



"Hang Out at Our Pad"

**Computer Tech Club
News,
February, 2024,
The Mouse Pad
NEWS...
RH, Hwy 27,
Leesburg, FL**

The Mouse Pad - Computer Tech

A Note From the Editor: Happy February - Welcome - Our zoom meeting will be Wednesday, February 7 at 3 pm. Members will receive the zoom link on the previous Sunday or Monday.

The "Mouse Pad" online news is available to anyone by request. It is tech news related, some fun trivia/word game and other news, as received from any subscriber. It is totally FREE and you can request your email copy sending a request to the Editor at dbinder2004@comcast.net. This is a great opportunity to receive FREE tech advice; especially in life these days. Technology affects almost every person and this news...issues will be helpful with your tech knowledge. Artificial Intelligence (AI) is already embedded in our lives and it will just continue to increase. NOW, is the time to learn all you can. To sign-up to receive this tech news in your email - just send a request email to Diane (Di) Binder, dbinder2004@comcast.net. *Enjoy the articles we selected this month.*

Trivia: Let's get going with trivia.

Which of these products was the first scanned via a barcode:

- A.) A pack of gum,
- B.) A computer server,
- C.) A hammer or
- D.) Lunch meat?

Answer at the end!
Blessings & Happy Valentine's Day.

DEVICE ADVICE - Offline ways to protect your identity

Thieves still love to use old-school tactics they think we all forgot about. We're too smart for that!

- Out in public, keep your purse and wallet close. Only bring the cards you'll be using.
- Leave your Social Security card, birth certificate and passport at home unless you truly need them.
- Don't put outgoing checks, bill payments or financial information in your home mailbox. Use a postal mailbox or take them to the post office instead. Shred old bills and financial records before tossing them. Review your credit report and bank statements regularly.

If this happens to you, resist the urge to stay quiet. Report fraud, scams and bad business practices to the [FTC](https://www.ftc.gov). If you gave out your Social Security number, contact the [SSA](https://www.ssa.gov) immediately. (source...KK website).

Q & A: It seems the mouse speed on my Windows computer needs to be adjusted. It seems like it's too slow or something. I seem to remember long ago someone telling me this could be done. Is this possible?, Thanks Rhonda.

Q&A answer: It sure is, Rhonda. And like you, I don't really carry a slothful mouse! Simply follow the steps listed below to change the speed of the mouse pointer in Windows:

- ◆ Press the Windows key, then type the words mouse speed.
- ◆ Click Change the mouse pointer display or speed. Mouse Properties' dialog box will open.
- ◆ Select the Pointer Options tab.
- ◆ Select a new pointer speed by moving the slider.
- ◆ Click Apply, then click OK.

That's all there is to adjusting the speed of your mouse pointer. Pretty easy, right? By the way, the pointer speed is just one of several mouse settings you can adjust to make your mouse behave exactly the way you want it to. You might want to do a bit of experimenting while you have the 'Mouse Properties' box open. I hope this helps, Rhonda. Good luck! Thank You - Send your "Questions" to the Computer Tech Club at email dbinder2004@comcast.net and we will give you an answer next month. Happy "Computing" and Have Fun!

The Mouse Pad

This months featured tech tip - “Android” website

Try out this website for Tips and Tricks - Discover ways to get the most out of your Android device.
<https://www.android.com/phones/tips/#featured>.

Another website to check out: Android Central - <https://www.androidcentral.com/>.



We Have Books...If you would like a technology book to read and learn -

Subscribers to “The Mouse Pad” can borrow our books. Our Library is as follows:

- ◆ Windows for Seniors, Windows 11 Edition,, K. Wilson, 2021. This book has 481 pages. It is a good book and could be helpful for looking up features of Windows 11 that will help you.
- ◆ Learn Google Photos, 2021, By Chris Guld
- ◆ You and Your Windows 10 Computer by Visual Steps, 1st printing, 2015. This is a good book that Di used in teaching classes. This company does not print anymore and no website support.
- ◆ Hack Proof Your Life Now, (Recommended by Raymond James, Grant Tribble, By Baily/Kropp, 2016.
- ◆ Explain the Cloud Like I’m 10, T. Hoff, 2017.
- ◆ Windows 10 Made Easy, Take Control of Your PC, J. Bernstein, 2018.
- ◆ Windows 11 Made Easy, Take Control of Your Computer, J. Bernstein, 2021.
- ◆ Office Made Easy, J. Bernstein, 2018.
- ◆ Computer Made Easy - Basics, Good for Terms, J. Bernstein, 2018.
- ◆ Cloud Storage Made Easy - Securely Backup and Share Your Files, For Cloud Users, J. Bernstein, 2018.
- ◆ Is This Thing ON? By Abby Stokes, 2008.
- ◆ iPhone X, XR, XS, XS MAX , 2018 (IOS 12), B. Norman. This is an older book but, some terminology could be helpful to a new user.
- ◆ Computers For Seniors, Win 10, C. Ewin...2018.
- ◆ My Windows 10 Computer for Seniors, M. Miller, AARP Group class, 2018.
- ◆ 100 Amazing Computer Tips, D. McKeever, 2014

Contact Diane (Di) Binder to check out Books or Guides. Email: dbinder2004@comcast.net. Please DO NOT write in our Books - You may copy or scan the pages, if you like. Most all the books were purchased on Amazon, so if you would like your own copy - please check on Amazon.

- ◆ We also have technology **Resource Guides** on various software and programs. Those are listed on page 3. They may also be checked out of our Computer Club Library. Guides are usually only 2 to 4 laminated pages with summary information. They can be scanned and/or copied. (See the list on the next page).



The Mouse Pad

Guides on Technology - Laminated:

- ◆ Windows 11 Introduction
- ◆ Windows 10 Introduction
- ◆ Excel for Office 365 Introduction
- ◆ iPhone & iPad IOS 12, but still helpful
- ◆ Microsoft Office 365 Basics
- ◆ Excel 2013 Introduction
- ◆ Excel 2011 Introduction
- ◆ Word 2013 Introduction
- ◆ Word 2011 Introduction
- ◆ PowerPoint 2011 Introduction
- ◆ Outlook 2011 Introduction
- ◆ Office 2013 Essentials for Word, Excel & PowerPoint
- ◆ Office 2011 Common Features, Word, Excel, PowerPoint, Outlook
- ◆ Outlook 2010 Calendar, Contacts, Tasks
- ◆ Windows 7 Introduction
- ◆ OneNote 2010 Introduction
- ◆ MAC OS X Yosemite Introduction

TIP: Check out our Computer Tech Club Web-

site - We have many articles to read and references; plus several videos on AI on our Home page of our website. This information is available for non-members. Our website is:

<https://www.computerclubrhcc.com/>. Check out all the pages and drop down menus.

