

Interface

Lorain County Computer Users Group
LCCUG.com (or) info@LCCUG.com
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2025

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**Tuesday
November 11, 2025
10:00 AM**



Using a Public Library Service Called Hoopla.



**Presented
By**

LCCUG President



Being held at SugarCreek Restaurant
5196 Detroit Rd., Sheffield Village
Date: December 9, 2025
Time: 11:30 am
Mark Your Calendar

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
Resuming our November 7, 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
if you have any questions or concerns!**



A Word From Our President



The November 11 meeting will be the last regular meeting of the year! We will again have a meeting at the LCCC facility in Lorain at 10 am. It will also be on ZOOM.

We will be looking at a public library service called Hoopla.

During last month's meeting I recommended a favorite movie of mine called *Thelma*. "*When 93-year-old Thelma Post gets duped by a phone scammer pretending to be her grandson, she sets out on a treacherous quest across the city to reclaim what was taken from her.*"

This film from 2024 is heartwarming and I think we can all identify with issues you'll see in this film.



When I checked the website "JustWatch" to see where it was streaming, I found it was on Hoopla, a free library service. So, during our November meeting we will look at how to use this great service. All you need is a public library card. Hoopla will give you access to movies, music, eBooks and audiobooks. So Cool!!

As time allows, we will look at a few other websites that offer amazing tools in the technology world in this day and age.

Our December meeting will be a lunch to be held at SugarCreek Restaurant, 5196 Detroit Rd, in Sheffield on December 9 at 11:30 am. Mark your calendar!! Watch your email for more specifics about this lunch.

Sandra Ruth
LCCUG President



LCCUG Officers For 2025

President	Sandee Ruth president@lccug.com
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Member of Association of Personal Computer Users Groups

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
November 7, 2025**

Using a Public Library Service Called Hoopla.



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Hoopla is a digital service that provides free access to movies, music, eBooks, audiobooks, and comics for library cardholders. It is an all-in-one platform where users can borrow content instantly without any late fees, though there is a monthly borrowing limit set by their specific library. Users can access Hoopla through its website or mobile app on a variety of devices like computers, tablets, smartphones, and smart TVs.

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 mjnrootdig@gmail.com

Do Something

It can be easy to waste “research” time by mindlessly looking at online sites for one thing or another. Some ways to avoid these time wasting activities are:

- make a list of research tasks you wish to accomplish;
- turn your internet connection off;
- make a list of documents to transcribe;
- make a list of “done” ancestors that should be reviewed;
- set a schedule of when to go back and check a site for an update to a database (daily is probably excessive);
- lists in general are good.

Chasing some research leads down those “rabbit holes” can be a good thing—sometimes.

But it can be easy to waste an inordinate amount of time chasing after half-baked, uncooked leads on your computer, when you’ve got three perfectly good cookies sitting on the counter. The only problem is that you have to get off your chair to get them.



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Executive Board Meeting Minutes

Canceled

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.

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, Chris Taylor, Adobe Stock, Scambusters, Ask Leo, APCUG, Google Images, Microsoft Office art online, AARP

Newsletter is now

Online at:

lccug.com/newsletters or lccug.com



General Meeting Minutes

OCTOBER 14, 2025

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

Sandee mentioned the *NEWSLETTER* was available. The program for November would be various links from the Internet she and Micky found that would be of interest to members.

The December meeting would be held at the Sugar Cheek Restaurant at 11:30.

Starting in January through March, we will meet on Thursday due to Micky's commitments.

Sandee and Micky presented several of the 14 topics they selected for this month's Cyber Security Month. All of which were very informative.

Micky moved, Sandee 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/>

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

Getting ready for winter photography!

By Lynda Buske
Ottawa PC Users' Group, Ontario, Canada
<https://opcug.ca>
Editor: brigittelord@opcug.ca

While winter photography might take a bit more prep time regarding what to wear, it is well worth the effort to take advantage of a completely different environment from summer. I thoroughly enjoy taking photos during (if safe) and after a snow/ice storm and rivers, just as they are freezing or breaking apart.

