

scams



2026

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**Tuesday
September 8, 2026**

Security, AI & other topics continued



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 September 8, 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



Looking Back at August

For our August meeting, 10 of us gathered for a wonderful lunch at Olde Town Pizza in Amherst. It was a great opportunity to catch up,, share stories, and enjoy good company. Because everyone had such a nice time, we are planning to schedule another social lunch in a couple of months—we hope you can join us!

Adapting to Our Changing Technology

Many of our members have mentioned transitioning from traditional desktop PCs to smartphones and tablets. We want to ensure our meetings remain relevant and helpful to everyone, regardless of the device you use most. Please let us know what devices you prefer so we can tailor our upcoming topics to your needs.

Upcoming Meeting Focus Areas

- **Scam Awareness & Safety:** We will continue dedicated discussions on practical ways to protect yourself online and over the phone. With fraudsters constantly inventing new tactics, staying informed is our best defense against costly or dangerous scams.
- **Technology Demonstrations:** We will feature live demonstrations highlighting new tech developments, useful apps, and practical tips to help you stay confident with everyday technology.

Stay Connected

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

- Read the current [Monthly Newsletter](#).
- Access helpful resources and past meeting materials on our [Links Page](#).

Suggested Next Steps & Discussion Ideas

- **Device Poll:** Would you like to include a short questionnaire in the newsletter to collect specific topics members want help with on their tablets or phones?
- **Guest Speakers:** Consider inviting a local cybersecurity officer or bank representative to speak at an upcoming meeting regarding recent local scam trends.

Sandra Ruth

LCCUG President



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 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
September 8, 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
August 2026

When You Find that Census Entry?

There's more to analyzing a census entry than trying to figure out the relationship among the various household members. Several additional things should be considered--depending up on the census year and what details are actually provided.

How much geographic specificity does the entry provide? Is it just the county? Is it a general region of the county or a more precise one? Is there an address given? Is it possible to determine from the names of neighbors where in the county the individuals likely lived?

How does the family's likely structure compare to that of neighbors? How do the places of birth for members of the household compare to that of neighbors? Does the family appear to have recently moved into the area? What about their neighbors? How similar are the family's occupation(s) to that of neighbors? How does their home ownership, property values, and other economic pieces of information compare to their neighbors?

Our Luncheon at Old Town Pizza

If you didn't come to our luncheon last month, you missed a good time and really good food.

There were 10 of us who showed up and enjoyed seeing our friends again. Since we don't get to see them in person very often it's really nice to reconnect and share what we have been up to these last few months.

When we have our next get together we are hoping more of are members will come and enjoy a good time.

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Executive Board Meeting Minutes

AUGUST 4, 2026

Officers meeting cancelled.

Cancelled



General Meeting Minutes

AUGUST 11, 2026

The August general meeting was held at the Old Towne Pizza House in Amherst at 11 AM. There was no formal agenda, however there was a good time with conversation and enjoyable food by everyone.



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, Tom Kulinski, 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



Am I the Only One? – Part 1

By Tom Kuklinski, Webmaster at Computer Users of Erie

CUE Newsletter, April 2026

<mailto:Grimcyber@yahoo.com>

A few weeks ago, I looked at the chaotic mess that was my photo collection and declared, “Enough is enough.” After thirty years of digitizing, scanning, and hoarding memories like a digital squirrel, it was finally time to bring order to the madness.

Let me take you back to the Stone Age of storage. Once upon a time, I could fit my entire digital life on a single 1.44 MB floppy diskette and feel like a tech wizard. That was a glorious upgrade from the old 5.25-inch floppies that held a measly 360 KB. Soon I had a shoebox full of them, each one labeled in my terrible handwriting. Then technology smiled on us with CDs—640 glorious megabytes! I thought I’d died and gone to heaven. DVDs came next, and suddenly I had space I didn’t even know what to do with.

Life was good. Then came the pocket digital camera, and I completely lost my mind.

No more scanning faded prints. Now I could capture every precious (and not-so-precious) moment in real time. I photographed everything—sunsets, sunrises, my lunch, my cat sleeping, my cat not sleeping, the weird stain on the ceiling that kind of looked like Elvis. The quality was decent, the memories priceless. I told myself my future children would thank me for this digital treasure trove.

