Interface

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

2026

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Canceled

Thursday
January 8, 2026

Canceled

THURSDAY'S MEETING IS CANCELED MEETING WILL RESUME NEXT MONTH FEBRUARY 12, 2026

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 February 12, 2026 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

We had a great lunch on December 9 at the Sugarcreek Restaurant in Sheffield, with 13 members in attendance. There was lots of great discussion, and as always, these social events draw a nice group. I think we should plan to do them more often.

We would like to remind our members that we will be changing the dates of our next few meetings to accommodate Micky's participation in the Tax Program:

January meeting: Thursday, **Canceled**
February meeting: Thursday, February 12
March meeting: Thursday, March 12

At our February meeting, I would like to spend some time reviewing how to watch the weekly *Tech for Seniors* presentations. I get many ideas for our monthly meetings by watching these sessions. They are presented live at noon on Mondays and are also available as recorded videos on YouTube starting Monday afternoon. Participating in these presentations is a great way to learn what's new and happening in the technology world.

You can begin by visiting their website at https://www.techforsenior.com/home and signing up for their weekly newsletter.

The one-hour program usually consists of five or six segments, each lasting about 5 to 10 minutes. Below are some examples of a couple of their recent segments.
Connecting with Google with Hewie Poplock https://youtu.be/nPS9IfkJnZU

Change your email name https://youtu.be/AZrJ_6F9qq8?t=504

The board has agreed to donate $200 to Second Harvest Food Bank again this year as we have been doing annually.

IF anyone would like to step forward and take on the some of the duties of the LCCUG Officers, PLEASE let us know.

LCCUG Officers For 2025

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

Our officers are getting worn out! Otherwise, we will continue with the same board of officers as last year.

Sandra Ruth
LCCUG President

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

Thursday
January 8, 2025

JANUARY'S MEETING IS CANCELED. MEETING WILL RESUME NEXT MONTH: THURSDAY FEBRUARY 12, 2026

Genealogy Tip of the day

Michael John Neill , 2026
Rootdig.com mjnrootdig@gmail.com

** Public Records with Private Details

One of the reasons newspapers are valuable resources for genealogists is because they are hard to "close" once they have been published. Court cases may be sealed, but a newspaper reference to that court case is "out" forever. A birth certificate may be sealed if there is an adoption, but if the baby's birth was in the local newspaper–it is still there.

If there's a record you cannot access, ask yourself what you are trying to find out or discover and are there other records that may provide that same information?

Maiden Name Obituary Search and More

When searching old newspapers for obituaries, consider searching for the woman's maiden name. The 1931 obituary of Sarah Graves in a Macon, Missouri, newspaper refers to her twice: once as Mrs. Thomas M. Graves and once as Sarah Ellen Newman (her maiden name). About every other reference to her is "she." Not all obituaries will list a woman the way Sarah is in this obituary, but it was a common practice during this time period. Searching for parents' names as well may be a good idea –even if they had been dead for fifty years and had never lived in the area.

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Executive Board Meeting Minutes

DECEMBER 2, 2025

There was no Board meeting in December.

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, 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**

General Meeting Minutes

DECEMBER 9, 2025

The December Christmas Meeting held at the Sugarcreek Restaurant did not have a formal official meeting, however there was a joyous time spent together with plenty of good food and camaraderie for the 12 members plus one guest.

Wishing you all a Happy New Year.

