




Significant Bits

Journal of Brisbug PC User Group Inc. 



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Meeting Timetable

Mitchelton Library Helios Parade Mitchelton

9:30am	Q&A	John Tacey
11pm	Apple iMac how it works	Keith
1:00pm	Lunch -- Report to the Club	
2:00pm	Anything Linux you want	All

If you have a question that may need a bit of a look up, let me know before the meeting

Presentation can be done using Power Point and shared screens.





Significant Bits

Journal of Brisbug PC User Group Inc.

SIGNIFICANT BITS

the Journal of
BRISBUG PC USER GROUP INC.
*A Computer Club for users of
PC-type computers*
Telephone No. 07 3353 3121

Web Address:
<https://www.brisbug.asn.au>

President

Keith Catts 07 3353 3121
E-mail: president@brisbug.asn.au

Treasurer

Ross Skyring 07 3261 4781
E-mail: treasurer@brisbug.asn.au

Secretary

Gary Woodforth 07 3399 7939
E-mail: secretary@brisbug.asn.au

Webmaster

Keith Catts 07 3353 3121
E-mail: president@brisbug.asn.au

Newsletter Editor

Christine Haydock 07 3350 1573
or 0412 678 598
E-mail chaydock@powerup.com.au

CLUB NOTICES

CLUB INFORMATION LINES

Info Line (07) 3353 3121

The Members' Web Page

Meeting Days

19 November 2023

17 December 2023

21 January 2024

18 February 2024

17 March 2024

21 April 2024

19 May 2024

16 June 2024

21 July 2024

18 August 2024

15 September 2024

20 October 2024

17 November 2024

15 December 2024

Magazine

Editor
Chris Haydock

Proof-reader
John Tacey

Submission Deadline

Friday 1 December 2023

Please use e-mail if possible

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Hi All,

We have reached the end of yet another year. Many changes and more on the way. We will have to see if we can keep up.

WE questioned "do we need Windows" looked at some alternatives and cost benefit of using free OS and applications.

The answer is for most we should change; change is not easy, and we feel comfortable with Windows and Office for all its cost and forced hardware needs. But we will continue with looking at Linux next year and I will be able to get 4 or 5 laptops that we can use as a workshop in the afternoons with hands on use.

We also have a Raspberry Pi 400 with all the hardware in the keyboard, you just need a monitor. We think we will allow members to borrow it for a month between meetings so you can get to understand it and see if it is a possible alternative for you.

I will also have available the AIO Toshiba computers from U3A for any member who would like one (no cost), so another way you can load up Linux and use it in the real world.

Remember that even if you just use it as an "internet" machine you will limit attacks from your main computer i.e. isolate it.

WE will have our Christmas lollies and Christmas cake, and I think we should send out for some Red Roster chicken for lunch. So put it in your Diary and I will see you there.

Finally, this month is the time for membership renewals so Gary will be chasing you up. At the last meet it was decided that for 2024 the renewal will be a nominal \$10.00.

All for now

See you at the meeting

Keith



**PLEASE · PAY · YOUR ·
MEMBERSHIP · RENEWAL · VIA ·
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**Remember · to · enter · your · name ·
and · membership · number · in · the ·
comment · field**

Reports

Presentation and Education

Presentation:

Morning 11am. Apple iMac AIO look at how it works.

Afternoon 1pm: Show the new Raspberry Pi 400 we will explore. More Linux as you want.

Membership Report - Gary Woodforth

We had 10 members and 2 visitors at the November meeting.



Treasurer's Report

November 2023

Opening Balance at 1/11/23 2474.45

Income

Bank Interest 0.01

Membership Renewals for 2024 20.00

Total Income 20.01

Expenses 0.00

Total Expenses 0.00

Month's gain 20.01

Balance at 30/11/23 2494.46

Ross Skyring
Treasurer





Q&A - November meeting

Windows Explorer Losing the Plot

Explorer does not show the content of the selected folder.

This is intermittent, sometimes works OK.

Run Windows Refresh which will check the OS files for integrity and replace any that are deemed suspect.

Try another file manager e.g. Free Commander.

<https://freecommander.com/en/downloads/>

A faulty contact in the memory is also a possibility, extract the memory modules and reinsert to ensure correct seating and connection.

Run Memtest 86 to verify that the memory modules are OK.

<https://en.softonic.com/download/memtest86/>

Heat is another possibility, check for dust build up on the intake filter (if fitted), processor/s cooling fins and fan, PSU.

Speedfan can be useful here to check temperatures.

<https://almico.com/speedfan.php>

<https://www.techspot.com/downloads/547-speedfan.html>

We discussed the problem of dust.

Even a room where the windows are not opened can have problems.

A building adjacent to a busy road can be problematic with brake and rubber dust in addition to the normal occurrences.

Some modern cars have a filter for the cabin air. Mine is described as AC evaporator pollen filter.

After market (non OEM) can be multi stage cartridges.

We looked at the Start List again with respect to slow starting.

Remember that the security program will be checking various bits and pieces.

The more unnecessary stuff present the longer it will take.

Be aware that some downloaded programs will install some Bloat Ware, at times without seeking permission, others will want to add a quick start module for the program.

All this loads up the system.

Use Windows Help to access the Start List.

Note: This record of the Q&A session topics relies on my biological volatile memory (a.k.a. the 'forgettery').

Gleanings from e-newsletters and other sources.

Reviews

Norton 360 With LifeLock

by Neil J. Rubenking Nov 29, 2023

Protect your devices and your identity with one powerful suite

<https://au.pcmag.com/suites/39463/norton-360-with-lifelock-select>

The Best Android Tablets for 2023

By Iyaz Akhtar Nov 25, 2023

The evolution of Android makes it a much better tablet OS than ever before. Here's what to look for in an Android tablet, along with our top choices.

