

WAUC TALK

Volume 39 Number 8 | Wisconsin All-computer Users Club

The image contains three distinct sections. The top section features the WAUC logo, which includes a laptop and a smartphone, with the text 'WISCONSIN ALL-COMPUTER USERS CLUB' in a circular arc above them and 'Members Helping Members' below. The middle section displays the APCUG logo, a globe with the acronym 'apcug' in blue, and the text 'An International Association of Technology & Computer User Groups' and 'Wednesday Workshop'. The bottom section is a red advertisement with the text 'HAVE A COMPUTER PROBLEM?' in large white letters, an image of a computer setup, and the contact information 'Call BRIAN BEHLING 414-313-3709'.

September 1st, 2022 @ 7PM

At Jackson Park Lutheran Church and on ZOOM. Address: 4535 W. Oklahoma Ave. Milwaukee, WI., 53219. Presentation: Ron Brown on "Why Do Seniors Need A USB Condom?"

September 8th: Tutorial Special Interest Group

September 9th: WAUCtalk Articles Due

September 15th: Question and Answer Special Interest Group

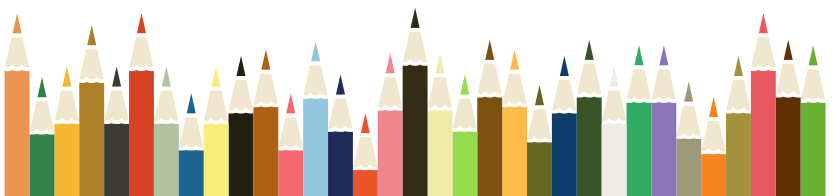
September 19th: WAUCtalk Send Out Newsletter

September 20th: WAUC Luncheon at the Brass Key Restaurant, 4952 W. Forest Home Ave., Milwaukee, WI

September 21st: Investment Club with Richard Durand.

September 22nd: Phone and Tablet Special Interest Group with Jim Hempel and Peter Lee.

October 6th Presentation: Geeks on Tour



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Calendar

September: "Why Do Senior Citizens Need A Condom"

October: "Geeks on Tour: Road Trips: Help You Find Fun Stops"

November: Cyber Security Information

December: WAUC Annual Party

President's Message by Don Skarda



Happy Wisconsin Summer! The WAUC Leadership hopes that each of you are having a great summer. Speaking of great, what do you think of the great presentations we are getting from APCUG speakers?

I think that Terry Harvey is doing a magnificent job of lining up great and timely presentation subjects.

Romaine is busy trying to get everyone signed up for the picnic in August.

Please be sure to sign up with her today if you have not done so.

Are you getting out of the club what you want? If not, please email me and let us know what we can do to improve or tell me at a meeting! We truly want to do better!

Are you getting the assistance you need? Are you learning what you want from us? We do NOT want to lose you as a member so make sure you are getting what you expect. Let us know.

This club is about YOU!!

Would you like to volunteer for anything? Please let us know, we are always looking for volunteers. Do you have any ideas how to expand our membership? If so, please let us know.

Have a beautiful day!

Don Skarda
262-416-8210

WAUC Meeting Summary from 07/07/22

Meeting called to Order by President Don Skarda. This meeting was set up in hybrid format with both online and in person attendance.

Club held a moment of silence for Bruce Kosbab. His contributions and fellowship will be missed

President asked any guests were present and thanked them for attending the meeting.

President asked if anyone would be interested in continuing the Bulletin, being a meeting secretary and taking over running of Groups I/O on Google Chrome.

The Treasurer's report shows an expense of \$114.30, income of \$21.25 with a resulting balance of \$3,872.44.

Club was reminded that the Picnic, will be held on August 4th, 2022. Email will be sent out to members to remind them of their dish to pass selections and what the club is planning to provide the members.

The monthly luncheon will be held at the Brass Key Restaurant on July 19th at 1pm. An email reminder and notice will be sent to the membership.

