of the active window
- END Display the bottom of the active window.
- NUM LOCK+Asterisk sign (*) Display all of the subfolders that are under the selected folder
- NUM LOCK+Plus sign (+) Display the contents of the selected folder
- NUM LOCK+Minus sign (-) Collapse the selected folder
- LEFT ARROW Collapse the current selection if it is expanded, or select the parent folder
- RIGHT ARROW Display the current selection if it is collapsed, or select the first subfolder

Shortcut Keys for Character Map

After you double-click a character on the grid of characters, you can move through the grid by using the keyboard shortcuts:

- RIGHT ARROW (Move to the right or to the beginning of the next line)
- LEFT ARROW (Move to the left or to the end of the previous line)
- UP ARROW (Move up one row)
- DOWN ARROW (Move down one row)
- PAGE UP (Move up one screen at a time)
- PAGE DOWN (Move down one screen at a time)
- HOME (Move to the beginning of the line)
- END (Move to the end of the line)
- CTRL+HOME (Move to the first character)
- CTRL+END (Move to the last character)
 - SPACEBAR (Switch between Enlarged and Normal mode when a character is selected)

Switching Between Applications Using Your Keyboard

First, Press and hold down the ALT key, Now, tap the TAB key.

You will see a small window pop up with the icons for every running application.

Keep tapping the TAB key until the one you want is highlighted.

Now release the ALT key to switch to the highlighted application.

If you don't use the number keys on the numeric keypad, you can use them as single-click keyboard shortcuts for launching your 10 favorite apps. Start by pressing the Num Lock key if it isn't already on.

Next, right-click on an existing program shortcut and choose Properties. Open the Shortcut tab. Click once inside the Shortcut Key field, press the number key that you want to associate with the program, then click on OK. Repeat the steps for each app. For Internet Explorer, you'll have to make a shortcut to the Desktop icon first, then follow the same steps using the new shortcut.

If your Num Lock key isn't turned on by default, check your system's BIOS setup for a Num Lock default setting.

Shift + Tab moves backwards in fields.

CTRL + Enter sends email when you're ready, without returning to the mouse to click "send." At least, this works with Outlook Express, Netscape, AOL e-mail and possibly other email programs as well.

Right-clicking from the keyboard - select the item and press [Shift][F10].

Stuck keys on your Keyboard?

Your computer keyboard can take a lot of abuse from dust and dirt, it is a good idea to clean it on a regular basis, and there are some things you can try when you get stuck keys like you have.

Before you begin though, you might want to consider just purchasing a new keyboard. You can get them at any office store, and basic models are under \$20. You should also be prepared to purchase a new keyboard if cleaning the stuck keys doesn't work, or in the event that you can't get the keys back on the keyboard when you are done cleaning them.

First, collect your cleaning supplies. Get some canned compressed air, lint-free cloth, mild liquid dishwashing detergent, a small screwdriver (for removing keys), cotton swabs, and 90 percent isopropyl alcohol. Before you begin cleaning your keyboard, you need to shut down your computer and unplug the keyboard from the back of your computer. Never plug or unplug your keyboard or mouse while the computer is running, you can damage the port on the computer.

Start by shaking out any loose debris. Put a large piece of old newspaper on a table, turn the keyboard over, and holding it a few inches above the paper, shake out any loose debris.

Now, take your can of compressed air and use it to loosen and remove dirt by directing the air stream between the keys. Alternate the air with repeated shaking over the paper again.

To remove oils from your hands, dried on spills and other dirt from the surface of the keys, put a few drops of liquid dishwashing detergent in warm water. Use a cloth dampened in this solution to gently clean off the key surfaces, and wipe the keys with a dry cloth.

If you are cleaning the keys on your laptop computer, or if your keyboard is mechanical (makes a clicking noise when you press the keys) you have done all the cleaning you can do. Only continue with the following steps if you have a membrane keyboard with stuck keys.

Take your screwdriver and gently pry off the stuck keys. Don't forget which key goes where, and don't try to take off the larger keys like "Enter", "Shift" or "Tab" they can be hard to get back on and often have extra parts keeping them in place.

Use a cotton swab to clean out under the key, and the underside of the key itself. Use the alcohol only if you need to, and when you have gotten everything nice and clean and dry, replace the key and see if it will work freely.

Once your keyboard is completely reassembled and dry, plug it back into your computer, turn the computer on and see how it works.

Note: I have read that a basic keyboard may be run through the dishwasher without soap, but I have not tried that yet. IF you want to try it, be prepared to buy a new one and then let me know if it worked. Make sure it's dry before attaching it to your computer. Jmax

Disable the Numeric Keypad

The alpha/numeric keypad on a laptop is controlled by the numloc key located somewhere at the top right of your laptop keyboard.

Numloc ON turns numeric on and you may now use the numeric section of the keyboard just as you did the numbers keypad on a regular keyboard. Holding down the FN key will allow you to type letters instead of the number.

