Interface

scams

Lorain County Computer Users Group
Users Helping Users

2025

Inside This Issue

Happy Easter

**Thursday
April 8,2025
10:00 AM**

Various Topics For Discussion.

Presented by

**LCCUG OFFICERS
&
APCUG VIDEOS**

LCCUG   APCUG

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 Thursday from January thru May 2025 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

At our March 13 meeting, the officers facilitated discussions concerning topics of interest, but the meeting was not recorded. We also used the time to discuss ideas for future programs.

One issue we thought we should deal with is the fact that Microsoft will stop providing support for Windows 10, including security updates and technical assistance, on October 14, 2025.

We sent out an email asking our members to let us know what their primary technology is so we could see who this will affect.

This information will also help us focus future meetings. LET US KNOW what you want!!

We will probably look at the Windows 10 issue during our May meeting. We will be back on Tuesdays for that meeting.

For April, we will look at some short videos, as we continue to discover tips and tricks and learn about AI (artificial intelligence). A lot of us just find it annoying most of the time but there are cool things we can be learning to use.

In a separate article in this newsletter is some information about the AlertMe Fraud Alert System that is available through the Lorain County Recorder office. If you own your home or other property, check this out.

Sandra Ruth
LCCUG President

JOIN US

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

Various Topics For Discussion.

Presented by

*LCCUG OFFICERS
&
APCUG VIDEOS*

We will again present videos and discussions

concerning various topics of interest.

Genealogy Tip of the day
Michael John Neill Genealogy Tip of the Day
Rootdig.com   mjnrootdig@gmail.com

divorce a vinculo matrimonii

If a court or other official record indicated that your relative received a "divorce a vinculo matrimonii" it means an absolute and complete divorce. Both parties were released from the original marriage contract, could function as completely un-married individuals, were free to marry, etc.

This compares to a "divorce a mensa et thoro" which is a divorce from the bed and the board—but the couple remains legally married. These couples typically are ones who no longer want to live together but for one reason or another choose not to be legally divorced. Couples with this divorce are not able to marry other individuals. In some locations where this specific terminology is not used, a couple choosing this type of relationship may be involved in litigation for separate maintenance.

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

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.

Executive Board Meeting Minutes

MARCH 4, 2025

The board Zoom video meeting for March was attended by Sandee Ruth, Don Hall and Micky Knickman.

The board discussed different activities the members might enjoy outside computer/internet information. A luncheon was one such suggestion.

General Meeting Minutes

MARCH 11, 2025

The March General Meeting was not recorded. The officers facilitated discussions concerning topics of interest during the meeting.

The various links from the meeting are available on the club web page.

Member of Association of Personal Computer Users Groups

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, David Ketchmar, Tom Burt, Adobe Stock, Scambusters, Ask Leo, APCUG, Google Images, Microsoft Office art online, AARP

Newsletter is now
Online at:
lccug.com/newsletters or **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/

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

AlertMe Notification System available through the county recorder's office

Visit loraincountyrecorder.gov and use the online records search to ensure there are no documents recorded that you don't know about.

Then, enroll in the FREE AlertMe Notification System to be notified by text or email whenever a document is recorded in the Recorder's Office.

If your property is left unoccupied, check often to ensure it is not occupied illegally. Ask someone uou trust to look after your home if you are going to be away for an extended time.

Do not let mail pile up if you are going out of town.

Make sure the County Treasurer has your correct address for you to receive all property tax notifications. Contact them if you suddenly stop receiving these notices.

Seek a real estate professional when buoy or selling a property to ensure a clean transaction, especially when entering into a Quit Claim deed.

Properties at high risk of being stolen are:
Vacant properties abandoned due to delinquent taxes
Vacant properties due to a death of the tenant and survivorship is not exstabli9shed
Rental properties
Homes newly listed for sale
Properties vacated by snowbirds.

Mike Dorean
Lorain County Recorder's Office
 226 Middle Ave. Elyria, OH 44035
lcrecorder@loraincounty.us
www.loraincountyrecorder.gov

Note, for Erie county properties, register at Erie's fraud protection site: https://www.eriecounty.oh.gov/FreeFraudProtection.aspx

AI – What Next?

By Tom Burt, Vice President
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I recently came across an article from TechRepublic reviewing Intel's new Core Ultra and Xeon CPU chips with onboard support for AI. Here's the link to that article:

https://www.techrepublic.com/article/intel-ai-everywhere-event-2023.

I shared the article with our Tuesday Kaffee Klatch group. A friend replied, "Really interesting! What's Next?" In this article, we'll explore that question.