The Real Origin of "Supercalifragilisticexpialidocious"

For many people supercalifragilisticexpialidocious and the 1964 movie Mary Poppins are inextricably linked. Indeed, it was this movie that popularized the word. The songwriters, brothers Richard and Robert Sherman, have explained the word as originating in the same way they, like many others, used to make up humorously big, nonsensical words as children.

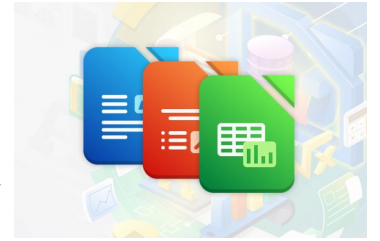
Remember when we used to make up the big double-talk words, we could make a big obnoxious word up for the kids and that's where it started. "Obnoxious" is an ugly word so we said "atrocious," that's very British. We started with "atrocious" and then you can sound smart and be precocious. We had "precocious" and "atrocious" and we wanted something super colossal and that's corny, so we took "super" and did double-talk to get "califragilistic" which means nothing, it just came out that way.

Coincidentally, there was also a song-called Supercalafajalistickeespealadojus that was written in 1949, and the authors of the song brought a suit against the Sherman brothers for copyright infringement. In the end, the court decided in the Shermans' favor because, among other things, affidavits were produced that claimed that variants of the word were known many years prior to 1949, making the plaintiffs' claim unfounded. In fact, the earliest known written record of a variant is

for supercaliflawjalisticexpialidoshus from an "Amuse-ings" column by Helen Herman in The Syracuse Daily Orange (Syracuse University), March 10, 1931.

The word supercalifragilisticexpialidocious in Mary Poppins is said to be simply a word used as "something to say when you have nothing to say," but the mouthful of nonsensical syllables certainly has brought cheer to audiences for decades. People also began to use a shortened adjective often, but when they do, they mean something along the lines of "wonderful" or "amazing." Finally, what of the claim made in Mary Poppins that saying the word loud enough will cause the speaker to sound precocious? We do not have sufficient evidence to support that conclusion at this time. (source, Editors of Merriam-Webster 6/13/2017).

What is LibreOffice? Do more – easily, quickly. LibreOffice is a powerful and free office suite, a successor to Open Office(.org), used by millions of people around the world. Its clean interface and feature-rich tools help you unleash your creativity and enhance your productivity. LibreOffice includes several applications that make it the most versatile Free & Open Source office suite on the market: Writer (word processing), Calc (spreadsheets), Impress (presentations), Draw (vector graphics and flowcharts), Base (databases), and Math (formula editing).



LibreOffice 24.2 Has Landed: Here's What's New

How To Geek - 1/30/2024

When it's time to draft a document or make a presentation, you probably use Google Workspace or the free browser-based version of Microsoft 365. But if you need an offline experience (and you aren't willing to pay), LibreOffice is your best choice. Now, LibreOffice is getting its first big 2024 update, complete with a version numbering change.

LibreOffice 24.2 Community, the latest major release of the free office suite, is finally here. Compared to the previous version, this jumps straight from version 7.x to version 24.x. It's the first version of LibreOffice to use Ubuntu-style version numbers based on the year of release, so that's a change that you'll need to keep track of going forward.

This is a bit of a minor release compared to previous ones. General enhancements include default activation of Save Auto Recovery information, which reduces the risk of content loss for first-time users. Notable Notebook Bar adjustments, improved print preview support, and better menu options are here to improve the experience for those who are used to Microsoft 365's UI.

In Writer, support for "Legal" ordered list numbering and styled comments enhance formatting flexibility and categorization. Multi-page floating table support is also seeing some improvements in overlap control, borders, footnotes, and nesting, while also gaining some UI refinements.

Meanwhile, Calc introduces a new search field in the Functions sidebar deck, supports scientific number formats, and highlights rows and columns corresponding to the active cell.

Impress and Draw, on the other hand, incorporate small caps handling, revised Presenter Console settings, and template-related fixes. You can download LibreOffice from the official website. (You can also find this article on our Computer Club website on the Mouse Pad Page: <https://www.computerclubrhcc.com/>.)

Consumer Alert, FTC finds TurboTax “free” is not free for most, (source...consumer.ftc.gov - 1/22/24).

Free means free, right? If you're TurboTax, not always, according to a new ruling from the Federal Trade Commission. And not for everybody, or even most people— even if an ad says “100% free.”

You might remember that, back in early 2022, the FTC took action against Intuit, the company that owns TurboTax. The FTC said that TurboTax's “file FREE” claims misled people because most people didn't qualify for “\$0 to file.” Except they only found that out well after they spent a lot of time putting all their info into the system. As a result, the FTC ordered Intuit to stop making false “free” claims.

While keeping in mind that free for somebody doesn't always mean free for you, here's where to find some real free help on your taxes:

- ◆ If your adjusted gross income was \$79,000 or less, the IRS Free File Program has free guided tax prep software for your federal taxes. Use this tool to find an IRS Free File trusted partner.
- ◆ For servicemembers or veterans, MilTax is the Department of Defense's free filing program. There, you can check eligibility, including for family members and survivors. Or start with the FAQs to learn more.
- ◆ Volunteer Income Tax Assistance (VITA) is an IRS program that helps people who make \$64,000 or less, have a disability, or who don't feel comfortable speaking English. Tax Counseling for the Elderly (TCE) helps people 60 and older.
- ◆ Keep an eye on this tax season's IRS's Free File Fillable Forms, opening any day now, to check eligibility and get online versions of your federal tax forms, but no guidance.
- ◆ This year, the IRS is launching a Direct File pilot. If you're eligible and choose to participate in the pilot, you can electronically file your 2023 federal tax return for free directly with the IRS. (end) This article can also be found on our Computer Tech Club website, The Mouse Pad page.

More on GYST - Part 2! GYST - Get Your Shit Together - <https://getyourshittogether.org/>

- Beginning of the Year "To do" - Get Organized.

GYST Organizing Exercise: If you had one full hour to collect the most important things in your home and never return, what would you grab?

- Financial info or Files?
- Documents?
- Identification?
- Heirlooms?
- Photo albums?

1) WHEN: Block off an hour in the next week or tackle this five minutes at a time each day.

