## **The Memory Map**





Volume 42, Issue 7

**July 2022** 

## Next CAMUG Meeting, July 18, 2022 Both Zoom and In Person!

- Join us in person at Holy Cross Lutheran Church, 7707 Market Ave. in North Canton, Ohio.
- OR use the Zoom link that Dennis has emailed.

#### **Program**

6:15 PM: Chit-Chat

6:30 PM: Computer 101: "Cookies" by Carol Joliat

7:00 PM: Five-minute break

7:05 PM Meeting: "Encryption Software", an APCUG video by Mike

Schulman

# Hackers, Thieves, and Creeps The Bad Guys Are Working Hard to Get Your Money

By Kurt Jefferson, Editor, Central Kentucky Computer Society https://ckcs.org/ lextown2 (at) gmail.com

If Cher ever decides to rework her major 1971 hit single, *Gypsys, Tramps, and Thieves*, she may want to rename it, *Hackers, Thieves, and Creeps* to reflect today's ongoing Internet security battles.

Hackers are infiltrating email accounts and tricking folks into paying their hard-earned money for all kinds of bogus ventures.

A few examples of recent emails and Internet threats:

 You owe \$280 now to update that anti-virus software package (that you never even purchased.)

- We've taken control of your Windows 10 PC. (You'll get it back only after you pay our ransom demands.)
- Hey, click on this email link, and it will take you to a bogus website that looks real, seems real, and (is bogus as a Kentucky snowfall in August.)
- You're using Safari on a Mac, and a box pops up that reads, "Alert! Suspicious
   Activity Might Have Been Detected. Major Security Issue. To fix it, please call
   Support for Apple +1 888-476-\*\*\*\*(Toll-Free) immediately!" (Pop-ups such as this
   one are not legitimate. Apple doesn't notify anyone of a "major security issue" in
   this manner. Bogus to the max.)

When it comes to security breaches, "Unfortunately, most people do not understand the gravity of the problem until it personally affects them through identity theft or other malicious activity. Unsurprisingly, however, the rate of identity-related crime is exploding, and a recent study claims that there is a new victim of identity theft every 2 seconds in the United States alone," writes the security website, selfkey.org.

The Internet Theft Resource Center keeps track of the attempts to dig deep into your wallet. Unfortunately, things are not looking up. Reported data breaches grew by 17% from the start of 2021 to September of this year over the number of breaches reported in all of 2020. Yikes.

Security breaches (the ones we hear about) are now so pervasive that we can all view giant lists on the Web detailing the gory details. For example, Upguard lists The 59 Biggest Data Breaches. The fact that dozens of well-known companies appear on this list (Yahoo!, Facebook, T- Mobile, Uber, Home Depot, Zoom) tells us that we're no longer in Kansas (so to speak.)

If you want to see even more names, take a deep breath and check out the selfkey.org list, which claims to show All Data Breaches in 2019-2021, An Alarming Timeline (These are breaches that have been made public.)

There's even a black-market invitation-only online shop where the bad guys go to buy login credentials, fingerprints to open phones and iPads, and stolen cookies.

In 2017, CBS News reported that "imposters, from fake IRS agents to faux tech support employees, have officially overtaken identity thieves to top the list of consumer fraud complaints..."

Okay. What about solutions? The Federal Trade Commission offers several tips:

 Secure Your Internet Devices at Home. This includes your Wi-Fi router, PCs, Macs, Linux machines, iPads, smartphones, smartwatches, smart speakers (Hello, Alexa), home cameras, smart doorbells, and every other device connected to the Internet.

- Learn When Your Voice Assistant Is Listening. Alexa, Google Assistant, Siri, Cortana might be listening when you're unaware. The FTC urges you to lock down your login, check your settings, and be aware of what's connected to your voice assistant.
- Secure Your Router. As we mentioned earlier in this newsletter, you need to update your router's settings periodically. As the FTC writes, "Think of your router as home base for all your devices. The more secure your router, the more secure your connected devices will be."
- Use a VPN. We've talked about this before at a CKCS Tech Night. Find a good, reliable, trustworthy virtual private network and use it on all your Internet-connected devices. A VPN is an app that you install. It sends your Internet signal into a tunnel so others cannot access your data. IPVanish writes, "A VPN Helps You Take Back Your Privacy and Protect You From Hackers."
- Avoid free VPNs. In this life, you get what you pay for. So, make online security a priority.
- Finally, check out: <u>The Ultimate Internet Security Guide for Seniors (2021</u>). Even if you've used the Internet since the '90s, I promise you there is at least one tip on this website to benefit you.

