



2022

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**Tuesday
August 9, 2022**

Discover more about using YouTube



Using Zoom & In Room Meeting

Our links can be found at:

LCCUG.com/links, There you will find many interesting places to visit. Check them out and see what you can find interesting

NOTICE: THIS MEETING WILL BE A HYBRID MEETING

**LCCUG Meetings will be happening on ZOOM
& in Person**

At a new time: from 10 am. - noon

Please Email: info@lccug.com if you have any questions or concerns!

A Word From Our President



We hope you can join us in person or on ZOOM for our August 9 meeting at 10 am on Tuesday at LCCC facility on W. Erie, Lorain.

Our August meeting will be an overview of using YouTube. YouTube can be used on a computer or any electronic device. It can also be used as an app through your TV. We will explain those options.

We will discuss the wide variety of subjects available through this service. I think you will be surprised. We will demonstrate how to download a video, change the playback speed, turn on captions and translations. Learn how to save videos to watch again and how to upload your own video to be shared.

Our group is small in number nowadays and we will try to hold on for those of us who I know still enjoy our meetings and comradery. Please give us input. We would like to know what we can do differently and what you would like to see us cover.

Again, check out our Facebook page for lots of updates on what is happening in the world of technology. That's a good way to keep current and finding interesting and useful information.

<https://www.facebook.com/groups/lccug>

Stay in touch!

Sandra Ruth
LCCUG President



LCCUG Officers For 2022

President	Sandee Ruth president@lccug.com
Vice President	Vacant vp-programs@lccug.com
Secretary	Don Hall secretary@lccug.com
Treasurer	Micky Knickman treasurer@lccug.com
Newsletter Editor	Pam Rihel newsletter@lccug.com
Web Page Editor	Richard Barnett webpage@lccug.com
Statutory Agent	Sandra Ruth statutory_agent@lccug.com
Director of Membership	Vacant membership@lccug.com
Director of Advertising	Richard Barnett advertising@lccug.com
Director of Education	Neil Higgins education@lccug.com

The Lorain County Chapter of OGS

is having its next meeting online:

Check our webpage for the next program.
<http://loraincoogs.org/events.html>



We are having our meetings virtually using bluejeans.com. To join the meeting on a computer or mobile phone:

<https://bluejeans.com/5006724159?src=calendarLink>
Also a link will be sent to you before the meeting.

North Ridgeville Library, 35700 Bainbridge Rd. North Ridgeville, Ohio. Meetings are free and open to the public. Social time is at 6:30 PM and the program begins at 7:00 PM. **Canceled Until further notice due to Covid-19**

John Kolb
secretary@loraincoogs.org

**Tuesday
August 9, 2022**

Come and Discover How Much You Can Do Using



Most everyone uses Youtube for one thing or another. In our August meeting we will explore some of the options that you may not know about.

- How do you record a YouTube video you like watching? How to share a favorite video?
- How to speed up a video, turn on captions, adjust video quality
- Looking at show notes, making comments, finding something similar
- Finding the kinds of things, you might not be aware of that are on Youtube.
- How people use Youtube to make money?
- How to upload your own videos?



LCCUG is on Facebook

Come and visit our Facebook page for interesting facts and ideas. You can get a lot of computer information from our Facebook page. Have a question ask it on Facebook.

<https://www.facebook.com/groups/lccug>

Woohoo!

Your renewal dues have been changed from \$15.00, To 3 years for \$15.00. When everyone else is raising their prices our Computer Club is lowering their dues, so tell your friends to come and Join in the fun and learn computer information.

Tell your family and friends about this great deal. Once in a lifetime opportunity.



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Executive Board Meeting Minutes

JULY 5, 2022

The board Zoom video meeting for June was attended by Sandee Ruth, Don Hall, Micky Knickman, Pam Rihel, Richard Barnett and Neil Higgins.

The board discussed issuing the *NEWSLETTER* quarterly in place of monthly. No action to change.

Sandee will evaluate the remodeled Amherst Library as a possible meeting place. Work will be finished July 9.

The board discussed the possibility of changing our website to wix or yola. Richard will check into this.

Micky has taken care of getting popcorn and containers for the July 12 meeting.

During discussions on future programs, tips for using youtube like saving a video, creating a playlist and many other "how to do it". Sandee and Micky will follow up.

