

Interface

Lorain County Computer Users Group
LCCUG.com (or) info@LCCUG.com
Volume 37 Number 3 March 2026

scams



2026

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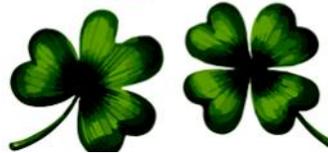
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Algorithms of Deceptions: The New Face Of Fraud

Your Computer is Getting An Assistant Whether You Ask for it or Not, Windows PCS



Thursday
March 12, 2026



Tech for Seniors

Featuring

Ron Brown &
Hewie Poplock



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

Thursday March 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



March Meeting Update

Please note that our March meeting will be held on the **second Thursday** instead of our usual second Tuesday. Beginning in April, we will return to our regular Tuesday schedule.

We will continue offering **hybrid meetings**, so you can join us in whichever way is most comfortable for you—either online using Zoom or in person at the Lorain County Community College classroom in Lorain. If you've never attended a hybrid meeting before, this is a great opportunity to give it a try!

For our March session, we will explore the many resources available through **Tech for Seniors**, an online community made up of older adults from across Canada and the United States who share an interest in learning about technology. This group originally came together during the COVID restrictions, and—much to everyone's surprise—has continued to grow and thrive over the past five years.

Many of the videos we use in our meetings come from Tech for Seniors, and this month we will take a closer look at their website. You'll learn how to access their materials on your own, so you can continue learning at your own pace between meetings. Their content is especially helpful because it is designed with beginners in mind and presented in short, easy-to-follow segments.

Our group is also a member of APCUG (Association of PC User Groups), which offers excellent presentations—often an hour or longer—on a wide range of technology topics. While those sessions are very informative, we've found that the shorter, more focused videos from Tech for Seniors often fit our meetings—and learning styles—a bit better.

We look forward to showing you how you can make the most of these resources during our

LCCUG Officers For 2026

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

March meeting. Whether you attend in person or online, we hope you'll join us for another opportunity to learn, explore, and build confidence with technology.

Sandra Ruth

LCCUG President



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>

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.

Thursday
February 12, 2025



Tech for Seniors

Featuring

**Ron Brown &
Hewie Poplock**



We will take a closer look at their website. This Website helps you learn how to access their materials on your own, so you can continue learning at your own pace between meetings. This Tech for Seniors has so much to offer the older adults with many videos on how to use your computer.

Genealogy Tip of the day

Michael John Neill Rootdig.com
mjnrootdig@gmail.com 3 March 2026
All Those Marriages

One might be tempted to say that I don't need to get a copy of the record of my ancestor's second marriage to one of the men she married after the husband who was my ancestor died.

That would be a mistake.

In my case, that 1882 marriage in Ft. Madison, Iowa, was the only one that asked for parental information. The ancestor in question listed her parents' names on that marriage record.

It was a short marriage (50 days), but in terms of genealogical information, it was perfect.

24 February 2026

US Land Records

I've been told to not speak ill of the dead more than once.

Non-genealogists are sometimes told this when a relative or a family has a challenging personality, has caused family conflict, or been involved in questionable activities. Sometimes it's a fine line of how much to share and preserve and what to edit out—particularly when the events are not recorded or preserved in other ways such as newspapers, court records, or other publicly available records.

I'm pretty liberal in sharing what was in a newspaper or public court record—things were known at the time anyway. Occasionally there may be something on a publicly available death certificate that was not publicly available at the time the document was recorded.

But those things such as family squabbles and the like...how much of those to share and how much to edit out? If you witnessed a family argument that resulted in a long-term estrangement is it necessary to record all the words that were said and preserve the blow-by-blow details of the drama, or is it sufficient to record the essence of what happened?

I'm inclined to go with a somewhat broader overview and summary of the event and not record the minute details.

It may be sufficient to say that "Grandpa and his brother had a physical altercation after his brother accused him of selling grain from their father's estate and keeping all the proceeds for himself. Things got so bad that Grandma called the sheriff when the brothers were fighting. Grandpa and his brother never spoke again."