Stay safe. Stay secure. Stay informed. Attend your computer club to learn all you can about Internet security.

## **An Internet Safety Guide For Seniors**

## By Kurt Jefferson, Editor, Central Kentucky Computer Society https://ckcs.org/ lextown2 (at) gmail.com

"The Internet can be a scary place, especially if you're old enough to be able to remember dialing a rotary telephone!..." begins the website from Safety Detectives.

But, in reality, age doesn't matter. Anyone using the Internet is a target.



Still, those of us who are 60 and older are prime targets of cybercrimes.

(Cybercrimes are those committed over the Internet using any device and means such as email, website, or social media apps such as Facebook or Instagram.)

#### **Stats**

Think about this for a moment. In 2020, Americans 60 and older lost an estimated \$1 billion due to cybercrimes. (Source: The FBI's Internet Crime Complaint Center, IC3.)

That was a 30% increase over the prior year. Yikes!

While all of this can be quite nerve-racking, you don't need to bite your nails or bash your head against the wall (although sometimes that's a tempting thought.)

#### **Protect Yourself**

Safety Detectives says despite the threats, "The vast majority of cyber attacks can be easily prevented with the proper tools, some basic education, and plain old common sense."

The Safety Detective's website provides an excellent breakdown of common online threats facing folks who are 60 and older.

#### These include:

- Viruses & Malware
- Phishing
- Data breaches/password theft
- Social media scams
- Banking fraud
- Privacy violations

#### Mobile

If you own an iPhone, iPad, or Android phone, scroll down and check out the How to Stay Safe on Your Smartphone & Tablet section.

#### **VPNs**

VPNs (virtual private networks) will protect you when using public Wi-Fi networks. VPNs are apps you can pay for and then install.

Many are offered through the different app stores (Mac App Store, App Store, Google Play, etc.) or from the software developer's website.

As the website notes, VPNs can flag unsafe public networks and protect your privacy by sending your Internet connection into an encrypted tunnel while on public Wi-Fi. Safety Detectives tested 52 separate VPNs and selected what it considers the best of the lot. Here are what others say:

- Cnet: Best VPN Service of 2021
- Tom's Guide: The Best VPN Service
- PCmag.com: The Best VPN Services for 2021

#### Password Managers

Using a solid password manager keeps you safe and can make your life easier. A good password manager can auto-fill your login and password on many websites, so you no longer have to type in that information manually. In addition, you no longer have to keep that information in a notebook or on Post–lt® notes.

- IPCmag.com: Best Password Managers for 2021
- Macworld UK: Best Password Managers For Mac
- Tom's Guide: The Best Password Managers in 2021

Check out The Ultimate Safety Guide for Seniors (2021)

## **CAMUG June 2022 Meeting Minutes**

The meeting was held in person at Holy Cross Lutheran Church; it was also held on Zoom. We used a Zoom account provided by APCUG. Dennis Smith was host and also presided over the 465<sup>th</sup> meeting of CAMUG on Monday, June 20, 2022, starting at 6:15 PM with general chit-chat.

#### Computer 101:

At 6:30, Carol Joliat presented "Benefits of CAMUG being a member of APCUG" for Computer 101.

- APCUG is an association of user groups. We pay \$50 each year to belong.
   Members of APCUG receive many benefits. Their website is apcug2.org.
- The Speakers Bureau has many speakers who will present many topics at meetings over Zoom.
- Wednesday Workshops, Virtual Technology Conferences, and Saturday Safaris on Zoom cover many topics.
- Several times a year Judy Taylour sends out PUSH articles, a zip file with many technology articles from member clubs; we use these articles in our newsletter.
- There are discounts and special offers.
- Many user group newsletters are available online.
- There are eBulletin Newsletter, Website, and Digital Photo contests.
- Also, there is a volunteer of the year award. Carol received this in 2012.
- A grant program provided our club with a laptop and microphone.

 The Zoom account we use for our regular meetings and board meetings is provided by APCUG. John Kennedy, our Region 3 representative, has provided help in accessing Zoom and help with other issues as well.

Break – about 7:10 PM

#### **Regular Meeting:**



About 7:19, Dennis welcomed everyone present. There were 12 members present. Since that is more than 15% of the membership, the meeting was declared valid. Four people attended via Zoom.

There were three visitors. Dennis welcomed Mitch Curtis who was attending via Zoom; Mitch owns Falcon Auto in Brewster. Cherie Parker brought visitor Pauline Persons. Michael Doyle found out about our club through the Senior Forum. Both Pauline and Michael joined our club.