Turn OFF numloc and that area of the laptop keyboard once again is alpha. Holding down the FN key will not allow you to type a number since you already have option to type numbers.

Windows Keyboard and Key Functions

Windows Key

Windows Key = Start Menu

Holding down the Windows Key and pressing:

E = Windows Explorer

F = Find or Search Dialog Box

M = Minimizes All Open Windows

Shift+M = Maximizes All Open Windows

R = Run Box

Pause/Break = System Properties

CTRL (Control) Keys

Holding down one of the CTRL (Control) Keys and pressing:

A = Select All

B = Bold

C = Copy

I = Italics

P = Print

S = Save

U = Underline

V = Paste

X = Cut

Z = Undo

Esc = Start Menu

Holding down the CTRL Key and pressing the HOME Key will take you to the Beginning of a document.

Holding down the CTRL Key and pressing the END Key will take you to the End of a document.

ALT Keys

Holding down one of the ALT Keys and pressing:

H = bring up the Help menu in a program

Tab = switch between all open programs

F4 = close the current open program

Prt Scr = copy the 'active' window to the computer's clipboard

CTRL and ALT Keys Together

Holding down the CTRL & ALT Keys together and pressing:

Delete Key = Close Program Box appears (Windows Task Manager)

Delete Key 2X = restart your computer

Word Processing Keys

Insert Key = toggles between insert and type over in a document.

Delete Key = sends selected item or what is to the right of the cursor to the recycle bin.

Home Key = goes to the beginning of the active line.

End Key = goes to the end of the active line.

Page Up = goes up the document one monitor viewing area of the screen.

Page Down = goes down the document one monitor viewing area of the screen.

Cursor Keys

Scroll through documents without any changes being made.

Numbers Key Pad

Num Lock ON = number pad can be used as a calculator

Num Lock OFF = the number pad keys are the as as Word Processing Key and Cursor Keys.

Shift Keys

Holding down one of the Shift Keys and pressing:

Any letter will type that letter capitalized in a document.

A number key will type the Special Character listed above the number.

The Delete Key will delete a selected item without sending it to the recycle bin.

Caps Lock Key

Caps Lock Key ON = type all upper case letters. Will NOT type special characters above the number keys.

Caps Lock Key Off = turn OFF the upper case typing.

Tab Key

When pressed will move the cursor to the next set tab. The default on most documents is every half inch.

In a form when pressed will jump to the next box for information input.

Shift Tab will go back one box.

Backspace key - Will erase the letter to the Left of the cursor.

Delete Key - Will erase the letter to the Right of the cursor.

ESC (Escape) Key – Cancels the current task.

Print Screen Key

Pressing the Print Scr Key will copy the viewing area of the monitor to the clipboard for pasting into a program where it can then be viewed or printed.

Holding down the ALT Key when pressing the Print Scr Key will copy ONLY the active window to the clipboard for pasting into a program where it can be viewed or printed.

Scroll Lock Key

Scroll Lock Key is to convert a laptop keyboard to alpha-numeric use.

Toggle between two computers using the same mouse, monitor & keyboard.

Pause-Break Key

Holding down the Window Key and pressing the Pause/Break Key will bring up System Properties screen.

Function Keys (F1 – F12)

Standard Windows Keyboard and the Laptop Keyboard has Function Keys in the top row of keys.

The Laptop keyboard is smaller and the number key pad is located within the letter keys and is activated by pressing the Scroll Lock Key. Also, some Laptop Function keys require pressing the FN key to activate.

Function Keys

F keys has different functions in different programs

F1 = HELP

F2 = Jump

F3 = Previous Menu/Return

F4 = Close Open Programs

F5 = Start up in Safe Mode

F6 = Next Message
F7 = Backward Scroll
F8 = Open in Windows Boot Menu (Safe Mode)
F9 = Update
F10 = Previous Function
F11 = Startup the Recovery Program
F12 = Open 'Save As' in Word

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M = Minimizes All Open Windows
Shift+M = Maximizes All Open Windows
R = Run Box
Pause/Break = System Properties

CTRL (Control) Keys

Holding down one of the CTRL (Control) Keys and pressing:

| | | |
|-----------------------|-------------------------|-----------------|
| A = Select All | B = Bold | C = Copy |
| I = Italics | P = Print | S = Save |
| U = Underline | V = Paste | X = Cut |
| Z = Undo | Esc = Start Menu | |

Holding down the CTRL Key and pressing the HOME Key will take you to the Beginning of a document.

Holding down the CTRL Key and pressing the END Key will take you to the End of a document.

ALT Keys

Holding down one of the ALT Keys and pressing:

H = bring up the Help menu in a program
Tab = switch between all open programs
F4 = close the current open program
Prt Scr = copy the 'active' window to the computer's clipboard

CTRL and ALT Keys Together

Holding down the CTRL & ALT Keys together and pressing:

Delete Key = Close Program Box appears (Windows Task Manager)

Delete Key 2X = restart your computer

KEYBOARD NOT WORKING?