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

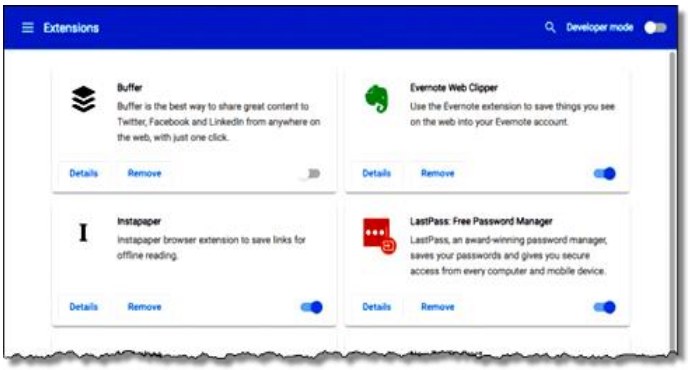
https://zoom.us/j/6681479672?pwd=amh0NmtmalZWa0lmRWVBWEwySkxmZz09&omn=92912561207

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

Tip of the Day: Think Twice Before Installing Browser Extensions



Examples of browser extensions. (Screenshot: askleo.com)

Extensions to popular browsers are a mainstay of internet life. I use and recommend several. One example is the LastPass extension, which allows me to use my LastPass password vault in a nearly transparent fashion. Other extensions help me manage social media, save things I find online, and provide full app-like functionality in the form of an RSS reader.

Unfortunately, not all extensions are so useful. Some include malware under the guise of providing valuable functionality. I've also heard of previously legitimate extensions being taken over by new owners with less than honorable intent, as well as extensions being hacked by malicious players before distribution.

I'm not going to say that extensions are bad — they are not. As I said, they provide valuable services and functionality, no matter what browser you use.

What I am suggesting, however, is that you think twice before installing any. Will it really add value? Is it from a reputable source? Does it have a history of problems? Does it have a history at all, or is it brand new? Evaluate the answers to all those questions before installing any third-party extensions to your browser.

Use extensions. Just use them wisely and safely.

Visit Tip of the Day: Think Twice Before Installing Browser Extensions for moderated comments, related links, and updates

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Behind the Screen: How Scammers Exploit Virtual Meetings

What to watch for before joining your next virtual meeting: Scambusters #1,203

Online meetings have become a normal part of daily life for work, school, healthcare, and even family gatherings. Unfortunately, scammers know this, too. By sending fake meeting invitations, impersonating trusted organizations, or embedding malicious links, criminals are turning familiar video platforms into powerful tools for fraud.

Understanding how these scams work and how to spot them can help you avoid becoming the next victim before a simple meeting turns into a serious security issue.

Virtual meetings are now a common part of our daily lives. We connect with colleagues on Microsoft Teams, attend webinars on Zoom, and interview for jobs on Google Meet. Video conferencing is everywhere. However, as more people use these platforms, cybercriminals are becoming more interested in targeting them.

Scammers are quick to change their tactics. Right now, many people are using virtual meeting rooms, which can make scams feel more real and personal. This can cause victims to let their guard down. To protect your personal information and money, it's important to understand how these scams work.

This article explains how meeting platform scams work, the warning signs to look for, and what to do if you think something is wrong.

What Are Meeting Platforms?

Meeting platforms are software tools that let people communicate through video and audio online. They help users work together in real time, share screens, and transfer files. While Skype was one of the first options available, today, popular choices include Zoom, Microsoft Teams, Google Meet, Cisco Webex, and GoToMeeting.

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(Continued from page 5) How Scammers Exploit Virtual Meetings.

These tools are easy to use. You often just need to click a link to join a session. However, this simplicity is what scammers take advantage of.

What Types of Scams Occur on Meeting Platforms?

Criminals use these platforms for different types of fraud. The most common categories include:

- **Phishing Attacks –** Sending fake meeting invitations that install malware or steal login credentials.
- **Employment Fraud –** Conducting fake job interviews to steal Social Security numbers or banking information.
- **Tech Support Scams –** Impersonating IT support to gain remote access to a computer.
- **Investment Fraud –** Hosting "exclusive" webinars to pitch fake cryptocurrency or stock opportunities.
- **Deepfake Impersonation –** Using AI to mimic the voice or face of a CEO or executive to authorize fraudulent wire transfers.

The Rise of Meeting Platform Scams

Online meeting platforms are increasingly being used to scam people. While internet scams have been around for a long time, this specific type grew rapidly in 2020.