My first thought was, "What is AMD doing?" I ran a quick web search and immediately found that AMD has a family of Ryzen AI CPUs offering AMD's XDNA architecture. Here's a link to AMD's web page:

https://www.amd.com/en/products/processors/consumer/ryzen-ai.html

My next thought was, "What is ARM doing?" Sure enough, ARM also has CPU chips with onboard support for AI. ARM CPUs are the dominant chips on cell phones, tablets, and recent Apple devices. Here's a link to ARM's web page:

https://www.arm.com/markets/artificial-intelligence

So, all the major CPU chip families used in servers, PCs, laptops, and mobile devices incorporate onboard AI support. AI apps like ChatGPT, Bard, and Claude can run on your PC, laptop, or mobile device rather than on a cloud-based server farm. As this technology rolls out over the next few years, it will augment the available worldwide AI processing power by several billion devices.

Futurism
Usually, I avoid trying to predict the future, especially with technology. Reality tends to out-

strip even "far-out-there" predictions. However, I'll have to make a few SWAGs in a "What's Next?" article, especially since I'm writing this at the beginning of the new year. However, I'll probably look at this a few years from now and laugh wryly at my naiveté. Let's look at areas where this new onboard CPU support for AI may significantly impact.

Speech Recognition and Generation
Speech recognition has come a long way since my software engineering days at Citibank's Transaction Technology Institute in the mid-1980s. Today, we are at the point where humans can talk to machines using natural, colloquial language and be understood. Even accented speech can be understood. Further, machines can now speak in natural voices and be easily understood by humans.

Machines can also translate textual content from one language to another. Combining translation with voice recognition and synthesis brings us to the realization of the science fiction concept of a universal translator.

A quick search on Google turned up two Android apps and an iOS app that offer this functionality today:

https://play.google.com/store/apps/details?id=com.speakandtranslate.voicetranslator.alllanguages&hl=en_US&gl=US

https://play.google.com/store/apps/details?id=com.erudite.translator&hl=en_US&gl=US

https://apps.apple.com/us/app/itranslate-voice/id522626820

For desktop computer users, Google Translate can recognize speech and translate it.

Currently, these apps, while very capable and well-rated, seem to depend on cloud-based servers for the actual translation intelligence. This means their ability to function depends on having an Internet connection. As the new CPU chips mentioned above become commonplace in mobile devices, look for more of this functionality to operate on the mobile device itself with better performance.

If you're a regular Zoom user, you've likely come across its live captioning and transcription features. Zoom can do real-time voice recognition of all the voices on a Zoom session and display the speech as text in a running window at the bottom of the screen. This is a huge aid to hearing-impaired participants. Similar technology is now providing captioning for online videos and other audio streams. For Android and iOS smartphones, there are Live Transcription apps:

https://play.google.com/store/apps/details?id=com.google.audio.hearing.visualization.accessibility.scribe

https://apps.apple.com/us/app/live-transcribe/id1471473738

Looking ahead, with advanced CPU chips in smart TVs, it becomes feasible for the TV to automatically generate live captions of any incoming audio stream and do on-the-fly translation of the source audio stream language to another language.

Customer Service
Customer service is a fertile area for applying voice recognition and synthesis. Consider a service application that can run on your smartphone, tablet, laptop, or desktop or a service kiosk, displaying a photo-realistic human face and torso, that can converse colloquially with you in any language and has a vast knowledge of the business's products, services and policies, federal, state and local regulations and has the reasoning and operational skills needed to resolve virtually all classes of customer support problems.

Customer Service is a huge cost for all businesses, a large part of which is recruiting and training service representatives. The service activity often has a high turnover rate, meaning the training expense is recurring. Also, policies and products may change frequently, requiring training updates for existing staff. An essential virtue of a "smart" customer service application is that only one master copy of the application needs to be updated, and those updates can be replicated automatically and nearly instantly in all instances of the application. Another vir-

tue is that a "smart" service application is tireless – it will work 24 hours/day, 365 days/year, and doesn't get sick, take vacations, or lose patience with demanding customers.

Every business is somewhat different; consequently, its customer service applications must be customized. Having on-chip AI support in the CPUs of the business's in-house servers will make it easier to keep this customization and give better performance than depending on cloud-based servers. It also gives the business greater control over what data stays "in-house."

AI Companions
AI companions are an evolution of "smart" assistants like Siri, Alexa, and Cortana. Here are two articles that discuss the state of AI companion services:

https://cybernews.com/tech/ai-companions-explained/

https://theweek.com/tech/the-pros-and-cons-of-ai-companions

These systems today run on cloud servers, but with advanced AI CPUs, they should evolve to run directly on users' devices. This will provide better performance and prevent some concerns about personal information learned by these companions from being in the cloud.

