



December 2025 Page I

 Events Calendar

Charlotte Bytes

Editor: Fran Robitaille

Next Monthly Meeting
December 1, 2025
Annual Meeting,
Elections and
Holiday Gathering

Family Services Center
21500 Gibralter Drive
Port Charlotte, FL 33952

[Click Here For Directions](#)

3:00 PM Elections
4:00 PM Annual Holiday
Gathering

No Zoom This Month

President's Message Jane McDonald

Happy Holidays!

I hope everyone had a nice Thanksgiving and enjoyed the weekend. We truly have much to be grateful for including spending time with our family and friends.

The next CCCGC Meeting will be held on Monday, December 1st from 3:00 to 5:00. The annual election of officers and board members will take place from 3:00 to 4:00 followed by our annual holiday party. So, plan to bring you favorite finger-food or dessert to share. Water and coffee will be furnished.

I would like to thank all the volunteers who helped out this past year. We have some new ones who have worked in the computer lab and behind the scenes. Thanks for your expertise and support!

May everyone have a safe and fun holiday season!

Thank You

Jane McDonald

President, CCCGC

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Happy Holidays





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Welcome New Members

Debra Hardin

Karen McElhaney

Amanda Milne

Jill Ovens

Marylou Kennedy

Jerry Smith

The Executive Board of Directors and Members of CCCGC welcome each of you to the group. We're here to help. Membership has its privileges.

If you have any questions, concerns or need computer help, please contact us at the office, by telephone or via the website. We will endeavor to help you any way we can.

2025 Officers & Directors



President
Jane McDonald
ccgcpräsident@gmail.com



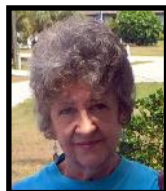
Vice President
Fran Robitaille
ccgcvp@gmail.com



Secretary
Ron Muschong
ccgcsecretary@gmail.com



Treasurer
Lydia Rist
ccgcgtreasurer@gmail.com



Rosemary Sexton



Shirley Hammond



Vera Hendricks



Janice Krumwiede



Gus Rivero

It is a pleasure to serve you in 2025 thru classes, presentations and individual assistance.

Please help to spread the word about CCCGC to your friends and neighbors.



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Charlotte County Computer Group (CCCGC) Needs Volunteers!

Important Notice- Appointments Requested

The board of directors has voted to implement the following changes.

If members would like to have someone look at their computer in the office, they should **call and make an appointment** to sit with someone. Walk-ins are welcome but they will be taken based on the availability of tech help. Appointments will be for a maximum of one (1) hour.

Members may also drop off their machine for someone to look at later.

Please call CCCGC for more information at
941-585-0356



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Charlotte County Computer Group (CCCGC) Needs Volunteers!

If you love technology, we need your help in any of these areas: teaching, presenting, troubleshooting, hardware, software and leadership of the organization. General office help is also needed. We can use your help.

CCCGC is a nonprofit with the mission to promote computer literacy. We are an all-volunteer run agency that refurbishes computers that are then distributed to non-profits, to students, and Veterans. Members can drop off their computers for repair and they can stop by our office if they have a computer challenge. Monthly, we provide computer classes and technical presentations.

Please call CCCGC for more information at
941-585-0356



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Secretary

Dear CCCGC Members,

Per section 6.2 of the Corporation by-laws, notice is hereby given that the annual membership meeting of the Charlotte County Computer Group, Corporation will be held on December 1, 2025 at 3:00 PM at the Family Services Center, 21500 Gibraltar Drive, Port Charlotte, FL 33952 and shall elect a Board of Directors and Officers for the year 2026. This notice shall be posted in the November and December issue of the Bytes.

Ronald J. Muschong, Secretary

6.2 Annual Meeting: The regular meeting in the month of December shall be known as the Annual Meeting and shall be for the purpose of electing a Board of Directors. The Secretary shall post a notice of the Annual Meeting giving the date, time and location in the November and December issues of the newsletter.



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2026 Slate of Officers and Directors

President:	Jane McDonald
Vice President:	Fran Robitaille
Secretary:	Stephanie Eller
Treasurer:	Lydia Rist
Directors: (5)	Grover Mudd
	Jan Krumwiede
	Gustavo Rivero
	Mark Krider
	Vera Hendricks
	Mary Fleenor
	Gloria Pearse
	C.J. Metcalfe

Nominations closed on Wednesday, November 12, 2025.



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2026 Slate of Officers and Directors

Jane McDonald: (For President) Jane McDonald has been a member of CCCGC since February, 2024 and has volunteered in the computer lab since July, 2024. Jane has assisted with technical needs, processes and training of volunteer staff. She has helped other CCCGC areas, taken over membership and donations processing, helpful in documenting and working on spreadsheets, and reconciling paperwork concerning students, non-profits, and members.

