



The Apple Core

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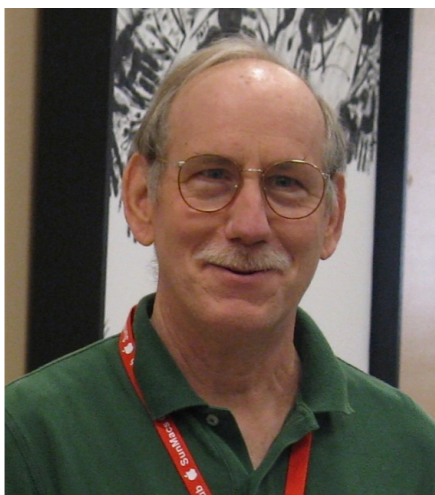
info@sunmacsclub.com



NEXT MEETING DATE

Sundial West Hall
8:30a.m. Saturday
November 12, 2022

Come early, enjoy the goodies, and visit with other members. Wear your name tag. This is also an excellent time to pay your 2023 dues.



The Presidents Letter

*Welcome to October
Apple Core Newsletter.*

I hope all our current and future members had a great and safe summer. October begins the transition to more pleasant weather as well as the annual migration of our Snow Birds to the Phoenix area.

October is the last month with summer club hours. The club room is open Tuesday and Thursday Morning from 8:30to 10:30am. Classes are usually 1 hour long starting at 9:00am . See a list of scheduled classes included with this newsletter or under the Calendar Section of our website.

The Fall/Winter club schedule resumes on Monday October 31st. During the Fall/Winter schedule, the club

room will be open on Monday thru Thursday. Morning hours are 8:30-10:30am with classes start at 9:00am. The afternoon hours are 12:30pm to 2:30pm with classes starting at 1:00pm Classes are usually 1 hour long.

There will also be some classes offered in the evenings so please check our website calendar for the schedule.

Our club's General Membership Meetings will resume Saturday November 12, 2022. All members & Future Members are encouraged to attend. Election of our 2023 slate of officers will be held. With the continuing covid 19 pandemic, we have been unable to propose a slate of officers for 2023. Which brings us to our continuing problem of getting club members to volunteer

for various positions vital for our club to continue to operate.

We need volunteers to fill club officer Positions. Our present officers are: President: Isaac Bonifas, 1st Vice President: Agnes Holub, Temporary 2nd Vice President: Rich Cornwell: Secretary: Barbara Swintek, and Treasurer: Judy Ann Wright.

We need volunteers to fill vacant committee positions for 2023. The 2 main positions to be filled are the Social Committee and the Monitor Committee. The Social Committee is responsible for providing social opportunities for Club members, the annual End of Year Breakfast, and coffee & tea and treats at Club socials and General meetings. The committee consists of a chairman and two helpers. The Monitor Committee shall provide training for Monitors to include signing in, greeting of guests, use of

Membership applications, and answering questions about the Club. Volunteers are always needed to instruct and to monitor classes. For those members who are not comfortable being "up front", all Officers, Committees, instructors and monitors can always use help and assistance doing their jobs.

Isaac Bonifas
president@sunmacsclub.com

New Class Offering

"Streaming with Apple"
Thinking of cutting the cord and getting rid of cable or satellite TV? This class shows you how to select and install AppleTV on TVs that are not "smart tvs". Let me show you how I did it and what I have learned about various streaming services currently offered. Some are free, most are not. This class will be offered in November so be sure to check the club's calendar for dates.

Agnes Holub

SCAMS TARGETING SENIORS

Jacob Forsten is the Outreach Coordinator at the Arizona Attorney General's Office. He gave a presentation at Bellevue Heights Church on September 22, 2022 regarding consumer scams especially as they affect seniors. He had new information and some information that we have heard before but cannot be allowed to be forgotten. These are only highlights and if you want further information, go to www.azag.gov/consumer/consumereducation.
Identity theft:

Arizona is 14th in the nation for identity theft.

1. If it sounds too good to be true, it probably is.
2. Shred sensitive documents. (Or go to a "shredathon" which are held regionally)
3. Always pay with a credit card. You are protected and can get your money back.
4. If possible, bank online. Don't get statements in the mail.

5. Watch for unknown withdrawals from your bank account. Scammers often start with \$5, then \$10, or \$20 to see if they can begin to withdraw from your account.
6. Freeze your credit with all 3 companies- Experian, Equifax and TransUnion. If you want to get a new line of credit, you can unfreeze for 24 or 48 hours.

Social Media:

1. Make your Facebook or other social media accounts private.
2. Do not reply to contacts that you don't know. If they are "family friend" - verify directly by Text or phone with family or other friend.
3. Do not post travel plans especially if your home will be empty.

Computer Tech

Support:

1. Protect your computer with up-to-date anti-virus, anti-malware software. (Sun Macs can help You.)
2. Use a Password Manager program.

3. Scammers may contact you by phone claiming they are with tech support. Hang up on them.
4. You receive a pop-up message on your computer stating something is wrong and your computer will freeze unless you call or click on a button - do not call or click anywhere. Just delete the message.
5. If you need technical help with your computer, go to a reliable source.