Tim Elder won the On-Time Drawing.

Dennis mentioned the renewal credit of \$5 for each new member you bring in.

**Program**: "Google Calendar" by Jan Bredon

Before the meeting, Jan had emailed members a *Google Calendar Quick Reference Guide* from ref.customguide.com. He also passed out copies at the meeting.

A Gmail account is required to use the Google Calendar. Jan used a laptop for the demonstration. On a phone, the calendar will have the same features but will look different.

Jan used an interesting gimmick/game. Using his phone, he played a song, "Papa was a Rolling Stone" and asked members to listen for a date. The date was September 3. Jan then created an event in Google Calendar for that date on his laptop. He created several other events using other songs to determine the date. While creating these events, he showed many features of Google Calendar including:

- How to navigate around the calendar screen.
- How to view by the day, week, or month. (He uses the month view.)
- Creating an event with title, date, time (if needed.) Remember to save.
- Sending reminders before the event.
- Repeating events.
- Sharing events. Jan shares appointments with his wife, but only he receives reminders.

On their phones, some members use the built-in app for their calendar and include Google calendar information. Others use the Google calendar app and include the calendar information for that phone.

Other discussion: Cherie Parker asked about misleading emails that appear to be from friends or relatives. Several people added to the discussion. The consensus is to be sure the email is really from that person and do not click on any links. There was also a discussion of streaming TV vs cable companies and the difference between *YouTube* and *TV.YouTube.com*.

Possible topic for Computer 101: Cookies. Another possible topic: Fake emails, hacking, and/or phishing.

**Adjournment**: Jan Bredon moved to adjourn the meeting. Liz Milford seconded the motion. The meeting was adjourned at 8:55 PM.

Respectfully submitted, Liz Milford, Secretary



**CAMUG Meeting - June 20,2022** 

## **CAMUG Board Meeting 6/28/2022**

President Dennis Smith called the CAMUG Board meeting to order about 7:00 PM on Tuesday, June 26, 2022, on Zoom. All seven Board members were present; therefore, the meeting was declared valid. Carol Joliat (Membership) and Cheryl Krantz were also present.

President	Present	Dennis Smith	president@camug.com
Secretary	Present	Liz Milford	secretary@camug.com
Treasurer	Present	Tim Elder	treasurer@camug.com
Senior Director	Present	Bruce Klipec	directors@camug.com
Director	Present	Jan Bredon	
Director	Present	Alice Lungociu	
Director at Large	Present	Jim Albright	
Web Page	Present	Dennis Smith	webmaster@camug.com
Software and Book Review	Present	Jan Bredon	
Membership	Present	Carol Joliat	membership@camug.com
Newsletter	Present	Liz Milford	newsletter@camug.com
Computer 101	Present	Carol Joliat	
Ways and Means	Present	Jan Bredon	
Others Present	Present	Cheryl Krantz	

#### **Approval of Minutes:**

**June Regular Meeting:** Tim Elder moved to accept the June 20, 2022, Regular Meeting Minutes as emailed to the Board. Alice Lungociu seconded the motion, and the minutes were approved.

**May Board Meeting:** Jim Albright moved to accept the May 24, 2022, Board Meeting Minutes as printed in the June newsletter. Bruce Klipec seconded the motion, and the minutes were approved.

#### **Reports:**

**Treasurer's Report:** Alice Lungociu moved to accept the June Treasurer's Report as emailed. Liz Milford seconded the motion, and the report was approved.

#### **Membership Report:**

Carol Joliat had emailed the Board a new membership list. She reported that the club now has 21 members. Three new members have been added to the list: Michael Doyle, Pauline Persons, and Robert "Eric" Gunn.

#### July meeting topic:

July 18th meeting will be held in-person and on Zoom.

**6:15 PM:** Chit-Chat

**6:30 PM:** Computer 101: "Cookies" by Carol Joliat

7:00 PM: Five-minute break

**7:05 PM Meeting:** "Encryption Software", an APCUG video by Mike Schulman.

#### **Old Business:**

**Posting presentations online**: Jim Albright moved that normally we will delay posting presentations online (videos and PowerPoint) for 6 months, but the Board may make special exceptions. Liz Milford seconded the motion, and the motion passed.

**New Business: None** 

#### **Motion to Adjourn:**

At 8:25 PM, Liz Milford moved to adjourn. Bruce Klipec seconded the motion, and the meeting was adjourned.