I'm sure most genealogists have some details of their life that they'd like to take to the grave with them. Our ancestors may have a few of those details of their own as well.

Or maybe after one is dead they won't care.

St. Patrick's Day



Executive Board Meeting Minutes

FEBRUARY 3, 2026

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

Sandee mentioned her topics for the general meeting could include security and safety on the computer along with a potential visit by representatives from Huntington Bank to address the safety and security they offer to people even if they are not customers of Huntington Bank.



General Meeting Minutes

FEBRUARY 12, 2026

President Sandee Ruth called the meeting to order. A motion to accept the minutes as shown in the February issue of the *INTERFACE* was made by Ellen Endrizal seconded by Sharon Kohler. Motion passed by voice vote.

Sandee mentioned the Newsletter was out and again informed members the meetings will be held on the second Thursday of the month at 10AM until April.

The program presented by Huntington Bank Representatives Showed the services offered by the bank to non customers of the bank on security and safety. Members attending had many questions and these were answered quickly by the presenters.

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

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



Member of Association of Personal Computer Users Groups

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

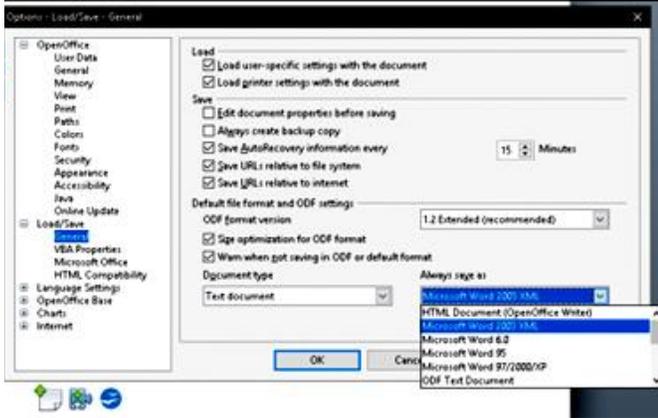
<https://zoom.us/j/6681479672?pwd=amh0NmtmalZWa0lmRWVBWEwySkxmZz09&omn=92912561207>

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: Default to Microsoft Office File Types in Open and Libre Office



Setting "save as" preferences in Open Office. (Screenshot: askleo.com)

Open Office and Libre Office are two valuable and completely free alternatives to Microsoft Office.

However, even though these alternatives are capable (and did I mention free?), the world still seems to run on Microsoft Office, at least when it comes to file types. Documents are often shared in Microsoft Office file formats — typically one of the "x" formats such as ".docx", ".xlsx", ".pptx" and so on.

Open Office and Libre Office have their own native file formats, but when living in a Microsoft-Office-dominated world, it can be more convenient to configure them to save to the Microsoft Office formats by default. That way, when sharing that document with a Microsoft Office user, there's no question of whether or not they can open it.

Minor formatting and layout differences between the three different packages will remain, but by standardizing the file format, there's one less issue to deal with when exchanging documents.

Bonus Tip

Open Office and Libre Office aren't the only Microsoft Office alternatives. If you're using one of the (many) others, see if you can change the default save-as filetype to be Microsoft Office compatible.

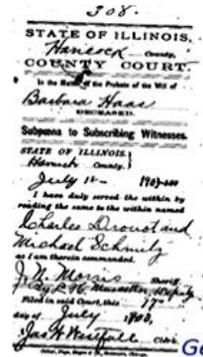
Genealogy Tip of the day

Michael John Neill Rootdig.com
mjnrootdig@gmail.com
 1 March 2026

Subpoenas

It can be tempting to ignore subpoenas in court records as "necessary details" that don't warrant reading. That's a mistake. Those slips of paper can provide significant details. In the United States, they should provide the jurisdiction where the individual was living (usually the county) which may not be the county in which the case was being heard.

In the case of the example, the subpoena contained an easier reading of the names of the witnesses to the will that was being admitted to probate.