Pam moved, Neil seconded the meeting be adjourned.



Member of Association of Personal Computer Users Groups

Computer Club News

**Don't Forget to Bring
in Your Used Ink Cartridges
LCCUG is collecting empty ink
Cartridges**



Recycle & Help Our Club Too!



General Meeting Minutes

JULY 12, 2022

President Sandee Ruth called the hybrid meeting to order. A motion to accept the minutes as shown in the July issue of the *INTERFACE* was made by Micky and seconded by Pam. Motion passed by voice vote.

Sandee announced the August program will be helpful hints about Youtube.

The movie "Bringing Up Baby" with Katharine Hepburn and Cary Grant was the program.

The club had available to attendees a table full of the clubs prizes for the taking along with popcorn and water.

LCCUG

Newsletter Editor: Pam Rihel using Microsoft Publisher, 2016

This Month's contributors: Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Neil Higgins, Michael John Neill, Scambusters, Ask Leo, Jim Cerny, David Kretchner, APCUG, Google images, Microsoft Office art online,

Newsletter is now
Online at:

lccug.com/newsletters or lccug.com

MEMBERSHIP WITH LCCUG:

Yearly dues are now \$15.00 For 3 years. For more information contact:

LCCUG
Director of Membership,
membership@lccug.com.

Meeting Location:
At a new time: from 10 am. - noon
in a new location: LCCC facility at
[201 W. Erie, Lorain](http://201.W.Erie.Lorain)

Our meeting space is on the first floor – easily accessible – larger – refreshments available! Please email info@lccug.com if you have any questions.

2022 Calendar of Events

Meeting & program starts at 10 am

January 11, 2022 - Useful Websites and Utilities presented by our Board Members and Our members

February 8, 2022 - Preserving Digital Photos By Mark Schulman

March 8, 2022 - The Pro's and Con's of BACKUPS; introducing “Tech for Senior”

April 12, 2022 - Geeks On Tour Presented by Google Lens

May 10, 2022 - Cyber-Safety in the Digital Age Presented by Norbert “Bob” Gostischa,

June 14, 2022 - Snapseed – Presented By Chris and Jim Gould

July 12, 2022 - Bringing Up Baby starring Cary Grant and Katharine Hepburn

August 09, 2022 - Discover more about using YouTube

September 13, 2022 - To Be Announced

October 11, 2022 - To Be Announced

November 8, 2022 - To Be Announced

December 13, 2022 - Holiday Lunch

Please check our website LCCUG.com for more updates. If you have anything you would like to know about, PLEASE let us know. We would really like your input.

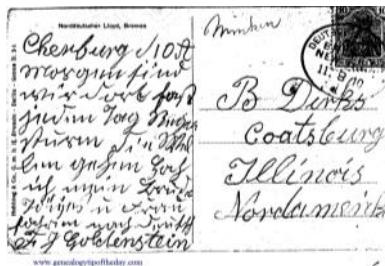


Thinking of shopping with Amazon? Well you can now go to our lccug.com website and just click on the [amazonsmile](#) link and start shopping.

Our club gets rewarded for any items purchased from our website. So the more you buy the better it is for our club. **SO START SHOPPING.**

Genealogy Tip of the Day

michaeljohnneill,
Rootdig.com mjnrootdig@gmail.com



The image is a composite of two parts. On the left is a historical document, likely a postcard or letter, featuring a circular postmark from "NEW YORK" dated "JUN 11 1890". The document contains handwritten text in a cursive script, which appears to be in German. On the right is a black and white photograph of a person, possibly a woman, wearing a dark dress and a light-colored shawl or cardigan. The photograph is partially obscured by the handwritten text from the document on the left.

NEED HELP?



Here's Who to Contact:

Neil Higgins

440-985-8507 - higgins.neil@gmail.com

Evenings 6 p.m. -10 p.m. + Weekends

Hardware, Linux & Windows Operating Systems,

Chromebooks, Tweaking your system

Micky Knickman

440-967-3118 - micky@knickman.com

Daily 6:00 am to 4:00 pm. Leave message if no answer.