Jane has 50 years experience in Information Technology: working in the private, public and consulting sectors. She was the Nominating Committee chair for the 2025 election. Jane is your current CCCGC President, and prior, Vice President for 2025 until August.

Fran Robitaille: (For Vice President) Fran Robitaille has been a member of the CCCGC for 8 years. His activities in the office have been as a volunteer tech helping members with computer problems as well as updating machines for donation. Fran serves as the editor of The Bytes newsletter and also maintains the CCCGC website. He has served as a Director for the past 5 years. Fran also volunteers with VITA, Volunteer Income Tax Assistance, helping to prepare taxes during tax season for anyone earning less than \$67,000.

Stephanie Eller: (For Secretary) Stephanie Eller has been a member of CCCGC since August 2025. She has been volunteering in the office and believes in the mission of CCCGC. Stephanie brings a variety of past work experience with her. She was in banking for 10 years, obtaining the position of branch manager before leaving to spend the next 10 years as office manager of her husband's water well drilling business. After the business was sold, she spent 2 years managing a church camp before starting a career in law enforcement. Her law enforcement career began as a records clerk. She went on to become a certified deputy, detective, and patrol sergeant, retiring after 15 years. Stephanie was looking forward to volunteer opportunities after retiring. In addition to CCCGC, she is currently volunteering with Meals on Wheels of Charlotte County, and the Charlotte County Library. Stephanie traveled extensively as a child due to her father's Army career and moved to Southwest Florida in 1975 following his retirement. Stephanie always had a desire to finish her education, so while working full-time, she obtained her BSM and MSM in Human Resource Management.



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2026 Slate of Officers and Directors

Lydia Rist: (For Treasurer) Lydia Rist has been a member since 2001 and has served for the last 4 years as Treasurer. She was also Secretary for a total of 11 years, vice president for 1 year, and Director for 12 years. Lydia was instrumental in developing the Refurbishing and Recycling Department and currently oversees that area. She also installs the operating systems and programs on both desktops and laptops for distribution to school students, veterans, etc.

Nominations for Directors (5 Positions)

Grover Mudd: I have been with the club for approximately 20 years and have served as President 4 times. On the board for several years. Did repair work with Harold Nixon. Office manager for 8 years. Have helped members with their computers whenever possible. Went to the County to be able to get the office we are now in.

Janice Krumwiede: From the early 1970's I worked in various industries including long distance trucking and various sales positions. From 1993 to 2009 I worked in real estate in Minnesota until I retired. Over the years I have held many volunteer positions including some with Snowmobile and ATV Clubs. At various times I helped teach Safety classes to 11-16 year old kids so they could ride safely and know the rules of the road. I have also served as Secretary, Treasurer and President of these clubs at various times. Received a 30 year award for service from the Minnesota Department of Recreation. Most recently I have served on the board of the Computer Club for 2024 and 2025 and volunteer in the office as a front desk volunteer.

Mark Krider: Mark Krider is a U.S. Navy veteran with six years of service and retired from Entergy Nuclear Vermont Yankee after a 35-year career. Mark Krider holds a B.S. in Computer Science (1990) and an MBA in Leadership (2000), both from Franklin Pierce College. Since joining CCCGC in 2021, Mark Krider has been an active member and has served on the Board from 2022 to 2025.

Vera Hendricks: Vera holds a B.S. in Statistics and a Masters in Information Architecture. She joined the club in early 2024 and has become involved with modernizing and improving CCCGC's website. She is also a Zumba instructor and ballroom dancer. Besides CCCGC, she volunteers with AARP Tax-Aide which provides free tax preparation for many of the Charlotte County residents. She is happy to assist with tax-related questions, as well as consumer-level technology inquiries.



Charlotte Bytes

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2026 Slate of Officers and Directors

Nominations For Directors (Continued)

Mary Fleenor: Mary Fleenor has 30+ years' experience in the design and implementation of business and infrastructure applications in industries ranging from agriculture to aerospace. As a member of CCCGC, she joined the board as director in 2021, served as vice president later in 2021 and served as president in 2022-2023. Mary has conducted regular training sessions via Zoom on various technology subjects, and currently provides in-office technical support to resolve members' computer issues, installs updates and upgrades, refurbishes computers for donation to school children, veterans and disadvantaged, and assists on the help desk. In other community activities, Mary is past president (2015-2019) of the American Association of University Women (AAUW) and very active in STEM (Science, Technology, Engineering and Math) education for middle and high school students through AAUW and its partnerships with CCS (Charlotte County Schools) and MHM (Military Heritage Museum). She has volunteered annually, since 2017, as a group organizer to support the Florida International Air Show (FIAS). Mary is the 2025 Woman of the Year for the American Business Women's Association (ABWA). She served (2005-2013) on the quasi-judicial Building Board, reporting to Punta Gorda City Council, to resolve community issues with building contractors.