There are some advantages to winter shooting, especially in the Ottawa area. We get many crisp sunny days with pristine snow and little slush. The sun is low throughout the day, so you don't have to avoid noon-hour photography. If you do want to catch the sunrise, it is later than in the summer months (no mosquitoes!), and the sunset might well be before dinner!

You may want to consider additional items for your kit to make winter photography easier. For instance, I use gloves that have fabric only halfway up my fingers for easy button pushing, but they also have a Velcro flap to go over all the fingers to keep them warm when I don't need the dexterity.

If you are standing around waiting for the sunrise or long exposures, your feet can get cold, so I recommend heavy socks with a high wool content. I save them for photography as wool does not wear as well as synthetic fibers, and at around \$20-\$30 a pair, I don't want to buy them often. Any winter photographer would welcome these as a Christmas gift!

In terms of camera gear, I recommend a lens hood to prevent flares and to keep falling snowflakes off your lens. You may wish to get special feet for your tripod to better grip on ice and snow. Also, a polarizing filter can help with

the intense glare/reflection of the sun on white snow.

When shooting a mostly snowy scene, your camera will assume it is an overly bright object and may try to underexpose it. If your camera has a *Snow scene* mode, use that setting by all means (don't forget to take it off afterward). I prefer to ensure the camera is not on *Auto* and then choose P, A, Tv/S, or M. I can slightly overexpose my image with the EV adjust in any of these shooting modes. It usually is a button with two triangles on the back of the camera. Set the scale to +1 over the baseline of zero.

If you are shooting a scene with many trees or other objects along with the snow, your camera may meter on those, and you will find your snow over-exposed. In this instance, set your EV adjustment to -1. If it appears a bit too dark when viewing on your computer, you can lighten it with photo editing software (<https://opcug.ca/Photography/UsingMasksInPhotoEditingSoftware.pdf>).

When you are done for the day, you may have to modify your summertime routine to protect your camera. Let your camera come to room temperature in the bag before unloading images, recharging the battery, cleaning the lens, etc. This will prevent condensation from forming and entering the interior of your camera.



Think Before You Click: How Fake Surveys Steal Your Information

Online surveys can be a quick way to share your opinion or even earn a small reward. However, not all surveys are created equal. Survey scams are on the rise, and they're designed to steal your personal information, compromise your identity, and drain your bank account. Understanding how these scams work and knowing the warning signs can help you avoid becoming a victim.

What Is a Fake Survey Scam?

A fake survey scam is a type of fraud where criminals pretend to be real companies conducting market research. These fake surveys aim to collect sensitive personal information, such as your Social Security number, bank account details, or credit card information. Once they have this data, scammers can steal your identity, sell your information on the dark web, or make unauthorized purchases in your name.

Legitimate surveys may offer small rewards like gift cards. In contrast, fake surveys often promise unrealistic prizes, such as free iPhones, large gift cards, or luxury vacations. They use these appealing offers to trick you into sharing your personal information.

Scammers fake different organizations to make their surveys look trustworthy. Some common examples include:

- Retail brands – Fake surveys claiming to be from Walmart, Amazon, or Target
- Government agencies – Fraudulent surveys appearing to come from the IRS, Social Security Administration, or Census Bureau
- Tech companies – Scams mimicking Apple, Microsoft, or Google
- Financial institutions – Fake surveys from banks or credit card companies
- Healthcare organizations – Fraudulent surveys related to insurance or medical services

Scammers pose as trusted organizations to trick victims into giving away their personal information without realizing it.

Where Do Legitimate Surveys Appear on Social Media?

Legitimate organizations do conduct surveys on social media platforms, but they follow specific practices. Authentic surveys typically appear:

- On verified company pages – Check for the blue verification checkmark on platforms like Facebook, Instagram, or Twitter.
- Through official company websites – Legitimate surveys usually come from a company's official website.
- In email campaigns – Trustworthy companies send survey invitations through email from recognizable domains.

