

In today's world it might be prudent to also name a digital executor. Someone who will have access to your account/login/username/passwords so they may discontinue automatic payments; unsubscribe from blogs/vlogs/webzines, etc. and most importantly, be able to legally access your on-line bank accounts.

Judy has created a comprehensive check-off list that you can use for starters, if you don't already have one, or just look it over, there may be something listed that you forgot to include on yours. I'll be posting it on the website along with this newsletter. It's in PDF format.

Judy's presentation asked the following questions. How many of them can you answer in the negative?

Digital Estate Planning

- How much of your life is virtual?
- Do you know anyone who doesn't have a computer, a tablet or a smartphone?
- Every email, every payment, every movie, every picture, every file in the cloud is a digital asset.
- What happens if you die and no one can retrieve them?
- Your estate can get stuck in digital probate.
- Digital assets are broadly defined as information about you that is electronic, posted online or stored in a device.
 - What are the assets?
 - Devices – computers, tablets, wrist technology, phones
 - Logins and passwords needed to access your digital information
- The year after somebody dies is one of the most vulnerable times for identity theft.
- Because death is public record, criminals comb through recently deceased records and can easily create a fake identity.
- Managing your virtual life after death protects your privacy, identity, and reputation.
- Your heirs don't need to get caught in long drawn out probate process that's still being legally defined .

Ghosting

- Deceased's personal information is stolen to commit fraudulent acts such as:
 - Account takeover
 - Taxpayer ID theft and refund fraud
 - Medical ID theft
 - Driver's license ID theft
 - Applying for new credit cards and loans
 - Applying for employment
- Ghosting can result in:
 - Creditors coming after the heirs of the deceased
 - Problems with a deceased's estate
 - Lenders being fooled
 - Money is lost in the name of the deceased

Obituary Information Form. Limit the amount of information you provide. Name, Age, Date of Death should be sufficient. Identity thieves use Mother's maiden name, address (possible burglary during services) birth date, place of birth. No need to use this personal information.

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And now, for the links to assist you. You'll see right away that not all may be applicable to you but cover a number of scenarios.

Resources

- Steps to Protect the Deceased from Identity Theft – <http://bit.ly/2vrVAKp>
- AARP – <http://bit.ly/2tXRmGg>
- Identity Theft Resource Center - <http://www.idtheftcenter.org/>
- Veteran scam – <http://bit.ly/2vrvtU4>
- Everplans – www.everplans.com
- • Take Control of Your Digital Legacy, Joe Kissell - www.takecontrolbooks.com

- How Social Security Can Help You When a Family Member Dies
<https://www.ssa.gov/pubs/EN-05-10008.pdf>
- Steps to Protect the Deceased from Identity Theft – <http://bit.ly/2vrVAKp>
- Set up IRS Account
<http://bit.ly/1G8iFiv>

- Set up SSA Account
<http://www.ssa.gov/myaccount/>

- Yahoo – no log-in / password - <https://yhoo.it/2MKiMJK>
- Concierge Executive Escalations Yahoo Inc. 5250 NE Elam Young Parkway Hillsboro, OR 97124
- Close Gmail account with no user name / password
- Email form
<http://bit.ly/2HLiX8T>

- Death and passwords – 2FA (Two Factor Authentication)
<http://bit.ly/2tUbF99>
- How to get 2FA Backup Codes <http://bit.ly/2UmX7uc>
- Digital Assets Can Tie Your Estate Up in Digital Probate
Hopler, Wilms, & Hanna <http://bit.ly/2VoIKJB>

- Hawaii State Department of Health
<http://bit.ly/30aW430>

Hawaii - Protecting Deceased Persons from Identity Theft

- <http://bit.ly/2xyTJ5z>

Many thanks to Judy and the APCUG Video Technical Conferences. Dozens of videos covering numerous topics shown on YouTube and other sites.

“Time for an update of My Favorite Things...can you hear Julie Andrews signing the song: Raindrops on roses and Whiskers on Kittens; Bright Copper Kettles and Warm Woolen Mittens; Brown Paper Packages tied up with Strings. These are a few of my favorite things

We all spend lots of time on the ‘net, but the sheer size of it makes it hard to find lots of neat places unless someone tells us, so, I’ve made a list of some of my favorite things (aka web pages) and I’ve added a few brief comments on each, but you really need to go there yourself and see what’s there and in some cases try out the program.

www.the-tug.org

Your (MOAA) computer user group. If you need help with computing or are just interested in learning more about them, this is the place to go. The TUG is the oldest continuous PC User Group in Hawai’i. Dedicated to educating computer users in the wonders of computers and computing.

<https://alternativeto.net>

It’s really easy to find any alternatives for a software program that you don’t want to spend big bucks on when you use the search function at this website.

<http://www.nasa.gov>

Hard to beat this one for kids of all ages. Lots of great information and images, things to do and games for everyone.