2) WHERE: Where do these items live now? Locate, corral, consolidate.

Get Checklist:

<http://tinyurl.com/GYST-checklist>

Planuary: Organizing For The New Year

We've got a lot of stuff to get organized. Not sure where to start? This article breaks it *all* down to more doable categories. Article: Advice to get organized from Everplan.

THE
ULTIMATE
LIST TO
GET
ORGANIZED
IN THE
NEW YEAR

<https://www.everplans.com/articles/planuary-organizing-for-the-new-year?>

You can also find these links on our Computer Tech Club website. Here is the link to our club website: <https://www.computerclubrhcc.com/> - See the Mouse Pad Page.

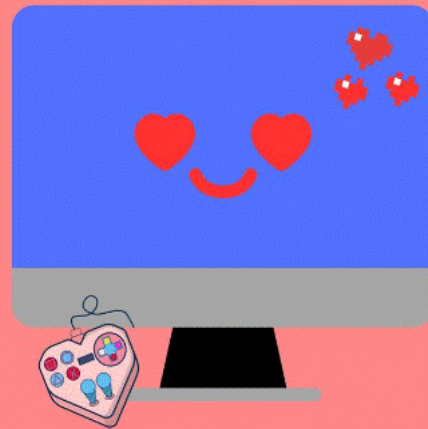
Note from Chanel, GYST: In the beginning of a new year I get very excited to hit the 'reset' button and the first obstacle or two can feel disappointing. So, I'll ask myself: Does getting our shit together always go exactly as planned and then everything is perfect? Pretty much never.

So, I try to remind myself that even if "perfect" was possible, it wouldn't last and sure doesn't sound like much fun, anyway. Here at GYST, getting our 'shit together' means: because we're living in a world where things can go sideways and so much is out of our control - let's do our best to take care of the things we can change to make our lives better and care for those we love. Take care, *Chanel Reynolds, Founder of GYST.*



South Lake Computers, 182 West Hwy 50, Clermont,

Looking For A PC This February That You Truly Love?



Let South Lake Computers Find You The Perfect Match!



**182 West Hwy 50 Clermont
352-243-2233**



The Mouse Pad

Computer Tech Club , January, 2024,
RH, Hwy 27, Leesburg, FL

How to Use New iPhone Journal App (iOS 17) 11/30/2023

Apple introduced its new Journal app exclusively for iPhone with iOS 17.2. The app is very simple and has a few cool features that allow you to create long-term habits, keep your diary entries safe, and even give you prompts when you're unsure what to write about.

Here's a quick walkthrough of the new Journaling app for iPhone!

Why You'll Love This Tip:

- ◆ Learn how to record Journal entries in iPhone's new Journal app.
- ◆ Learn how to add media to journal entries as well as password-protect them.
- ◆ How to Use the Journal App for iPhone
- ◆ System Requirements:
- ◆ In order to perform this tip, your iPhone must be running iOS 17.2 or later. Learn how to update your device to the latest iOS.
- ◆ When you first open the Journal app, you will be prompted with a helpful walkthrough that will teach you some of the ins and outs of the new app. However, if you've already opened the app and clicked through the tutorial too quickly, this tip is for you. First, we'll discuss how to create an entry in the Journal app.
- ◆ Discover your iPhone's hidden features. Get a daily tip (with screenshots and clear instructions) so you can master your iPhone in just one minute a day.
- ◆ How to Add an Entry to the Journal App Keep in mind, as you go through this tip, that if you have not used the Journal app before, many of these options will come with prompts to set them up and give permissions for the Journal app to access things like your Camera and Photos apps.
- ◆ First, you'll want to learn how to add an entry in the Journal app, and what media can be attached.
- ◆ On your iPhone, open the Journal app. To begin a new entry, tap the Plus button.

Choose from a prompt or select New Entry.
Here's where you'll write your text. If you want to add a prompt after you've started your entry, tap the Magic Wand. To add a photo, tap the Photos icon. To take a photo now, tap the Camera icon. There is a toolbar at the bottom for more features. Check out the new app. (source....website MUO). (end).

Did someone tell you to move or transfer your money? It could be a scam !

Many impersonation schemes start with a call about a routine problem, like suspicious activity in your Amazon account. But in a new twist, the story quickly takes a more serious turn when you're told someone is using your information to commit crimes and all your money is at risk.

The caller convinces you that the court will seize the money in your bank account or retirement savings. The person you're talking to — who claims to be a helpful agent from the FTC, or another agency or organization — is really a scammer. The only way to protect your money or clear your good name, the scammer says, is to quickly transfer it to a more secure account. Or, they tell you to cash out your savings to put in a box or buy cryptocurrency or gold bars. The truth is, instead of protecting your money, you're about to lose all your savings. The scammer controls the new bank or cryptocurrency accounts or sends someone to pick up the gold bars or boxes of cash "for safekeeping."

How can you tell it's a scam? If the caller says you need to buy gift cards, go to a cryptocurrency ATM, or go to the bank in person while they stay on the phone with you, that's a scammer. And if the caller tells you to lie to anyone who asks why you're transferring or withdrawing so much money, that's also a clear sign of a scam.

Here's what else to know and do about this scam:

The FTC will never tell you to move your money to "protect" it. Anyone who does is a scammer impersonating the FTC.

Ignore all unexpected requests for money. Never transfer or send money, cryptocurrency, or gold to someone you don't know in response to an unexpected call or message.

Verify the story. If you think there's a real problem with one of your accounts, use a phone number, website, or app you know is real to contact the company.

Don't use contact information in the message you got. (source...Consumer Alert from the Federal Trade Commission, [https:// consumer.ftc.gov/](https://consumer.ftc.gov/)).