An overview of the Drone presentation at the Waukesha County Courthouse was given. The Drone's ability to search and rescue people and animals during fires and provide surveillance for law enforcement and other government officials. It was stressed that this was a missed opportunity and that more people should have attended.

A fee table for computer items was set up and that people could help themselves.

The presentation for the evening was on OBDC (On Board Detection Codes). These devices are used by car dealers and individuals to determine what is wrong with your vehicle.

These codes were standardized and have been put in place from the year 1995 to the present. Our presenter mentioned that there are handheld devices that will plug into the onboard module and display the code. The limitation is that the display screen is small and that not all the information will be displayed on the screen. The latest car models are not installed on the stand-alone devices.

It is recommended that user purchase the \$120 Blue Driver module and software on Amazon. The advantage is that the latest codes are installed on your phone, you can go to the app or website for a detailed explanation of what the error code means. Also, you can save money at the dealership by knowing exactly what needs to be fixed and only address those issues.

Presentation concluded with a question-and-answer format. Presenter told us, what other topics he could present to the club.

Club wants to thank John Krout for taking the time to create and present this talk on OBDC tonight.

The meeting was over at approximately 9:25 pm

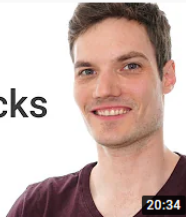
JULY 2022 TUTORIAL SIG By Terry L. Harvey

Those attending include Jim Hempel, Don Skarda, John Schwarzmeier, J J Johnson, Tom McAndrew, Julia Rice, Betty Robinson, Richard Durand, Terry Harvey, Louise Bozek, Jan Mlagan, Rita Bruce, and Mary

Jim had some great tutorials all lined up for us. The topic was Microsoft Word and we watched some very informative tutorials on tips, tricks, and hacks.

First was a YouTube video by Kevin Stratvert, "Top 15 Microsoft Word Tips & Tricks." Kevin is a former Microsoft employee of 14 years and his settings, Transform edit PDF files, clipboard useful feature to col- was even possible?

Word Tips & Tricks



In this video we learned actually rewrite select- built-in translator. He showed us how to easily update a page, add a Table of Contents after the fact, insert citations, and how to use the format painter. This was a very useful video. It can be viewed here: <https://www.youtube.com/watch?v=LxgheltBlzQ>

videos are outstanding. This particular addressed account (which turns a Word document into a web page, how to items, how to use formulas in Word, sorting, and a very laborate with others on one document. Who knew that

Word will pin documents, and makes it possible for Word to ed text or say it another way. It has a resume assistant, a

Next we looked at another Kevin Stratvert video, "Top Windows 10 Shortcut Keys." I use shortcut keys often. They are so much easier for me than mousing around a page; must less wear and tear on old wrists.

This video taught wonderful Windows Management techniques, browser navigation, zooming in and out, easy use of virtual desktops, and display. Take a few minutes to look at this video if you missed it. You may be surprised at how quick and easy these shortcuts are to use. Also, many of these tips are useful in other non-Window applications. View it here: <https://www.youtube.com/watch?v=DALQ7XR1Yv4>

Top Shortcuts



Windows 10



The last video we watched was, "Top 9 Microsoft Word Hacks" by Technology for Teachers and Students.

to quickly remove for- how to select any rec- how to remove and proof-reading docu- example would be: wi- ment. This video more. This is much key and tap the H key.

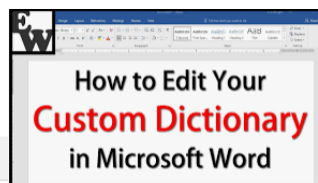


We learned how

matting and tangular block of text in Word and make changes to it, replace words which is something I often do when ments. I try to keep uniformity in a document. A quick fi or Wi-Fi? I want it to read Wi-Fi in the entire docu- showed us how to add text anywhere and so much easier than one might think. Just hold down the CTRL A box appears with one line for FIND WHAT (so in this

instance it would be wi-fi) and in the REPLACE WITH space type Wi-Fi. Tap on REPLACE ALL and Voila! Finished. Do take the time to watch it: <https://www.youtube.com/watch?v=u6GhfO5da0w>

