

Interface

Lorain County Computer Users Group
LCCUG.com (or) info@LCCUG.com
Volume 37 Number 7 July 2026

scams



2026

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
Know Your Taskbar	Pg.5
Anyone can Produce a Song	Pg.5
On-Demand Transportation Services	Pg.7
Don't Rely on Your Browser Bookmarks	Pg.9



**Tuesday
July 14, 2026**

Security, AI & other topics



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

Back to our regular meeting day & time

Tuesday July 14, 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 are planning a summer picnic/lunch on August 11 at 11 am at Olde Town Pizza in Amherst. If you can come, please let us know via email to membership@lccug.com

In thinking out plans for future meetings, we will be continuing our short videos that we can show & discuss during our meetings. Usually we have a mix of subjects. I would like to include more about embracing AI tools like Google's Gemini.

It isn't just about keeping up with technology—it's about unlocking a powerful, personalized companion that can make daily life easier, more fun and more useful. I see a lot of users our age that don't trust AI and won't go near it. As a beginner, don't be afraid to try it. Think of an AI tool as a smart tool, and patient helper that is ready to assist with whatever we need, whenever we need it. Whether you want to quickly summarize a complex local news article, organize a sprawling list of family research, or easily manage your reading logs, an AI assistant can handle the heavy lifting. Learning to use these tools is a smart, empowering step that keeps our minds sharp and gives us the keys to a wealth of convenience right from our own home.

The secret to a great relationship with AI is approaching it with an open mind and a healthy dose of practical caution, rather than mistrust. Just like learning to navigate the internet or using a smartphone for the first time, it is important to be mindful of what you share and to double-check important facts, but we shouldn't let fear hold you back from exploring. These tools are built to work with us, not replace your own judgment. By learning to

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.

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

collaborate safely with an AI assistant, we gain a great sounding board for writing projects, a quick strategist for planning events, and an accessible gateway to a world of information—proving that tech-savviness has no age limit.

I'd like to hear how you have learned to use one of these assistants to help you with.

Sandra Ruth

ATTENTION-ATTENTION

The Board would like to have another get together at Olde Town Pizza House in Amherst on August 11th at 11AM.

If you are interested in this get together, please RSVP to membership@lccug.com, so we can get a head count. Seats fill up quickly; don't miss out.

We really would like it if you would contact Sandee and let her know how many are going to be joining us.

We had a good time at the last luncheon that it would be really nice if we could do it again.

Sandee Ruth
president@lccug.com

**Tuesday
July 14, 2026**



Security, AI & other topics



Again we will take a look at various fun & informative videos, articles and discussions about safety, security, artificial intelligence, and other topics.

Genealogy Tip of the day

Michael John Neill Rootdig.com
Genealogy Tip of the Day
July 2026

Short First Marriage, Consultations, and More

If you think you are at a brick wall on a certain ancestor or relative, ask yourself: is it possible this person had a short-term marriage that I don't know about? That marriage could have ended with the death of a spouse shortly after the marriage or a divorce not long after the wedding ceremony. If the short marriage did not result in offspring and it's ending was highly dramatic, it's very possible that no one in the family later mentioned it. And it can make records confusing.

Relatives don't always tell you everything—sometimes because they don't want you to know it and sometimes because they don't know it.

And...that short marriage confusing your research might be a "first" one. It could be a marriage towards the end of someone's life that's messing with your research. That's especially true for a woman who changed her name upon marriage. Late in life marriages can be short if someone's "up in years." It's also possible that

their tolerance for behavior is less than it was in an earlier marriage and the couple is more likely to divorce.



ROYAL **business equipment**

365-2288 - Elyria

1-800-238-8973 - USA

591 Cleveland Street Elyria, Ohio 44035

- * COMPUTER REPAIR
- * PRINTERS & SUPPLIES
- * UPGRADES
- * CUSTOM PC'S & LAPTOPS
- * CALL FOR BEST PRICES
- * EDUCATION DISCOUNTS
- * LCD MONITORS & TVs



Shop at **www.ROYALBUSINESS.com** and save \$\$\$

Financing Available - 90 days same as cash



Executive Board Meeting Minutes

JUNE 2, 2026

There was no officers meeting for May.



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, Don GrimAdobe 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

JUNE 9, 2026

President Sandee Ruth called the Hybrid meeting to order. A motion by Micky was made to accept the minutes as shown in the June issue of the *INTERFACE*, seconded by Ken Kohler. Motion passed.

