

# Interface

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



2025

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**Tuesday  
June 10, 2025  
10:00 AM**



**How Our Technology  
Has Changed Over The Years!**

*Happy Father's Day*

**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  
Resuming our Tuesday meetings. Next meeting will be  
Tuesday June 10, 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



Our May meeting allowed us to explore the options to stop using Windows 10. We learned why we should do that and how to update or switch to another computer with the latest operating system.

At the June 10 meeting, we will reflect on how technology has changed during our lifetime and is changing even faster as we speak.

## “From Party Lines to Pocket Computers”

Fifty years ago, if you wanted to call a friend, you picked up the rotary phone—maybe even shared a party line with the neighbors. A black-and-white television with three fuzzy channels was the evening’s entertainment, and if you wanted to know the news, you waited for the morning paper or the 6 o’clock report. Photos were taken on film, and you had to wait a week to see if anyone had blinked.

Fast forward to today, and it feels like we’re living in a science fiction novel that we read as kids. A single device that fits in your pocket can make video calls around the world, take high-definition photos instantly, tell you the weather, play your favorite music, and even remind you to take your pills. What once filled entire rooms with humming machines—computers the size of filing cabinets—now lives in your smartphone, more powerful than the systems NASA used to send men to the moon.

Do you remember how exciting it was when ATMs first arrived? Or when you first used a microwave? Now, we have self-driving cars, artificial intelligence answering questions, smart thermostats learning our routines, and doorbells that let us see who’s there from hundreds of miles away. New technology does not just come around occasionally—it arrives daily, in updates and innovations that change how we live, work, and connect.

Some of it still makes our heads spin. However, there is also a sense of wonder in seeing the

# LCCUG Officers For 2025

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world transform before our eyes. Those who grew up adjusting rabbit ears on the TV or flipping through card catalogs at the library have witnessed a revolution. It is moving fast—faster than ever—but maybe that is what makes it so amazing. After all, we have gone from landlines to lifelines in the palm of our hand—and the ride is not over yet.

Now, artificial intelligence is arriving like a freight train. It can write letters, diagnose diseases, create art, drive cars, and even hold a conversation that feels almost human. For many of us, it feels like the ground is shifting beneath our feet. Just when we started getting used to smartphones and smart TVs, AI has come in with a whole new wave of change—faster and more powerful than anything before it. It’s like trying to drink from a firehose. However, just as we learned to program a VCR or navigate the internet, we are learning to understand and adapt again. It is a new frontier, and whether it excites us, puzzles us, or even scares us a bit, we are living through history being made—again

ChatGPT and me.



**Sandra Ruth**  
**LCCUG President**

**Tuesday  
May 13, 2024**



## How Our Technology Has Changed Over The Years!



Our June meeting will be about From Party Line Phones to Pocket Computers.

We will reflect on how technology has changed during our lifetime and is changing even faster as we speak.

### Genealogy Tip of the day

Michael John Neill , 2025

[Rootdig.com](http://Rootdig.com) [mjnrootdig@gmail.com](mailto:mjnrootdig@gmail.com)

When reviewing records on an ancestor it is an integral part of the genealogical analysis to consider how old the ancestor was when they are appearing in various records, going through personal life events, experiencing national events, and the like. It is important because age is one way we can determine whether or not we are likely to have the right person in a genealogical record.

Whenever you find an ancestor named in a document, do you ask yourself how old they were at that point in time? Is their age atypical for someone who usually appears on that type of document (a sixty-year-old woman having a child, an eight-year-old getting married, a ninety-year-old signing a mortgage, a sixty-year-old man enlisting in the service, etc.)?

I was reminded of the importance of this while reviewing a Mexican War pension for a veteran who died in California in 1912. For a brief moment, I was afraid he might have been too young to actually enlist, but a review of the material indicated he was nineteen when he enlisted in 1846. Double-checking an age can be a quick way to catch some errors.

Knowing that age on a date can help give us some personal perspective on our ancestor and the events in their life as well. Moreover, that is never a bad thing.

# LCCUG

## 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>

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## Executive Board Meeting Minutes



## General Meeting Minutes

May 13, 2025

### There was no board meeting for May 6th, 2025

At the May meeting, we discussed the end of life for Windows 10 and possible solutions to maintain the security of your PC, including alternative operating systems and hardware replacements.