When the COVID-19 pandemic led to remote work, millions of new users started using platforms like Zoom. Many of them didn't know about the security settings or how to stay safe. Scammers took advantage of this confusion right away. Early problems included "Zoombombing," where intruders would disrupt meetings with inappropriate content. However, the tactics quickly changed from simple disruptions to more advanced methods of stealing money and gathering personal information.

How Criminals Exploit These Platforms

Legitimate platforms like Zoom and Teams are not trying to scam you. Instead, criminals are misusing these platforms to carry out scams. Here's how they work:

- **Malicious Links –** A scammer sends an email that looks like a real meeting invite. The subject may say "Missed Meeting: Urgent" or "Performance Review." When the victim clicks the "Join Meeting" button, the app doesn't open. Instead, it either downloads malware or takes them to a fake login page that steals their passwords.
- **The "Deepfake" Executive –** Scammers can use AI tools to place a fake face over their own during video calls. They may pretend to be a high-ranking executive in a company and ask a finance employee to transfer funds right away for a "confidential acquisition." Because the employee sees and hears what they believe is their boss, they may skip normal security checks.
- **Recording for Blackmail –** In romance scams or "sextortion" cases, scammers often shift conversations from dating apps to video calls. They persuade the victim to perform compromising acts on camera, record the session, and then demand payment. If the victim does not pay, the criminal threatens to send the recording to the victim's friends and family.

Safety Measures and Vulnerability Issues

Many major platforms have put strong safety measures in place to address these issues. These measures now include:

1. Waiting Rooms – Hosts must approve guests before they can enter.
2. Password Protection – Meetings require a unique passcode.
3. End-to-End Encryption – Prevents third parties from intercepting the data stream.
4. Screen Sharing Locks – Only hosts can share screens unless permission is granted.

A Real-World Example – The Fake Job Interview

Employment scams are currently one of the most harmful types of fraud. Here is a step-by-step explanation of how this scam happens.

Step 1. The Solicitation – A recruiter contacts you through LinkedIn or email. They say they represent a well-known company and that your

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(Continued from page 6) How Scammers Exploit Virtual Meetings.

resume stands out. The job pays slightly more than average and offers full remote work.

Step 2. The "Screening" – The recruiter will invite you to an interview on a platform like Microsoft Teams or Zoom. They might say their camera is broken, or they may ask to do the interview only through the chat function in the app.

Step 3. The Immediate Offer – The interview is easy. They ask basic questions and do not require detailed answers. Within an hour after the call ends, you get an official job offer letter.

Step 4. The Theft – This is the main point. To get you started, they ask for sensitive information right away.

- **Bank details –** This is for setting up direct deposit.
- **SSN/ID –** For "tax purposes."
- **Check fraud –** They send you a fake digital check to buy "home office equipment" from a specific vendor. By the time your bank discovers the check is fake, you have already sent your own real money to the "vendor," who is actually the scammer.

Educational Resources

To see these scams in action and learn how to prevent them, search for these titles on YouTube. You will find visual examples and news reports.

Red Flags – Identifying a Scammer in the Meeting

You can usually spot a malicious actor by looking for certain behaviors and technical signs.

- **Camera Refusal –** The person will not turn on their camera, saying they have technical problems, but they want you to keep yours on.
- **Generic Email Domains –** The meeting invite comes from a regular email address like Gmail, Yahoo, or Outlook instead of using a corporate email address (e.g., @companyname.com).
- **Urgency –** The person tries to pressure you into making a quick decision, clicking a link, or transferring money while you are on the call.
- **Unprofessional Chat –** The "recruiter" or "support agent" uses bad grammar, makes spelling mistakes, or uses too casual language in the meeting chat box. A link in the chat takes you to a website that looks slightly off (for example, micros0ft-support.com instead of microsoft.com).
- **Requests for Remote Access –** If someone asks you to download software like AnyDesk or TeamViewer to "fix" a problem or "set up" your computer, be cautious.