Fast-forward a few years, and the smartphone arrived like a glorious wrecking ball to the old way of doing things. One tiny device in my pocket started taking better pictures than my fancy dedicated cameras. Photos, videos, burst mode, night mode—I was hooked. I fell headfirst into the trap, blissfully unaware of the monster I was creating.

About ten years ago, I sat down at my computer with noble intentions. “I will organize everything by date,” I declared. Hours turned into days. I proudly copied it all to an external hard drive and spent evenings happily scrolling through my life, showing friends and family like a proud grandpa with a new wallet full of pictures.

But I never stopped taking more photos. Of course not. Why would I?

Over the next decade, I became a backup evangelist. Google Photos, Amazon Photos, iCloud, OneDrive—I spread my memories across the cloud like a cautious investor diversifying a portfolio. Every few months, I’d promise myself I’d finally consolidate everything “when I had time.”

Then came the past several months, when I finally ran out of excuses.

I started by digging out boxes of old paper photos I’d inherited from my mom. I couldn’t throw them away—there were too many stories hidden in those faded images. So I scanned for hours, days, even. Then I began the great download: pulling every photo from every cloud service and scattered drive I owned. My master plan was simple: dump it all onto one giant storage device, delete the duplicates, and organize it once and for all.

I figured I had maybe 30 gigabytes. Cute, right? Am I the Only One?

When everything finally landed in one place, the total came to 404 gigabytes. Four hundred and four. Mostly duplicates, of course, but still. My humble little collection had quietly grown into a digital beast.

Downloading that much data made my computer wheeze like an old man climbing stairs. Windows slowed to a crawl. Errors popped up. But I pushed on, even putting off doing my taxes because “the photos come first.” (Uncle Sam can wait. My memories cannot.)

On a brighter note, I treated myself to two

(Continued on page 6)

(Continued from page 5) *Am I the Only One?*

shiny new 2-terabyte USB thumb drives— bargain price from Amazon, brand name Dianww. I tested them first, copied some files, and everything looked perfect. I was ready for the final victory lap.

Day after day, I transferred files. Finally, the moment came: 404 GB safely tucked away on the drive. I leaned back in my chair, smiled like a proud parent, and thought, “It’s done. My life’s memories are secure.”

Then, because the universe has a wicked sense of humor, I found one more folder of photos I’d forgotten about.

I started copying them over. The transfer bar crept along... and crept... and crept. Then—bam—Windows threw up error 0x80070570: “The file or directory is corrupted and unreadable.”

My heart stopped.

I ran chkdsk. It chugged along for two full days. Two. Days.

When I researched the error, the truth hit me like a brick: those cheap “2 TB” USB drives sold online are often complete frauds. They’re usually only 8 GB or 64 GB in reality, with clever hacked firmware that lies to Windows and pretends they’re massive. You can copy files happily until you hit the real limit... then everything after that point turns into digital garbage.

I sat there staring at my screen, whispering, “Please don’t do this to me...” And that’s where I’ll leave you—hanging on the edge of digital disaster. In my next story, I’ll tell you how I fought back, what I discovered, and how (spoiler alert) I eventually gave this saga a very happy ending.

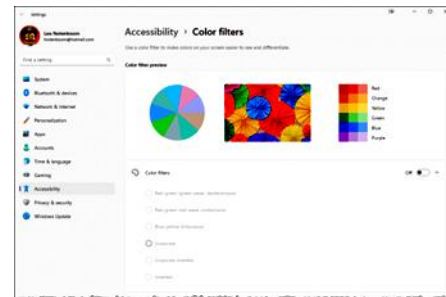
Stay tuned. The photos—and my sanity—were saved... but it was one wild ride.
To Be Continued - Cliff Hanger!



Windows Color Filters

Applies to Windows: [11](#), [10](#)

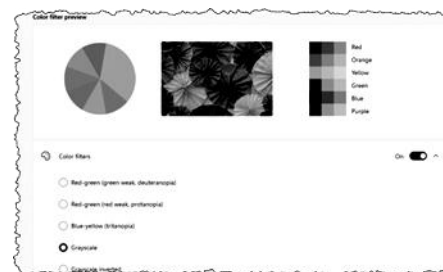
Here's an accessibility feature for those with vision challenges. Click the Start menu and begin typing "color filters". When it appears, click on "Adjust color filters".