Merging of AI and Robotics
In the past few years, there have been significant advances in robotics. Robots can now "see" via cameras, radar, and lidar and "hear" via microphones. This has helped in factory automation and many other repetitive actions. Self-driving vehicles are a reality, though they still need refinement.

There's also a lot of work on humanoid robots – robots with a head, torso, arms, hands, and feet that can perform tasks traditionally done by humans. These robots have been research projects but are beginning to be deployed in manual labor settings. Here are two links that survey what's current in the field. The YouTube video is quite remarkable.

https://builtin.com/robotics/humanoid-robots

https://www.youtube.com/watch?v=gFp18nW7p34

The humanoid robotic form has some challenges: The mechanical and software algorithms to keep the robot upright, especially on stairs and uneven terrain, are complex. The many small actuators needed to animate the robot's limbs draw a lot of power, which requires a large battery pack and regular recharging every few hours.

With advanced AI support in the CPU chips powering robots of all types, the robots should have more autonomy; they won't need to access the Internet cloud as much to provide their "intelligence." We can foresee a time not very far in the future when humanoid robots may serve as effective caregivers, nannies, servants, and companions in home and institutional settings. This could significantly improve the quality of life for aging seniors who are often alone and frail.

Final Thoughts
As is often the case, I've barely scratched the surface of the vastness of artificial intelligence. I kept thinking of more things to discuss as I wrote this article. I'll return to this topic now and then in 2024, both in articles and in a few of my monthly seminars.

Robotics and AI are not without concerns. Human workers, especially those in lower-skilled manual and clerical jobs, will likely be displaced. Even in creative professions, AI may be able to replace many workers by automatically synthesizing new works of art. Society must have a plan for repurposing these displaced workers.

AI will affect business, generally making it more efficient and productive. However, it can also make it easier for companies to manipulate consumers.

AI can amplify the power of government for good and evil. In the hands of despots, AI could become the ultimate tool for imposing tyranny. Used for good, AI may vastly elevate happiness and prosperity worldwide.

Travel and Vacation Scams: What You Need to Know

Vacation and travel scams trick travelers by promising things that aren't real, offering fake services, or showing non-existent deals. These scams often target people during busy vacation planning times, when many are looking for flights, hotels, and travel options.

Scammers use different methods, such as online ads and phony travel agencies, to get victims to trust them. In the end, victims may find themselves stranded or losing money. Scammers are always changing their tactics, so it's important to know their latest methods. Here are some common scams to watch for in 2025:

- **Fake Travel Agencies –** Some companies trick people by advertising great discounts on vacation packages. They collect payment upfront but then disappear without providing the service.

  - **Hotel Booking Scams –** Scammers create fake hotel booking sites or pretend to be real hotel brands, leaving travelers without a reservation when they arrive.
  - **Timeshare Cons –** High-pressure sales tactics trick people into buying timeshares that provide little or no value.
  - **Vacation Rental Scams –** Websites sometimes have fake listings for luxury rentals that appear cheap but are not real.
  - **Free Trip Scams –** Watch out for emails or calls that claim you've won a free vacation. You might end up paying hidden fees or have to share sensitive information.

Travel scams can occur anywhere, but certain locations are more vulnerable than others. Pay extra attention when planning trips to the following:

  - **Popular Tourist Destinations –** Areas with high tourist traffic, such as major cities or beach resorts, are magnets for scams.
  - **Remote or Lesser-Known Destinations**
  – Some scammers take advantage of travelers who are not familiar with remote or exotic places.
  - **Travel Hotspots During Peak Seasons –** High-demand destinations during holidays and significant events attract fraudulent activity.

Imagine this scenario: You find an enticing deal for an exclusive beachside villa at half the usual cost listed on a well-known rental site. Without hesitation, you book it, eager for your upcoming getaway. Upon arrival, you discover the property doesn't exist, and the listing has disappeared from the website. Scams like this are increasingly common, targeting unsuspecting travelers eager to secure a deal.

Are Travel and Vacation Scams Limited to Online Platforms?

Many scams happen in person, not just online. These offline scams often target tourists. For example, scammers might set up fake travel offices or sell fake tickets for attractions, tours, or transportation right on the street. Often, you will find travel agents setting up a booth at community events in the hope of luring in potential victims.