Valentine's Day

Word Scramble

THASWSETERE _____

VEDSO _____

DRE _____

QOBUETU _____

FTIG _____

GHU _____

PAKSECUC _____

YCNAD _____

LEVO _____

ELEAVINTN _____

UIDCP _____

WOSERLF _____

RAHTE _____

KPNI _____

MNORCEA _____

SDACR _____

ISSK _____

BUFARYRE _____

OSER _____

HCCLOATEO _____

Word Bank:

BOUQUET

CUPID

HUG

RED

CANDY

DOVES

HEART

ROMANCE

CARDS

FEBRUARY

KISS

ROSES

CHOCOLATE

FLOWERS

LOVE

SWEETHEARTS

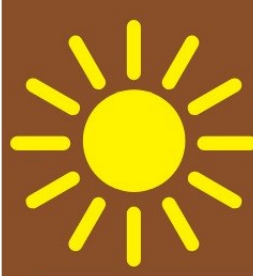
CUPCAKES

GIFT

PINK

VALENTINE

WWW.ALWAYSTHEHOLIDAYS.COM



GROUNDHOG DAY

word search



S W E A Y P U N X S C L O N Y R
H S H A D O W E R O L K L O F A
E P E N U W O O D H O C H U O D
T R N W O R R U B I N U G E R I
A I A I L E T R A B P H I L E P
N O I T C I D E R P R C N O C E
R G N S U N W O O T R D E R A N
E R A D G R O U N D H O G N S H
B O V E B U R D O W I O P F T I
I U L S P R E D I C T W R E E B
H N Y N N U S E T P U N X B R E
O L S F R E P W I N T E R R O W
N Y N W E A R A D S U N P U F D
S P N O R E H T A E W O H A E A
S U E D T A L E R I G N I R P S
E K P U N X S U T A W N E Y B R

BURROW
CLOUDY
FEBRUARY
FOLKLORE
FORECAST
GROUNDHOG

HIBERNATE
PENNSYLVANIA
PHIL
PREDICTION
PUNXSUTAWNEY
SHADOW

SPRING
SUNNY
TRADITION
WEATHER
WINTER
WOODCHUCK

WWW.ALWAYSTHEHOLIDAYS.COM

Answers page 21. DON'T LOOK !

Journaling Class

Nice Class - thanks to those who attended the FREE Creative Journaling class last month. We have started a Facebook page to share ideas and ask questions. **In Facebook, search for - Creative Journaling, Fun w/ paper, glue, scissors. Request to Join.** We are also planning another Journaling class the middle of March. This class will focus on how to decorate your pages and making pockets. Sign-up with Diane Binder at dbinder2004@comcast.net or contact at 352-323-1328. Coming - More classes on Digital Journaling, as well.

Scam alert: Don't fall for this dangerous PayPal email scam, 1/31/24

As you probably know, scammers are constantly using phishing attempts to try to steal the login info for our financial accounts.

And sadly, they're often successful. While they certainly love stealing logins to victims' bank accounts, the scammers seem to have a special love for scamming PayPal customers.

There are many different types of PayPal scams making the rounds 24/7, but the most common variety uses fake emails that appear to have been sent by PayPal.

Many of these PayPal email scams state that you need to verify your information or dispute a questionable transaction, but the ones I've been receiving lately claim they've noticed unusual activity on the credit card that's linked to the PayPal account.

For an example of what I'm talking about, take a look at this screenshot of a fraudulent "PayPal" email I received last night:

Looks like a pretty serious matter that needs to be handled immediately, right?

Well, this email is fraudulent, and if you take a close look at it you'll see several glaring clues:

1 – The sender's email address has nothing to do with the PayPal company.

EVERY legitimate email that PayPal send out has @paypal.com in the email address. There are no exceptions.

2 – The salutation simply reads "Dear Customer". If this email had truly been sent by PayPal it would have addressed me by my actual name.

3 – The text of the message is poorly formatted and grammatically incorrect.

The email messages that PayPal and other legitimate companies send out are always concise, but they are also well written and contain no glaring grammatical errors.

4 – The word "unauthorised" in the paragraph contained in the "How you can help" section is spelled with an s instead of a z. Here in the United States we

spell "unauthorized" with a z instead of an s.

The use of the British spelling is a huge clue that the message was written by someone who speaks and writes British English.

PayPal is an American company and all of their official emails to American customers are written using American English.

The reason I took the time to point all of these clues out is because they can help identify fraudulent emails that appear to have been sent by other companies as well as PayPal.

Most every company in America has strict guidelines for the format and text of their emails.

If you ever see any of the above types of clues in an email you receive, I recommend that you assume that the email is fraudulent, regardless of how legitimate it might look otherwise.

By the way, if I had taken the bait and clicked the enticing blue button in the email, one or both of the following would have happened:

1 – I would have been taken to a fake PayPal login page that contains a form designed to steal my PayPal login information.

2 – Malware would have been downloaded onto my machine (most likely a trojan that would "mine" all the personal and financial info that's stored on it).

And now, I'll simply leave you with the recommendation that I always make in regards to emails that appear to have been sent by a financial institution: Assume the email is fraudulent even if you believe it to be legit. What I mean by that is you should simply ignore any instructions to click a link or button in the email and visit the company's website directly.

If there's really an issue with your account that needs to be handled, you'll receive a notification regarding the issue after you have logged into your account. (end)
(source...R Tech Tips)



Photo of the Month - Cheryl Mizzer - Thank You Cheryl - Beautiful.



Sign-up at our website on the contact page: <https://www.computerclubrhcc.com/>

The Mouse Pad

Items to Share - The Sharing Page:

- ◆ **Music Video sharing** - Well, today's video features John and Jeremy from Acoustic Shoppe in Springfield, Missouri performing a fantastic instrumental rendition of "Shenandoah Valley Breakdown". Like most Bluegrass musicians, these guys really know their way around acoustic instruments, and they do an extra fine job on this tune. And now, I invite you to watch, listen and enjoy...Note: You can watch this video at full screen by clicking the little "square" icon in the lower-right corner of the video after it begins playing. Click the link below:

<https://youtu.be/x4Y9xoElrwo>

- ◆ **February Meeting Date: Members Zoom Meeting, Wednesday February 7, 3 pm, Program: Speaker Video on "Accessibility in Technology" by Judy Taylour of APCUG. Link will be sent to member on Sunday, 2/4."Accessibility: Help! Can't see, can't hear, can't touch", by Judy Taylour.**
- ◆ **March Meeting Date: Members Zoom Meeting - Wednesday, March 6, 3 pm. Program to be announced.**
- ◆ **NEW** - Computer Tech Members can attend the AI - Artificial Intelligence monthly Zoom meeting by the Sarasota Club/Hewie. The next meeting (zoom) is February 23, 1 pm. I will forward the link to club members who are interested. Sign-up with D. Binder by email, dbinder2004@comcast.net.
- ◆ **Joke** - Why was the mobile phone wearing glasses?... Because it lost its contacts.