Color filters settings in Windows. Click for larger image.
(Screenshot: [askleo.com](#))

This is a little-known setting that can adjust the color of the screen display for those with vision problems. Not only can you choose to invert all colors or switch to grayscale, but you can also select from color filters tailored for specific types of color blindness.

Enable the setting and the on-screen preview will update (as will the rest of Windows).



Grayscale color filter. Click for larger image.
(Screenshot: [askleo.com](#))

Select the color filter that makes Windows most visible to you.

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Username Security

By Scambuster Elle
Issue #1,238 – September 2, 2026



Protect Your Login Information:
Scambusters #1,238

We have all seen prompts like Remember this device, Trust this device, or Don't ask me again. It's easy to just click the box and move on, especially when you're on your own computer or phone. But what are you really allowing the device to remember?

Username Security: Why It Matters!

There are important differences between remembering a username, storing a password, and trusting a device. One focuses on convenience, while another can impact how easily someone can access your account. Understanding what you agree to and knowing when not to click that box can help protect your online accounts.

What Is a Username, and What Is It Used For?

A username is a special name that helps identify you from other users on a website or app. Along with your password, it acts as your login information to access your account. Think of your username as your digital name tag; it shows the system who you are, and your password proves it.

Usernames are required across a wide range of platforms and situations, including:

- Social media platforms (Facebook, Instagram, X/Twitter)
- Email services (Gmail, Outlook, Yahoo)
- Online banking and financial platforms
- Healthcare portals (for accessing medical records or booking appointments)
- Workplace systems (HR portals, project management tools, internal networks)
- E-commerce sites (Amazon, eBay, Etsy)

- Government services (tax filing, benefit applications)

Any platform that saves your personal data or needs you to log in will ask for a username.

People Often Confuse Usernames and Passwords

Many users mix up usernames and passwords more often than you might think. Some people use the same text for both, while others think their username is private information, even though it can be seen by other users, like on social media.

This confusion can create risks. A username usually isn't secret; it helps identify you. A password is secret; it proves who you are. If you confuse these roles or don't understand them, you can make poor security choices that leave your accounts open to attacks.

Safety Issues with Username Logins

Usernames are often the first piece of information an attacker collects when targeting an account. Because many platforms display usernames publicly, they are easy to discover, and once an attacker has your username, half the login equation is already solved.

Common safety issues tied to username logins include:

- Credential stuffing – Attackers use stolen usernames and passwords from one breach to try to access other accounts.
- Brute-force attacks – Once they know a username, attackers can try different passwords until they find the right one.
- Social engineering – A username can give away personal information, like your real name or birth year, which helps attackers trick or impersonate you.
- Account validation – Some platforms let attackers know if a username exists, helping them focus on valid accounts.

Two Ways a Poorly Chosen Username Jeopardizes Your Security

1. John Smith creates an account with the

(Continued on page 8)

username "johnsmith1985." This shows his name and likely birth year. A scammer can search social media to find his accounts, gather personal details, and create a convincing phishing email, or try to reset his password using security answers found online.

2. Maria uses the same username "mariabakes" for all her accounts, like her email, food blog, banking app, and cooking forum. If the cooking forum has a data breach, a scammer may gain access to her username, which they could try on her bank account. If she also uses the same password, her bank account could be at risk.

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Can a Username Be the Starting Point for an Account Takeover?

Account takeovers can start with discovering usernames. Here's how this process typically happens:

- **Discovery** – A scammer finds your username from a public profile, a data breach, or a forum post.
- **Exploring** – They search for more personal details using your username across different platforms.
- **Attack** – With your username and the information they've gathered, they try password resets, brute-force attacks, or trick customer support teams.
- **Takeover** – Once they gain access, they change the password and recovery email, locking you out of your own account.

This process can happen quickly. If your username is weak or easy to guess, it is easier to start.

How Do Bad Usernames Compromise an Account?