One tip I would like to add is how to add a word you often use to the Word dictionary. When I'm typing a SIG report one thing that's always flagged is WAUC. Other words that are flagged as incorrect are last names of WAUC members. I add those words to my Word dictionary so they will always be spelled correctly. To accomplish that, just CLICK on the word with the red squiggly line under it and RIGHT on ADD TO DICTIONARY. This is especially use-



CLICK. A fly-out menu appears and click ful when sending a message with medical terms or medications.

Richard asked if after the document was completed if there was a shortcut to add quotation marks. What a great question! There is but none of us knew the answer. Here's how: HIGHLIGHT YOUR TEXT and press ALT + \ .

Find and Replace

Find and Replace dialog box. The 'Find what' field contains 'wi-fi' and the 'Replace with' field contains 'Wi-Fi'. The 'Find Next' button is highlighted.

Many of these tips and shortcuts also work with non-Microsoft apps.

June 23, 2022 WAUC Android SIG – Lead by Bill James

Attendees: Don Skarda, Julia Rice, Jan Miagan, Louise Bozek, Bruce Kosbab, Don Gardner, Terry Harvey, Marcia Zientek, Rita Bruce, Kathy Schnagl, Louis Dahms, Bill James, John Hirsch, Jim Hempel, Richard Durand, and Brian Behling.

This SIG was focused on learning how use your Smartphone in emergency situations. But we also had other questions.

Rita Bruce responds to Google text messages but later finds they haven't been sent;

Sometimes you are not able to send text messages is mainly because of the Message app itself. You can try to force stop it and restart.

Step 1 Restart your device can solve the problem, just power it off then back on. After your phone has restarted, try sending a message to your own number again.

Step 2 If it's still not working after Step 1, try updating the date and time on your Android phone. Go to Settings, then go to Time and Date, and just set it to auto-update.

Step 3 Clear your messaging app cache. This will depend on your Android phone make and model. In general, you need to go the Manage Apps page. Then go to your messaging app and tap on clear cache.

Step 4 Check your device storage space to find out if you still have enough memory or storage left. Sometimes when the device storage is full, it won't let you send or receive messages or download apps. If your Android phone is low on memory, try deleting some messages or uninstalling apps you no longer use.

Step 5 Try updating to the latest version for your device software. You'll usually find this on your device page, then tap the button for check for update or update software.

Kathy Schnagl talked about her daughter internet coverage issue. Spectrum offered her a node (puck) to extend her coverage of her wi-fi 6 router at \$3 per month. Terry also mention the Ubiquiti access point that she use to extend her Wi-Fi range.

Marcia Zientek made a comment that Summerfest doesn't accept cash. Some payment options were discussed: Samsung Pay, Android Pay, Google Pay, Venmo, Cash Apps, and Zella. These apps are available in the Google Play Store for download.

Julia Rice had a question on what Android version she was using so she can access Android Emergency and Medical information. Using Android 11.

Open your device's Settings app.

Tap "About Phone" then "Emergency Information." If you don't see "Emergency Information," go back and tap Users & accounts Emergency information or Safety and emergency

Enter the info that you want to share.

For medical info, tap Edit information. (If you don't see "Edit information," tap Info.)

For emergency contacts, tap Add contact. (If you don't see "Add contact," tap Contacts.)

To clear your info, just backspace on the information. On older phones you may not have those option. The emergency information page is most applicable to users who have a secure lock screen. When you turn on the display, you'll go to a secure login prompt where you have to enter a pattern, password or a PIN. On that lock screen, you'll see a text that says "EMERGENCY." When you click it, you'll see a dial pad.

Android included this feature so anyone can call 911 in an emergency situation. On this page, you'll see an emergency information button. Double tap the button to check the information. Need to call 911, swipe on the app screen. You also use Google Assistant.

