

NEWSLETTER February 2024

February 2024 Volume 2024 Issue 2

MEETING BITS AND BYTES

Bob Heck began the meeting with a note that dues have been covered by the group for each member for the past three years. He also explained how raffle tickets for objects on the Opportunity Table pay for maintenance costs. For example, one projector light bulb costs \$450 to replace. Although there was light snow expected by 9:00 that evening, 39 people attended the meeting on January 10, 2024. There were no new members or guests present.

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The first presentation was our annual Info Security, given by Bill Heck. Bill is a manager of seven people whose jobs are to break stuff before the bad guys break it, and then following up with precautions and improvements for their clients to make their systems stronger. Bill's specialty is application security, with over 30 years of experience. Bill is also a part-time musician and Bob Heck's son.

Although Bill has presented to our group 8 or 9 times in previous January meetings, his warnings are still relevant today. His outline consisted of scams, credit reports, online banking, and new thoughts on artificial intelligence, along with a fun trivia game to instill some of his main points.

Scams are still highly effective and generally have four different ways to be identified. First is that scammers pretend to be from an organization that you know or work with such as a government entity, or a business like Amazon or Walmart, or even a utility company, or a popular charity.

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Dating Photographs by Fashion (Randy Ray)

Other Sources for Finding Photos & Documents (Bob Heck)

Next meeting Wednesday, February 14, 2024 7:00 PM – New Berlin Ale House 16000 West Cleveland Avenue New Berlin, WI 52151 Second, they might present you with a problem or an emergency; you may owe money or need to verify some information. Or maybe you won a prize but you don't remember entering the contest; you might have to pay a fee to get the prize.

Third, you may be pressured to act immediately or on your emotions before thinking.

Fourth, you may have to pay in a specific way. Most often this is with a gift card that cannot be traced back.

Phishing now has a 25% success rate. Phishing is defined, according to the Merriam-Webster dictionary, as the practice of tricking Internet users (as through the use of deceptive email messages or websites) into revealing personal or confidential information which can then be used illicitly. As Bill continued his talk, he told us they are after your passwords, your financial info, your identity, and your money. And why do we fall for it? Because of a presented urgency; a desire to please; fear; curiosity.

Bill gave us insights on what to watch out for, such as spelling and grammatical errors in texts and emails. The sender's address might be different than what it appears to be. Watch out for anything that seems too good to be true.

Also, Bill warns us to beware of attachments and links; don't open either. Be careful of bogus login pages. Don't click on the Facebook Messenger with the message "Is this you in the video?" Don't reply to a text scam; delete it instead. If you respond, it is now known that there is a real person attached to this phone number. If you receive a request to "Validate your account", go to your account by your own means; don't follow any link given; look at the url given; it will have spelling errors or an unfamiliar domain name.

Bill strongly encouraged two-factor authorization. Two-factor authentication (2FA) strengthens access security by requiring two methods to verify your identity. These factors can include something you know — like a username and password — plus something you have — like a smartphone app — to approve authentication requests. Without your physical device, remote attackers can't pretend to be you in order to gain unauthorized access to your accounts.

Bill highly recommended using <u>Lifelock</u> for comprehensive identity theft protection. Also on his recommendation list is <u>Intuit's Credit Karma</u>, which uses your credit profile from all three credit reporting agencies – <u>Equifax</u>, <u>TransUnion</u>, and <u>Experian</u> – to present you with recommendations. Review your credit reports and micro-manage your finances to find a problem early. Be proactive against fraud.

Another of Bill's suggestions was to freeze your credit. On the "pros" side of freezing your credit – this reduces the ability for someone to open an account in your name, giving you peace of mind. It restricts large impulse buying and lasts indefinitely. On the "cons" side – you must be sure to freeze for all three credit bureaus. You must plan ahead to unfreeze in a timely manner when deciding to take out a loan. And it isn't 100% guaranteed.

Bill much prefers online banking these days as it is more secure than in-person transactions. Remember to choose a strong password and use multi-factor authentication. Also enable text alerts. Be your own security monitor. Log in often to see your transactions. Often, criminals will test a stolen credit card on parking meters to see if the card is working. The meters create a low enough value that they will not flag the alert system.

