

# Interface

Lorain County Computer Users Group  
[LCCUG.com](http://LCCUG.com) (or) [info@LCCUG.com](mailto:info@LCCUG.com)  
Volume 36 Number 10 October 2025

scams



2025

## Inside This Issue

|                                |      |
|--------------------------------|------|
| President's Letter             | Pg.2 |
| LCCUG Officers                 | Pg.2 |
| Program                        | Pg.3 |
| Genealogy Tip Of The Day       | Pg.3 |
| Minutes                        | Pg.4 |
| Private Browsing...            | Pg.5 |
| Check the Time Zones...        | Pg.6 |
| Spot the Red Flags...          | Pg.6 |
| Check Out the Free Versions... | Pg.8 |



**Tuesday  
October 14, 2025  
10:00 AM**

## Scams, security & other topics



**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 October 14, 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



Can you believe that it's about 12 weeks till Christmas. It's coming fast. The weather is unseasonably warm and I'm noting the Halloween decorations throughout the neighborhood.

Cybersecurity Awareness Month is a global initiative that raises awareness about online safety and empowers individuals and businesses to protect themselves from cyber-crime.

As a reminder, Windows 10 will reach the end of support on October 14, 2025. At this point technical assistance, feature updates and security updates will no longer be provided.

We are learning to prepare ourselves for a world being altered by artificial intelligence. We are discovering that it is amazing and scary as we learn about the latest — and possibly greatest — technological leap we will see in our lives.

Again at our October 7 meeting we will discover new things happening in the world of security & AI. Join us on ZOOM or in our usual Lorrain location at 10 am.

Prepare to be amazed.

**Meeting changes:** mark your calendar - the December 9 meeting will be a lunch meeting at SugarCreek restaurant in Sheffield - details later. Starting in January, we will hold our monthly meeting on Thursdays instead of Tuesdays at 10 am. This will continue until April.

*Sandra Ruth*

*LCCUG President*

**SUGARCREEK**  
RESTAURANT



## LCCUG Officers For 2025

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



**HAPPY  
HALLOWEEN!**

## 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>

**Tuesday  
October 14, 2025**

## Scams, security & other topics



You can never learn enough about these two subjects. Computers and AI are always updating. Stay informed in your daily life.

Come join the meeting using  
Zoom by clicking on the list below to attend via Zoom:

<https://us02web.zoom.us/j/89987212300?pwd=Y0QxRE00UXVMMUUh6T0d4dm9nWmxSUT09>



### Genealogy Tip of the day

Michael John Neill , 2025

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

#### Dating Clue in a Cake Picture



There was an envelope of pictures my mother had that were entirely undated. But there was a clue: a picture of a child (cropped from the illustration used for this post) and their birthday cake. Using the age given on the cake and the child's year of birth, the photos could at least be dated to a year. Mom took quite a few photographs and there seemed little chance that the ones in the envelope were taken in separate years. They were in an envelope with their negatives which made it clear they were all taken on the same roll of film. It would have been easy to overlook the age on the cake—one needs to pay attention to every detail.

What context clue could you be overlooking?



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## Executive Board Meeting Minutes

SEPTEMBER 2, 2025

**Canceled**



## General Meeting Minutes

SEPTEMBER 9, 2025

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

Sandee mentioned the *NEWSLETTER* was available and those members attending the Sunday Brunch enjoyed themselves. The program for next month would be various links from the internet she and Micky found would be of interest to members.

Sandee and Micky presented several of the 15 topics they selected for this month's showing.

Ken Kohler moved, Micky seconded the meeting be adjourned.

### 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](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, Chris Taylor, 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)

### 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](mailto:membership@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)



## 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: [brigittelord@opcug.ca](mailto:brigittelord@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 Incog-

nito 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.

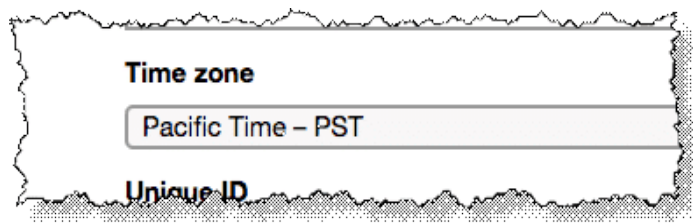
If you are using another person's computer, it can be helpful in making it less likely you leave traces behind.

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).

# APCUG

## Tip of the Day: Check the Time Zone in Your Online Accounts



Checking the time zone. (Screenshot: [askleo.com](http://askleo.com))

Time zone information may need to be set correctly in *two* locations: on your PC, of course, but sometimes also in your online accounts.

As you might expect, the software running on your PC uses this information. Email programs, for example, use it to properly timestamp your outgoing email as well as to interpret the date and time of messages you receive.

However, if you use an online mail server like Gmail, Outlook.com, or others, you may need to locate a separate setting *within those services* that specifies your local time zone. The information is used in the same way as on your PC — to set and interpret emailed dates and times correctly. If your time zone is set incorrectly, you may find that your email has the wrong times associated with it.

The location of this setting depends on the online service you're using. For larger services, it might not be associated with email specifically, but your account with that service. For example, the time zone setting shown above isn't really part of my Outlook.com account; it's found in the settings of the Microsoft account associated with the [Outlook.com](http://Outlook.com) account.

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## Spot the Red Flags: How to Identify a Fake Gift Link: Scambusters #1,191

Learn how to spot and avoid 'Send Gift' scams, protect your social media account, and safeguard your personal information.