Murphy's Other 15 Laws

- | | |
|--|---|
| 1. Light travels faster than sound. This is why some people appear bright until you hear them speak. | 9. If the shoe fits, get another one just like it. |
| 2. A fine is a tax for doing wrong. A tax is a fine for doing well. | 10. The things that come to those who wait, may be the things left by those who got there first. |
| 3. He who laughs last, thinks slowest. | 11. Give a man a fish and he will eat for a day. Teach a man to fish and he will sit in a boat all day drinking beer. |
| 4. A day without sunshine is like, well,night. | 12. God gave you toes as a device for finding furniture in the dark. |
| 5. Change is inevitable, except from a vending machine. | 13. It is said that if you line up all the cars in the world end-to-end, someone from California would still try to pass them. |
| 6. Those who live by the sword get shot by those who don't. | 14. Flashlight: A case for holding dead batteries. |
| 7. Nothing is foolproof to a sufficiently talented fool. | 15. When you go into court, you are putting yourself in the hands of twelve people, who weren't smart enough to get out of jury duty. (source: anonymous) |
| 8. The 50-50-90 rule; Anytime you have a 50-50 chance of getting something right, there's a 90% probability you'll get it wrong. | |

Benefits of being a member of the Computer Tech Club: ONLY \$10 per household per/yr, beginning Jan. 2024.

- ◆ We have our own Website, <https://www.computerclubrhcc.com/a> Facebook Page, (Search Facebook for Royal Highlands Computer Tech Club, a Newsletter (monthly) entitled "The Mouse Pad" (Sign-up on our contact page of our website or email D. Binder at dbinder2004@comcast.net).
- ◆ Zoom meeting monthly - 1st Wednesday of each month, 3 pm. Q & A at the zoom meeting.
- ◆ As a member - you will access to additional Computer & Tech groups and programs: such as APCUG, Association of Personal Computer User Group, Tech For Seniors, Videos and Programs from other clubs that our President, DB attends and is a member - all information is passed on to our members. Access to Videos and on-line speakers.
- ◆ Q & A at each meeting, on the Facebook page and the monthly, Mouse Pad. As a member, you can email D. Binder to find and a possible answer to your question.
- ◆ Books and tech guides to borrow from our Library. (See list in this issue)
- ◆ NEW - Membership to video tutorials on-line to use in meetings for All Windows, plus 11 and Microsoft Software.

Smishing, Phishing, and Vishing: What's the Difference? (source...MUO website, 1/11/24)

Scams come in many forms, but they share one goal: to part you from your money.

Key Takeaways -

Phishing, smishing, and vishing are all techniques used by hackers to scam individuals and steal their personal information and money.

Phishing involves email scams, smishing uses text messages, and vishing uses phone calls.

To avoid falling victim to these scams, carefully inspect sender addresses, links, and requests, confirm the legitimacy of texts before clicking on links or calling numbers, and hang up and call back using an official number if a call seems suspicious.

Do you ever get weird emails, texts, or calls asking for money, your personal information, or that you click some shady links to get something done? Chances are some scammer is trying to bait you with phishing, smishing, or vishing techniques.

But how can you tell when you come across any of these, and how can you avoid getting caught in their traps?

Phishing vs. Smishing vs. Vishing

Before we dive into the nitty-gritty details, here's an overview of what each scam entails: See chart below. More details in this article on our Computer Tech Club Website - The Mouse Pad Page. Link is <https://www.computerclubrhcc.com/>

	Phishing	Smishing	Vishing
Definition	Scams sent via email	Phishing scams sent via SMS	Phishing scams carried out over phone calls
Goal	Steal your login credentials, financial information, or other personal data	Steal your login credentials and financial information, or download malware onto your device	Trick you into revealing personal info over the phone or gaining remote access to accounts
Example	An email asking you to click a link to confirm a deposit or win a monetary gift	An SMS text asking you to click a link and verify your account information	A call from the IRS, bank, or other legitimate establishments falsely claiming that you owe money or need to provide personal info to resolve an issue
Defense	Carefully inspect sender address, links, and requests in emails before taking any action	Confirm the legitimacy of uncommon texts before clicking links or calling numbers	Hang up and call back via an official number if the call is suspicious

For Valentine's Day - Romantic phrases to surprise your love:

1. You're the first thing I think about when I wake up, and the last thing I think about before I fall asleep.
2. I would travel thousands of miles just to be with you.
3. You complete me.
4. You make me a better person just for knowing you.
5. I love that I can be myself with you.
6. You are my source of strength.
7. Whenever I'm with you I feel like I am home.
8. I want to grow old with you...WELL, we are old now!

Community News - Nice place to visit:

- ◆ Richloom General Store. Step back in time when visiting or online. One of Florida's Oldest Stores. <https://www.richloomstore.com/>.
- ◆ Check out their website and Visit - Photos below



Royal Highlands Property Owners DOR questions & answers: (submitted by D. Duane), remember that the old DOR has been preserved by the Board last year when the filed the Marketable Record with Lake County. No reason to vote on a new one. Feel free to pass this on. Debbie

Residents - READ and Make up your own mind.

1. Page 6 item F THE BOARD MAY CONSIDER OTHER EXCEPTIONS FOR HARDSHIP SITUATIONS ON A CASE BY CASE BASIS.

QUESTION: Could this become a legal issue for the RHPOA?

ANSWER: Page 6: Yes, this provision opens up a pandora's box. The rule is that an HOA may not engage in selective enforcement or arbitrarily determine what a "hardship" is. Without guidelines as to what the Board will consider for determining a hardship, this rule is wrought with inconsistencies. We recommend this provision be removed as it creates an exception that could lead to claims of selective enforcement.

2. Page 7 number 3 and 4 NO LOT OWNER SHALL SELL, CONVEY, OR TRANSFER ANY LOT IN ROYAL HIGHLANDS COMMUNITY, WITHOUT FIRST APPLYING TO AND RECEIVING WRITTEN APPROVAL FOR THE RHPOA BOARD OR IT'S DESIGNATED REPRESENTATIVE.

QUESTION: Is this legal? No. 4 needs to be removed.

ANSWER: Page 7: The two provisions are "not" redundant.

Item 3 provides a means for determining that the 55+ community remains as such. However, because of the broad nature and authority this rule provides, the Board is empowered with unbridled power to investigate the age of would-be owners. My recommendation is that the Board simply require two forms of picture-identification that establishes the proposed purchaser is 55+. That solves the problem and doesn't allow the Board to meddle in the affairs of a prospective owner.

