

# Interface

Lorain County Computer Users Group  
[LCCUG.com](http://LCCUG.com) (or) [info@LCCUG.com](mailto:info@LCCUG.com)  
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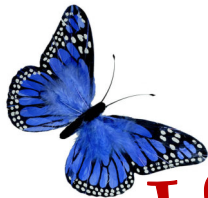
2025

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Thursday  
January, 9, 2025  
10:00 AM



# HODGEPODGE

*Presented by*

**LCCUG OFFICERS**

# LCCUG

**Our links can be found at:**

[LCCUG.com/links](http://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 Thursday from January thru April 2025 at 10:00 am. Join us in person at:**

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

Please Email: [info@lccug.com](mailto:info@lccug.com)  
if you have any questions or concerns!



# A Word From Our President



We are continuing our meetings this year using the hybrid format. We will continue meeting in person at 201 W. Erie in Lorain like we have been and also on ZOOM. We need your participation one way or the other if we are to continue another year.

The most important pages of LCCUG's website are the main page, [lccug.com](http://lccug.com), where the next meeting is announced, the page that links to our online newsletters at [lccug.com/newsletters](http://lccug.com/newsletters), and the page that gives the web-links, [lccug.com/links](http://lccug.com/links), that we looked at during our sessions.

VERY IMPORTANT! Because of Micky's tax obligation, we are changing our meeting dates from Tuesday to Thursday for January through April 2025. Therefore, our first four meetings will be on January 9, February 13, March 13, and April 10. Mark this change on your calendar!

In December, 9 of us met at the Golden Corral for our holiday lunch. We did a raffle using prizes we received from Glenn Pubal of Royal Business last year and cash from a 50/50. Everyone enjoyed the camaraderie as well as the good food.

During that lunch, the members accepted the ballot for 2025 officers. Micky Knickman (Treasurer, web page, and membership), Pam Rihel (newsletter), Don Hall (Secretary), and Sandee Ruth (President and Programs). After over 15 years of being Director of Advertising and Web Page Editor, Richard Barnett has decided to step aside. We will miss the valuable contributions he has made over these years. He has been a real asset to our group!!

Attached to this newsletter is a copy of the first 5-page newsletter we published in December 1990!! It is fun to look at and see what the subjects of interest were at that time.

We will be continuing with a Hodgepodge Of Topics at our meetings. As usual, we will be using short videos that will explain useful apps and new services. We will look at security issues and try to keep up with the AI updates. Join us as we continue to look at new developments in the world of technology just as we were doing in 1990.

*Sandee Ruth*  
LCCUG President



## LCCUG Officers For 2025

<b>President</b>	Sandee Ruth president@lccug.com
<b>Secretary</b>	Don Hall secretary@lccug.com
<b>Treasurer</b>	Micky Knickman treasurer@lccug.com
<b>Newsletter Editor</b>	Pam Rihel newsletter@lccug.com
<b>Director of Education</b>	Neil Higgins education@lccug.com
<b>Statutory Agent</b>	Sandra Ruth statutory_agent@lccug.com

### 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>

# LCCUG

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Tuesday  
January 9, 2024



# HODGEPODGE

*Presented by*

**LCCUG OFFICERS**



Our January meeting will be another hodgepodge of more tips and tricks again. This month we will be looking at some good short videos and we will learn new skills.

Please let the officers know if there is a subject you would like to know more about. We are looking forward to finding the subject you are interested,

## **Important Meeting**

### **Announcement:**

**Due to tax season schedule conflicts, starting in January through April'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**



Member of Association of Personal Computer Users Groups

## **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.

LCCUG  
Director of Membership,  
membership@lccug.com.

## **AARP Fraud Watch Network**

Did you know that AARP makes available free articles on preventing scams & fraud? Visit this site for more information:

<https://www.aarp.org/membership/benefits/finance/fraud-watch-network/>



## Executive Board Meeting Minutes



## General Meeting Minutes

### No Minutes for December

Our monthly meeting was held at Golden Corral, where our members enjoyed a delicious lunch and camaraderie.

The 50-50 raffle money was won by Bobbi White and many other prizes were won by other members.

LCCUG will donate \$200 to Second Harvest Food Bank to help feed needy families in our area.