General Software Configuration, Hardware Installation, Basic to Advanced Windows

Richard Barnett

440-365-9442 - Richard216@aol.com

Evenings & Weekends

General Software Configuration, Hardware Installation, Basic to Advanced Windows & Web Page Design

Sandee Ruth

440-984-2692 - sandee29@gmail.com

Basic Word Processing, Windows, & Web Design

Advanced Internet

Pam Casper Rihel

440-277-6076 or 440-308-8196

6:00 p.m. to 9:00 pm Monday thru Thursday
Genealogy help

prihel1947@gmail.com

Denny Smith Unavailable at this time

440-355-6218 - dennis.smith@windstream.net

Microsoft EXCEL

Leave message on machine if no answer

If any of our members are interested in helping other users with what programs you are adept at, please contact any of our officers with you name, what program or programs you would be willing to give help with, you email address and or phone number and when you would like to have them call you. Thanks



LCCUG ONGOING WORKSHOP

MOST ARE FREE AND OPEN TO THE PUBLIC

Problem Solving Workshop

Date: Thursday- August 16, 2022

Time: 10AM-12PM **Instructor:** Micky Knickman,
Neil Higgins, Richard Barnett

Place: LCCC @ 201 W. Erie Ave., Lorain, OH

Learn how to repair or update your computer by changing hard drives, memory, CD ROMs, etc.

Members MUST make an appointment by emailing Micky or Neil at troubleshooting@lccug.com. This workshop is limited to LCCUG members in good standing. If there are no appointments, this will be cancelled.

The Problem Solving Workshop is being held at our new building, LCCC, 201 W. Erie Ave. Lorain, Ohio

You are asked to bring in your computer, laptop and other electronics that you need help with.

Learning About Electronics

Date: Thursday - August 16, 2022

Time: 10AM-12PM **Instructor:** Sandee Ruth

Place: LCCC @ 201 W. Erie Ave., Lorain, OH

Learn how use you electronic devices.

Members MUST make an appointment by emailing Sandee at troubleshooting@lccug.com. Members are encouraged to bring their tablets, iPod, kindles, etc. for assistance from Sandee and any other knowledgeable members. The public is welcome to sit in on these sessions, but an email must first be sent.

LCCUG WORKSHOP Class Ideas?

Neil may be starting up his workshop soon and he would like some ideas on what type of projects you are interested in learning about. Contact:

Neil Higgins Education@lccug.com.

5 SCAMS SET TO TRAP ANCESTRY HUNTERS

HOW SCAMMERS CAN TAKE YOU DOWN THE WRONG ANCESTRY PATH: INTERNET SCAMBUSTERS #742



Forget about Sherlock. Real-life detective adventures are available for anyone trying to uncover their ancestry.

And as in any good mystery plot, villains are lurking around every corner waiting to trick family historians into handing over their money for little or nothing in return.

In this week's issue, we explain how these ancestry scams work and offer a view from one expert on how to give these crooks the slip.

Let's get started...

Tracing your ancestry is all the rage these days. In uncertain times or as we get older, people develop a passion for finding out about their roots and building a family tree.

Although there are many professional genealogists, most ancestry "detectives" are amateurs and their sleuthing sometimes leads them into scams.

For instance, family historians are being targeted by crooks using the well-known inheritance con trick.

Most of us would be fascinated and delighted to

learn that one of our ancestors was extremely wealthy.

It's just a short step from there to be taken in by a report that this ancestor left an unclaimed inheritance and that you could be in line to collect.

Scammers comb ancestry research websites for names and contact details of researchers and then deliver the "good news" about the inheritance.

As usual, they tell victims they have to pay a fee and other supposed processing charges in order to collect. Victims who pay up are then strung along with excuses and requests for more money until they finally realize they're being conned.

THE BOOK OF YOU

A second, well-practiced scam involves mailshots telling recipients their family history, and particularly the story behind their last name, has already been researched.

They may even say the history has been published as a book titled something like "The World Book of" (insert your surname here!) or "History of the Family."

"These 'family surname history' books are little more than glorified phone books," says genealogy expert Kimberly Powell on the online research and information service About.com.

"Usually they will include some general information on tracing your family tree, a brief history of your surname (very generic and providing no insight on the history of your specific family) and a list of names taken from a variety of old phone directories."

MORE ANCESTRY SCAMS

If you're into family history, here are three more ancestry scams to beware of:

*** Phony Experts.** As we said earlier, there are many professional genealogists who can often help solve some of the challenges of tracking down your ancestors.