<http://www.wpclipart.com>

This is where some of the clipart you see at the top of this column comes from. The owner, Mr Paul Sherman has posted them for public use, free of any restrictions. So, feel free to use them in your letters, e-mails or whatever. Thanks, Paul!

<http://www.musipedia.org>

The folks at Musipedia are busy building a searchable, editable, and expandable encyclopedia of tunes. And you’re invited to take part in the action. Their Melodyhound can find a tune even if all you know is the melody. Or, see the next one.

<http://thenostalgiamachine.com/>

Pick a year and you will get a list of that year’s hit to listen to.

<https://www.popularmechanics.com/> Pretty much anything you can think of is probably on this webpage!

<https://radio.garden/listen/wpkn/e0lD4oHy>

This is one you will love. Search the globe for radio stations anywhere in the world!

<http://www.merriam-webster.com>

If you do any amount of writing, whether for the office or just e-mails, I’d be surprised if you haven’t found this one, which, along with the Encyclopedia Britannica are essential tools.

<http://twitter.com>

After blogs, this one was inevitable...you "twitter" (yes, it's a verb) by answering the question "What are you doing?" in 280 characters or less. It looks like more of a fun thing than a serious one as you can see from the example of how little 280 characters is.

<http://www.gcflearnfree.org>

This page is an incredible online learning site from the Goodwill Community Foundation. On the site, there are thousands of video lessons covering 125 topics, taught by professional educators. Topics are geared to everyone from kids, to college students, to people who want to learn English, or even adults who need to beef up on job skills, like learning to write a resume or using Microsoft Office.

<https://www.travelblog.org>

This is a place where you can write an ongoing blog documenting your travels. It's a great way to share stories and chronicle your trip.

<https://www.afi.com>

Here you will find an amazing amount of information about films you have seen or wanted to...complete story lines, a list of the top 100 films and lots more to explore. If you are a film buff, you will love this site.

Hope you enjoy exploring these; have fun out there on the www, but remember to be safe! Aloha, Lou and in spirit, Pooky

Genesis of The TUG

Established in 1988 after The Retired Officer's Association (TROA) conference held in Honolulu.

Previous members coordinated all the IT communications, registrations, tours and activities via old IBM and Commodore personal computers; 14KB dial-up modem connections and many working hours to accomplish this unique multi-faceted operation.



Happy Birthday
August 4, 1790

2019 TUG Board of Directors

Thoughts on July

In August 1945, a former Army pilot with an artificial leg pitched five and a third innings for Washington against Boston. This would turn out to be Bert Shepard's only major league game, and it remains one of the heart-warming moments in baseball history.

~ George Vecsey

Having personally watched the Voting Rights Act being signed into law that August day, I can't begin to imagine how we could have all been so wrong in believing that more Americans would vote once they were all truly free to do so.

~Andrew Young

We're not even supposed to have a break in August if we have not passed the appropriations bills. It's in the House rules.

www.the-tug.org

Visit our website for contact information, current and past newsletters and more.

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Douglas Albert Munro (October 11, 1919 – September 27, 1942) was a [United States Coast Guardsman](#) who was posthumously decorated with the [Medal of Honor](#) for an act of "extraordinary heroism" during [World War II](#). As of 2019, he is the only person to have received the medal for actions performed during service in the United States Coast Guard.^[a]

Born in Canada to an expatriate American father and a British émigré mother, Munro's family moved to the United States when he was a child. He was raised in [South Cle Elum, Washington](#), and attended [Central Washington College of Education](#) before volunteering for military service shortly before the United States entrance into World War II. Along with [Raymond Evans](#), his shipmate, he was known as one of the "Gold Dust Twins", so-called due to the duo's inseparability. During the Guadalcanal Campaign, Munro was assigned to Naval Operating Base Cactus at Lunga Point, from which small boat operations were being coordinated. At the [Second Battle of the Matanikau](#) in September 1942, he was tasked with leading the extrication of a force of [United States Marines](#) that had been overrun by Japanese forces. He died of a gunshot wound at the age of 22 while using the Higgins boat he was piloting to shield a landing craft filled with marines from Japanese fire.

Numerous ships and buildings have been named after Munro, and several memorials and monuments dedicated to him. The anniversary of his death is annually observed in Cle Elum, Washington, and at the Coast Guard Training Center Cape May. His grave has also been designated a historical site by Washington State. He is the namesake of the "Douglas Munro March", the [Navy League's](#) Douglas A. Munro Award, the [Coast Guard Foundation's](#) Douglas Munro Scholarship Fund, and the [Veterans of Foreign Wars'](#) Douglas Munro-Robert H. Brooks Post. He is the only non-marine to have his name enshrined on the Wall of Heroes of the [National Museum of the Marine Corps](#).