### MEMBERSHIP WITH LCCUG:

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

LCCUG  
Director of Membership,  
[membership@lccug.com](mailto: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](mailto: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, Adobe Stock, Scambusters, Ask Leo, APCUG, Google Images, Microsoft Office art online, AARP

Newsletter is now  
Online at:  
[lccug.com/newsletters](http://lccug.com/newsletters) or [lccug.com](http://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?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](mailto:secretary@loraincoogs.org)

## How to Protect Yourself from Money Request Scams: Internet Scambusters #1,151

Online scams are on the rise, and one of the most pervasive tactics scammers use involves suspicious money requests. With advancements in technology and the increasing reliance on digital communication, scammers are finding new and creative ways to deceive people into handing over their hard-earned money.

Today's issue will help you understand how these scams operate, who is most at risk, and how to protect yourself and your loved ones from falling victim.



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### Protect Yourself from Fraudulent Money Request Scams

Scammers use various methods to request money from victims and disguise their intentions so they will appear legitimate. Some common methods include:

- **Impersonating Officials** – Claiming to be from government agencies, law enforcement, or even tax offices to demand "urgent payments."
- **Family or Friend Emergencies** – Pretending to be a loved one in distress, needing immediate financial assistance, often through text messages or phone calls.
- **Tech and Customer Support Scams** – Tricking you into paying for "tech support services" to fix non-existent issues on your devices.

- **Overpayment Scams** – Sending fake checks or payments, then asking for part of the money to be returned.
- **Contest or Lottery Winnings** – Convincing victims to pay fees or taxes to claim fake prizes.

These professional con artists aim to create a sense of urgency, making you more likely to send money without thinking twice.

### Scammers Target Specific Populations

Scammers often tailor their scams to specific groups they think are more vulnerable:

- **Seniors** – Older adults are frequently targeted because they may be less familiar with fraud tactics or feel compelled to respond to urgent requests involving loved ones.
- **Online Shoppers** – Scammers exploit shoppers with fake order confirmations or fraudulent refund requests.

- **Smartphone Users** – Anyone with a smartphone is susceptible to phishing attempts via text messages (smishing).

- **Traveling Professionals** – Constantly moving and using public Wi-Fi can make travelers more vulnerable to targeted email phishing and identity theft.

No matter who you are, the key is to remain skeptical of unsolicited requests for money.

### How Do Scammers Get My Phone Number?

Scammers use several techniques to gain access to your contact information, such as:

- Buying data from leaked databases or illegal online marketplaces.
- Scraping publicly available information from websites, social media profiles, or online directories.
- Phishing emails or fake forms that trick you into sharing personal data.

Once they have your phone number, they may combine it with other details to create more convincing messages tailored specifically for you.

### Warning Signs of a Suspicious Money Request

*(Continued on page 6)*



(Continued from page 5) *How to Protect Yourself from Money Request Scams:*

Is a payment request legitimate? Look out for these red flags:

- **Urgency or Pressure** – Scammers often give no time to think, claiming that delay could result in serious consequences.
- **Unfamiliar Senders** – Requests from unknown phone numbers, emails, or contacts.
- **Misspellings/Errors** – Poor grammar or awkward phrasing in the communication can indicate fraudulent activity.
- **Unusual Payment Methods** – Being asked to pay via prepaid gift cards, crypto wallets, or wire transfers is a big warning sign.
- **Too Good to Be True** – Being told you've won a contest you never entered is usually a scam.

Trust your instincts and verify the request through legitimate channels if something feels off.

### What Can I Do to Prevent Suspicious Money Requests?

Prevention is your first line of defense. Here's how you can protect yourself:

- **Be Cautious with Personal Information** – Only share your phone number with trusted contacts and avoid posting it publicly.
- **Enable Privacy Features** – Make your social media accounts private and ensure your personal details aren't publicly viewable.
- **Use Trusted Apps** – Use secure and well-known platforms like PayPal or Venmo to verify recipients before sending money.
- **Enable Two-Factor Authentication (2FA)** – Protect your accounts by making it harder for scammers to access your online profiles or financial data.
- **Avoid Clicking Links** – Don't click on links in unsolicited messages. These links could lead to phishing websites designed to steal your personal information.

- **Be Skeptical** – Question every money request you receive, especially if it comes with a sense of urgency.

Take action immediately if you have been targeted.

- Report the incident to your bank or payment service to stop the transaction or freeze accounts.
- Document evidence like screenshots, messages, or phone numbers associated with the scam.
- Change passwords for any accounts that may have been affected.