Don't ignore subpoenas when viewing court case files.

The names may be easier to read than elsewhere (as in this case) and indicate where the person lived.

Genealogy Tip of the Day



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1-800-238-8973 - USA

591 Cleveland Street Elyria, Ohio 44035

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Tip of the Day: Generate a QR Code in Your Browser

A QR Code

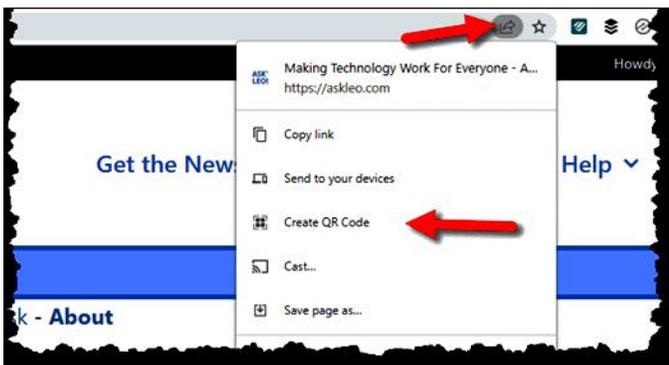


A QR code. (Screenshot: askleo.com)

A QR Code, or Quick Response code, is a digital code that looks like the image above and is intended to be scanned by the camera app in mobile devices. While it can encode any text, it's often used to encode a webpage URL so folks need not type that URL on their device. All they need to do is scan the code and they'll be taken to the website automatically.

Some browsers now include the ability to generate a QR code. The code above (to <https://askleo.com>) was generated in Chrome by clicking the share icon to the right of the address bar

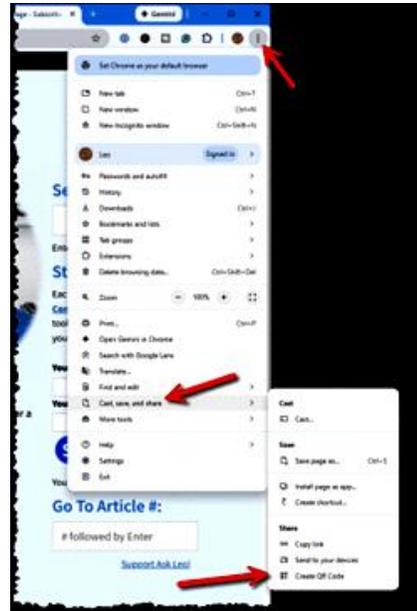
Share -> Create QR Code



Creating a QR code in Chrome. (Screenshot: askleo.com)

In more recent versions of Chrome, you may need to click the vertical ellipsis and then click on the Cast, save and share item, and then Create QR Code.

Create QR code menu item.



(Screenshot: askleo.com)

The resulting QR code can then be downloaded (typically as a .png file) and used wherever you like.

Edge includes a QR code icon in the address bar directly (you may need to click inside the address bar to expose it). Other browsers may not have this feature or may have it elsewhere.

Finding the menu item to create a QR code.

The resulting QR code can then be downloaded (typically as a .png file) and used wherever you like.

Edge includes a QR code icon in the address bar directly (you may need to click inside the address bar to expose it). Other browsers may not have this feature or may have it elsewhere.

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Algorithms of Deception: The New Face of Fraud

You interact with algorithms many times a day without realizing it. They decide which videos show up in your social media feed, which movies your streaming service recommends, and even which route your GPS picks for your commute. These tools are meant to make your life easier and more personalized.

However, the same technology that helps you discover new music is now being misused by criminals. Scammers use advanced algorithms to automate their attacks, find easy targets, and steal large amounts of money.

It's important for everyone, not just computer experts, to understand how these automated systems work. Knowing how algorithm scams operate will help you protect your personal information and finances. This article explains what these algorithms are, how criminals use them to find victims, and the signs you need to recognize to stay safe.

What is an Algorithm?