Bill gave us some things to think about with artificial intelligence (AI). There is the grandparent / grandchild scam to "wire me money". And the "Yes" scam of answering questions and then your voice is stitched together for a "yes" authorization. There are scams using voice cloning, such as the phone call from a familiar voice "in an accident and need help / cash". To respond to these in particular, hang up and call the actual person yourself to get verification. Be skeptical when asked for money. Don't rely on Caller ID.

Bill had previously taken a 3-minute audio clip of Bob Heck from part of a past MPAFUG presentation and turned it into a voice clip telling the recipient, in what sounded like Bob's actual voice, that Bob will personally send \$10,000 if the recipient clicks on the link provided. Bill had also created a clip of Donald J. Trump praising the Heck family. Both examples demonstrated how voice cloning has taken scams beyond the simple "yes" authorization scams.

Bill finished up with an audience-participation trivia game to drive home his points on impersonation scams, online purchases scams, and investment scams. Bill's presentation is posted in the Member Area of the MPAFUG website. Review it to learn all that you can to protect yourself and identify scams in 2024, as 2023 was a goldmine for hackers. Use <u>bbb.org</u> and the <u>BBB Scam Tracker</u> to help you identify the scammers.

Sam Colon was next, presenting "Anti-Virus Software – Why Do I Need It?" Sam began by stating that antivirus software is essential protection for our computers. Without it, Sam described the many dangers that might await your computer.

For the first example, adware can produce very annoying popup ads which interrupt your work or even track your private activities.

Next, surveillance malware is designed to track everything that you do. Some will try to sell you stuff; others might try to monitor your banking activity with the goal of stealing your money. Some will take over the camera.

A key logger specifically tracks everything that you type in order to capture important passwords, such as for online banking.

Also damaging is a virus. It is designed to infect your system and then spread to other systems.

Fake viruses can also trick you into clicking on a real malware infection. Make sure it is fake; real ones do happen. Fake warnings will often have poor grammar and can appear on your phone or pc. Don't click on "Repair now" as this will open doors for a real infection. If it is indeed a real infection, use a trustworthy removal tool. If you come across a fake virus, avoid reacting. Its intent is to cause fear and have you react immediately. Don't click anywhere on it. The "X" will be fake. Close your browser using the Task Manager (ctr + shift + esc) or right-click the browser on the task bar and select "Close all windows". Research the product name; run an antivirus scan.

A Trojan will appear to be benign, but if you click on it and let it in, it will compromise your system. It is designed to fool you. It can steal data, or install a backdoor, or run ransomware, or many other malicious things.

The most insidious of all malware are rootkits. They install themselves deeply into the operating system, hiding files and network connections. They can potentially do a lot of damage.

A potentially unwanted program (PUP) might have legitimate reasons for being on your system, but can also be annoying. A less common dialer can cause unwanted phone charges.

Sam warned us about fake emails. A fake email address will not match the faked name or organization. Don't open the door! Don't click on any attachments.

If a virus is suspected, Sam instructed us to run a manual scan with our antivirus software, selecting "check for updates" to make sure the threat definitions are up-to-date. Update, if new definitions are found. Scan the entire system; clean anything found; restart the scan and repeat until the scan comes back clean. If you are still exibiting symptoms, contact Support of the antivirus software.

Sam advised us how to know which antivirus software to use. Google is not a good source, as it gets paid for listing software on its search results. Instead, trust <u>AV-Comparatives</u>, an Austrian independent organization that tests and assesses antivirus software. It releases reports regularly to the public. Check frequently, as the results change quarterly, based on real-life results. Sometimes freebies are worth it and based on Sam's experience, the following list shows his favorites. The last three have a free version, with basic features and a paid version, with more features.

- 1) <u>Vipre Internet Security</u>
- 2) Malwarebytes Premium
- 3) <u>Avast Antivirus</u>
- 4) <u>McAfee</u>

Whatever you are looking at, be sure that it is an allinclusive package, including protection against phishing, viruses, fake websites, and dark web protection. You might also consider a package that includes a virtual private network (VPN), which hides your IP address behind a barrier.



free picture from pixabay.com/users/geralt-9301

WHAT'S ON THE FEBRUARY SCHEDULE

Our February meeting will begin with Randy Ray enlightening us on how to identify a photo's age by details of the clothing, hair style, etc.