Fake surveys often appear as random pop-up ads, unwanted direct messages, or posts from accounts that you cannot verify. If a survey shows up unexpectedly or seems unrelated to any official communication, be careful.

How Do Fake Surveys Involve Identity Theft?

Survey scams can lead to identity theft. Scammers use fake surveys to steal your personal information.

- Collecting personal information – Scammers ask for details like your full name, address, date of birth, Social Security number, and financial account information.
 - Creating fake accounts – With your information, scammers can open credit cards, take out loans, or file fraudulent tax returns in your name.
 - Selling your data – Personal information collected from surveys is often sold to other criminals on the dark web.
- Phishing attacks – Some survey scams can install harmful software on your de-

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(Continued from page 6) Think Before You Click...

vice or take you to fake websites that steal your login information.

The consequences of identity theft can be severe, including damaged credit scores, financial losses, and months or even years spent recovering your identity.

Where Do Scammers Use Fake Surveys?

Fake survey scams can appear almost anywhere online. Common locations include:

- Social media platforms – Facebook, Instagram, Twitter, and TikTok are frequent targets
- Email – Unsolicited survey invitations sent to your inbox
- Text messages – SMS surveys claiming you've won a prize
- Pop-up ads – Fake surveys that appear while browsing websites
- Mobile apps – Some harmful apps pretend to be real survey platforms

Scammers try to trick many people by targeting them across different platforms.

Can a Scammer Insert a Fake Survey into a Legitimate Webpage?

Yes, scammers can inject fake surveys into legitimate websites through several methods:

- Malvertising – Scammers purchase ad space on legitimate websites and use those ads to promote fraudulent surveys.
- Website vulnerabilities – Hackers exploit security weaknesses to insert pop-ups or redirects on trusted sites.
- Third-party widgets – Compromised widgets or plugins can display fake surveys on otherwise legitimate pages.

Just because a survey is on a trusted website doesn't mean it's real. Always check the source before sharing any information.

Do Scam Artists Target a Particular Population?

Anyone can fall for a survey scam, but some

groups are targeted more often.

- Older adults – Seniors are often targeted because they may be less familiar with online scams.
- College students – Students looking for easy money or free products are attractive targets.
- Job seekers – People looking for jobs may be attracted by surveys that promise to pay them.
- Low-income individuals – Those seeking extra income are more likely to respond to surveys offering cash rewards.

Scammers change their methods to take advantage of the weaknesses and needs of specific groups, which makes their schemes more effective.

How Does a Fake Survey Scam Work?

Fake survey scams typically follow a predictable pattern:

- The hook – You get an email, see a social media post, or find a pop-up that promotes a survey with a tempting reward.
- The survey – To qualify for the prize, please answer a few simple questions.
- The information request – The survey asks for personal information, including your name, address, phone number, email, and possibly financial details.
- The delivery promise – You need to verify your identity or pay a small processing fee to receive your reward.
- The theft – Scammers use your information to steal your identity or charge your credit card.

Many people discover they have been scammed when they see charges they didn't approve or when they find out that their personal information has been leaked.

Here's a typical survey scam scenario:

You get a Facebook message that looks like it's from Amazon. The message says you have been chosen to take part in a customer satisfaction survey. If you complete the five-minute survey, you will receive a \$500 Amazon gift card.

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(Continued from page 7) Think Before You Click...

You click the link and answer questions about your shopping habits. At the end of the survey, you need to provide your name, address, email, phone number, and credit card information to pay a \$1.99 shipping fee for the gift card.

After entering your information, you never receive the gift card. Instead, you start noticing unauthorized charges on your credit card, and your personal information is now in the hands of scammers.