Sandee and Micky Presented a program, "MORE INTERESTING WEBSITES" which listed 12 videos they selected which would be of interest to members.

These included Ron Brown's TECH FOR SENIOR 5 simple settings will protect you in 2026 along with 2 Factor Authentication.

There was talk again of luncheon possibilities.



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



(Screenshot: askleo.com)

Tip of the Day: Know Your Taskbar

The Windows taskbar is a surprisingly complex bit of screen real estate that provides many functions. While not all are present at all times (depending on Windows version and the options you configure), it's divided into several areas.

- **Widgets** – Various items, but most commonly a control that displays current news, weather, and other information.
- **"Start" Button** – Once upon a time (Windows XP), it really did say *Start*. While the visual has changed, it's still referred to as the Start button because it brings up the Start menu.
- **Search** – A simple search box into which you can type terms for Windows Search.
- **Virtual Desktops** – Displays the current virtual desktops in use and a control to create a new one.
- **Pinned and Running Applications** – Each program currently running or pinned for ease of access is listed here with an icon or button.
- **Notification Area** – This area is populated with notification icons provided by various services and software running on the machine, including Windows itself.
- **Notification Area Overflow** – a sometimes-present control to display more notification area icons when there's not enough room.

This work by [Ask Leo!](http://askleo.com) is licensed under a [Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License](https://creativecommons.org/licenses/by-nc-nd/4.0/). Additional information is available at <https://askleo.com/creative-commons-license/>.

Anyone Can Produce A Song

By Don Grim, Editor, Computer Users of Erie
January 2026 issue of the CUE Newsletter
<http://www.cuerie.com>
grimcyber@yahoo.com

It seems you need a talent to be artistic, whether it is creating a painting or writing a song. When I watch episodes of Bob Ross painting, he says that anyone can do it. However, if I try to paint a "happy little tree", it ends up being an unhappy big tree (stick figure). If I try to write a song, I can't think of a new melody, and it ends up falling upon an old melody.

So, there is one route to being artistic. That is putting in time and effort. After constant practice and learning techniques, you can get better. I think some people already have more talent built into them for certain artistic endeavors.

So, another route, an easier, faster route, is to have someone help you. But you don't have to bother a human to help you. You can just use AI (Artificial Intelligence).

What? Is that taking a human touch out of the project? Probably some, although humans created AI.

I am not in a hurry to have AI help me create a painting, maybe someday, but I did dive into having AI help me write songs. I used the tips from Chris Taylor of APCUG in a presentation to CUE in November 2025.

Does AI write better songs than humans? Not where I can hear, and I like to think that humans will always have a special touch in songwriting. However, music is magical in brightening up words, making them more exciting, emotional, and entertaining. AI has provided a nice dazzle in transforming my words and ideas into enjoyable songs! Call it cheating, but it enabled songwriting I could not do on my own. It basically made me a producer, having con-

(Continued on page 6)

trol in word changes and music style, while AI became the songwriter.

Since Chris Taylor produced a song about retirement, I was prompted to produce a song about when I will retire in Woodsfield, Ohio. I also produced a song about the computer club (CUE), about a little-known musician, and about super tasters. I am providing a link below so you can hear those songs. I included instructions at the top on how to produce a song in AI. I also provided the lyrics and the opening story for each song. I started with a story, gave it to ChatGPT, and had ChatGPT make adjustments until I liked the lyrics. I could have written my own lyrics, but that would be more work, and ChatGPT does a good job on lyrics. Then I took the lyrics to Suno, who wrote a song based on my request for the song's style.

www.mathisapath.com/DonSunoSongs.html

While most humans write a melody and then add the words, the AI technique starts with words, then adds the melody, a more difficult way to write music for many people. Although there are musicians who write songs in that direction. Elton John writes melodies to words written by Bernie Taupin. But, I am not saying Bernie produced an Elton John AI robot!

So, AI allows anyone to produce a song fairly quickly and easily! Who would have thought, years ago, that this could happen! It's something to sing about!



On-Demand Transportation Services

By Scambuster Elle
Issue #1,227 – June 17, 2026

How Criminals Are Scamming On-Demand Transportation Customers: Scambusters #1,227

Before You Get In: Common Scams Linked to On-Demand Transportation Services

On-demand transportation scams occur when scammers pretend to be real ride services to steal your money or personal information. They use tactics like fake ride requests, phishing texts, and overcharging with cloned apps. Stay safe by booking through official apps, checking driver details, and never sharing verification codes.