Gloria Pearse: I graduated from Capital University in Columbus OH, with a BS, major in Fine Arts, minors in Physical Education, Health-Recreation, Biology, English, and Religion. I moved here in 2001, having retired from teaching HS in OH, 20 years Physical Education, Health, Recreation- coaching Volleyball, Basketball, Tennis, Track, Pep Club, GAA, Cheerleading Squads. The next 20 years, I taught Art, kept coaching Track, added/started an Art Club. I studied Italian Renaissance Humanism on a Fellowship, in Florence Italy, 8 weeks, 14 semester hours of credit etc. A real academic high point! I loved teaching, but my husband wanted to retire, (he was Assistant Superintendent of Schools), so I figured 42 years was ok, time to live a new life, and here I am. I am active in a number of groups in addition to CCCGC: AARP, AAUW, LWV, United Way Women, various groups at the PC Library, and HTLC. I love people, learning and sharing ideas & thoughts. I am happy to serve as one of the Directors in this group.



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Nominations for Directors (Continued)

Gustavo Rivero: I have been a volunteer in the CCCGC office for about a year. I served in a U.S. Army Combat Support Unit for 15 months in Iraq 2003-2004 with 8 years of total service. I hold a Bachelor of Science degree in Interdisciplinary Studies. After moving from Puerto to Florida, I volunteered my time with various groups such as the Charlotte Homeless Coalition, Military Heritage, Punta Gorda Police Department, Master of Gardeners, and today with the CCCGC. I have always been a person willing to help others and create an environment of harmony and balance.

C.J. Metcalfe: I would like to offer my services as a Board Director for CCCG with consideration of the following background:

Over the years, I have served on several 501c3 boards, and appreciate the rules, regulations and procedures that apply to operating a 501c3. Recently, these include, Punta Gorda City, Military Heritage Museum, Burnt Store Isles HOA, and currently Wreaths Across America. As well, I have been an active volunteer in the community for 10 years, most of my work focused on Veterans. I feel I can bring versatility with my experience to your board.

WORK:

Owner/operator of retail business in baking supplies
Sunshine Biscuits – Retail Merchandiser/Sales
W.W. Grainger – Sales Manager
Great Plains Reflector Technology – National Sales Mgr
Trans World Compactors – Quality Control Manager
Largo Medical Center – Emergency Room/Surgery Tech
Dr. Phillip Christ – Radiology Tech
WKDW – Radio Show Host

EDUCATION: (College)

Administration of Justice degree
Radiology degree, R.T. (R), (M)

Volunteer Work:

Help Heal Veterans - area distributor
Elks Lodge #2606 - Veterans Day Parade Chair
D.A.R. - Veterans Chairman
Local Columnist in Isles Life Magazine
Wreathes Across America - Location Coord.
Bountiful Blessings - Food Pantry



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Information: (941) 585-0356
www.cccgc.info facebook.com/cccginfo
Office Hours: 10:00 a.m. to 2:00 p.m.

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Promoting Computer Literacy and Education in Charlotte County. The largest gathering of computer knowledge in Charlotte County.

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November 3, 2025 General Meeting



November's presentation was made by Vera Hendricks a member of the CCCGC board. The topic was Tax Law Changes for tax year 2025. Vera is a volunteer with the AARP Foundation Tax-Aide Program.

Here's a link to the AARP Foundation Tax-Aide Program: <https://tinyurl.com/mr3yzhm8>

Here's a link to the VITA Program: <https://tinyurl.com/baj42xks>

Here's a link to Vera's November 3rd Presentation: <https://tinyurl.com/3z8485n8>





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Member Drawings

November 3, 2025

Attendance at the November 2025 meeting was 36+ members.

Agnes Moore was the lucky winner
of the 50/50 drawing.
She won enough for a nice lunch.



Keith Murphy won the \$25
American Express gift card.