What To Do if You Suspect a Scammer

If you feel something is wrong during an online meeting, act right away.

- **End the Call –** Do not be polite. Hang up immediately.
- **Do Not Click –** If they posted links in the chat, do not click them.
- **Disconnect from the Internet –** If you allowed them remote access or clicked a suspicious link, disconnect your device from Wi-Fi/Ethernet to stop data transfer.
- **Scan for Malware –** Run a full antivirus scan on your computer.
- **Change Passwords –** Update your passwords for email and banking from a different, secure device.

Resources and Reporting

If you see a scammer on a meeting platform, report them. This helps protect others from becoming victims.

- **The Platform –** Use the "Report User" function built into Zoom, Teams, or Google Meet.
- **IC3 –** File a complaint with the FBI's Internet Crime Complaint Center.
- **FTC –** Report fraud to the Federal Trade Commission.
- **Your Bank –** If you shared financial information, contact your bank's fraud department immediately.

Summary

Meeting platforms have changed how we work, but they also bring new risks from scammers. They may use fake job interviews,

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(Continued from page 7) ***Scammers' Three Common Lies Too many people believe the lies.***

phishing links that look like invites, or convincing deepfakes. These scams usually depend on tricking people instead of hacking.

To stay safe, look for warning signs like generic email addresses, people who refuse to turn on their cameras, and urgent requests for money. Be cautious, check who you are talking to, and never give remote access to someone you don't know.

Remember, Stay Alert and Stay Informed!

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Backup Tools and Procedures

By Tom Burt, Vice President
Sun City Summerlin Computer Club
https://www.scscc.club
tomburt89134@cox.net

It's been a few years since I've written about tools and procedures for backing up your computer. With the growing popularity of smartphones and tablets, the need for backup has expanded to include those devices and traditional Windows, Macintosh, and Linux PCs. I can't stress enough how important it is to make regular backup copies of your data files and of your computer's entire hard drive. The backup landscape has changed somewhat, so it seemed a good time for an update.

What is Backing Up?
Backing up means accurately copying some or all of the data and software stored on your computer's storage drive. The copy is commonly stored on some type of external storage device that is not generally connected to your computer. The external device may be a USB hard drive or flash drive, a removable rack-mount hard drive, a folder or partition on another computer on your in-house network, or a server elsewhere on the Internet such as Dropbox, MS OneDrive, or Google Drive. A personal backup solution may include some or all of the above.

Why Back Up?
The reason to make backups is that (putting it politely) ***BAD STUFF HAPPENS!*** Computer equipment is highly reliable and may run for years without failing, but sooner or later, storage devices fail. More commonly, accidents (drops and spills, turning off the PC's power, power failures and power surges, and so forth) happen, causing a storage device or other device component to fail. A vast array of malicious software waits for any opportunity to attack, damage, or lock up saved data. There's also a fundamental human error – accidentally deleting a file or a folder.

Without a safe backup copy, data saved on your computer may be irretrievably lost. For example, consider digital photos, videos, music, and financial / tax records. Also, if you had to start over with a new, blank hard drive, it would be relatively easy to reinstall Windows, Linux, or MacOS, but what about all the other programs, settings, and all your data?

Full Disk Backup – Cloning and Imaging
A **clone** of a hard drive is a complete copy to another hard drive. All information needed to boot and run the computer and all the programs, settings, and data are written on the backup hard drive. A clone fills up all the backup hard drive; only ONE clone can be written to the backup drive. To **restore** after the computer's internal hard drive has failed or been corrupted, one can either clone from the backup drive to the computer's (possibly new) internal drive or remove the failed drive and install the backup drive in its place. Cloning back should be the first choice on a laptop or all-in-one computer, provided the internal drive hasn't failed. Removing and replacing a laptop's internal drive is a challenging task.