Booking a ride is easy, but this convenience has led to more scams. Scammers exploit the trust people have in ride apps to steal money and data.

What Is an On-Demand Transportation Service?

An on-demand transportation service connects passengers with drivers using a mobile app or website. You can request a ride when you need it, rather than scheduling one in advance. The app takes care of matching you with a driver, finding the best route, processing payment, and tracking your ride.

These services typically include:

- Ridesharing – Connecting individual riders with nearby drivers
- On-demand delivery – Transporting food, groceries, or packages
- Micromobility – Renting e-scooters or bikes through an app
- Car-sharing – Booking a vehicle by the hour or trip

(Continued on page 7)

Examples of On-Demand Transportation Services

You've likely used or heard of several popular providers. Common examples include:

- Uber and Lyft for ridesharing
- DoorDash, Uber Eats, and Grubhub for food delivery
- Lime and Bird for scooter and bike rentals
- Zipcar and Turo for car-sharing

These companies operate legally. The problem happens when scammers pretend to be these companies or get involved in the process.

Are On-Demand Transportation Services Known for Scams?

The services are not scams, but they can attract fraud. Many users, quick transactions, and digital payments make them appealing to criminals.

Scams often don't come from companies. They usually come from scammers pretending to be drivers or customer service representatives. Be careful of fake apps and cloned websites. Watch out for phishing messages that look like they are from a legit company. The legit company platforms are usually safe. However, some bad actors try to misuse them.

Are These Scams Run by Third Parties Rather than the Real Companies?

Yes. In most cases, the scammer is a third party with no real connection to Uber, Lyft, or any trusted provider. They just use the brand's name and reputation to seem trustworthy.

Scammers often:

How Do Scammers Use Transportation Services to Scam People?

Scammers use several tactics to trick both riders and drivers. Be aware of these common schemes:

- Phishing messages – Scammers send fake texts or emails that say there's a prob-

lem with your account. They ask you to "verify" your login or payment details.

- Fake cancellation fees – A scammer pretends to be a driver who cancels your ride but still charges a fee or pressures you to pay outside the app.
- Cloned apps – Fraudulent apps look just like the real ones but steal your payment information when you enter it.
- Overcharging – A fake driver asks for payment through a third-party app like Cash App or Venmo, avoiding the platform's protections.
- Code theft – A scammer calls and pretends to be support, asking for the verification code sent to your phone. They then use it to hijack your account.

The Spill Scam – Preventing Unfair Charges for Messes You Didn't Cause

Returning a rental car should be simple, but a little-known scam can lead to being charged for spills you didn't cause. Here's a personal experience highlighting the importance of quick reporting.

A Surprise in the Back Seat

I recently took a business trip and rented a car at the airport. As a habit, I always inspect the vehicle thoroughly, both inside and outside, and record any existing damage. When I returned to the airport rental car company, I was checking the back seat area to ensure I had removed all my personal belongings and picked up some empty water bottles.

While inspecting, I pulled down the back seat console divider, which I hadn't done during my initial inspection when I picked up the rental car. To my surprise, I discovered a bright orange spill all over the inside of the console area, resembling what looked like water or finger paint, with a small shoe print outline next to it. It was quite strange and concerning. I immediately informed a supervisor; he recognized the spill, knew I was traveling alone with no children, and that it was likely from the previous customer. Because I reported the issue before returning the keys and requested an inspection, I avoided a cleaning fee. Unfor-

(Continued on page 8)

Unfortunately, many customers often get charged for pre-existing spills in the rental and ride-hailing industries, where inspections can be rushed

In ride-hailing services like Uber or Lyft, drivers can charge for alleged messes after the trip. Customers may have no way to dispute these claims, especially if they receive unexpected cleaning fees later. I would recommend taking a quick picture of the back seat area in which you sat. The drive might find this unusual, but it certainly will save you the trouble of a near-future scam. Here is a quick “to-do” list that can help you.

For rental cars:

- Inspect the interior thoroughly before driving off.
- Take timestamped photos of any damage.
- Report issues immediately and ask for confirmation.

For ride-hailing services:

- Check the back seat when you enter and exit.
- Capture photos at drop-off.
- Dispute any unexpected fees right away.

