

Interface

Lorain County Computer Users Group
LCCUG.com (or) info@LCCUG.com
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2024

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We are Thankful for YOU!



**Tuesday
November 12, 2024
10:00 AM**

Artificial Intelligence & Chatbots



Presented by

LCCUG OFFICERS

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

**This meeting will be held in person and on Zoom
on Tuesday November 12, 2024 10:00 am.**

Join us in person at:

**LCCC Community Learning Center
201 W Erie Ave, Lorain, OH 44052**

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



A Word From Our President



"Wait, we're nearing the end of the year? Didn't we just start this one yesterday?"

Our December meeting (like last year) will again be at the Golden Corral in Elyria. We are looking at Thursday, December 5th at 11:30.

Our meetings in 2025 will be like last year. We will meet in person and online January thru April at 10 am on Thursdays.

At our November 11th meeting we will explore AI. I find the world of Artificial Intelligence fascinating and it is moving faster than I can keep up with! But it is fun to keep exploring.

We will look at some of the Chat bots that are used for natural language understanding and generation. This makes it valuable in applications like content creation, chatbot development, language translation, and more. Its utility largely depends on how each user chooses to apply it.

Come and learn with us!!



Sandra Ruth
LCCUG President

LCCUG

LCCUG Officers For 2024

President	Sandee Ruth president@lccug.com
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**Tuesday
November 12, 2024**



Artificial Intelligence & chatbots

*Presented by
LCCUG OFFICERS*

Imagine a world where cars drive themselves, computers understand your every command, and machines help create art, stories, and solutions—all powered by artificial intelligence. But what does this mean for us, and just how powerful is AI becoming? Let's dive into the fascinating world of AI and explore its potential, risks, and opportunities.

- How can we effectively use AI and chatbots?
- Should we be concerned about security and privacy?
- Is AI becoming "smarter" than humans?

LCCUG Officers will be present to answer questions or concerns you may have about this or any other topic.

LCCUG ONGOING WORKSHOPS ALL ARE FREE BUT REQUIRE PAID MEMBERSHIP

Problem Solving Workshop

Date:Tuesday– November 12, 2024
Time: 12PM –Please show up by 11:30
Instructor: Micky Knickman
Place: LCCC @ 201 W. Erie Ave., Lorain, OH

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

This workshop is limited to LCCUG members in good standing.

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 unless the problem/question can be replicated on any device.

Learning About Electronics

Date:Tuesday– November 12, 2024
Time: 12PM –Please show up by 11:30
Instructor: Sandee Ruth
Place: LCCC @ 201 W. Erie Ave., Lorain, OH
Learn how use you electronic devices.

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.



**Member of Association of Personal
Computer Users Groups**



Executive Board Meeting Minutes

October 1, 2024

The October Board meeting was held at Blue Sky Restaurant and attended by Sandee Ruth, Don Hall and Micky Knickman.

Discussions on potential future programs were held. There has been little feedback from the membership saying what they desire.

Next week's program will be "Online Security & More".



General Meeting Minutes

October 8, 2024

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

Sandee and Micky presented a program "Online Security & More" which started with preventing identity theft. They continued with freezing your credit report from the three services, Password Managers and many more helpful hints.

Sandee mentioned the December lunch meeting was being planned.

Sandee moved, Micky seconded, the meeting be adjourned.

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](#)

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

Newsletter Editor: Pam Rihel using Microsoft Publisher, 2019

This Month's contributors: Micky Knickman, Sandra Ruth, Pam Rihel, Don Hall, Neil Higgins, Michael John Neill, Phil Sorrentino, Jim Cerny, Lynda Buske, Kurt Jefferson Adobe Stock, Scambusters, Ask Leo, APCUG, Google Images, Microsoft Office art online, AARP

Newsletter is now
Online at:
lccug.com/newsletters or 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 only, using Zoom

[https://zoom.us/j/6681479672?](https://zoom.us/j/6681479672?pwd=amh0NmtmalZWa0lmRWVBWEwySkxmZz09&omn=92912561207)

[pwd=amh0NmtmalZWa0lmRWVBWEwySkxmZz09&omn=92912561207](https://zoom.us/j/6681479672?pwd=amh0NmtmalZWa0lmRWVBWEwySkxmZz09&omn=92912561207)

Lorain County Chapter is inviting you to a scheduled Zoom meeting.

Meetings are free and the program begins at 7:00 PM.

John Kolb
secretary@loraincoogs.org



You're Never Too Old!