An **Image** of a hard drive is a complete copy written to a single compressed file on another storage device. The compressed image file doesn't typically use as much space as the original data; only the actual space is backed up. Keeping several image files on a single external storage device is usually possible. As

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with a clone, the image file contains all the information needed to boot and run the PC, along with all the programs and data. However, the image file is not itself bootable.

A bootable recovery disk (CD or DVD) or flash drive is required to restore either a clone or an image file. All the primary backup tools include a tool to create bootable recovery media.

Popular Full Disk Backup Tools for Desktop Computers

There are several well-known software tools for backing up the hard drives of desktop PCs and Macs.

Acronis Cyber Protect Home (2023)https://www.acronis.com/en-us/ or https://ugr7.com/

- Integrated suite of backup, anti-virus, and ransomware protection.
- Excellent for backing up entire hard drives or partitions.
- Makes both "clones" and "images."
- Can "mount" a backup image as a logical drive.
- Can make bootable "Rescue Media" for both backup and restore.
- It can also back up individual files and folders.
- Single PC essential subscription lists at $50 / year, family pack of 3 about $80 / year There are premium offerings, including cloud storage.

User Group Relations (Gene Barlow) prices are 50% lower. https://ugr7.com/

CASPER by Future Systems Software
https://www.fssdev.com/products/casper/

- Makes "images".
- Features bootable images.
- The single system price is about $60; a family pack of 5 for $80.
- Has a 30-day free trial.

•Macrium Reflect 8 Home

•https://www.macrium.com/products/home

- The free version has been discontinued but continues to work on Windows 10 and 11.; you can subscribe to the "Home" edition for an annual fee of $49.99 or buy a one-year license for $70 (no support after the first year). They offer a 30-day free trial.
- Can back up entire hard drive or partitions.
- Makes both "clones" or "images."
- Can "mount" a backup image as a logical drive.
- Can make bootable "Rescue Media" for both backup and restore.

EaseUS ToDo Backup FREE
https://www.easeus.com/backup-software/tb-free.html

- See feature comparison,
- Makes "images". You can "boot" from an image.
- You can upgrade to a fuller-featured "Home" edition for $39.99 annually, one year free upgrade, or a "Lifetime Upgrades" edition for $79.95.

I tried using EaseUS ToDo Backup to back up my C: drive to a USB 3 external 7200 RPM hard drive. It required 52 min to back up 300 GB of data. The resultant image size was 184.5 GB. A substantial number of MP4 files on the C: drive had already been compressed.

Windows 11 Backup (Windows 7) FREE (built-in to Windows 10 and 11)

- This backup tool is reached via: Control Panel > All Control Panel Items > Backup and Restore (Windows 7)
- You can use it to back up key library folders or "Create a system image." Once there, you can add additional drives or partitions to the basic C: drive partition set.
- I set it up and let it run to make an image of my C: drive (300 GB of data). It ran for 92 minutes. The final image file size was 300 GB; there was NO compression.

Macrium Reflect Free Edition has been my favorite of the above offerings. It's fast, easy

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(Continued from page 9)Backup Tools and Procedures

to use, and does everything I need for whole disk backup. And the price was right! However, I'm presently evaluating free and paid alternatives. Here's a link to a good article listing

some free backup software tools:

https://www.techradar.com/best/best-free-backup-software. I'm disenchanted with the built-in Windows 7 backup. It's too slow, and the images aren't compressed. I'm also disenchanted that Acronis and Macrium will use an annual subscription model. EaseUS ToDo Backup Free edition looks promising as a replacement for the Macrium Reflect 8 Free edition.

File Backup Tools

Full disk backups are great, but users don't typically run them daily because they take time, and the backup drive has to be retrieved and connected to the computer. This creates a risk that data files that change may not be accurately reflected in the backup. Consider your saved email and contacts, financial and accounting files, and other documents and spreadsheets you may be working on.