Online scams, however, do tend to offer a broader reach. These include:

  - Phishing emails from impersonated travel agencies.
  - Fake listings on vacation rental platforms.
  - Fraudulent websites offer unrealistically cheap flights and hotels.

Red Flags to Spot Travel and Vacation Scams

Spotting warning signs early can save you from financial loss. Keep these red flags in mind when making travel arrangements:

  - **Prices That Seem Too Good to Be True –** Unbelievably cheap vacations are often scams. If an offer feels too enticing, proceed cautiously.
  - **Unsolicited Invitations or Prizes –** Be wary of calls or emails claiming you've won a trip you didn't enter a contest for.

- **High-Pressure Tactics –** Scammers insist you act immediately, giving you little time to verify their claims.
- **Lack of Transparency –** Honest businesses clearly share their itineraries, receipts, and contact information. Scammers do not provide this information.
- **Payment Using Untraceable Methods –** If you're asked to pay via gift cards, wire transfers, or cryptocurrency, chances are it's fraud.

What Can You Do If You Fall Victim to a Travel or Vacation Scam?

Realizing you've been scammed can be devastating, but it's vital to act quickly. Here's what to do:

1. **Contact Your Payment Provider –** Dispute the transaction as soon as possible, whether it's through your bank or credit card company.
2. **File a Report –** Report the scam to the Federal Trade Commission (FTC) or your country's fraud protection agency.
3. **Notify Booking Platforms –** Alert websites if you encounter a scam through their listing.
4. **Document Evidence –** Collect screenshots, receipts, and emails to make your case stronger when disputing charges or reporting an issue.

Resources for Travel Scam Victims

If you've fallen victim to a scam or suspect fraud, these resources can help you take action:

- **Federal Trade Commission (FTC) –** File a complaint on FTC's fraud assistance page.
- **Better Business Bureau (BBB) –** Verify companies or report issues to the Better Business Bureau.
- **Travel and Tourism Associations –** Some associations provide fraud support to travelers.
- **Fraud Departments at Banks –** Banks often have units to help recover funds stolen in travel scams.

- **Local Police –** File a police report with your local law enforcement agency so an investigation can be documented.

Check out the PSAs on Travel and Vacation Scams

- Scammers Pretending to Work for the FTC (YouTube video)

- FTC Says Travel-Related Scams Are on the Rise (YouTube video)

Conclusion

Travel scams can turn even the most carefully planned trips into disasters. By recognizing common tactics, identifying red flags, and taking action when necessary, you can protect yourself and your travel investment. Staying informed is your best defense.

Tip of the Day:
View Windows Update History
Applies to Windows: **11**, **10**, **8**, **7**, **Vista**, **XP**

It's sometimes helpful to know exactly which updates have been installed on your Windows machine. Fortunately, finding the update history is a simple matter.

Search the settings app for "update history" and click on **View your Update history** when it appears.

You'll be presented with a list much like that shown in the video at the top of this page. "See what's new" or "Learn more" links will take you to Microsoft pages for that specific update. Those that have no such link will typically reference a "KB" number. KB stands for "Knowledge Base" and is the repository of information (about updates and more) maintained by Microsoft. Generally, just googling a KB number will get you relevant links, but to quickly narrow to just the official results, visit the *Microsoft Support site* and use the search facility there.

Clean Your Dirty Laptop

David Kretchmar, Hardware Technician
Sun City Summerlin Computer Club
https://www.scscc.club
tomburt89134@cox.net

After being used regularly for months or years, our laptops accumulate dust, grime, skin oils, sneezes, and who knows what else. Your laptop is most likely due for a cleaning, and I'm going to pass along some suggestions for how to do it effectively without harming this delicate piece of equipment.

You know your laptop is filthy. You can see the dirt and grime on your screen and keyboard. You might also be able to see grime accumulated on your trackpad. So, it's time for a cleaning.

A shining, newly cleaned laptop should be a joy to use; the keys are clean, and the screen is free of smudges and splatters. These cleaning suggestions might also be helpful if you buy a used laptop since the previous owner doesn't always leave it in pristine condition.

Your Supplies

You don't need much to clean a computer: rubbing alcohol, a mild dish detergent, soft lint-free cloths (microfiber cloths are ideal), Q-tips, and canned air. Ninety percent or higher isopropyl alcohol is what you want since it won't damage the internal components. And if you have some particularly embedded dirt, a Mr. Clean Magic Eraser (or other melamine sponge) can also work wonders. However, it should be an absolute last resort since it's abrasive and can leave permanent scratches.

Don't waste your money on specialty cleaners you see at Amazon or big box electronics stores like Best Buy. They work just fine but no better than what you already have at home.