Next, Bob Heck will uncover and present us with other sources for finding photos and documents.



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STEERING COMMITTEE NOTES

Our Steering Committee met on January 17, 2024. In attendance were Bob Heck, Bob Miller, Louise Stack, Debbie Bluett, Randy Ray, Bob Tatalovich, and Cheryl Sarasin.

We discussed the upcoming February member meeting. Presentations are ready, including Randy Ray teaching us how to date photos and Bob Heck showing us other sources for photos and documents. We also talked through the presentations planned for the first half of this year. You can find the schedule under "<u>Upcoming Programs</u>".

One note of importance – the May presentation "Military Story of Mom & Dad" by Linda Levenhagen is being postponed until later in the year.

The discussion turned to RootsTech 2024 – Your Story is Worth Remembering, upcoming on February 29, 2024 – March 2, 2024. With over 200 new online sessions, before the weekend begins, it is encouraged to personalize your agenda by adding your favorite sessions to "My Schedule". Bob Miller suggests spreading these sessions out to work on them for the entire year and then going back for more next year! During the live sessions, you are able to join keynote sessions live from the comfort of your own home. You will also be able to chat online with other attendees worldwide. There will be digital syllabi and class handouts available. Here are just a few sessions to stir your curiosity ...

- 7 Essential Tips for Starting German Genealogy
- Anatomy of a Hint
- Polish genealogy in practice: Let's start from the beginning
- Research at the Library...Without Leaving Home!
- U.S. Military Pension Files (1776-1916): A Gold Mine for Family History Research
- Using Census, Maps and Newspapers to Enhance Your Research
- Using the National Park Service as a Genealogical Tool to Deepen Research and to Plan US Travel
- Where did you find that? Effective searches on FamilySearch.org

The MPAFUG Online Bunch received a notice that Randy Ray will be presenting a talk on February 5, 2024 at 7:00pm on the subject of vintage barns in the city and town of Cedarburg. Randy also has the following upcoming two-hour talk scheduled:

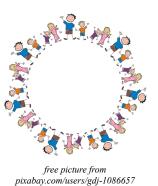
> Marriage and Divorce Records February 12th, 11:00am Clement Manor Senior Center 3939 South 92nd Street, Greenfield

Our dialog turned to guided cemetery walking tours; specifically the one just put on the calendar in Port Washington for May 25. More information to follow. We chatted about how interesting it is for our families to tour cemeteries with us where we have found our ancestors. It was mentioned that Mequon and South Milwaukee give tours in October.

Recently, <u>Find a Grave</u> has gone through a few enhancements. *The Steering Committee wondered if our members would be interested in an updated presentation. Please email Randy Ray with your thoughts at* rayr4989@gmal.com.

QUOTES TO PONDER:

"Wars, plagues, names upon tombs tell us only what happened. But history lies in the cracks in between. In the inexplicable, invisible turns and decisions. A person saying no instead of yes. ...It is not that they had lived...but how."



"Every life holds an epic tale, even if no one alive remembers it."

— Greg Melville, author, Over My Dead Body: Unearthing the Hidden History of America's Cemeteries - explores everything - history, sustainability, land use, and more - and what it really means to memorialize.

THE CHOSEN ONES -A GENEALOGY POEM

We are the chosen. In each family there is one who seems called to find the ancestors – to put flesh on their bones and make them live again, to tell the family story and to feel that somehow they know and approve.

To me, doing genealogy is not a cold gathering of facts but, instead, breathing life into all who have gone before.

We are the story tellers of the tribe. All tribes have one.

We have been called by our genes. Those who have gone



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before cry out to us: tell our story. So we do. In finding them, we somehow find ourselves. How many graves have I stood before now and cried? I have lost count. How many times have I told the ancestors you have a wonderful family you would be proud of us? How many times have I walked up to a grave and felt somehow there was love there for me?

I cannot say.

It goes beyond just documenting facts. It goes to who am I and why do I do the things I do. It goes to seeing a cemetery about to be lost forever to weeds and indifference and saying I can't let this happen. The bones here are bones of my bone and flesh of my flesh. It goes to doing something about it. It goes to pride in what our ancestors were able to accomplish. How they contributed to what we are today. It goes to respecting their hardships and losses, their never giving in or giving up, their resoluteness to go on and build a life for their family. It goes to deep pride that they fought to make and keep us a Nation.