(Continued on page 8)

But there are also plenty of others who set themselves up as experts but know little more than you do about how to conduct research.

Anyone can claim to be a genealogist; there's nothing illegal about that. But it's fraudulent to lie about experience, credentials, and qualifications.

There are several professional organizations, such as the Association of Professional Genealogists and the International Commission for the Accreditation of Professional Genealogists, that vouch for the skills of their members. In some cases, members may have had to undergo training and exams to vouch for their skills.

It's down to you to check them out before hiring. To learn more about these organizations and how to verify claims of membership, see this article: [What to Look For in a Genealogist You Contract With to Research Your Family Tree](#).

Deceptive Software. There are stacks of websites, computer programs, and applications that help enthusiasts create their family tree. They can be a boon for genealogists, especially as trees grow and become more complex.

But some of them are not worth the money you pay, either because similar products are available for free or because they're simply very poor products or services that may actually complicate the research process.

"Unfortunately, some of the biggest offenders are websites that pay for high placement in search results on Google and other sites," says Kimberly Powell. "Many also appear as 'sponsored links' on reputable websites that support Google advertising..."

The best way to avoid being hoodwinked into paying for this type of software or site membership is to find out what others are saying about them by doing an online search.

Beware, though, of websites claiming to list the "best" genealogy software. Some of these sites are as deceptive as the software they promote;

they simply charge the program makers a fee to be included in the list.

*** Fake Coats of Arms.** What could be nicer or more impressive than displaying your family crest in your home?

Well, that depends on whether it's genuine or simply a figment of the imagination of the person who sold it to you.

Unless your ancestors were genuinely wealthy or members of the so-called nobility, it's highly unlikely that there's a family crest.

One trick some firms selling these products use is to employ graphics from the world of heraldry.

Heraldry is a complex collection of symbols, such as lions, armor or feathers, that represent qualities like bravery, justice or membership of the nobility.

There are hundreds of these symbols, so it's perfectly possible for anyone to combine a few of them into a badge that supposedly represents a name.

It's fun but it's phooey!

"Except for a few individual exceptions from some parts of Eastern Europe, there is no such thing as a 'family' coat of arms for a particular surname -- despite the claims and implications of some companies to the contrary," says Powell. "Coats of arms are granted to individuals, not families or surnames."

Producing these coats of arms is not strictly illegal, although the seller should be honest enough to explain what they're doing. So, it's okay to buy one of these products if you want, but be aware of what you're paying for -- basically a piece of creative fiction.

Discovering family history is a great legacy anyone can pass on to their descendants, and have fun in the process of doing the research. But avoid getting carried away by your enthusiasm, or you could become an ancestry scam victim.

(Continued on page 9)

ALERT OF THE WEEK

Yoo-hoo! Need to speak to Yahoo!? Well, that phone number you found is a fake.

The famous news, email, and search provider has warned that, since it doesn't offer phone-based customer service, any number you discover on a search won't be genuine. Nor does it charge a fee for customer support.

So, if you see a search result with a phone number or use a service that charges a fee for support issues like changing your Yahoo! password, it's a scam.

To find out more and learn how to contact Yahoo!, visit their [article about contacting them](#).

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ScamBusters at
<http://www.scambusters.org>



6 Reasons There Are Still So Many Security Breaches

You'd think we'd have this figured out.

by [Leo A. Notenboom](#)

When you think about the complexity of today's systems, it's kind of amazing that we don't have more breaches.

I can see how an individual might let their guard down and get hacked, but how in the world can a huge company like {a bank} let this happen?

Why? Because security is hard.

In fact, it's harder than you or I can even imagine. And to be clear, I'm not trying to make excuses for your bank or any other service. I just want to be clear that security is really, really hard.

Let's review some of the fundamental principles at play in a situation like this.

So Many Security Breaches

1. All software has bugs.
2. Today's systems are unimaginably complex.
3. You can't retrofit security.
4. Complexity and evolution are at odds with security.
5. You need security experts to do security right.
6. People remain the weakest link.

#1 All software has bugs.

This is something I expect non-programmers have the hardest time with. The thinking is that if we just did it right in the first place, we wouldn't have all these problems.