It saddens me when someone uses age as an excuse.

by Leo A. Notenboom

Video of this article: <https://youtu.be/40027GWsYxA>

Web article source: <https://askleo.com/?>

[awt_a=7qbL&awt_l=RT8KE&awt_m=IoUV1Q4pmZdfbL&p=20433](https://askleo.com/?awt_a=7qbL&awt_l=RT8KE&awt_m=IoUV1Q4pmZdfbL&p=20433)

"I'm old" is a frustratingly common complaint. I talk a little about how that mindset might get in the way of the incredible opportunities technology presents.



Some time ago, I surveyed my readers about their biggest obstacles to using technology. I heard several variations on the phrase "I'm old." It was both sad and more than a little depressing.

In Short:

You're not too old

Age need not be a barrier to using technology. Tech offers great opportunities regardless of age. The real obstacle is *mindset*, and those willing to learn can benefit immensely. Stay curious and age can be completely irrelevant.

Age is almost irrelevant

Technology presents us with tremendous opportunity if we're willing to take advantage of it.

It doesn't really matter how old you are. In fact, I think technology can play a big role in *staying* young.

I regularly hear from folks in their 70s, 80s, and 90s who are having a *great* time with technology. They use it to do things their children or grandchildren never imagined coming from Grandma or Grandpa. Digital photos, messaging, social media, video calls, and more: they're doing these fun things to connect, share, and communicate.

In a lot of ways, that's what a lot of the internet and technology is all about: connecting.

You know the adage, "You're as young as you feel"? The 70-, 80-, and 90-year-olds that I hear from who are having fun with technology are staying young *on the inside*. They're enjoying this. They're using it as an opportunity to learn and connect.

Age isn't as important as you think

The number of years you happen to have been on the planet seems pretty irrelevant.

I run into folks in their 30s and 40s or even younger who are *ancient* on the inside. They're afraid of their technology. They just aren't interested in overcoming that fear and taking advantage of what's right in front of them. *That's* being old.

Admittedly, there are lots of things that can get in the way of technology working, but it has nothing to do with your age. More often than not, it's the technology itself. That's where I come in.

But you can do this. **I know you can because I see it all the time.** I see it from people who are convinced they can't, and then, 99 times out of 100, after making an effort, they prove themselves *absolutely wrong*. They can. If they just give themselves a chance, they have a great time with it and reap the benefits.

The stories I hear

I often hear from people who make the leap, and it's pretty rewarding. It's one reason I do what I do, and it makes what I do a lot of fun.

The most touching emails I've received have been from folks in their 80s and 90s who have said, "Yep, you made a difference. You helped me connect; you helped me solve a problem."

That's just wonderful. That really, really makes what I do worthwhile.

I hope my body lasts a long time and is around for many years to come, but what I really hope is that on the inside, I'll be a kid forever. Being amazed and in wonder at all the technology around us, that's me — a kid in the candy store. I'm having fun with technology.

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I feel it every day! It's stuff I want to share with you, and I want you to share in that amazement and wonder as well.

It's not your fault

That's why answers to your tech questions can help move so much. *It's not your fault*. I think technology should be easier for everyone regardless of their age. I want *everyone* to be able to participate in everything technology has brought to us. It can add a tremendous amount to your life.

Imagine the amount of connectedness you can have with other people when you've got the technology in front of you. I connect with people on the other side of the planet regularly — something we never would have imagined some years ago.

People connect with their far-away families. Shut-ins are less shut in because they have this window to the world sitting on their desk. We saw it during the pandemic.

There are so many opportunities that I get distressed when people think they're too old to take advantage of it all.

We all have limitations

I don't want to make it seem like everyone should feel like they should be able to do everything all the time. We all have our strengths and weaknesses when it comes to... well, just about anything!

Some people "get it" faster than others. Some just aren't interested. Sometimes it's simply about attitude, sometimes it's confidence, sometimes it's familiarity, and sometimes it's downright fear.

But it's not related to age at all.

Breaking through limitations

In fact, if you've reached an advanced age and some issues prevent you from participating more fully in life, guess what? The laptop on your desk, the desktop computer, the tablet, whatever, it's a window into a larger world that I really want you to partake in.

So, that's my lesson today: **please don't think of yourself as too old. You're not.**

Whenever I talk about age and age-related issues regarding technology, I always envision somebody

at the other end saying, "Well, you just wait until *you* get older."

On the outside, I will get older. As I update this, I'm 67 — older than some folks I hear from who play the "I'm too old" card on themselves.

On the inside, though, I hope to stay young. I have this inner wonder and interest, this ability to say, "You know what, let's learn something new today." That mindset not only keeps me interested and keeps things fun, but helps *keep me young and vibrant* on the inside, no matter what happens to this [shell](#) on the outside.