Item 4, however, is grossly offensive and must not be adopted because it gives the Board unfettered authority to stop the sale of property. It has no guidelines and does not state the justification for having the HOA approve a sale. The rule does not set forth a mechanism for when or how the HOA will make its decision to approve or disapprove a sale and could ultimately lead to liability on behalf of the HOA for causing a delay in the sale or ultimately a loss of sale. It does not restrict the authority of the Board to any equal housing legislation nor state the purpose of the HOA restricting sales. My recommendation is to remove this item or set forth the manner in which the approval is to be obtained and a set deadline for the HOA to render its decision. For example, the owner would notify the HOA and the HOA has three-days to approve the sale and is restricted in its decision based on the 55+ rule. Other than that, there is no basis for this proposed rule.

3. Page 9 Section C. The Board shall have the right and power to sell, convey, or quitclaim any tracts of land, improvements, easements, or other Property which are owned or controlled by the RHPOA, so long as such sale, conveyance, or quitclaim does not deprive any Lot Owner of legal access to his or her Lot. The said Board is specifically given the right and power to disclaim and vacate utility or other easements shown on a Plat, if such easements are not needed for the purposes originally granted. The said Board shall also have the right and power to grant easements for ingress and egress, utilities, and other purposes, across Property owned or controlled by RHPOA. Said Board shall also have the right to dedicate Property of any kind to the public, including streets and utility easements.

QUESTION: Need Clarification

ANSWER: Page 9: The intent of this rule is fine, however, because Royal Highlands is a golfing community, I would recommend that this provision be limited to common-areas owned by the HOA other than the golf course. That way the owners protect the golf course and its amenities. Remember, Palisades Community shut down its golf course and now is considering building homes where the course was. Furthermore, the last sentence of this provision must be restricted to “have the right to dedicate *any of its Property owned by the HOA with the exception of the golf course and its amenities* to the public”

4. Section 6. Reserved Powers Concerning RHPOA Property

A. Utility Easements. Notwithstanding any provision herein contained to the contrary, the RHPOA reserves unto itself following the cessation of the Declarant’s right to appoint the Board the right to grant easements in and to, over, under, on and across RHPOA property to any private company, public or private utility, or governmental or private authority providing utility or other services to Lots and Owners within the Development. All such easements shall be of a size, width, and location as the RHPOA in its discretion deems best but located so as to not unreasonably interfere with the use of any improvements which are now, or will be, located upon the Property.

QUESTION: Clarification

ANSWER: Should state underground only

5. Page 11 Section 7 A. There is a golf course owned by others located on lands adjacent to, and/or included within, the lands subject to this Declaration. In furtherance of developing a residential community and golf course which are to co-exist and enhance the living environment, the RHPOA has recognized the need for cooperation between the residential community and the golf course. The RHPOA reserves the right, but shall not be obligated, to grant to the Owners of the golf course a non-exclusive right to enter upon and use all the property of said RHPOA as is reasonably necessary for the use and operation of said golf course, and for the access to, and maintenance of, all parts of the golf course both by patrons and by maintenance personnel. This includes the right of the public to use or cross the roads owned by the RHPOA, and to have its patrons and employees enter into the Development without undergoing undue delay or procedures, the right to draw water for irrigation from lands, lakes, or areas owned, or partly owned, by the RHPOA, and the right of access across and through RHPOA property, Common Areas, and other easements in the Development for the construction and maintenance of the golf course, club house, maintenance building, golf paths, golf tunnels, and other items needed to construct and maintain a golf course facility, which easements shall be appurtenant to the golf course property. However, this reservation by RHPOA is not a representation that any such facilities will be constructed, or even that a golf course will be constructed.

QUESTION: Clarification on 1st highlighted statement and second highlighted statement needs to be removed as golf course is already construct.

ANSWER: Page 11: You are correct that the Second highlighted language is moot because the course is already established. Concerning the First highlighted language, the concern is that this provision arguably empowers the HOA to cancel or terminate contracts it is obligated to fulfill with the owners of the golf course. For whatever reason, the HOA could try to limit access and thereby make the course not-profitable and thus open the HOA to liability. We recommend this language be changed to state that “the HOA is obligated to honor all its contractual commitments regarding the use and operation of the golf course and its amenities and to provide all required access to members and the public as is necessary for the use and operation of the same. The HOA may not cancel, modify or amend the existing contracts for the golf course or its amenities without prior approval of 7/8 of the members of the HOA.

6. Page 12 Section 2 A This Section shall not be construed to preclude the Directors from dismantling an amenity or replacing or revising it. It applies only to the sale, gift, or lease of specific amenity to third parties. Disposal on terms which assure availability of the amenity and use thereof by the Members, and at the same or lower cost, shall not be considered as significantly affecting costs.

QUESTION: What does this mean?

Continued on next page...

ANSWER: Page 12: This language is designed to allow the HOA to grow with the times, meaning, I know Royal Highlands had established pickle board courts, which years ago were not even an item to be considered. So at first blush this provision is designed to allow for the change of amenities based on the use by and costs to members. However, the 15% threshold seems high and is well above any inflation rate we have seen since the Carter Presidency. Therefore, I recommend that it be limited to a number no higher than 5%. The term “Availability” as designed should be modified to include the language “significantly affected if use of an entire amenity is *rendered unusable, the cost of such amenity has increased more than 5% of the past year or future costs are anticipated to increase at a rate faster than the CPI-U ...*

7. Page 13 Section 2 E Acquisitions or divestures to adjust or realign Lot lines, or to adjust, realign, delete, or provide roads or utility easements, easements, and access routes and the like, shall not be considered major or significant actions.

QUESTION: What does this mean?

ANSWER: Page 13: This item must be deleted as it impacts everyone’s property. Meaning, the subdivision is a “platted” subdivision with defined lot lines that define each owner’s property. Each owner has a survey that mirrors the “lot” described in the Plat and the borders of each Lot is defined by the Plat. To change any roads, delete or modify utility easements violates the Plat and thus would require owner consent. NO Lot owner is required to give up his/her property rights without due compensation. This is called “eminent domain” and to the extent that this provision empowers the HOA to unilaterally modify the Plat and thus detrimentally affect one’s property rights is a violation of their rights. Therefore, this item must be removed.

8. Page 15 Section 3 The RHPOA shall, in its sole discretion, have the right to provide services other than those named herein, and to assess the Residents for the costs thereof, where, in the considered opinion of the Board, such action will benefit the community as a whole, and will not have a significantly adverse effect on the charges to the Residents. Such services might include garbage pickup for all, and/or specialized communications services (such as cable TV, data network services, or emergency aid-summoning devices).

QUESTION: Does this mean they could tell us what landscaping service we could have, who comes in and repairs sprinklers, etc?