### Hackers Are Using Gift Links to Steal Your Information

You've probably seen posts that include a "Send Gift" link. But how safe are they? Before clicking, it's important to know the risks involved.

This article will explain how to check if links are safe, how to spot fake ones, and what to do if you find a scam. Knowing the warning signs and the reasons behind these links will help you protect your personal and financial information while using social media.

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### Are "Send Gift" Links Safe and Legitimate?

Facebook no longer has a Gifts feature to send physical gifts, which was deprecated

(Continued on page 7)

many years ago. Instead, users create these links themselves, connecting to other services. The safety of those “gift” links can be confusing. Some links are real ways to send gift cards or contribute to wishlists, but others are scams that try to steal your information.

Using links to personal wishlists or gift card platforms can be helpful. For example, someone celebrating a birthday might share their Amazon Wish List so friends and family can easily buy gifts they actually want. Content creators and non-profit groups can use these links to get support from their followers.

Scammers take advantage of this practice by creating fake links that lead to harmful websites. These links look real but have a very different purpose.

### **What Are the Red Flags of a Gift Scam?**

Scammers take advantage of this practice by creating fake links that lead to harmful websites. These links look real but have a very different purpose.

- **Suspicious or Unfamiliar Links** –

Before clicking a link, hover over it to preview the destination URL. If the URL seems unusual, contains typos, or directs you to an unfamiliar website, it's likely a scam. Trustworthy links should lead to well-known platforms such as Amazon, Target, or established gift card services.

- **Urgent or High-Pressure Language** –

Scammers create urgency to pressure you into acting quickly. Be cautious with posts that say things like "Last chance to give!" or "Limited time offer!"

- **Requests for Personal Information** –

A real gifting service will not ask for sensitive information like your Social Security number, bank account details, or a password. If a link directs you to a page requesting this type of information, it is a scam.

- **Unbelievable Offers** – Be careful of posts that promise a big reward for sending a small gift or clicking a link. If an offer sounds too good to be true, it likely is.

- **Generic or Impersonal Posts** – Be cautious of posts from accounts you don't recognize, especially if the message seems vague. Scammers often hack accounts to share these links, making them look like they come from a trusted friend.

### **What Happens if I Click a Scam Link?**

Clicking a fake "Send Gift" link can lead to serious problems. Scammers use these links to carry out different kinds of attacks that can put your personal and financial security at risk.

When you click, you could be sent to a phishing website. This fake site is designed to look like a real one, such as a store or payment processor. Its goal is to trick you into giving your login details, credit card information, or other sensitive data.

If you enter your information, scammers can use it to:

Be careful when clicking links, as they can sometimes download malware to your device. This harmful software can install itself without you knowing. Once it's on your device, it can log your keystrokes, steal files, or allow a scammer to remotely access your computer.

### **Quick Actions to Take If You've Been Scammed**

If you suspect you have clicked on a scam link, it is crucial to act quickly to minimize the damage.

- **Disconnect from the Internet** –

Immediately disconnect your device from the internet to prevent any malware from sending your data to the scammer.

- **Run a Security Scan** – Use reputable antivirus and anti-malware software to scan your device for any threats. Remove any suspicious files that the software detects.

- **Change Your Passwords** – If you entered any login information on the fraudulent site, change your passwords for those

*(Continued on page 8)*



accounts immediately. Make sure to update the password on your social media account as well and enable two-factor authentication for added security.

- **Monitor Your Financial Accounts –**

Keep a close eye on your bank and credit card statements for any unauthorized charges. Report any suspicious activity to your financial institution right away. You may want to place a fraud alert on your credit report as a precaution.

- **Report the Scam to the Social Media Platform –** [Report the fraudulent post](#) and the associated account to Facebook or the social media platform you are using. This helps protect other users from falling for the same scam.

- **Place a Fraud Alert –** Contact your credit bureaus to place fraud alerts on your account: [Equifax](#), [Experian](#), and [TransUnion](#).

- **File Reports –** Contact your local law enforcement and make a police report. File a FTC Report with the [Federal Trade Commission](#).

## Conclusion

Fraudulent link scams are common, and staying informed is a key way to protect yourself. You can find useful information by searching for "Facebook gift scam" or "phishing scams" on YouTube. Cybersecurity experts create many videos that show how these scams work and how to avoid them.

Always be careful with these "gift" links and watch for warning signs. By staying alert and checking if a link is real before you click it, you can safely join your friends' celebrations without risking your personal information. A few moments of caution can save you from significant financial loss and personal stress.

Remember, Stay Alert and Stay Informed!

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Subscribe free to Internet ScamBusters at  
<http://www.scamusters.org>



## Tip of the Day: Check Out the Free Version

Someone recently complained that he wouldn't use a popular tool because the annual price had doubled. In reality, the annual price has remained exactly the same: \$0. By focusing on the price, he hadn't noticed that the free version of the software would address his needs completely.

While it's not true for all software, many valuable tools and packages come in two flavors: free and premium. Usually, the premium version offers additional features. The hope is that you'll like the free version of the product, see value in those premium features, and be willing to pay for them.

But it's not required.

You're welcome to use that free tool for as long as you like. Be it free versions of popular backup tools or whatever else, if they meet your needs, keep using the free version until you discover a reason to either upgrade or move to a different tool that fits you better.

### Bonus tip: "free" and "free trial" are not the same

"Free trial" is not free. A free trial is software you are free to *try* for a period before a purchase is *required*. Truly free software is free forever. Be careful when visiting sites to download software; they often push the "free trial" in ways that might make you believe otherwise.

And as I covered in a previous tip, "download" also doesn't mean the software is free.

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