A bad username can put your account at risk in several ways:

- Using personal information in your username can be risky. When usernames include your real name, birthday, or location, it becomes easier for attackers to gather information about you.
- Having the same username across different platforms allows attackers and data brokers to track your online activities more easily.
- If your username indicates authority, like "ceo_company_name," it can attract targeted attacks since it is a valuable account.
- Finally, if part of your login information is public, it weakens your overall security. If someone knows your username, your password becomes crucial to keeping your account safe. Any weakness in your password can lead to serious issues.

What Steps Can You Take to Protect Yourself?

You can protect your username security without needing technical skills. Follow these practical steps to make a real difference:

- **Choose usernames carefully** – Pick usernames that don't share personal info. Avoid using your full name, birth year, hometown, or employer. Instead, use something neutral that can't be easily linked to you.
- **Use different usernames for each platform** – Just as experts say to use unique passwords for each account, do the same with usernames. If one account gets hacked, it shouldn't affect your other accounts.
- **Enable multi-factor authentication (MFA)** – MFA adds an extra step to verify your identity. Usually, this means entering a code sent to your phone or email. Even if some-

(Continued on page 9)

one gets your username and password, they still can't access your account.

- Check for data breaches – Use websites like Have I Been Pwned to see if your email or username has been part of a data breach. If it has, change your login details right away.

Don't use your email as a username – Your email is already used for account recovery. Using it as a username increases the risk of exposure.

Review privacy settings on social media – Check if your username or profile is public. Limit your visibility whenever possible.

The Bottom Line

Usernames are often ignored in conversations about online security, but they can be a real risk. A poorly chosen username can reveal personal information, allow others to take over your account, and connect your activities across different platforms in ways you didn't intend.

The good news is that it's easy to improve this. Use simple and unique usernames on various platforms, pair them with strong passwords, and turn on multi-factor authentication when available. These steps won't make you completely safe, but they will make it much harder for someone to target you. Security doesn't require perfection; it requires consistency.

Remember, Stay Alert and Stay Informed!

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ScamBusters at
<http://www.scambusters.org>*

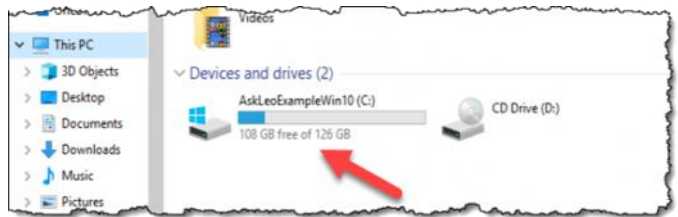
Tip of the Day: Watch Your Disk Space



Windows provides easy ways to track how much disk space you've used.

It's good to have a basic idea of how full your [hard disk](#) is. Fortunately, Windows File Explorer displays this by default. Hold down the Windows key and type E to open Windows File

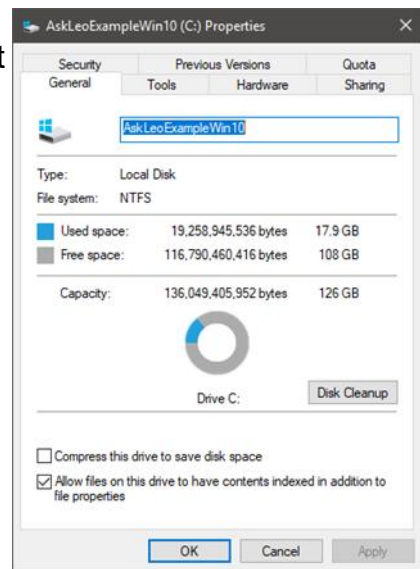
Explorer. Click on **This PC** in the left-hand pane (or "Computer" or "My Computer" in prior editions of Windows) for a summary view of all



drives.

Checking drive space in Windows File Explorer. (Screenshot: askleo.com)

You can get more (perhaps easier-to-digest) information by right clicking drive Proper-



Checking drive properties in Windows File Explorer. (Screenshot: askleo.com)

This offers not only a graphical representation of the disk space usage (a doughnut in Windows 10, a pie chart in other versions), but also includes the capacity of the drive, the amount of space used, and the amount of free space.

If you find that your disk has more used space than you expected and you're not sure why, read [Where's My Disk Space Going?](#) for a technique to track down space-eating offenders.

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