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Future Events & Presentations

[December 2025 CCCGC Classes & Programs](#)

December 1 Family Services Center
3:00 PM Annual Meeting,
Elections For Officers
And Directors
Followed The Holiday
Gathering
No Zoom

December 4 Maintenance & Backup
2-4 PM
Lydia Rist

December 18 Board of Directors Meeting
2PM
[Zoom Link](#)



December 18 Board of Director Meeting
2:00 pm
514 E Grace St, Punta Gorda
[CCCGC Board Meeting Zoom Link](#)



An International Association of Technology and
Computer User Groups

As members of CCCGC, you are automatically members of Association of Personal Computer User group (APCUG) who offer free ZOOM classes and presentations to members. However, you must register with them to attend. Check the website for course options and registration: <https://apcug2.org/>

APCUG past presentations can be viewed on YouTube. These are handy links for review if you attended them or had to miss the original presentation. Click the link below to see all the options.
https://www.youtube.com/results?search_query=apcug

Please register for a class by
first clicking on this link.

[Events](#)

Next, click on the desired class
on the date you wish to attend.
Finally, click on and complete
the RSVP form.



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Computer Tech by Fran Robitaille



Tech Info



Microsoft OneDrive

OneDrive is Microsoft's Cloud backup system. It makes it fairly easy to store files in the cloud and then access them anywhere you are by signing onto your Microsoft account. It's a useful product but not without issues. First, Microsoft only allows users 5GB of free storage. That's enough to store some things but when you start thinking about backing up an entire computer, it's way too small. It's also way too slow. Backing up large amounts of data to the cloud, any cloud storage can be slow, really slow.

Microsoft would like you to do just that, backup your entire computer or at least a good portion of it. That likely forces you to subscribe to Office 365 for the much larger storage limit. There are benefits to having a paid Office subscription. You'll have to decide that for yourself.

If you decide it's not worth the cost then OneDrive still works but with the lower 5GB storage amount.

Here are a few YouTube videos that will give you a better understanding of how OneDrive works and perhaps how you can tweak it so it works better for you.

First: Where are my OneDrive files? <https://tinyurl.com/5btxynd7>

Second: How OneDrive Works. <https://tinyurl.com/5u55w9hv>

Third: Why is my desktop in OneDrive? <https://tinyurl.com/2h22x9wj>

Fourth: How do I store files on my computer and not OneDrive?

<https://tinyurl.com/4twyx7nc>

Finally: How do I delete files on OneDrive but not on my computer?

<https://tinyurl.com/yza7c87s>



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Computer Tech by Fran Robitaille

Final Thoughts

A question was asked at the November 3 meeting as to whether a gift made to an individual was taxable. As with anything with the IRS and Federal Government, it's complicated.

The **gift tax** is a federal tax imposed on individuals who transfer money or property to another person without receiving something of at least equal value in return. The tax is generally paid by the giver (donor), not the recipient (donee).

The gift tax is designed to prevent people from avoiding the federal estate tax by giving away their assets during their lifetime.

Key Concepts

What counts as a gift: A gift can include cash, real estate, stocks, vehicles, and even interest-free loans or selling something for less than its full market value.

Annual Exclusion: The IRS provides an annual exclusion amount that you can give to any one person each year without having to file a gift tax return or use up your lifetime exemption. For 2025, this amount is \$19,000 per recipient.

Lifetime Exemption: Most Americans never actually pay the gift tax because of a much larger unified lifetime gift and estate tax exemption. For 2025, this amount is \$13.99 million per individual. If a gift to one person in a year exceeds the annual exclusion, the overage is subtracted from this lifetime exemption amount, but no tax is owed until the total lifetime amount is exhausted.

Reporting: If a gift exceeds the annual exclusion amount, the donor must report it to the IRS by filing [IRS Form 709](#). This form tracks the use of the lifetime exemption.

Gifts That Are Not Taxable - Certain transfers are exempt from the gift tax, regardless of the amount:

Gifts to one's spouse (if they are a U.S. citizen)

Direct payments to an educational institution for tuition.

Direct payments to a medical institution for medical expenses.

Gifts to qualified charitable organizations.

Gifts to political organizations. (I really like this one)

So, if you want to give your kids 10 grand (\$10,000), go ahead. No tax issues.



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 **Events Calendar**

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Please register for a class by first clicking on this link.

[Events](#)

Next, click on the desired class on the date you wish to attend. Finally, click on and complete the RSVP form.

For more information

www.cccgc.info

The Charlotte County Computer Group Corporation

Is a non-profit 501(c)3 organization as classified by the Internal Revenue Service.

Donations, gifts, bequests, legacies, devices and transfers are deductible under federal laws.

Articles in the Bytes are courtesy of these Tech Sites

We're on the Web
www.cccgc.info



An International Association of Technology and Computer User Groups



Digital Citizen



DavesComputerTips

INTO WINDOWS



AskWoody

News, tips, advice, support for Windows, Office, PCs & more. Tech help. No bull.
We're community supported by donations from our Plus Members, and proud of it