We also looked at medical record portals, an app that you can get from the Google Play Store. It is a portal that allow you to check your medical records. In some other markets it may be under various names. Check with your medical provider to download the correct app.

We also discussed the new Windows Defender app for subscribers to Office 365. Microsoft Defender is simplified online security that meets you and your family where you are by bringing multiple protections together into a single dashboard. It provides online protection across the devices you and your family use. It offers tips and recommendations to strengthen your protection further. And, as you grow your digital footprint by adding family members and devices, Defender grows with you and keeps your defenses up-to-date using trusted technology.

When you delete a file or picture it just moves it the trash folder and still counts toward your Google Drive usage. To completely delete data in your trash folder, you will need go your Google Account, (your picture or Initial) if you are signed into you Google Account. You will see your files segmented as Google Drive, Gmail, and Google Photos. Scroll down to Free up account storage and you will see discarded items. Review the ones that want to discard.

Samsung has introduced Good Lock, an app that give you control over customization of your phone. Samsung Good Lock is a somewhat powerful app for Samsung devices. It includes a variety of customization options, including theming, UI tweaking, and more. It's not a new app and originally launched back in 2016. Samsung updates it every year and the 2021 variant were launched in the first week of February 2021. Download from the Google Play Store.

We discussed the advantages of purchasing an unlock phone. Signing a contract means that the SIM card you get will be directly locked on to the service provider who sells you the phone. This is so that they can protect their financial outlay until you have paid off the full amount. It makes it impossible to change networks unless you have faithfully paid in full.

This is not entirely true, strictly speaking. The cost of the handset to the service provider is always much less than what they sell it for with a contract. So, they're not only making money from you by selling you the device above cost, but they're further ensuring that you'll keep paying them through the inflated calling and messaging costs.

With an unlocked phone, you'll be able to find the best deal with the best provider on your terms. You'll be able to save money and work with a provider who will serve your needs.

Terry talked about using Color Notes. If you are a note taker, then Color Notes are for you. It is available from the Google Playstore. Samsung Android phones have an app called Samsung Notes.

When you are purchasing an Android phone, we discussed why you should by an Samsung phone. Samsung phones are the iPhone if Android. There are lot more apps and features found on the Samsung Galaxy series regardless of price points. You will find Samsung phone all price ranges. Usually, the biggest difference in the phone are the cameras and onboard storage. When purchase a phone particularly if you use the phone to take pictures. You should consider at the bare minimum of 64 gig of storage. Just remember all Android phones are not the same. The features included is left up to the phone manufacturer.

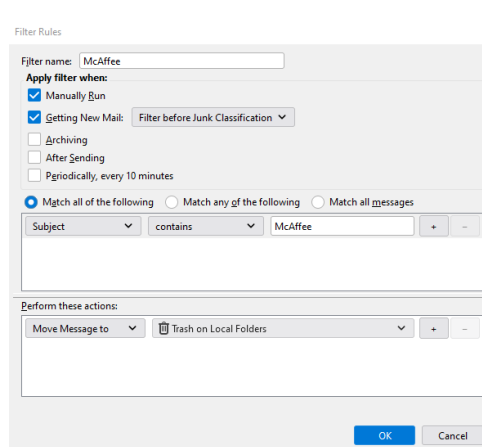
JULY 2022 Q & A SIG by Terry Harvey

Those attending were Don Skarda, J J Johnson, Jan Mlagan, Terry Harvey, Bill Vlach, Kathy Schnagl, Bill James, Jim Hempel, Tom McAndrew, Rita Bruce, Kathy Mueller, Richard Durand, and Brian Richsn Behling.

The meeting started late tonight due to a snafu with the Zoom account.

Richard seems to be getting more spam than usual. Kathy S thinks she is too. Richard notes he often seems to be getting McAfee renewal notices and he doesn't have McAfee. Members are encouraged to set filters on whichever program they use to read their emails.