ANSWER: Page 15: This provision simply allows the HOA to provide services but does not require the owner to purchase the same. Unless the HOA adopts a rule that the assessments are to pay for such services, which then would require approval by the members by at least 80% as that would be a major change to the Declarations and Restrictive Covenants. Because this provision grants the Board “sole discretion” to make that determination, we recommend that any such decision be voted upon by the members and require an 80% approval as is required for other items. This is because a Board could be elected that attempts to increase assessments to provide “uniformity” for such things as landscaping, painting, roofing and other items that may not be wanted by the members. An example is King’s Ridge, which had assessments that pay for painting every five years, weekly landscaping and roof repairs at not additional cost to the owner. BUT the owners pay a monthly fee for this service which if not paid could result in a lien on their home.

9. Page 16 Section 7. Special Assessments. In addition to the annual Assessments authorized above, the Association may levy in any calendar year a Special Assessment, applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of a capital improvement upon the Common Areas, including the necessary fixtures and personal property re-

lated thereto; provided that any such Assessment shall have the assent of the Board, and a majority of the votes of Members of the Association who are voting in person or by proxy, at the Annual Meeting of the Members of the Association, or a Special Meeting of the Members of the Association called for that purpose.

QUESTION: Shouldn't it be by a percentage of vote of all homeowners?

ANSWER: Page 16: Yes, any capital improvements should have the assent of at least the majority of the members NOT just those that attend an annual meeting or special meeting. Moreover, I would recommend that a heightened percentage other than a "majority" of members be required, as any special assessment could detrimentally affect one's ability to pay, especially those owners who are on a fixed income. Our thoughts are to make the percentage uniform throughout the proposed changes either "80%" or 7/8 of the members must agree.

10. Page 17 Section 8. Capital Contribution/Initiation Fee Assessment. In addition to the regular annual Assessment provided for by Section 4, above, the RHPOA shall levy an "initiation fee" or "capital contribution fee" to be paid by new Owners upon the purchase of their Lot. Such fee, herein defined to be a charge of equal dignity to the regular Assessment or any Special Assessment under Sections 4 or 7, to be set by the Board annually, shall be equivalent to one-half (1/2) the amount of the then-current annual Assessment, and is to be collected from the new Owners at the closing on the purchase of their Lot, for all Lots sold and purchased after the recording date of this Declaration providing for this fee. Such funds as may be raised by means of this fee may be used as general funds for the payment of the Common Expenses of the Association, or set aside by the Board, in the Board's sole discretion, as additional funds contributed toward such already established reserve accounts for capital improvements or deferred expenses.

QUESTION: Money should not be used by the sole discretion by the Board and should not be used as general funds. The money should be used to build up reserves which our's is currently short \$1,000,000.

ANSWER: Money should go into reserves period, you don't need a slush fund especially if the current reserves aren't fully funded.

11. Page 17 Section 11 The RHPOA shall have the authority to maintain property which it does not own, such as public parks or rights of way, where to do so will, in the opinion of the Board, benefit the Owners, Residents, and other interests in the Development. The expenses of performing such maintenance shall be considered to be the same as monies expended for the maintenance of the community entrance and common grounds.

QUESTION: What is the intention of this section? Why would we maintain property which we do not own?

ANSWER: Page 17: This provision is "land grab" item that allows the HOA to maintain anything, anywhere. Meaning it could be property not even in the community, such as a park, recreational area etc. Likewise, it allows the HOA to maintain private property of an owner if it feels that would benefit other Owners. This item has no guidelines and is not specific as to what "maintenance" means, or any limitation as to costs for such maintenance. Likewise, it allows the Board to make that decision rather than put that to a vote of members, who ultimately will have to pay. Another way to look at it is that the Board has the ultimate authority to do whatever it wants, wherever it feels best at whatever cost the Board deems appropriate. We recommend that this item be deleted, or if not, that guideline be stated as to limit the scope and the costs associated thereof and to require approval by the members (80% or 7/8).

Continued on next page...

12. Page 24 ARTICLE XIV

LEASING AND RENTALS PROHIBITED

No property, or any portion thereof, shall be used as a rental property, except for properties rented as of the date of recording of this Amended and Restated Declaration (“Effective Date”). A valid agreement for lease or rental of a Living Unit, or any part of the improvements thereon, existing on the Effective Date of this Amendment, may be extended, renewed, or otherwise modified to extend the term thereof, after the Effective Date of this Amendment, by an owner of the Lot as of the Effective Date of this Amendment. The owner of a Lot who, as of the Effective Date of this Amendment, has leased or rented the Lot, may enter into new leases or rental agreements, and the surviving spouse, lineal descendant, and family members in the First Degree, who subsequently acquire title or ownership rights to the Lot from the owner of the Lot (as of the Effective Date of this Amendment), the said owners may continue to rent or lease the Lot. However, no subsequent owner of a Lot, acquiring title or an ownership interest in a Lot from a surviving spouse, lineal descendant, or family member in the First Degree, no matter the relationship of the new Lot owner, may rent a Lot, or any portion of a Lot. No lease or rental agreement may be entered into, except for the entire Lot and residence on the Lot. No sub-lease of any Lot shall be permitted.

QUESTION: Needs to be removed

ANSWER: Page 24: Obviously this provision is very concerning to everyone as well as it creates legal issues. For instance, if one has a lease that contain built in extensions, the HOA is saying NO. If an owner wants to lease the HOA is saying NO, even though others are leasing. I am not sure what the thoughts are by the members, but this is changing all the rights granted to each owner when the purchased their property. If the intention is to avoid short-term rentals, then that can be provided, but to limit renting property or to deny any extensions of existing leases that may otherwise bind the owner to extend a lease under the terms of a lease is a significant legal problem. We recommend that the HOA better set forth what is intended and that approval of this proposed item be subject to at least 80% of the owner or 7/8 of the owners (NOT just those in attendance at a meeting), Attorney stated the new version is worse than the 1st version. Selective Enforcement is never a good thing, lawsuit waiting to happen. Look up Bundle of Sticks Rights.

13. Page 26 Section 1 ARTICLE XX REMOVING, ADDING, OR MODIFYING RESTRICTIONS Any condition, covenant, or restriction set forth in this Declaration may be removed, added, or modified by a simple majority vote of all the Owners, present in person or by proxy, and which are subject to provisions like those contained herein, at a meeting of the Membership at which a quorum has been met. It is intended that an Ownership interest in a Lot shall carry one vote, and the Owner of more than one Lot shall have votes equal to the number of Lots owned. Any such change to these restrictions which would change the general character of the Development or its status as an adult community shall require a favorable vote by ninety (90%) percent of all the Ownership interests in the community to become effective. The voting on any change to these restrictions shall be conducted under the auspices of the RHPOA, according to the rules set forth in its bylaws.