Start With the Inside

Starting with that dirt on the keyboard and screen might be tempting, but you should start with the internals. Canned air will blow dust and dirt everywhere, so if you start cleaning the screen, you'll have to clean it again after you've used canned air. Start by blowing out the dust, then move on to the outside.

You shouldn't have to open your laptop to clean the inside.

Turn off the laptop, unplug the power cable, and remove the battery if it pops out (removable batteries are becoming a thing of the past). Give it a quick burst away from the laptop to eliminate condensation, and then start blowing air into any cracks and crevices: the keyboard, the vents, and even the USB and other ports. Blow in short bursts since longer sprays can cause moisture to accumulate inside your computer. You can also damage the fans by making them spin too fast.

You probably won't see a significant change after doing this. The goal is to prevent dust buildup over time, which can cause your laptop to overheat and possibly spontaneously shut down. If you can see dust bunnies in the vents, you've let it go too long without a cleaning. If you see dust stuck behind the vent that you can't dislodge by blasting it with compressed air, consult your user manual to open the case. Be sure you remember which screws went where for the reassembly. Snap a picture or two of your laptop for reference before opening the case, and be super-organized with the screws as you remove them.

Smokers and pet owners should take special care to clean the inside often since you'll likely experience a much quicker buildup of dust, smoke, hair, and other dirt. Computers exposed to smokers can have their useful life cut by as much as half.

Wipe Down the Outside

Remember, when cleaning a laptop (or desktop) computer, apply the cleaning product to the tool you're using to clean, NEVER directly onto the computer. So, grab your microfiber cloth, pour a little alcohol onto it, wring it out so it isn't dripping wet, and wipe down the surface. Cotton swabs and alcohol are helpful for the keyboard keys and the small spaces between

them. (If there are marks that won't come off, you can try rubbing them with a Mr. Clean Magic Eraser or other cleaner very lightly, but again, they're mildly abrasive, which can alter the surface's finish.)

It may take a few passes to get all that grime off, but you should notice a dramatic difference once you do. If your laptop is particularly old, you may not be able to get rid of the shine on the keys; some of us may have worn down the top layer of plastic and even the letters on the keys. There's not much you can do about that.

You should be able to wipe fingerprints off your screen with a dry microfiber or soft terry cloth. If you need more cleaning power, a slightly damp cloth that has been thoroughly wrung out first can help. Some manufacturers, including Dell and Lenovo, even say you can use a 50:50 mixture of isopropyl alcohol and water to remove tough dirt. Avoid household cleaners with harsher chemicals like ammonia or Windex on the screen.

Get Rid of Bad Smells

Let's say you have a particularly terrible case of a gross laptop, and even after the above steps, your laptop still carries the essence of whatever it has been exposed to. I've seen many laptops that smelled like smoke, and getting rid of that is challenging or impossible. Cleaning the surface can help, but many of those smells may also be inside the computer. For that, you can turn to a natural deodorizer: charcoal. Don't go digging through your grill for briquettes! Cooking charcoal is different from activated charcoal. Activated charcoal is made with much more (micro) surface area to be more absorbent.

Another common household item is kitty litter. It's a great odor eliminator because most kitty litter formulas have activated charcoal to neutralize litter box smells.

Seal the laptop in a bag or closable bin with a cup or so of the activated charcoal or litter and leave it for at least 24 to 48 hours. If you don't

have a cat, people also had good luck with diaper pail deodorizers, which are neat little packets of charcoal you can throw away when you're done. The longer you leave the computer in the bin, the better.

Tip of the Day:
The Power of Right-click

Right-clicking on a selection is one of the most effective ways to perform common operations. For example, in the image above, I selected some text in WordPad and right-clicked on it. The program then presented what's called a "context menu" of possible operations that apply to the text I selected.

It's called a context menu because its contents depend on the context. Depending on what you're doing or what you right-click on, the list of operations within the menu changes. The idea is that a context menu shows the most common or useful operations that can apply to that selection.

Right-click on a text selection, and you get options that apply to text. Right-click on a file in File Explorer, and you get a different set of options that apply to files (but not text).

In practice, it's not always the most common or only applicable operations that appear, but for the most part, it's pretty darn useful.

Our friends **Cut, Copy,** and **Paste** are almost always present. If you can't remember the keystrokes or find the menu items for those commands, a quick right-click makes them available (assuming you've selected something for which they make sense).

Finally, it's worth noting that right-click is really just a shortcut of sorts. Anything that might appear in a context menu is *supposed* to also be available elsewhere- – typically on the program's main menu.