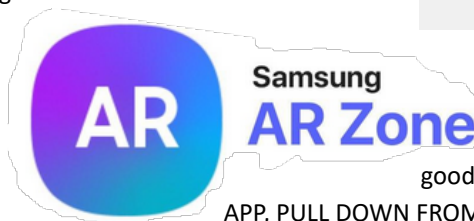
Don and I use Thunderbird. To use the filter, go to TOOLS, MESSAGE FILTERS, click on NEW, a new box appears asking you to give the NAME, as an example, we'll use McAfee. As seen in this image, dropdown menus for SUBJECT, CONTAINS, and a blank space I've added McAfee. Towards the bottom of the box it also gives option to MOVE MESSAGE and where I would like to move it, I've TRASH. Other email readers have similar ways to set a filter.



SAGE filter a there are where me an chosen

Kathy M has noticed apps added to her Samsung phone after an update. She doesn't want these added apps and is annoyed placed on her phone. One such program she can think of is AR This is an app from Samsung and it allows users to ex-

augmented reality. The have the liberty to choose the fun elements. You can makeup, or furniture to you can't uninstall it, the your app screen, OPEN THE GEAR ICON (SETTINGS), and TOGGLE OFF. The app will still be on your device but at least you won't notice it anymore.



a feature and capture photos and videos with all add virtual items such as emojis, clothing items, your images and videos. While the bad news is good news is at least it's safe. To remove the app from

Android they're Zone. perience users

Kathy M asked where she is getting these apps, like AR Zone, from. They're coming directly from Samsung when they update your system. She keeps tabs on her apps and files. They're very organized aware when these new things appear and she doesn't want them. It's been when things "just appear." The advice from Bill and Brian was to just ignore for those of us who like to remove things we don't want or use, we would they not install themselves when Samsung thinks we should have them.



Kathy S would like to know how to move some apps to an SD card. Her present phone has a slot for an SD card but just to make her aware, future phones may not have a slot. Samsung in particular is getting away from SD card slots. However, if you would like to move an app to an SD card, there are a few things to know; not the entire app moves to the SD card. Just portions of the app move to the card such as a game score. If your next phone doesn't have an SD card and you want to make sure your latest high score (or whatever) is included, your new phone will gather the information from the SD card.



Change storage

☒ Internal shared storage

☐ SD card

Here's how to move information to an SD card; from SETTINGS, APPS. You will see the list of apps, CHOOSE THE APP. Select STORAGE, CHANGE, and select SD CARD. That's it!

IPHONE / IPAD

The iPhone/iPad SIG on Zoom for July devoted an hour to several topics. Up first was how to print from an iPad or iPhone. It was pointed out that doing this requires an AirPrint capable printer. Then it is just a matter of bringing up the share screen on the device and choosing 'Print'. The printer should appear in the 'Choose printer' screen next and after choosing it the print operation should go smoothly.

We then looked at several articles provided by President Don. The first described the process of putting a shortcut to a website on an iPhone's Home Screen. Again the process makes use of the 'Share' icon. Find it on the website you wish to shortcut to. On the 'Share' screen scroll down to find the 'Place icon on Home Screen' choice. Choose it and you should find the new icon on your Home Screen.

We also looked at an article on how to delete oneself or just reduce ones presence on the internet. It can be a somewhat overwhelming situation and learning to manage better can be valuable.

We also looked at an article from Kim Kommando entitled "10 iPhone tricks you'll wish you knew sooner". Several were fairly common, but a few were surprises to us. Some more useful than others.

As a side note, I just wanted to report that I was recently notified of an update to iOS 15.6. I have downloaded and installed it and have had no problems over the last few days.

JULY 2022 ANDROID SIG

We began the meeting by looking at an email sent to Terry. While it was a decent attempt to scam her we examined the URL which ended with .eg. A quick Google search told us that .eg is the country code top-level domain for Egypt. That plus, grammatical errors made it jump out as a scam. Here are a few tips to be on the lookout for that will help identify scam emails.