Government

Imposters:

1. Government agencies never ask you to pay by wire transfer, prepaid debit card number or to Purchase a gift card.
2. If unsure, contact the agency directly. Do not use a phone number provided by the caller. Ask for a name and employee number and use a search engine to find the number to call.

Reminders:

Phishing scams usually appear through email asking you to open an attachment. Do not do

this. Use the Delete button.

Do not open your door to strangers.

Post No Soliciting or No Trespassing signs.

Use only licensed contractors and do not pay the full amount up front.

Use a deposit until job is completed.

*Judy Anne Wright
Treasurer*

Tech Talk

By Isaac

September and October are the months when Apple introduces new devices. The new iPhone 14's, Apple Watches and Headphones have already been introduced. October may also see the release of new Macs and other products. This is also the time for MAJOR revisions of software for just about all Apple devices. When to upgrade, what devices should be upgraded and how to upgrade can be very confusing. There are 3 main types of software upgrades:

major, minor, and security. Before doing any upgrade, insure you have a current backup.

Software Updates

Major Updates:

Major updates are usually introduced once a year. The first number after the “iOS” is changed, for iPhone/iPads the iOS 15.7 upgrades to iOS 16.0. For the Mac the Mac OS 11.6 upgrades to Mac OS 12.0. (Mac OS are also named, Mac OS 12.6 is called Monterey and the upgrade Mac OS 13.0 is called Ventura). Major updates involve major changes to the operating system to take advantage of the new capabilities of the new hardware. I recommend that our members wait until the December/January time frame to allow time for any bugs to be discovered and patched when the first minor update is available.

Minor Updates:

Minor updates occur throughout the year. These updates correct for programming

problems (bugs) discovered after a major update. Minor Updates may also add new options to the original Major updates. Minor updates do not require extensive rewrites of the operating system. Minor updates will change the second/third number iOS 16.0 to iOS16.1 or Mac OS13.0 to Mac 13.1. I recommend upgrading when prompted by Apple.

Security Updates:

Security Updates are a special type of minor updates that involve correcting a newly discovered security vulnerability that needs to be corrected. This update may or may not change the OS numbering. I recommend upgrading when prompted by Apple.

When should you update?

I recommend keeping your Apple Devices up to date whenever possible. However, care must be exercised before doing a Major Update. With

the major rewrite/upgrade of the operation system code, older programs and equipment may not operate. If you haven't kept up with the current version, for example, trying to upgrade from mac OS 10.12 Sierra (2016) to 12.0 Monterey (2021) that 5-year difference can cause some older programs or printers not to run with the current version. It's always a good idea before a major update to make sure all essential programs and other devices connected to your computer are compatible with the updated operating system.

Tips and Tricks

By Agnes

Judy's Scam information makes the following worth repeating.

How to avoid scams and fight back.

1. Never give your Medicare number to

anyone who calls on the telephone. Share it only with your health care providers or if you have placed a call to Medicare.

2. If someone offers you free genetic testing in person or online, it's a scam. Medicare does not pay for these tests unless that are ordered by a medical professional.

3. If someone calls and promises you COVID 19 tests, medical equipment or medical services in return for your Medicare number, hang up. It's fraudulent activity.

4. Medicare will not reach out to you regarding enrollment. If someone calls and makes a pitch to help you enroll in the program, that's a scam.

5. Change the passwords on important accounts (credit cards, banks, frequently used retailers, and so on) every three months. Make them "pass phrases" – a random combination of words, plus numbers and symbols to make them impossible to guess.

6. Record your passwords in a highly secure password manager system or write them in a book you hide in your home. Never keep passwords in a list on your computers.

7. Take alerts about potential data breaches from online organizations seriously. If you get a message that one involving your information has occurred immediately review your account and change the password.

8. Purge your social media accounts of any personal info you wouldn't want a stranger or thief to have. Such information could range from your home or email addresses to photos of vacations and birthday celebrations.

9. Never buy gift cards for any purpose other than to give as a gift. A request for payment via gift card is very often fraudulent. Government agencies will never solicit payment this way.

10. Use credit cards for all online transactions.

They come with protections to recover your funds if you are defrauded.

11. Don't pay for goods or services with cryptocurrency unless you have a trusted relationship with the seller. Crooks are trying to coerce payments from Bitcoin ATMs.

12. Never send cash through the mail to pay for something online or from a phone solicitation. Legitimate businesses accept credit cards.

13. Set up your digital accounts to require multifactor authentication.

14. Freeze your credit at the three major credit bureaus. Do the same for your dependents' credit. That helps prevent a scammer with your info from making any major transaction in your name or the name of a dependent.

15. Activate biometric locks (facial recognition or fingerprints) on your mobile device to safeguard data if the device is lost or stolen.

16. Use antivirus software and perform

recommended cybersecurity updates on your devices.