### 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.



Member of Association of Personal Computer Users Groups

### 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/>

### 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](mailto:info@lccug.com) if you have any questions.

### 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

**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, Lynda Burske, Phil Sorrentino, Chris Taylor, Adobe Stock, Scambusters, Ask Leo, APCUG, Google Images, Microsoft Office art online, AARP

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## Printing your photos

By Lynda Buske  
Published in Ottawa PC News (Month Year)  
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Despite our digital world, it is really nice sometimes to print a photo that you can stick on your fridge, display on your wall, or even frame and give as a gift. The main thing to remember is that the print size for a digital image may be limited.

All digital cameras and cell phones have sufficient megapixels to provide the resolution for a 4x6 or 5x7 photo enlargement. Many would have enough for much larger prints (e.g., 8x10 or 11x14). However, cropping in post-production will reduce your image dimensions.

The best starting point is determining what a good quality home or commercial printer will provide. In most instances, the gold standard is 300 dpi (dots per inch), which you can equate to 300 pixels. That means if you want to print an 8x10, the long side of your image would ideally be at least 3000 pixels (10x300). For 16x20, you would probably like the long side to have around 6000 pixels.

The table below provides a rough guideline for the maximum print size of good quality that you can expect based on the number of megapixels your camera has.

See chart on next column 

If you have a 24MP camera, your images will probably be 6000x4000 pixels. This means you can do a lot of cropping before going under the 3000-pixel threshold. If you shoot with a 12 MP camera and then crop your images significantly, you may not be able to print an 8x10. However, if your cropped image dimension is still around 1200x1600, based on the chart above, you could print a 4x6. Some older cell phones have only 5 or 6 megapixels, so be

Camera resolution	File size at high resolution (pixels)	Max print size at 330 dpi
2 megapixels	1200 x 1600	4 x 5
3 megapixels	1536 x 2048	5 x 7
	2448 x 3264	8x 10
8 megapixels	2592 x 3888	8 x 14
	2800 x 4000	8 x 14
10 megapixels	3264 x 4920	11 x 14
	3744 x 5616	12 x 18
12 megapixels	4000 x 6000	16 x 20
16 megapixels		
21 megapixels		
24 megapixels		

careful when deciding what size to print. Unfortunately, many family pictures we want to treasure are taken at social events with cell phones, so get close to minimize the need to crop. Unless you are sure your cell phone has an optical zoom on the camera, don't "zoom" with the finger spread as that is just cropping and hence losing resolution. Even if cell phones tout 20MP or 100MPs, almost all only output 12MP due to pixel binning [[https://en.wikipedia.org/wiki/Pixel\\_binning](https://en.wikipedia.org/wiki/Pixel_binning)].

The easiest way to see your image's dimensions in the Windows environment is to go to *File Explorer* and right-click on the photo. Then click on *Properties*, select the detail tab, and find the dimensions below.

One final consideration when making prints is the viewing distance. If you print a 4x6, there is a good chance it will be held in your hand or an album and, hence, very close to your discerning eye. If, on the other hand, you make an 11x14 print for your wall, it may never be viewed at less than a few feet, and therefore the resolution does not have to be as good.

You may have to experiment as to which image dimensions produce an adequate enlargement for your viewing needs and which printing service provides the quality you want. I recommend printing one 8x10 as a test before com-

*(Continued on page 6)*

mitting to a company. When submitting digital photos online, many services will warn you if the resolution is not adequate for the print size you requested.

I have found the quality of prints at Shutterfly and Photobook Canada to be very good, but there are significant delivery fees. On the other hand, Staples has the quality but no delivery fees if you pick it up at the store. However, it takes five business days. If you want a quick turnaround of 4x6 prints, a place like Walmart is probably all you need.

## ScamBusters.org

*The demand for trustworthy caregivers has never been higher, with many families looking for nannies, daycare providers, and elderly care services. Unfortunately, scammers take advantage of this demand, finding ways to manipulate and defraud honest individuals seeking employment or caregiving services.*

*Whether you are looking for a job or trying to hire a caregiver, it's crucial to recognize the warning signs and protect yourself from caregiver scams.*

### Caregiver Scams: How to Protect Yourself And Your Loved Ones

Scammers operating within the caregiving industry represent a significant threat, targeting job seekers and families needing assistance. These fraudulent schemes frequently revolve around enticing offers of employment or caregiving services that ultimately prove to be deceptive.