1 – The sender's email address has nothing to do with the company it claims to be from. EVERY legitimate email that major companies send out include their name in the email address.

2 – The salutation simply reads "Dear Customer". If this email had truly been sent to you, it would have been addressed using your actual name.

3 – The text of the message is poorly formatted and grammatically incorrect.

Email from a true business are well written and contain no glaring grammatical errors.

4 – Watch for words that use the British spelling. For example, the word "unauthorised" which is spelled with a letter s, instead of a z as we do in the US. We looked at a PayPal email and used these tips to decide to call it a SCAM!

From there, we moved onto to discuss a story I found on the Kim Komando website about five hidden Google Assistant tricks for your Android phone. Here are the five tips Kim discusses:

The first tip had to do with screenshots. Different phones may have different ways to do this, but



this trick should work on most any Android. Screenshots are great for sharing things like a recipe, a story or a map. They're also helpful reminders for appointments and grocery lists.

You can take a screenshot simply by using your voice. Just activate Google Assistant through the app, start it with a button press or say, "Hey Google," and then say, "Take a screenshot." If Google Assistant is working on your phone, here are the instructions to activate it.

1. On your Android phone or tablet, go to Assistant settings, or open the Google Assistant app. and say, "Assistant settings."
2. Under "Popular settings," tap Voice Match.
3. Turn on Hey Google. If you don't find Hey Google, turn on Google Assistant.

In case you have questions on any of these five tips, I'll include the URL after tip five for the article which has more details about each one.

Tip two was about searching photos. Google Lens lets you explore your photos in detail or take action, such as linking to a store that sells an item in the image. It can also translate text to your language.

According to any image, Lens internet."



Google, "Google Lens lets you search what you see. Using a photo, your camera or almost helps you discover similar images and related content, gathering results from all over the internet."

You can open Google Lens by activating Google Assistant and saying, "Open Google Lens." While using Google Lens, point at an object and ask Google Assistant what you're looking at. Personally, I use this tool a lot to help me identify the weeds in my garden from the plants I want to keep.

Tip three was about having your phone read the text being displayed. Staring at your phone for too long takes a toll on your eyes and can lead to headaches. Google Assistant can help by reading what's on the page aloud.

This is especially useful for people with vision impairments, but anyone can benefit from this feature. You can listen to your favorite blogger's latest post or the news while on your commute or when you're busy with other things.

Rita had a question about Google Read/Write. We learned this is an extension for Google Chrome and we found some information on this topic at <https://www.bookshare.org/cms/help-center/readwrite-extension-google-chrome>



The fourth tip was about the apps on your phone and doing web searches. If your phone is cluttered with apps, you should get rid of those you don't use much. They

take up space and can slow everything down. While you're at it, here's how to use Google Assistant not only to open an app but interact with it.

You can say "Hey Google, open Dunkin Donuts," or go further and say, "Hey Google, order coffee from Dunkin Donuts." Try similar commands like "Hey Google, where is my Walmart order?" or "Hey Fighters on Spotify," or "Hey Google, check the news on Twitter,"



Google, play Foo

Have you been hearing too much bad news? If so, then this last hidden tip might a little good news now and then. Unfortunately, this isn't easy when sifting through and posts we find online. Bad or fake news sells, after all. But you can weed out the good news without trying very hard. Just ask Google Assistant.

Say "Hey Google, tell me something good" to get positive news that goes beyond the cute and cuddly to real issues like people helping out others. Hear about progress in a cure for a disease, advances in education and equality, initiatives for safer neighborhoods and more.

And here is the link to the full story which has detailed instructions for all five of these hidden gems. https://www.komando.com/smartphones-gadgets/google-assistant-tricks/832272/?utm_medium=nl&utm_source=android&utm_content=2022-07-21



Richard asked a question about how to search Google photos. This question can be interpreted several ways. We started by trying to answer How to search by image on Google Search using an Android device.