What Are the Risks of On-Demand Transportation Scams?

The risks go beyond losing a few dollars. They include financial, personal, and safety dangers. Financial risks:

- Stolen credit card or bank details.
- Unauthorized charges and fraudulent rides.
- Money sent through irreversible payment apps.

Personal data risks:

- Compromised account credentials.
- Identity theft from stolen personal information.

Safety risks:

- Getting into a car with someone who isn't

your verified driver.

- Fake drivers who arrive in unmarked vehicles.
- Being dropped at an unexpected or unsafe location.

Always confirm the driver's name, photo, license plate, and car model before getting in.

How Can I Spot a Transportation Service Scam?

Most scams share the same warning signs. Stay alert for these red flags:

- Urgent or threatening messages demanding immediate action.
- Requests for payment outside the official app, especially through Venmo, Cash App, or gift cards.
- Links to unfamiliar websites that ask for your login or card details.
- Calls asking for a verification code. Legitimate support never needs this.
- Driver or vehicle details that don't match what the app shows.
- Prices that seem far too low to be real.

When in doubt, close the message and open the official app directly to check your account.

What Can I Do If I Get Scammed by an On-Demand Transportation Service?

Act quickly to limit the damage. Take these steps right away:

- Contact your bank or card issuer to report the fraud and dispute any charges.
- Change your passwords for the affected account and any account that shares the same password.
- Enable two-factor authentication on your accounts.
- Report the scam to the real transportation company through its official app or website.
- File a report with the Federal Trade Commission (FTC) and your local police department.
- File a report with the Internet Crime

(Continued on page 9)

Complaint Center.

- Monitor your accounts closely for further unauthorized activity.

The Bottom Line:

On-demand transportation services like Uber, Lyft, and DoorDash are easy to use and usually safe. However, scammers take advantage of their popularity to steal money and personal information. These fraudsters pretend to be real companies by sending fake texts, creating fake apps, and making bogus support calls.

To protect yourself:

- Book only through official apps.
- Verify driver and vehicle details before every ride.
- Never share passwords or verification codes.
- Keep payments inside the app.
- Act fast if you're scammed by contacting your bank and reporting the fraud.

Stay alert, trust your instincts, and treat any urgent request for personal information as a red flag.

*Copyright Audri and Jim Lanford. All rights reserved.
Reprinted with permission. Subscribe free to Internet
ScamBusters at*
<http://www.scambusters.org>



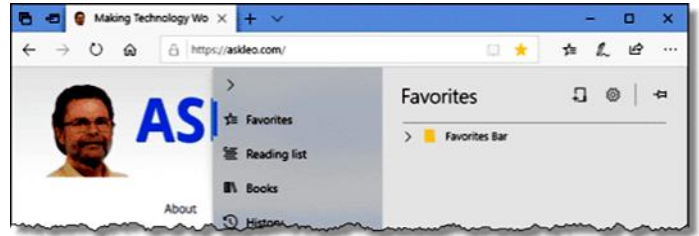
LCCUG is on Facebook

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>



Tip of the Day: Don't Rely on Your Browser's Bookmarks



Favorites in (old) Microsoft Edge.
(Screenshot: askleo.com)

I often hear about folks who lose all their bookmarks (referred to as "Favorites" in some browsers) due to a browser or computer crash. A runner-up to that is people asking how to transfer their bookmarks from one browser or device to another.

My answer: don't use your browser's bookmarking facility, or don't rely on it very heavily. Instead, use an online bookmarking service like [Pinboard.in](https://pinboard.in).

Using an online service means your bookmarks are kept on a webpage for you. You can add, remove, organize, categorize, import, and export to your heart's content. Perhaps most importantly, your bookmarks are available to you from *any browser on any device at any time*.

If your machine crashes, you won't lose your bookmarks. If you decide to switch browsers, you won't have to figure out (again) how to transfer bookmarks from one place to another. If you prefer not to use a third-party service, I recommend making sure you have synchronization set up in Edge (using your Microsoft account), Chrome (using your Google account), or Firefox (using a Mozilla account). These will synchronize bookmarks across different devices, but only in their respective browsers.

This work by [Ask Leo!](https://askleo.com) is licensed under a [Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License](https://creativecommons.org/licenses/by-nc-nd/4.0/). Additional information is available at <https://askleo.com/creative-commons-license/>.