An algorithm is simply a list of steps that a computer follows to solve a problem or complete a task. You can think of it like a recipe. For example, when baking a cake, you follow specific steps: mix flour and sugar, add eggs, and bake at 350 degrees. If you skip a step or change something, the cake might not turn out right.

Computer algorithms work in a similar way. A programmer creates specific instructions using "if this, then that." For instance, a social media algorithm may follow this rule: "If a user watches a cat video for more than ten seconds, show them three more cat videos."

How Algorithms Are Used Legitimately

To understand the scam, it helps to first know how algorithms are used in a legitimate way. Algorithms power the modern internet. They analyze large amounts of data much faster than any human can.

Common legitimate uses include:

- **Search Engines** – Google ranks websites based on how relevant they are to your search terms using complex algorithms.
- **Financial Trading** – High-frequency trading algorithms quickly buy and sell stocks to make a profit. They do this in milliseconds by reacting to market trends.
- **Social Media** – Social media platforms like TikTok, Instagram, and Facebook use algorithms to customize your feed. They show you content designed to keep you engaged for as long as possible.
- **Dating Apps** – Matchmaking algorithms use your profile information and preferences to suggest potential partners.

How Fast is an Algorithm Created?

The time it takes to create an algorithm depends on how complex it is. A simple algorithm, like sorting email addresses in alphabetical order, can be made by a beginner in just a few minutes.

On the other hand, complex algorithms, such as those used in self-driving cars or advanced AI, can take teams of engineers years to perfect.

However, scammers don't need to create new technology to be successful. They often use free open-source code available online or buy ready-made "scam kits" from the dark web.

With new AI tools for coding, even someone with little technical knowledge can quickly generate harmful scripts. This easy access lets criminals launch new scams quickly, changing their methods to stay ahead of law enforcement.

How Scammers Use Algorithms to Find Victims

The biggest problem with modern fraud is automation. In the past, scammers had to manually call phone numbers or write individual emails. Now, algorithms help them reach many more people with very little effort. Here's how criminals use algorithms to target

(Continued on page 8)

you:

- **Data Aggregation and Profiling –**

Scammers use automated software, called bots, to collect public data from social media profiles, forums, and leaked data from breaches. They then analyze this data to create profiles of potential victims. Scammers look for keywords or life events that suggest someone may be vulnerable, such as "widowed," "job hunting," or "debt."

- **Targeted Advertising –** Just like real businesses use ads to find customers, scammers use them to find victims. They buy ads on social media that target specific groups. For example, they might aim ads for "miracle health cures" at older adults or ads for "get-rich-quick crypto schemes" at young men. The platform's algorithm finds the people most likely to click on these ads.

- **High-Frequency Bot Attacks –**

Algorithms can be designed to overwhelm a target with communication. This includes "robocalls" that dial thousands of numbers each minute or email scripts that send out millions of phishing links. The algorithm tracks who clicks on the link or answers the phone, marking those people as "active" targets for further exploitation.

- **Social Engineering Scripts –** Advanced algorithms can even tailor the scam script to the victim. If an algorithm determines you are interested in cryptocurrency based on your browsing history, it will direct you to a fake investment portal. If it sees you are looking for a pet, it will direct you to a fake breeder website.

Red Flags of a Bad Algorithm

You can't see the code that runs a website or app, but you can notice when a harmful algorithm is at work. If you see these warning signs, be very careful.

- **Unrealistic Returns –** If an investment platform says their "trading algorithm" guarantees daily profits of 1% or more, it's a scam. No algorithm can perfectly predict the market or guarantee returns.

- **The "Black Box" Excuse –** Scammers often say their technology is too complicated to explain or that it uses a "secret formula."

In contrast, real financial advisors and tech companies can describe their products clearly and simply.

- **Pressure to Act –** Malicious algorithms often use countdown timers or fake "limited supply" notices to create a fear of missing out (FOMO).

- **Generic but "Personalized" Messages –** If you receive a message that mentions your name or a specific detail about you, like your job title, but the rest of the message seems robotic or unclear, it is likely a template generated by a computer program.