Typically, these scams might involve advertisements for caregiving positions that promise attractive salaries, flexible hours, and the opportunity to work with vulnerable individuals. Prospective job seekers are often asked to pay upfront fees for background checks, training materials, or registration with a nonexistent agency.

In some cases, scammers may even request personal information, such as Social Security numbers or bank details, under the guise of ver-

ifying identities or expediting the hiring process.

Families seeking caregiving services are also at risk. Scammers may present themselves as caregivers offering specialized support, only to disappear after receiving payment for their purported services. Some may create fake online profiles filled with glowing reviews and qualifications that do not exist.

Understanding the specific tactics employed by these scammers is crucial for empowering yourself and others to make informed choices. Always conduct thorough research, verify credentials, and maintain a healthy skepticism toward opportunities that seem too good to be true.

### How Scammers Advertise Caregiver Jobs to Find Their Victims

Scammers often use enticing advertisements to lure victims. Expect fake job offers to appear in:

- **Online Job Boards** – Scammers use popular job platforms that frequently feature fraudulent postings.
- **Social Media** – Scammers use popular social media platforms to promote these opportunities.
- **Emails or Text Messages** – Victims may be directly contacted with unsolicited job offers that seem tailored to them.

These “opportunities” often offer high pay with minimal qualifications required, making them appealing to many.

### Where Scammers Find Victims

Scammers often target people who are actively seeking work or caregiving services. Their primary hunting grounds include:

- Job Seekers on popular employment platforms.
- Families in need of childcare or elderly care services can often find them through online parenting forums or local classified sections.

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(Continued from page 6) Care Giver Scams...

- Students and immigrants may urgently need work and are less likely to scrutinize job offers.

### Red Flags in Fake Job Postings

To protect yourself from being taken in by fake job offers, it is important to recognize the red flags commonly found in scam job offers:

- Too Good to Be True – Offers unusually high pay or benefits for very little work.
- Urgency to Act – Scammers often pressure victims to respond immediately, preventing them from properly vetting the opportunity.
- Requests for Payment – Any employer asking you to pay for a background check, uniform, or materials upfront is highly suspicious.
- Vague Job Descriptions – Fewer details or a lack of clear job responsibilities.
- Poor Grammar or Spelling in Ads – Legitimate companies usually proofread their job postings.
- The Scammer Interview Process

If you respond to a fraudulent job offer, the scammer's "interview" process is often informal and designed to collect your personal data. Common tactics can include:

- Asking for bank account details for "direct deposit setup."
- Requesting sensitive documents like Social Security numbers or IDs.
- A strong focus on upfront payments or training fees.

### Need to Improve Your Credit Score?

Whether you are struggling to obtain credit cards or wipe out debt, the methods in Credit Repair Hacking will improve your life.

Whether you are struggling to obtain credit cards or wipe out debt, [the methods in Credit Repair Hacking will improve your life.](#)

The e-book is packed full of knowledge, including:

- Over 75+ pages of credit repair knowledge, tips, tricks & secrets!
- Dispute letters you can use to wipe debt from your credit reports. (starts on page 41)
- A list of 20+ credit sources for obtaining credit.
- Tips and tricks to ensure your credit score keeps going up year after year. What you can sue for. (page 62)

It's time you took full control of your financial future. The only thing standing between you and that future is taking the first step today.

### Real-Life Example of a Nanny Scam

Here's how a typical caregiving scam might unfold:

- You see a "Help Wanted" ad for a nanny offering \$800 per week.
- The scammer claims to be a single parent traveling for work who urgently needs help.
- They ask for your address to mail a check for supplies, but it is fake. Once it "clears," they request part of the money be wired to a third-party vendor. The check eventually bounces, leaving you responsible for the lost money.

Understanding how these scams work can help you avoid similar traps. Knowing the common tricks scammers use will help you recognize warning signs and protect your personal information and money.

### Are Elderly Care Scams Any Different?

Elderly care scams operate on similar principles but may involve slight variations:

- **Reverse Scams** – Scammers pose as caregivers and manipulate senior citizens into sharing financial information.
- **Fake Companies** – Offer services at low rates but fail to deliver assistance.