Here's the fact: Even the *very best* software you've ever used — the most stable, fastest, greatest and most-loved software you can think of — still has bugs.

There is no such thing as [bug](#)-free software — period. Anyone who tells you differently is either lying to themselves or to you. Software manufacturers try to ensure that the bugs are insignificant, but there's simply no way to expect and eliminate all bugs. Most, sure. All? Absolutely not.

And that's primarily because of principle #2.

#2 Today's systems are unimaginably complex.

Seriously. Even the people who are supposed to understand them from top to bottom don't completely understand them.

Many of the bugs I referred to in the first principle are *not* results of explicit programming errors, but side effects of errors in how these enormously complex systems are built. (Of course, explicit programming errors happen too.)

Remember, systems have to be built in such a way that individuals can build them. That means they're built in parts that can be understood. Those parts are then put together to create the larger whole. Problems often result from simple misunderstandings or erroneous assumptions as these parts are put together.

Also, remember that our expectations are that these systems never crash, never lose any data, and never deny access to those who are authorized while never allowing access to those who should be denied.

(Continued from page 9) Ask Leo

All of that while being both lightning fast and trivially easy for anyone to use.

Incredible complexity is the result.

#3: You can't retrofit security.

Truly comprehensive security needs to be baked in from day one. You can try to add it in later, but it's a path fraught with potholes and pitfalls.

That's one of the major reasons that Windows 9x¹ was abandoned in favor of the Windows NT-based systems we use today. Windows 9x was based on MS-DOS, which had zero consideration for security. It just wasn't part of the concept of that operating system. There were no such things as accounts or permissions. Windows 9x tried to bolt that stuff on, but it could not overcome the fundamental assumptions made in its MS-DOS foundations.

Windows NT was a complete rewrite with multi-user account and security control built in from the beginning. Windows 2000, XP, Vista, 7 and 8 are all derived from Windows NT. Yes, Windows has its issues, but what it is and does today simply could not have been built using the old DOS-based roots.

#4: Complexity and evolution are at odds with security.

Systems evolve. We want more features, more power, more games, more options. Whether or not *you* want more, the world, the market, the public in general, does.

As a result, systems evolve. And evolution increases complexity. Evolution of an already complex system is even worse.

Evolution means the security you built in the beginning may need to handle issues and situations it was never designed to handle, things that were never even dreamed of, say, a decade ago. So the security measures get tweaked and adjusted, modified to evolve with the hope that nothing breaks.

And of course, in addition to all the new things, we want all the things we created a decade ago to keep on working.

#5 You need security experts to do security right.

Security as a concept is hard enough. To implement

security is insanely difficult because the margin for error is so small. For example, [encryption](#) is trivially easy to do wrong (or maybe not wrong so much as not right enough).

Account management is the same way. To this day, some services make bad decisions, like actually storing passwords, because the coders don't know any better, or are in a hurry, or for some other reason.

This is perhaps one of the larger risks of today's incubator or entrepreneurial startup models. A small number of people get together and create something because they have expertise in that something. That's awesome, and they produce an awesome product or service around that thing. But none of them are security experts. They may have some notion of best practices, like not storing plain-text passwords. So they get the big things right, but it's the small things that bite them.

#6: People remain the weakest link.

All of the technology in the world won't save you from the mistakes of human beings using it.

If a technician in your data center [falls for a really good phishing attempt](#) — and they do exist — then you've just bypassed even the best security. Maybe your security expert — an honestly good, true expert — overlooks a case that can happen only in one in a billion times, and then your company grows to a billion transactions a day. Maybe adding a feature to your decades-old system uses an interface in a way that was never envisioned when it was created several years ago and never tested against since.

Maybe you just piss off the system administrator, and before he quits, he leaves all the security information on an anonymous [hacker](#)'s website.

I'm not saying that any of these are justifications for security breaches, but given the enormity, the age, and the evolution of so many of these systems over time, it's really no surprise. Throw in human frailty along the way, and it's surprising that it doesn't happen more often.

Do this

The best systems don't assume we can stop bugs from happening. That's naïve.

(Continued on page 11)

(Continued from page 10) Ask Leo

The best systems have an answer to the question, “What do we do *when this happens*, and how do we reduce the damage?”