Windows File History or MacOS Time Machine

One approach is to use an automated file backup tool that scans a designated set of folders at some specified time interval (say every hour). It makes a copy of any new or changed files to a backup storage device such as a flash drive, external hard drive, or a shared folder on another computer. I use File History, checking once an hour, to supplement full disk backups for specific key file folders.

Windows File Explorer or MacOS File Manager / Finder

For simple one-shot backups, you can still use the built-in file manager programs to select a set of files and copy them to an external flash drive, hard drive, or network-shared folder.

Cloud Backup Tools

There are many free and paid cloud backup services. Most of these include an automatic sync tool that copies files from your computer to your private space on the cloud server. Here are some of the free ones:

Google Cloud (Google Drive) - *FREE*

- **https://drive.google.com/drive/u/0/my-drive**
- Requires a Google / Gmail account
- 15-17 GB of free cloud storage
- **Install Google Backup and Sync** app (Windows)
- Use Settings to specify a set of folders to be monitored and backed up to the Google Cloud whenever a change is detected (very similar to Windows File History)

Microsoft OneDrive - FREE

- **https://onedrive.live.com/about/en-us/**
- Requires a Microsoft Account
- 5 GB free (more if you've had a Microsoft ID for a long time). If you're subscribed to Microsoft 365 (the Office suite), you get 1 TB per license user, up to 6 TB in total.
- Syncs from a OneDrive folder on your PC or device to your OneDrive cloud storage.

Apple iCloud – FREE

- **www.apple.com/icloud**
- Requires an Apple ID (Account)
- 5 GB free, can add more space for a fee
- Built into all Apple devices, can install an App for Windows
- Syncs across all your devices

What About My Smart Phone or Tablet?

Many computer users now rely on a mobile device as their primary computer for communication, news, and entertainment, taking photos and video clips, and recording sound. What are the options for backing up mobile devices?

Android Phones and Tablets

If you have a Google account and have configured your device to link to it, you get quite a lot of automatic backup of files to your Google Drive cloud space. You will want to be connected to a WiFi router when this happens, or your Android device may use up a lot of your monthly data allotment.

(Continued from page 10) Backup Tools and Procedures

You can also connect your Android device via a USB cable to your desktop computer and use the Windows File Manager or MacOS Finder to copy files from the mobile device to a folder on the desktop computer. You can also copy files from the desktop computer to the Android mobile device.

To fully back up all your Android device's data, you can purchase and install third-party backup Apps. Try a web search for **Android Full Backup** to see what's available.

Apple Phones and Tablets

If you have an Apple ID, all your devices, including iPhone, iPad, Mac, and Apple Watch, already have built-in iCloud support and will back up data files to your iCloud private storage space on Apple's servers. If you have several Apple devices, a concern is using up your free 5GB allocation; you may have to buy extra space to cover backups from all your devices.

You can connect your iPhone or iPad to your PC or Mac via a USB cable and then use Apple's iTunes program to synchronize various file types between your mobile device and your desktop computer. This isn't quite as general as what Android offers, but it takes care of many file types. iTunes also provides an easy way to fully back up all the data on your Apple mobile device into a file on your desktop computer.

Having the iCloud backup enabled on your mobile device is a good idea. This takes care of frequently changing files. Use the iTunes full backup occasionally to ensure ALL your devices' files are backed up.

With these backups in place, if your phone or tablet is damaged, goes up in flames, or gets lost, you can replace the phone or tablet with relative ease, restore all your saved data files, and be back in business.

LCCUG's Christmas Luncheon December 9,2024 Held at SugarCreek Restaurant In Sheffield Village, Ohio

We had a nice gathering for our Christmas luncheon as you can see in this picture.

We were hoping for more of our members to join us.

The food and service was wonderful. Lots of Christmas decorations and a pleasant atmosphere.

We also celebrated Micky's birthday. There was great conversions going on also.

LCCUG Officers are going to see if our members would like to meet again this year. If you would like to have another get together, let the officers know.