(Continued on page 8)

(Continued from page 7) Care Giver Scams...

These scams also target adult children who are seeking care for their aging parents, making it essential to thoroughly verify services.

### How to identify if you have Been Scammed

If you have interacted with a scammer, you may notice the following:

- **Fraudulent Transactions** on your bank account shortly after sharing information.
- **Ghost Communication**, where the “employer” disappears after receiving payment or personal details.
- You receive a **check that bounces** after depositing it into your account.

If you suspect foul play, contact the property authorities immediately to minimize potential damage.

### Resources to Help if you’ve Been Scammed

Unfortunately, being scammed can happen to anyone. However, you can take several steps:

- **Contact Your Bank** to report fraudulent activity if you shared financial information or deposited a fake check.
- **File a Complaint** with the [Federal Trade Commission](#) (FTC).
- Reach out to the **Job Platforms** where you found the posting to have it removed and warn others.
- Report to **Local Authorities** if your personal safety or criminal activity is involved.

These resources exist to support you in recovering from and preventing further losses.

Check out the videos below to learn more about caregiver scams

[Nanny and Caregiver Imposter Scams](#)  
[Woman Warns of a Nanny Scam](#)

### Final Thoughts on Caregiver Scams

Whether you’re a job seeker looking for a nanny or daycare employment, or a family seeking trustworthy care, staying informed is your best defense against scams. Scammers often target vulnerable individuals, but with the right infor-

mation and awareness, you can protect yourself and others from becoming victims.

If you encounter anything suspicious and need advice, don’t hesitate to use the resources mentioned earlier. Vigilance is essential when navigating opportunities in nanny, daycare, or elderly care.

By being cautious and proactive, you can concentrate on what matters most—finding or providing safe, genuine, and trustworthy care.

Remember, Stay Alert and Stay Informed!

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### Tip of the Day: Erase Your Car



(Image: ChatGPT)

I recently sold two cars: a 15-year-old SUV and an eight-year-old Tesla. The SUV had an entertainment center and what we'd now consider a rudimentary navigation system. The Tesla, of course, was a rolling computer.

Both had my personal data embedded onboard. The SUV's navigation system, for example, had a pin on its map identifying "Home". There's likely additional personal information stored as well, as it was paired to a couple of our mobile phones. The Tesla has a more extensive navigation system and likely kept quite a bit of performance, history, and other information in addition to the same "Home" and mobile phone

(Continued on page 9)

pairings.

**The tip is this:** before handing over the keys to your car to someone else, take the time to locate and use the Reset to Factory or Remove Personal Data options for your vehicle. It'll be in different places, of course. The Tesla even required connectivity to remove the car from my online account.

This is important to avoid exposing more of your information than you expected to the car's next owner.

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## Default Apps: Where and What are they?

By Phil Sorrentino, Secretary & Newsletter Contributor  
Sun City Center Computer Club  
<https://sccccomputerclub.org/>  
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Default Apps is a choice in the Apps section of Settings. To get there, click the Start button, and then click "Settings," then "Apps," and finally, "Default apps." This is where you can choose what Apps will be used for certain types of files. Windows 10 and Windows 11 both have this feature, but the screens look a bit different. It looks like Windows 10 scratches the surface of this feature, and Windows 11 expands on it. But as an example, let's first look at the more straightforward Windows 10 screens. Let's look at one of these choices, probably familiar to most computer users, "photo viewer" (the fourth item on my list). Below the choice, "photo viewer" is the icon and the name of an App. In my case, it is "Photo Gallery." By default, this App will be used when the user attempts to open a photo file type, like a .jpg file.



## Microsoft Photos Gallery Icon

Just a bit of background. Many file types (extensions - the letters in the file name after the period) have been defined, and many are commonly used daily. FileInfo.com maintains a searchable database that contains over 10,000 file extensions. They are used for documents, databases, graphic images, disk images, presentation software, email, virtual environments, file encoding, and other purposes.