QUESTION: Should be 90% vote to remove, add or modify

ANSWER: Page 26: No, a “simple majority” does not provide for or protect minorities. Moreover it is a “simple majority” of those in attendance at a meeting. This must not be adopted and if the HOA or Board desires to modify, amend, etc. any covenant, it must obtain the consent of at least 80% or 7/8 of the members. Furthermore, having this provision will create a problem with resales as prospective buyers will be reluctant to

purchase in the community if the rules and covenants can be so easily changed. I would, however, keep the 90% rule, provided it is 90% of the members versus 90% of those members present at a meeting, as it relates to the 55+ community provision in this paragraph.

14. Page 26 Section 3 Item F Per statue of State of Florida Clotheslines are permitted in the state of Florida and clotheslines has already been addressed in the Rules and Regs

QUESTION: needs to be removed

ANSWER: Page 26: Agree clotheslines are subject to Fla. Stat.

15. Marketable Record Title Act Notice was file in Lake County on 9-15-22. Please confirm that this document preserves our DOR for the next 30 years and a new DOR does not have to be voted on.

ANSWER: There is no reason why the current DOR is not enforceable, it has been there for 20 years.

16. D. The area designated on said Lots as “G.C.S.A.” shall constitute a Golf Course Setback Area. Except for sod, landscaping, and an underground irrigation system installed in compliance with the requirements of the Declaration, no construction of any nature whatsoever shall be permitted within the Golf Course Setback Area, without the prior written approval of the RHPOA, or the assignee of the RHPOA. The decision to approve or not approve construction within the Golf Course Setback Area shall lie within the sole discretion of the RHPOA, or the assignee of the RHPOA. To the extent reasonably necessary, the Golf Course Setback Area also may be used by the RHPOA for drainage and utilities, and the RHPOA shall have an easement over said setback area for said purposes. Sent to Vince (end)

What Is AI (AI - Artificial Intelligence) Regulation? Who Should Regulate AI?

Key Takeaways

- ◆ AI needs stricter monitoring, as cybersecurity vulnerabilities and privacy concerns continue to emerge.
- ◆ The government, tech companies, and end users all have a role to play in regulating AI, but each approach has its limitations.
- ◆ Media outlets, non-profit organizations, tech industry associations, academic institutions, and law enforcement agencies also contribute to the regulation of AI.

The general public has differing views on AI—some believe machines will replace human workers altogether, while others claim AI is a fad. One thing everyone agrees on, however, is that AI needs stricter monitoring.

Despite the importance of AI regulation, it has taken a back seat to training. Developers are so obsessed with building the next biggest AI model that they’re trading cybersecurity for rapid advancement. The question isn’t if AI needs regulation; it’s which governing body with adequate funding, human resources, and technological capacity will take the initiative.

So, who should regulate AI?

Government Bodies

Various people, from consumers to tech leaders, hope the government will regulate AI. Publicly funded institutions have the resources to do so. Even Elon Musk and Sam Altman, two main drivers of the AI race, believe that some privacy concerns surrounding AI are too dangerous for governing bodies to overlook.

The government should focus on protecting its constituents’ privacy and civil liberties if it takes over AI regulation. Cybercriminals keep finding ways to exploit AI systems in their schemes. Individuals not well-

versed in AI might easily get fooled by synthesized voices, deepfake videos, and bot-operated online profiles.

However, one major issue with the government regulating AI is that it might inadvertently stifle innovation. AI is a complex, evolving technology. Unless the officials overseeing deployment, development, and training guidelines understand how AI works, they might make premature, inefficient judgments.

AI Developers, Tech Companies, and Laboratories

Considering the potential roadblocks that might arise from the government monitoring AI, many would rather have tech companies spearhead regulation. They believe developers should be responsible for the tech they release. Self-regulation enables them to drive innovation and focus on advancing these systems efficiently.

Moreover, their in-depth understanding of AI will help them make fair, informed guidelines prioritizing user safety without compromising functionality. As with any technology, industry expertise streamlines monitoring. Assigning untrained officials to regulate technologies they barely understand might present more problems than benefits.

Take the 2018 U.S. Senate hearing about Facebook's data privacy laws as an example. In this report by The Washington Post, you'll see that many lawmakers are confused with Facebook's basic functions. So unless the U.S. Senate creates a sole department of tech specialists, they're likely not qualified to regulate such an advanced, ever-changing system like AI.

However, the main issue with tech companies regulating themselves is that shady corporations might abuse their power. With no intervening third party, they're basically free to do whatever they want.

End Users

Some fear that government and private entities will abuse AI systems. They're unsure about granting a handful of governing bodies total control over such powerful technologies, especially since AI is still evolving. They might eventually fight over authority rather than work toward efficient regulation.

To mitigate these risks, skeptics believe that end users

deserve free rein to use AI models how they want. They say government bodies should only interfere when AI users break the law. It's an ambitious goal, but it could technically be achieved if open-source AI developers dominated market shares.

That said, this setup puts non-tech-savvy individuals at a disadvantage. Users are responsible for setting the restrictions within their systems—unfortunately, not everyone has the resources to do so.

It's also short-sighted to remove proprietary models from the market. The proliferation of open-source AI models has several positive and negative impacts; for some, the cons outweigh the pros.

Other Entities That Play a Role in the Regulation of AI

Although major entities will spearhead the regulation of AI, there are bodies that play significant roles:

1. Media Outlets
2. Non-Governmental Organizations
3. Tech Industry Associations
4. Academic Institutions
5. Law Enforcement Agencies

The Future of AI Regulation - Considering AI's fast-paced nature, it's unlikely for a single governing body to control it. Yes, tech leaders will hold more power than consumers, but various entities must cooperate to manage AI risks without impeding advancements. It's best to set control measures now while artificial general intelligence (AGI) is still a distant goal.

That said, AI regulation is just as distant as AGI. In the meantime, users must observe safety practices to combat AI-driven threats. Good habits like limiting the people you connect with online and securing your digital PII (personally identifiable information) already go a long way. (source...MUO). This article is also on our Computer Club website at <https://www.computerclubrhcc.com/> on "The Mouse Pad" page. (end). **Tip: If you receive a phone call asking if you can hear them - DO NOT say yes.**

Hang up. This could be a scam in where they want to record your voice.