17. Because your phone number increasingly is being used to identify you, remove it from as many online accounts as possible. You may need to use your number to open some accounts, but go back and remove it later.¹

Agnes Holub
Editor

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Protecting Your Apple Assets for Your Next of Kin

“In this world nothing can be said to be certain except death and taxes”

Benjamin Franklin

Hopefully everyone has a will to help the executor of their estate know how the wishes are to be carried out. The will should list accounts where assets and liabilities exist so monies can be paid for the estate’s bills and be given to others. Many times, it will also include account numbers and passwords. This works fine if the passwords are kept up-to-date in the will, but we all know that likely isn’t the case. So how will your family know how to access your Apple devices and accounts when the time comes?

Well, Apple has included a new setting that is called “Legacy.” By using the free Legacy setting, Apple will create a code that your executor would

submit to Apple with the Certificate of Death and they will send back a specialized account and password that will allow access to the deceased’s account for up to 3 years. Once the 3 years’ time limit has expired, both the original and the new specialized account will be deleted. This allows you to access all Apple devices associated with the deceased’s account but not the passwords and accounts on the devices. You can then also back-up any files such as photos, videos, documents, etc. to pass down.

Here is what you need to add a Legacy Contact for your Apple ID

1. An Apple device running iOS 15.2, iPadOS 15.2 or macOS Monterey 12.1 that you’re signed in to with your Apple Id.
2. Two-factor authentication turned on for your Apple ID
3. To be over the age of 13 (this age varies by country and region)

¹ AARP Bulletin, April, 2022

So how do you set this up? Here are step-by-step instructions.

1. Go to Settings and select your name.
2. Select "Password & Security"
3. Scroll down the page to "Legacy Contact" and select it
4. On Legacy page select "Add Legacy Contact"
5. The next page describes the information needed about your contact, so just select "Add Legacy Contact"
6. Your Contact list will automatically pop up , select your contact.
7. Select the contact's email address you want

to use for the legacy contact.

8. Once the contact is selected, you will get the access key. You should print this and include it with your will and other important documents so the executor has access to them.

9. Depending upon which iOS update you have, you may get a page "Share Your Access Key". You will want to Print the Key for your files and also Send Access Key to your contact.

If you would like a more graphic description of this procedure, my

complete article appears on the website, Sunmacsclub.com

If you want to learn more, you can go here: <https://www.macrumors.com/guide/legacy-contact/>

Rich Cornwell

Webmaster

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CLASS DESCRIPTIONS

Genealogy with Gene: Come in and ask questions about how to research your heritage. This is an open format class that operates much like a Round Table (RT).

Walk-In-Help: having a problem using your Apple device? Not sure if you should upgrade your software? Want to learn more about what you can do with your iPhone? Then join us in a Walk-In-Help session where you can talk one-on-one with other club instructors and get your questions answered. These operate on a first-come first served basis.

Using Control Center with Rich: iOS has many settings and apps that are accessible through the Control Center. In this class, we cover what the settings are and how you can configure the Control Center so it works best for you.

iCloud with Isaac: Come and learn how to manage your iCloud account including your storage, mail, contacts, photos, etc.

Safe Surfing with Isaac: Make sure you are doing everything you can to ensure your information is safe while using the internet.

Home Automation with Rich: In this class we explore the ways in which we can add functionality to our lives by introducing automation devices into our homes. This can range from adding a Smart TV or a Ring Door Bell to adding devices that can turn on lights, run the vacuum, or save water on our irrigation systems.

iPad Round Table (RT) with Cheryl: Come in and learn from everyone on ways to use your iPad. Round Tables allow students to interact with each other as well as the instructor to create a friendly, inclusive learning environment.

Intro to Social Media with Rich: Learn about different Social Media sites and apps, what they are, who uses them, and how to safely use them for your needs.

Intro to Apple Watch with Rich: Should you use an Apple watch? Which one? What are the capabilities of an Apple Watch? Find out in this class.

Future of the Web with Rich: Learn about the history of the internet and what it will look like in the future.

Social Hour: Come in and just chat about any topic, meet other members, and have fun.

Streaming With AppleTV with Agnes: This class is intended for members who do not own a smart TV but would like to cut the cable or satellite connections and learn how to stream movies and TV shows on demand as well as live TV. We start at the beginning with the equipment required and how to install it.

Designate a Legacy Contact with Rich: A legacy contact is someone you trust to have access to the data in your account after your death. This course can be offered as a short subject and combined with another course. It is also on the website.

OCTOBER - 2022				
Apple Macintosh Computer Club			Sundial Recreation Center	
Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6	7
	Genealogy With Gene		Walk-in Help	
10	11	12	13	14
	Intro to Apple Watch with Rich		iPad RT with Cheryl	
17	18	19	20	21
	Walk-in Help		Social Hour Come in for Coffee and Cookies	
24	25	26	27	28
	Future of the Web with Rich		Safe Surfing with Isaac	
31				
<div style="border: 1px solid black; padding: 5px; background-color: #00FF00; color: black; font-weight: bold;"> Classes Start Promptly at 9:00 a.m. Club Room Door Opens at 8:30 a.m. </div>				
General Membership Meeting – Saturday, 9 a.m November 12, 2022				