It’s kind of like backing up. You can’t say “My disk will never fail” — or if you did, you’d be wrong and also naïve. What you can say is, “How do I prepare for the day it happens, and how do I reduce the impact when it does?”

That same systems advice applies to your security as well: what will you do when breaches happen? How have you protected yourself? Selecting good providers is a start, of course, but so is general security hygiene, including things like strong and unique passwords.

Control what you can and prepare for what you can’t.

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LEARNING TIPS FOR EVERYONE

Asking Google is so easy and convenient

By Jim Cerny, Forums Coordinator and Class Instructor
<https://thetug.org/>
jimcerny123@gmail.com

Everyone enjoys learning IF it is a fun and helpful experience. For example, if you get a new car with all those electronic options, it can be fun learning those which will keep you safer and offer a more pleasant driving experience. Everyone enjoys learning in different ways. Some enjoy a classroom experience with others. Some feel that the best way is with a personal tutor to help them precisely with what they need or want to learn. But first, why not just Ask Google and see what happens? Then, let’s explore some learning “tricks” to help you learn more easily and have fun while learning right on your computer.

1. Make a list of what you THINK you would like to learn. This list will always be modified and edited, so write this in pencil.

2. Pick one thing on your list that you think should be a short learning curve. This will help you get started.

3. Set a time limit of just 10 or 15 minutes with a “reward” at the end waiting for you. (I like chocolate!)

4. Ok, now start by “Asking Google.” Ask as you would a private tutor – “How do I create a new folder in Windows?”, “How do I copy my photos to Google Photos?”, “How do I make sure my virus protection is working?” etc. Try to be specific with such phrases as “using Windows” or “using my iPhone” in your question.

5. You will get a long list of options AND a list of questions similar to yours that you can click on to get results and answers. You will also see (if you are lucky) a quick checklist of steps to do what you asked. This is great as a short reminder of something you have done before but forgot.

6. Scroll down the list and look for a short video to watch to answer your question. Pick one and click on it. If you find it is not what you wanted, just X out of it and try another one.

7. Write down the answer you think is best.

8. Now, right away, minimize that browser window and actually DO IT. You can always go back to that window to see the next steps if you need to. Do not be afraid of making a mistake; you will not hurt your computer.

9. If you were successful, check your written answer and see if anything needs to be changed. For example, was it hard to find that box to click on? Did you have to scroll down to get to the option you wanted? Note the helpful information you needed to know for your use, which may not have been that clear in the instructions you saw.

10. Keep your note! This is the one thing you learned today. If you DO IT three times, you will be much more likely to remember it (and where to find it in your notes in the future).

11. Yes, you can easily keep notes on a computer file too, but it is yet another window to keep open as you go from window to window. So some people like to keep their notes in a paper notebook. But do what you want.

12. You should sort the things you learn by category – such as computer security, using your browser, working with files, photo storage, iPhone settings, etc.

Hey, if you learned one new thing a day, in a month, you will be amazed at yourself and will deserve an extra reward! Classes and tutors are great too, but using your computer to learn is so convenient and free. So, take the next step to learn something fun and see what happens.

I Was a Fool, So You Don't Have to Be

By David Kretchmar, Hardware Technician
Sun City Summerlin Computer Club
<https://www.scscc.club>
dkretch@gmail.com



I don't necessarily think of myself as a fool, but I did a foolish thing a few years ago. I bit on one of Motley Fools' ubiquitous teaser internet ads promoting the best new emerging technology stocks that were about to "explode." I paid (I think) \$29 to Motley Fool to get the names of the stocks. Motley Fool sent me the names of several mostly small and pink sheet stocks. Most pink sheet companies are highly speculative, have little or no earnings, and are low-priced penny stocks. For many pink sheet stocks, a price appreciation up to one penny would be wildly profitable, but well over 90% of these stocks appeared worthless.

I wonder if they are buying shares before they recommend them and running the shares up and then maybe even shorting them or just taking advantage of people willing to pay for their information. Their expertise seems to be selling themselves, not researching companies.

The Motley Fool's website is self-described as "A wide-ranging investment resource that intended to "educate, enrich, and amuse individual investors around the world." The site includes discussion boards, quotes, data, and of course, stock-picking advice. Many of the articles are voluntarily contributed by various individuals. Unfortunately, I suspect that many have taken a position in the stocks they are now pumping, not unlike the Motley Fools, with hopes of profitable dumping.