Submitted pending Board approval, Liz Milford, Secretary

#### **About CAMUG**

Our club is open to anyone with an interest in computers and technology. A household membership is only \$20 per year, and a visitor can attend two meetings free without any obligation.

Normally, monthly meetings are held the third Monday of the month at Holy Cross Lutheran Church, 7707 Market Ave.in North Canton, Ohio and also on Zoom. Computer 101 begins at 6:30 PM and the regular meeting begins at 7:05 PM. At every meeting, we cover topics ranging from cell phones to computers and from software to the internet and networking. Board meetings are held the fourth Tuesday of the month at 7:00 PM using Zoom. Members are encouraged to attend the Board meeting although only Board members can vote; members can email Dennis Smith (denniss@camug.com) to get the Zoom link to the Board meeting.

The club mailing address is CAMUG, PO Box 80192, Canton, OH 44708. The web site is at <a href="http://www.camug.com">http://www.camug.com</a>. CAMUG has a Facebook page called CAMUG Users Group at <a href="https://www.facebook.com/CAMUG-Users-Group-100732168306718">https://www.facebook.com/CAMUG-Users-Group-100732168306718</a>. CAMUG also has a blog at <a href="https://camugoh.blogspot.com">https://camugoh.blogspot.com</a>.

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CAMUG is a member of the Association of Personal Computer User Groups. APCUG is a worldwide organization that helps groups devoted to the world of technology by facilitating communications between member groups and industry. It offers the Virtual Technology Conferences and Wednesday Workshops, provides newsletter articles, and has a list of speakers for club programs. Explore the APCUG website at <a href="https://www.apcug2.org">https://www.apcug2.org</a>, and the APCUG Facebook page at <a href="https://www.facebook.com/APCUG">https://www.facebook.com/APCUG</a>.

## **Membership Report**

**June 2021** 

by Carol Joliat



New Members: Michael Doyle and Pauline Persons Total Family Memberships – 21



#### **CAMUG Monthly Summary**

Tim W. Elder, Treasurer 6/20/22

	Cash	Checking	Total
Start Balances	\$60.00	\$921.97	\$981.97
Total Income	\$28.00	\$20.00	\$48.00
Total Expenses	\$5.00	\$56.30	\$61.30
Transfer	<u>-\$23.00</u>	\$23.00	<u>\$0.00</u>
<b>End Balances</b>	\$60.00	\$908.67	\$968.67

#### **CAMUG Officers**

President: Dennis Smith 330-477-5893 Secretary: Liz Milford 330-620-5178 Treasurer: Tim Elder 330-875-2323

Senior. Director: Bruce Klipec

Director Jan Bredon: 234-564-0045

Director: Alice Lungociu

Director at Large: Jim Albright Membership: Carol Joliat

Asst. Membership: Alice Lungociu

Web Page:

Newsletter: Liz Milford 330-620-5178

Tim Elder 330-875-2323

Computer 101: Carol Joliat Ways and Means: Jan Bredon

## **List of Members**

Name	E-Mail
Albright, Jim	jima
Bredon, Jan	janb
Brugger, Bruce	bruceb
Chapman, Lila	lilac
Doyle, Michael	michaled
Elder, Tim	time
Girt, Jesse	jesseg
Gunn, Eric	ericg
Joliat, Carol	carolj
Klipec, Bruce	brucek
Kramer, Cecelia	ceceliak
Krantz, Cheryl	cherylk
Lungociu, Alice	alicel
McCoy, Myra	myram
Milford, Elizabeth	elizabethm
Newsome, Bernard	bernardn
Parker, Cherie	cheriep
Persons, Pauline	Pauline P
Ponzani, Doris	dorisp
Schaefer, Gerald	geralds
Smith, Dennis	denniss

To email members, use the email name above followed by @camug.com

## **Visit our Home Page:**

http://www.camug.com

### Our Facebook Page:

**CAMUG Users Group** 

### **Our Blog:**

https://camugoh.blogspot.com

# Need help with your electronic gadgets?



Canton Alliance Massillon Users Group
Computer Users Group

## Assistance for users of all ages and skill levels

When: 3<sup>rd</sup> Monday each month

Where: Holy Cross Lutheran Church

7707 Market Ave. N North Canton, OH

Currently, we are also meeting via <u>Zoom</u> Email us for a <u>Zoom</u> invitation!

Time **6:15 PM:** Chit-Chat

**6:30 PM**: Computer 101

7:00 PM: Five-minute break

7:05 PM Meeting

Ongoing topics include:

Computers Tablets Digital Photography Smart Phones eBooks Toys & Gadgets

info@camug.com www.camug.com