Do this

Stop using age as an excuse. It's nothing to hide behind, and if you do, you're missing out on yet another exciting aspect of life. (For the record, this applies to much more than just technology, but I'll stay in my lane for now. 😊)

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Scambusters.org

SHOULD YOU STORE YOUR CREDIT CARD DETAILS ONLINE?

INTERNET SCAMBUSTERS #771

How often have you bought stuff online, entered your credit card details and then selected the option that allows the retailer to keep your card details on file -- you know, so you don't have to re-enter them next time you buy?

But, think about it. Each time you do that, you're increasing the risk of those details being stolen.

It seems like almost every day we hear about one company or another being hacked and customer records being compromised.

If the victim company happens to be one you did business with and stored your card records with, the hackers likely have your details now.

According to latest research, about 94 million Americans store their credit and debit card de-

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tails this way. That's two out of every three shoppers.

And it seems buyers at both ends of the age range -- oldest (people born between 1925 and 1945) and youngest shoppers -- are more likely to select this option. The in-betweenies are more cautious.

Matt Schulz, senior analyst at CreditCards.com, which commissioned the research, says: "There's no denying the convenience of online shopping; you don't even have to put on pants to make a purchase.

"However, saving your payment information online not only increases the likelihood of making unnecessary impulse purchases, it can also leave your data vulnerable to hackers."

Alex Johnson from the credit-scoring organization FICO echoes these comments: "For online consumers, there's a trade-off: The more you store your payment info in a variety of places, the greater the odds of being a victim of fraud.

"But saving your information offers a definite advantage in terms of convenience because you don't have to have your card on hand to make a purchase."

So, should you allow retailers to keep your card info?

Ultimately, it's a personal decision -- convenience versus the risks.

NO WAY

Consumer journalist Lindsay Konsko, an avowed "no-way" responder to such requests, writes on the NerdWallet consumer finance website: "This issue has more to do with personal psychology than with actual practicality. Merchants want you to store that information so you'll have a reason to come back, and so you can take advantage of your own choice to have this convenience."

However, allowing storage of your details for convenience is not the only option you have.

These days Internet browsers and many password managers allow you to store the information securely on your own PC, so you don't have to re-key it each time you make a purchase.

Of course, this assumes you have up-to-date security software on your computer to safeguard this information from hackers there. Otherwise, you're probably less safe than on the retailers' systems.

Alternatively, many online stores allow you to use Internet payment systems like PayPal, which keep your card number a secret -- providing, that is, they don't get hacked themselves!

You can even memorize your card numbers to make it easier to enter them speedily each time you make an online purchase.

CUT THE RISK

But if you do opt to allow stores to keep your card details, there are a couple of things you can do to cut the risk of those details being compromised:

* First, be sure the page where you enter your details is secure.

This simply means checking that the page address (in the address bar of your browser) starts with "https" -- it's the "s" (for "secure") that's important.

You should also see a padlock icon and perhaps the word "Secure" at the start of the address box.

* Second, be wary if you're shopping at a site that you're not familiar with.

Even though that "https" means your data is transferred securely to the retailer, you have no way of knowing how carefully they protect your info once they've got it, especially if they're based abroad.

As journalist Konsko notes, anything you put on the Internet "should be considered completely unsafe and available to the public. No matter how much a website boasts about its security, it may still be vulnerable."

The good news, she points out, is that if your card details are compromised as the result of a data breach, your credit card company will probably cover the losses -- though you still, of course, have to go through the tedious process of canceling your cards and flagging up the loss with the credit reporting agencies.

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>

**Thursday
December 5, 2024**



Our Holiday Lunch At Golden Corral in Elyria

Hopefully most of you can come to our holiday lunch at 11:30 am on THURSDAY, December 5th at the Golden Corral Buffet Restaurant at 1519 W. River Rd, N., Elyria. Ten dollars of the lunch cost will be rebated for each paid membership (1 per paid membership). Golden Corral has a senior early bird lunch special price (includes beverage) for ages 60 & up. Be sure to ask for it when paying. We will have a 50/50 raffle and make a donation to Second Harvest food bank. Members can purchase \$10.00 worth of raffle tickets for prizes to be won at the lunch.

We will again be in Golden Corral's side room,.

Members should email us at info@lccug.com if they plan on attending.



Important Meeting Announcement:

Due to tax season schedule conflicts, starting in January and until May's meeting, we will be having our meetings on the second Thursday of the month, starting at 10:00 am.

Hope to see you there.

**Sandra Ruth
LCCUG President**