Real-Life Example – The "Pig Butchering" Crypto Scam

To understand the danger, let's look at how a scammer uses tricks to carry out a "Pig Butchering" scam. This is a long-term fraud where the scammer lures the victim with fake profits before taking all their money

- **Step 1: The Setup –** The scammer buys a ready-made investment website template that has a fake trading dashboard. They control the backend with a simple algorithm that makes it look like the market is moving.

- **Step 2: The Target –** A scammer uses a bot to collect information from LinkedIn and Instagram. They target people aged 30 to 50 who follow finance pages and have recently posted about "investing" or "retirement."

- **Step 3: The Contact –** The algorithm sends a seemingly accidental message to thousands of these targets: "Hi Mike, are we still on for golf?" When the victim replies, "Wrong number," the scammer engages in conversation, eventually pivoting to how they made a fortune using a new trading bot.

- **Step 4: The Hook –** The victim is persuaded to invest a small amount, around \$500. The scammer uses a program that shows the victim making money right away. The dashboard displays the \$500 growing to \$600 in just one day.

- **Step 5: The Fattening –** The victim, encouraged by the algorithm's "success," puts

(Continued on page 9)

in their life savings. The algorithm keeps showing fake profits to make the victim feel happy and unaware of the truth.

- **Step 6: The Slaughter** – When the victim tries to take out money, a "lock" mechanism is activated by the algorithm. It shows an error message that says the victim must pay a "tax fee" or "verification fee" to get their funds. After the victim pays this last fee, the scammer shuts down the website and disappears.

What Should I Do If I Suspect a Bad Algorithm?

If you think you are dealing with a harmful algorithm or a scam website, take these steps right away:

- **Stop Engagement** – Don't reply to messages. Don't click on links. Don't send money.
- **Disconnect** – If you downloaded software or an app linked to the scam, immediately disconnect your device from the internet and uninstall the program. Then, run a virus scan.
- **Secure Accounts** – If you shared any passwords, change them right away. Turn on two-factor authentication (2FA) for all important accounts.
- **Freeze Credit** – If you shared personal identification numbers like your Social Security number, contact credit bureaus to freeze your credit.

Resources Available for Victims

If you have fallen victim to an algorithm-driven scam, you are not alone, and there are resources to help you.

- **Federal Trade Commission (FTC)** – Report the fraud at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). The FTC shares this data with law enforcement.
- **Internet Crime Complaint Center (IC3)** – Run by the FBI, [IC3](https://www.ic3.gov) is the central hub for reporting cybercrime.
- **IdentityTheft.gov** – If your personal information was stolen, [IdentityTheft.gov](https://www.identitytheft.gov) helps you create a recovery plan.

- **Your Financial Institution** – Contact your bank or credit card issuer immediately. They may be able to reverse the transaction or stop future unauthorized charges.

Summary

Algorithms are powerful tools that influence our online lives. However, scammers can turn these tools into weapons for theft. Criminals use algorithms to find and take advantage of vulnerable people quickly.

Scammers use data and automated tools to target you. Because of this, be wary of unsolicited messages and offers that seem too good to be true. Always question where the message comes from, check the technology being used, and don't trust any program that claims it can easily provide you with money.

Remember, Stay Alert and Stay Informed!

YOUR COMPUTER IS GETTING AN "ASSISTANT" WHETHER YOU ASKED FOR ONE OR NOT WINDOWS PCS



Microsoft is busy rebuilding **Windows 11** around AI. The Copilot assistant is becoming the main way they want you to interact with your PC. New "AI PCs" have special chips called NPUs (Neural Processing Units) that let the computer run AI features right on the device.

What that means for you:

You'll be able to:

- Ask your PC (in everyday language) to find files, summarize documents, or rewrite something you're typing.
- Get writing help in Word, Outlook, and other Microsoft 365 apps, including some features that work even if the internet is down on newer machines.

The system will be more "context aware," meaning it can see what's on your screen and offer help based on that.

In other words, your PC will start acting more like a chatty assistant and less like a big filing cabinet.