Red Flags of a Fake Survey Scam

Watch for these warning signs to identify fraudulent surveys:

- Too good to be true rewards – Promises of expensive electronics, large sums of money, or luxury vacations.
- Requests for sensitive information – Legitimate surveys rarely ask for your Social Security number, bank account details, or credit card information.
- Upfront fees – Any survey requiring payment to claim a prize is likely a scam.
- Urgent language – Phrases like "act now," "limited time offer," or "you've been specially selected."
- Poor grammar and spelling – Scam surveys often contain errors and unprofessional formatting.
- Unverified sources – Surveys from unknown or unverified accounts, especially on social media.
- Suspicious links – URLs that don't match the official website of the organization conducting the survey.

If something feels off, trust your instincts and avoid providing any information.

What to Do If You Become a Victim of a Fake Survey Scam

If you've fallen victim to a fake survey scam, take these steps immediately:

- Contact your financial institutions – If you provided credit card or bank account information, notify your bank and credit card

companies right away.

- Place a fraud alert – Contact one of the three major credit bureaus — [Equifax](#), [Experian](#), or [TransUnion](#) to place a fraud alert on your credit report.
- Monitor your accounts – Keep a close eye on your bank statements and credit reports for any suspicious activity.
- Report the scam – File a report with the [Federal Trade Commission](#) (FTC) and with your local police department.
- Change your passwords – If you provided login credentials or used the same password across multiple accounts, change them immediately.
- Consider a credit freeze – Freezing your credit prevents scammers from opening new accounts in your name.

Act quickly to reduce the damage and help recover from the scam.

Conclusion

Survey scams are a growing problem that can lead to identity theft and financial loss. To protect yourself, it's important to understand how these scams work and recognize the warning signs. Always check if a survey is legitimate before taking part, and never share sensitive information with unverified sources. If an offer sounds too good to be true, it probably is. Stay alert, and you will be better able to avoid these scams.

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<http://www.scambusters.org>

Michael John Neill , 2025
Rootdig.com mjnrootdig@gmail.com

Farm Renter and Farm Laborer Presentation

Presentations on farming ancestors tend to focus on those who owned real estate. It can be a challenge to research those farmers who rented their ground, worked as sharecroppers, or those who worked in agriculture as farm laborers. **In this presentation we focus on these types of individuals.** Farm renters, sharecroppers, and farm laborers tend to leave fewer records—we'll focus on research strategies directed towards them. They can be challenging to research in a way that landowners are not.

Tip of the Day: Plan for Your Death

I was contacted some time ago by a family trying to recover a loved one's online life after a death. It was not going well.

I try not to be morbid, but it's important to consider. If you suddenly disappeared, what would happen to your digital world? Would being unable to access it present a problem for anyone you left behind? Would they be able to pay bills, access your email, save your photos, or find information they need?

It doesn't even have to be about death: any kind of prolonged disconnection counts, even if it's not permanent. An unexpected hospital stay, a vacation that lasts longer than expected, and involves a loss of connectivity — just about anything that makes it impossible for you to access your online life can have dramatic ramifications for other people in your life.

When you plan for your death, include your digital life.

I can't say what is or isn't appropriate for you. It could be as simple as a single password in a known location. It could be a document of instructions kept with a lawyer. It could be taking advantage of features built into some tools for exactly this circumstance. The common thread is simply that you must prepare. And as things change, you must keep things up to date.

Think about it for the sake of the people who rely on you

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Tip of the Day: Keep Your Browser Up To Date



(Screenshot: askleo.com)

About Chrome

"About Chrome" information. Click for larger image.

I used to think everyone's browser would be up to date because the major browsers automatically update themselves.

I was wrong. People might have an out-of-date browser, their auto-update wasn't working or available, or they just ignored the "update available" notifications.

Don't be that individual.

Your browser is your first line of defense against threats from the internet. In reality, browsers are more like the first point of vulnerability, as hackers like to exploit browser vulnerabilities to place malware on your machine. Like any software, all browsers have bugs. Some bugs result in vulnerabilities, and some of those vulnerabilities can be used for malicious purposes. Most browsers — again, like most software — are continually updated to fix bugs as they are discovered to remove those vulnerabilities.

As a result, you need to run the most recent browser version available for your platform. So keep it updated — it's for your protection.

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