1. Replace the batteries.
2. Press the "connect button" on the remote connected to the computer.
- 3 Press the "connect button" on the back of the keyboard.
- 4 Bring up a typing program i.e... Word and hope that it now works.

AND THEN IT IS WINTER

I FIRST STARTED READING THIS EMAIL & WAS READING FAST UNTIL I REACHED THE THIRD SENTENCE. I STOPPED AND STARTED OVER READING SLOWER AND THINKING ABOUT EVERY WORD. THIS EMAIL IS VERY THOUGHT PROVOKING. MAKES YOU STOP AND THINK. READ SLOWLY!

"AND THEN IT IS WINTER"

You know. . . time has a way of moving quickly and catching you unaware of the passing years. It seems just yesterday that I was young, just married and embarking on my new life with my mate. Yet in a way, it seems like eons ago, and I wonder where all the years went. I know that I lived them all. I have glimpses of how it was back then and of all my hopes and dreams.

But, here it is... the winter of my life and it catches me by surprise...How did I get here so fast? Where did the years go and where did my youth go? I remember well seeing older people through the years and thinking that those older people were years away from me and that winter was so far off that I could not fathom it or imagine fully what it would be like.

But, here it is...my friends are retired and getting grey...they move slower and I see an older person now. Some are in better and some worse shape than me...but, I see the great change...Not like the ones that I remember who were young and vibrant...but, like me, their age is beginning to show and we are now those older folks that we used to see and never thought we'd be. Each day now, I find that just getting a shower is a real target for the day! And taking a nap is not a treat anymore... it's mandatory! Cause if I don't on my own free will... I just fall asleep where I sit!

And so...now I enter into this new season of my life unprepared for all the aches and pains and the loss of strength and ability to go and do things that I wish I had done but never did!! But, at least I know, that though the winter has come, and I'm not sure how long it will last...this I know, that when it's over on this earth...its over. A new adventure will begin!

Yes, I have regrets. There are things I wish I hadn't done...things I should have done, but indeed, there are many things I'm happy to have done. It's all in a lifetime.

So, if you're not in your winter yet...let me remind you, that it will be here faster than you think. So, whatever you would like to accomplish in your life please do it quickly! Don't put things off too long!! Life goes by quickly. So, do what you can today, as you can never be sure whether this is your winter or not! You have no promise that you will see all the seasons of your life...so, live for today and say all the things that you want your loved ones to remember...and hope that they appreciate and love you for all the things that you have done for them in all the years past!!

"Life" is a gift to you. The way you live your life is your gift to those who come after. Make it a fantastic one.

LIVE IT WELL! ENJOY TODAY! DO SOMETHING FUN! BE HAPPY! HAVE A GREAT DAY!

Remember "It is health that is real wealth and not pieces of gold and silver.LIVE HAPPY IN "13"

LASTLY, CONSIDER THE FOLLOWING:
TODAY IS THE OLDEST YOU'VE EVER BEEN,
YET THE YOUNGEST YOU'LL EVER BE
SO - ENJOY THIS DAY WHILE IT LASTS.

~Going out is good.. Coming home is better!

~You forget names.... But it's OK because other people forgot they even knew you!!!

~You realize you're never going to be really good at anything.... especially golf.

~The things you used to care to do, you no longer care to do,

but you really do care that you don't care to do them anymore.

~You sleep better on a lounge chair with the TV blaring than in bed. It's called "pre-sleep".

~You miss the days when everything worked with just an "ON" and "OFF" switch..

~You tend to use more 4 letter words ... "what?"..."when?"... ???

~Now that you can afford expensive jewelry, you don't go anywhere to wear it.

~You notice everything they sell in stores is "sleeveless"?!!!

~What used to be freckles are now liver spots and it seems everybody whispers.

~You have 3 sizes of clothes in your closet.... 2 of which you will never wear.

~But Old is good in some things: Old Songs, Old movies, and best of all, OLD FRIENDS!!

Stay well, "OLD FRIENDS!"

It's Not What You Gather, But What You Scatter That Tells What Kind Of Life You Have Lived.

Jmax

Jmax's Website <http://www.jmaxbits.com/>

**Jmax Bits Newsletter is now posted each Monday & Thursday on the website.
You have the option for a .pdf or a .rtf file.**

1. For help with a computer problem, put HELP in the subject line and give me info about the computer you're using, if you know it.

2. To view or print Jmax Bits Good Services List in the Villages area, click link www.jmaxbits.com

3. To sign up for the non-computer newsletter, send an email to VLGSClassifieds@aol.com. Put SUBSCRIBE in the subject line. To send an Ad, place AD in the subject line.

4. The Villages Computer Club's web page: [Click here: Welcome To The Villages Computer Club](#)

To add your name to the VCC announcements list, send email to TheVCC-subscribe@yahoogroups.com

5. Fred Benson's website www.thevillagescomputerbasics.com