While the situation may feel overwhelming, quick action can help mitigate any further losses.

Should I report this crime? Yes — absolutely! Reporting scams not only protects you but can also help prevent others from becoming victims. Here's who to contact:

- Report the scam to your nearest police station.
- Submit a report online to the Federal Trade Commission.
- Contact fraud hotlines or consumer affairs departments in your area.
- Contact your bank or financial institution to block transactions and flag accounts.

When you report these crimes, you help fight against online fraud.

If you've been scammed, you are not alone, and there are resources ready to help:

- [FTC \(United States\)](#) – File a claim and get support.
- [AARP Fraud Watch Network](#) – A free resource to learn how to proactively spot scams for all.
- [IdentityTheft.gov](#) – Report identity theft and get a recovery plan.

Many organizations provide step-by-step instructions and counseling to help you recover

(Continued on page 7)

(Continued from page 6) *How to Protect Yourself from Money Request Scams:*

financially and emotionally from fraudulent activities.

## Conclusion

Suspicious money requests are getting trickier, but you can protect yourself from these scams. Stay informed and alert to avoid being fooled by scammers who want to take advantage of your trust.

If a request seems off, trust your gut. Keep your phone number private, check who sent the message, and think carefully before you act. If someone asks for money urgently or tries to scare you, it's probably a scam.

To ensure your protection, check out the articles below to educate and help prevent becoming a victim.

- [What Are Invoice Scams And Money Request Scams On PayPal?](#)
- [Scammers Use Fake Emergencies to Steal Your Money](#)

Remember to check back for next week's Scambusters article to learn about "housing and apartment rental scams."

Stay safe, and spread the word. Awareness is the best weapon against fraud.

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<http://www.scambusters.org>

### Genealogy Tip of the day

Michael John Neill Genealogy Tip of the Day  
[Rootdig.com](http://Rootdig.com) [mjnrootdig@gmail.com](mailto:mjnrootdig@gmail.com)

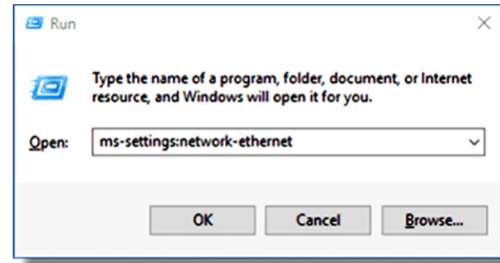
### Court the Loose Papers

If you find a relative in a court record, do you know how to search for transcripts of testimony, petitions of plaintiff, responses of defendant, and other original court documents? Entries in journals and ledgers may only be part of the record and are a great place to start, but there may be more. The difficulty is that in some cases these records were never kept in the first place or they are no longer extant.

But it is worth your while to find out. The local courthouse that houses the court record you've found is the first place to look. Local historical/genealogical societies may be able to give some guidance in addition to locals familiar with the records. Older records may have been transferred to the appropriate state archives.



## Tip of the Day: Faster Ways to Common Settings



The Windows settings app is nice and all, but it's still a pain to navigate through its sections to find the one you need. Even searching for the setting is still a bit of a pain. It's doubly painful if it's a setting you visit often.

Fortunately, there are quicker ways.

For example, "run" this "program":

```
ms-settings:network-ethernet
```

It's not really a program; it's called a "URI" (Uniform Resource Identifier), not unlike "https:". This one tells Windows to run the settings app and open the Ethernet settings page.

You can run it however you like: you can use the Run dialog from the Start menu or create a desktop shortcut to run this URI when you double-click it. You can even pin the shortcut in your taskbar or add it to your Start menu.

You'll find a list of ms-settings available on this Microsoft page: [How to launch the Settings app \(XAML\)](#). If a particular URI isn't supported on your system, it will open the settings app to its home page.

**Update:** The Microsoft page is no longer updated, and the formatting is messed up. However, the content, including many, many ms-settings items, remains, and they appear to still work.

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# LCCUG'S PAST ACTIVITIES



## LCCUG VOLUNTEERS



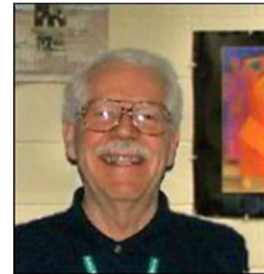
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