Upsells

If you are not satisfied with the advice provided according to your original subscription, the Motley Fools will offer you "better" subscriptions, such as:



Or:

One

Full access to all Motley Fool stock services and exclusive access to Tom Gardner's Everlasting Portfolio

\$13,999/year

Everlasting: Cloud Disruptors 2020

Invest in The Motley Fool's "No. 1 Technology of the 2020s"

\$1,999/year

A Foolish Website



I am not new to the stock market; I focused on security analysis in college and have been doing my own research for over 50 years. Almost everything I have seen from the Motley Fools is absolute garbage. I highly recommend not using their website for any information except maybe for the entertainment value of how foolish it is. Often there are contradicting opinions on the same stock on the same day!

There is way too much advertising on the Motley Fools subscription website. This site is without transparency and, therefore, of questionable value for investors. Suppose you want to be successful, and actually be one of the rare investors who make money relying on the advice of others. In that case, you need to receive information from people whose own investing/trading results you can clearly see. There are several dozen articles every day, and I believe no one could construct a good trading strategy based on the hundreds of stocks they say are "ready to explode."

The Motley Fool's subscription website is a mess of marketing. Most of the articles provide virtually no actionable information, except pitches for more expensive Motley Fool newsletters. Occasionally there is a well-written article that contains decent information, but this is rare.

To be fair, I do agree with their philosophy that
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a buy and hold strategy, not trading, is the path to real wealth accumulation. They deride ALL short-term trading dogmatically but make tons of picks, some work, others totally fail. Also, they advise not to bother trying to time the market; just spend time in the market holding your winners and trimming losers. So there – in this paragraph, I've reflected virtually all of the sound advice you are likely to glean from the Motley Fool website – and it was FREE!

Can they do 5X better than the market?

It is inconceivable that The Motley Fool could beat the S&P 500 by over 500%, as they claim in their current advertising. Most professional money managers and advisors have difficulty equaling the performance of the market averages. Those who are considered investment geniuses, such as Peter Lynch and Warren Buffett, could beat the market by a few percentage points a year. Anyone able to beat the market averages by 500% would be able to amass great wealth investing and would not have to sell a tout service.

Even the free offers are less than worthless

Almost every day, I see Motley Fool teaser articles on sites such as Yahoo Finance, and often the headline is misleading. The article provides just a superficial discussion of a stock. Usually, the article ends stating the stock discussed is OK (or bad), but the Motley Fools knows ten stocks that are better, which they will provide to you if you just furnish your email address. I have done this several times (providing my "junk" email address) and have never received the information the Motley Fools promised. Instead, they bombard my mail account with worthless spam. I suspect they also sold my email address since I also started receiving spam from unknown companies.

The sports betting scam

When I worked as a Special Agent in a former life, I was involved in investigating an off-shore



sports betting site. The owners of this site quickly discovered they could make more money selling gambling advice, also known as tout services, than from the bets themselves. The profit on sports bets was about 5 percent – (10% of losing bets), similar to on-shore bookies and casino sportsbooks.

Say Boston was playing New York, they would tell half their new subscribers (or potential subscribers) to bet on Boston, and the other half New York. After the game, half of their customers would feel their handicapping might be good, and the other half would probably quit. The subscribers who stayed would tell half of them to bet one side of a game and the other half to bet the other side. Again, half of their customers would think they were great, and the other half would have their doubts. After doing this once or twice again, they would have a smaller pool of customers who thought they were geniuses and would pay big bucks for their next tip.

Conclusion

The Motley Fool and many other stock picking services operate similarly to the sports tout scam. But, at least they are no fools; only people who buy their services are.

Lessor Versus Lessee

michaeljohnneill, 25 Jul 10:59 PM

If a document refers to your ancestor as the lessor on lease—he owns the property that is the subject of the lease. If your ancestor is referred to as the lessee, he is the person being given temporary use of the property. The lessor owns it, the lessee borrows it—generally speaking.

Leases are not often recorded. If there was a disagreement about the interpretation of the lease or if the lessor or lessee refused to live up to their obligations under the lease, a court action may have been the result. In that case the lease may be contained in the court records.