Many of these file types are defined and used by specific software and are not often encountered by the average computer user. However, we usually use a few categories of file types in our daily computing lives so frequently that operating systems have identified some categories and provided specific folders for their use, such as documents, pictures, videos, and music. In this same order, you can think of these categories as Text-based, Image, Video, and Audio files. So, now that some basic categories have been defined, we can see what file types might fit into these categories. Some common file types like .docx, .xlsx, .pdf, .html, .odt, .pptx, .zip, and .txt are document file types. .jpg, .jpeg, .jpe, .png, .tiff, .gif, .heic, and .raw are image file types. .mp4, .wmv, .avi, .mov, .flv, and .mkv are video file types. And finally, mp3, .ogg, .wma, .wav, .aac, and .flac are music file types. (If this doesn't make sense, you may not see the file type extension part of your file names. Windows defaults not to show extensions. To change this, in File Explorer, click "View" and then check the "file name extensions" checkbox.) Additionally, there are categories for file types for specific uses like email, maps, and web browsers, which Windows puts into categories for convenience. For example, .msg, .pst, .edb, .ost, and .eml are email file types. .shp, .shx, .kml, .kmz, and .gpx are map-oriented file types. .html, .xps, .css, .asp, and .php are web browser-oriented file types.

(Continued on page 10)

(Continued from page 9) *Default Apps...*

Windows 11 "Default Apps" is similar but a little different. When you select Default Apps (under Settings-Apps) instead of a list of a few categories, like "mail," "maps," or "photo viewer," there is a list of all of the Apps on your computer. If you select an app, you will see a list of all the file types associated with the App chosen. At this point, you can change the "Default App" used for the selected file type. This is similar to the "Choose default apps by file type" in Windows 10. As such, in either version of the OS, there is an attempt to give the user complete control over what App is used by default when attempting to open a specific file type.

## Private Browsing: Is it all it's cracked up to be?



By Chris Taylor, President  
Ottawa PC Users' Group, Ontario, Canada  
<https://opcug.ca> Published in Ottawa PC News  
(November 2023) Editor: [brigitte@opcug.ca](mailto:brigitte@opcug.ca)

For well over 10 years, web browsers have offered **private browsing**, designed to keep your browsing—well—private.

Google Chrome calls it an **Incognito window**, Firefox, Opera & Brave call it a **Private window**, and Microsoft Edge calls it an **InPrivate window**. The easiest way to get there is to right-click the browser's icon on the taskbar and choose the appropriate **New...** item from the pop-up context menu.

When in a private browsing window, browsing history, cookies & site data (such as images and contents of webpages), and information entered in forms are not saved to your computer. Other users on your computer will not be able to see your web browsing activities. When browsing, web servers won't automatically recognize you as a returning user, and you won't be automatically signed into websites.

When you close a private browsing window, the browser discards site data and cookies created during that session. Note that you need to close

the private browsing window to remove traces. Until you do, a simple click on the back button will return you to the previous page visited in that window.

Private browsing deactivates extensions. You can enable extensions in private browsing windows if you need them. For example, in Google Chrome, click the kebab menu (☰) at the top-right of the window. Choose **Settings**. Find the extension you want to allow in Incognito windows and click **Details** under that extension. Toggle on **Allow in Incognito**.

### Private browsing is not a panacea

It does not prevent all tracking. While websites do not have the luxury of using cookies to track you, there are many other means of tracking. For example, a web server can know your operating system, browser version, extensions you have loaded, screen resolution, IP address, and more. These data items can be used to fingerprint and track you.

Private browsing does not prevent ads. It does not prevent malware. It does not hide where you are browsing from your ISP or employer.

As Gizmodo reported in October 2022, **Even Google's Own Staff Thinks 'Incognito Mode' Isn't All It's Cracked Up to Be** - <https://gizmodo.com/google-incognito-mode-google-chrome-1849648071>

### Where is private browsing useful?

If you are using a computer at a public kiosk, it will prevent the next person using the computer from easily seeing where and what you browsed.

If you use multiple accounts on a single website, a private browsing window can help you keep things separate.

If you are using another person's computer, it can be helpful in making it less likely you leave traces behind.

Strangely, I have encountered shopping sites that required private browsing for the checkout process to work properly. I guess they didn't want to sell things to me all that badly.

For more information about private browsing, see [https://en.wikipedia.org/wiki/Private\\_browsing](https://en.wikipedia.org/wiki/Private_browsing).