According to an article in Mashable, [Google's "Search by Image" functionality](#) is a useful feature that carries out a reverse image search, allowing you to look for related images by uploading an image or an image URL. This is done by using advanced algorithms to analyze the image you've submitted and find others that look like it.

On a desktop computer reverse image search is simple. Just go to images.google.com and click on the little camera icon in the search bar.

If you want to carry out reverse image searches on your iOS or Android phone or tablet, you need to download [Google's Chrome browser](#) for iOS or Android. Now, when you're on your phone using the Chrome browser app and you find an image you'd like to look up, you simply need to press and hold on the image. In the menu that will appear on your screen after you've done the long press, simply tap "Search Google for This Image" and Google will carry out its clever "Search by Image" functionality.



More details can be found on the Mashable website.

<https://mashable.com/article/how-to-do-a-reverse-image-search>

We also watched a video on this subject and it can be found at

<https://www.youtube.com/watch?v=ImQzXPcSgY>

Another aspect of this deals with finding and organizing your photos in Google Photos. There are a lot more details and tips on this subject at

<https://www.makeuseof.com/tag/find-photo-google-photos-organize/>

Louise wanted to know if apps should be closed after use. This became a subject of discussion with a general conclusion that to tidy things up, close the unused apps. However, it's not necessary and it's likely you will not notice any difference. You can read more about this at another Kim Komando website.

<https://www.komando.com/smartphones-gadgets/do-you-still-need-to-close-apps/432275/>.

We closed the meeting with a lively discussion of Google Rewards. The app is called Google Opinion Rewards. It is described in the app store as "Answer quick surveys and earn Google Play credit with Google Opinion Rewards, an app created by the Google Surveys team."

Getting started is easy. Download the app and answer basic questions about yourself. We'll then send you surveys around once a week, although it may be more or less frequent. You'll get a notification on your phone when a short survey is ready for you, and can receive up to \$1.00 in Play credit for completing it. Questions can range from, "Which logo is best?" and "Which promotion is most compelling?" to "When do you plan on traveling next?"



Jim Hempel

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General Meeting Secretary: Vacant

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WAUC Facebook

<http://www.facebook.com/groups/1307655812905098>

WAUCtalk is a publication of the the Wisconsin All-computer Users Club. WAUCtalk is a computer club dedicated to promoting and instructing the use of computers by WAUC members. WAUCtalk is emailed to all WAUC membership. Free advertising is available to all WAUC members. We are not responsible for omissions or errors. Thank you for being a member of WAUC.

WAUC: Wisconsin All-computer Users Club

WAUC was established to provide an educational forum for people interested in learning about computers and related devices such as smartphones and tablets. WAUC provides these educational program and publications for its embers, as well as providing social and charitable opportunities for the membership. While WAUC is a private club and doesn't share any member information outside the club, we encourage members to interact with other members of the club and to facilitate this we publish a membership directory, an email, and promote via a public Facebook group where we often add pictures of group events and our public website. Thank you for being a member of WAUC.

DISCLAIMER

The Wisconsin All-computer Users Club (WAUC) is not a part of, nor a representative of any manufacturer, product, reseller, dealer, consultant, or business. The club does not endorse any product, etc. Articles and website links used in WAUCtalk are not associated with endorsed by WAUC's officers and members. WAUC is not responsible for omissions or errors. As a member of WAUC, you will receive emails to inform you of updates, changes or special news and information. We send email messages via group.io only to announce such information. WAUC will not share your email address. If you no longer want to receive these emails, please reply..... Thank you for being a member of WAUC.

WAUC Application for Membership / Renewal

Name _____

Address _____

email _____

City _____

State _____ **Zip** _____

What do you like to do with your computer? _____

To join WAUC, please send a completed form along with a check for \$30 to cover dues from January 1st through December 31st 2022:

WAUC Wisconsin All-computer User's Club

Bob Banerian
P.O. Box 340883
Milwaukee, WI 53234-0241

Paid by: _ New Member _ Renewal _ Check _ Cash