It goes to a deep and immense understanding that they were doing it for us. That we might be born who we are. That we might remember them. So we do. With love and caring and scribing each fact of their existence, because we are them and they are us. So, as a scribe is called, I tell the story of my family. It is up to that one called in the next generation to answer the call and take their place in the long line of family storytellers.

That is why I do genealogy, and that is what calls those young and old to step up and put flesh on the bones."

REMINDERS



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Registration is now open for RootsTech2024. The theme for 2024 is REMEMBER. The dates are February 29 through March 2, 2024. Online attendance is *FREE*!

Explore online and in-person sessions. Filter by day, skill level, or speaker. Build your schedule by clicking "+ Schedule" on your favorite sessions. View your personalized agenda by selecting My Schedule. <u>Check it out here and mark your</u> <u>calendars!</u>

The Family Search Center 9600 West Grange Avenue, Hales Corners *(formerly known as The Family History Center)*

The Family Search Center Library has expanded it service! The library is now open on Tuesdays, Thursdays, and Saturdays.

Tuesday hours:	8:30AM - 3:30PM and
	6:30PM - 9:00PM
Wednesday hours:	8:30AM – NOON
Thursday hours:	8:30AM - 3:30PM and
	6:30PM - 9:00PM
Saturday hours:	0:00AM - 1:00PM

The library is in a different room now. Enter at the main doors facing West Grange Avenue and follow the signs to the library. The new room is much smaller than the old room, but is still functional.

On Thursday evenings, Bob Heck and Randy Ray are the volunteers on duty who will assist you in your research.

There are numerous portal systems available for free use at the center, some of which you may not have tried from home because they come with a cost but could be of use for your research.

Ancestry, Fold3, Newspapers.com among others that charge, are available free at the center. If you need help with your research, this is the place to go.

UPCOMING MPAFUG PROGRAMS

March 13, 2024

Irish Church Records (Bob Heck)

Most Common Recent Ancestor (DNA) (Randy Ray)

April 10, 2024

Useful Hints to Expand Your Database (*Bob Miller*)

My German Research (Bob Heck)

May 8, 2024 *Tentative* Telling Your Story (Judy Rockwell)

Working on the second session ...

June 12, 2024

Tentative Deep Story from My Dad's Letters (*Bob Miller*)

Why You Can't Find Records on Ancestry (*Randy Ray*)

July 10, 2024

Updated BYU: Resources Online (Bob Heck)

If you would like to make a presentation or have a suggestion for a meeting topic, please contact Bob Heck at: <u>bobheckmpafug@gmail.com</u>.

About This Newsletter

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Members interested in submitting articles may email them to <u>bobheckmpafug@gmail.com</u>. The MPAFUG publisher will determine if an article will be used in this newsletter. Articles will be used as space permits.

NO COPYRIGHTED ARTICLES may be submitted without express permission of the author and publisher. Articles should be submitted by the 1st Wednesday to be considered for inclusion in that same month. Credit will be given for your article.

MPAFUG KEY INFORMATION

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Steering committee meetings are held on the third Wednesday of the month except in December. The meetings have historically been held at the Family Search Center located at 9600 W. Grange Ave, Hales Corners, WI; however, the meetings are currently being held via Zoom. The Steering Committee is an informal group of members who get together to plan the general agendas for future meetings. All MPAFUG members are welcome to attend.

MEMBERSHIP INFORMATION

Membership in MPAFUG is open to anyone interested in learning more about computer genealogy. Membership is usually \$12 per calendar year for an individual or family.

For 2024 <u>NEW</u> memberships: Please send a check for \$12.00 made payable to MPAFUG to:

> Deborah A. Bluett MPAFUG Treasurer PO Box 229 Delavan, WI 53115-0229

Please include with your check, your Name, Mailing Address, email Address and Phone Number.

OUR WEB PAGE: http://mpafug.org

We invite you to visit our web page and even print a copy of this and the previous month's newsletter. We also have a surname section where you can see who else is working on your family line. <u>Members</u> of MPAFUG have access to a members-only web page which contains past newsletters and handouts from our meetings.