<https://au.pcmag.com/tablets/30337/the-best-android-tablets-for-2020>

Files

By Michael Muchmore Jul 13, 2022

Microsoft has done much to improve File Explorer in Windows 11, but you can get tabs, tags, and more by using one of these File Explorer replacements.

<https://au.pcmag.com/migrated-15175-windows-10/95063/file-under-cool-5-windows-11-file-explorer-alternatives>

The Best Ransomware Protection for 2023

By Neil J. Rubenking Sep 03, 2023

Ransomware attacks turn important files into encrypted gibberish; paying to get them back is often your only option. Ransomware protection can prevent those attacks from succeeding.

<https://au.pcmag.com/ransomware-protection/47605/the-best-ransomware-protection>

New Releases

Avast Free Antivirus

License: Freeware

File name: Avast_Free_Antivirus_v23.7.exe (web Installer)

File Size: 0.25 MB O/S: Windows

Publisher: Avast Software s.r.o.

URL: <https://www.avast.com/antivirus-calibre> (32bit)

License: Free
File name: calibre_(32bit)_v6.29.0 .msi
File Size: 152MB O/S: Windows
Publisher: © Kovid Goyal
URL: <http://calibre-ebook.com/>

Essential PIM 11.7.4

License: Free
File name: Essential PIM.exe
File Size: 67.64MB O/S: Windows
Publisher:
URL: <https://www.essentialpim.com/pc-version>

Foxit Reader

License: Freeware
File Name: Glary_Uilities_v2023.3.0.23028.exe
File Size: 116.41 MB O/S: Windows
Publisher: Foxit Corporation
URL: <http://www.foxitsoftware.com/>

FreeCommander

License: Freeware
File Name: FreeCommander XE 2023 Build 880
32-bit public
File Size: 24.2MB O/S: Windows
Publisher: Marek Jasinski
URL: <http://www.FreeCommander.com/>
https://freecommander.com/downloads/FreeCommanderXE-32-en-public_setup.zip - self extracting ZIP file .
https://freecommander.com/files/unrar_dlls.zip - self extracting ZIP file .

This update is of the UnRAR.dll file, the program Build Number remains the same.

The options are to:-

1. Uninstall the existing program and then download the current issue and install it
2. Navigate to the FreeCommander program folder, rename the existing UnRAR.dll to UnRAR.dll.old.

Copy the appropriate UnRAR.dll and paste it into the folder.

Run the program to ensure all works. Delete the .OLD file.

Glary Utilities 6

License: Freeware
Release Date: 29 May 2023
File Name: Glary_Uilities_v6.2.0.5.exe
File Size: 26.55 MB Platform: Windows 8, 7, 2000, XP, Vista. 32/64bit version.
Publisher: Glarysoft Ltd
Languages: 44 Languages [Help Translate]
URL: <http://www.glaryutilities.com/>

Release Notes:

Optimized Disk Cleaner: added support for 'Corel VideoStudio Pro x9' and 'SketchUp Make 2014'

Optimized Tracks Eraser: added support for 'Corel VideoStudio Pro x9' and 'SketchUp Make 2014'

Optimized Software Update: optimized the version comparison algorithm, and increase the comparison speed by 30%

Optimized Empty Folders Finder: add folder delete validation to prevent accidentally deletion of non-empty folder

Minor GUI improvements

Minor bug fixes

Glary Utilities is a freeware with registry and disk cleaning, privacy protection, performance accelerator and amazing multifunctional tools. It can fix dogged registry errors, wipe off clutters, optimise Internet speed, safeguard confidential files and maintain maximum performance.

It is designed for both novice and professionals. User-friendly interface shows clear & detailed directions. For novice, all work can be done with just 1 or 2 clicks, while for professionals, abundant options are available.

Key features:

Optimise, clean and boost the speed of your Windows.

Protect your privacy and security.

Block spyware, trojans, adware, etc.

Fix certain application errors.

Simple, fast and user friendly interface.

For private use only.

URL: <http://www.glaryutilities.com/>

Google Chrome (32bit) 119.0.6045.160

License: Freeware

File name: ChromeSetup.exe

File Size: 99.7MB O/S: Windows

Publisher: Google

URL: <https://www.google.com/chrome/>

Inkscape (32bit)

License: Freeware

File name: Inkscape_(32bit)_v 1.3.2 .msi

File Size: 101.86 MB O/S: Windows

Publisher: inkscape.org

URL:

https://www.filepuma.com/download/inkscape_32bit_0.92.4-21328/download/

Java Runtime Environment (32bit)

License: Freeware

File

Name: Java_Runtime_Environment_(32bit)_v8.0.3 910.13.exe

File Size: 59.34 MB O/S: Windows

Publisher: Oracle

URL: <http://www.java.com/>

Keepass

License: Freeware

File name: Keepass-2.55-Setup.exe

File Size: 4.18 MB O/S: Linux, Windows

Publisher: Dominik Reichl

URL: <https://keepass.info/>

LibreOffice

License: Freeware

File name: LibreOffice_7.6.3_Win_x86.msi

File Size: 325MB O/S: Windows

Publisher: The Document Foundation

Comments: Contains the functions:-

Writer

PDF

Presentation

Spreadsheet

URL: https://mirror.freedif.org/TDF/libreoffice/stable/6.2.0/win/x86/LibreOffice_6.2.0_Win_x86.msi

Mozilla Firefox

License: Freeware

File name: Mozilla_Firefox_(32bit)_v120.0.exe
Update

File Size: 54.94 MB O/S: Windows 7 to 10

Publisher: Mozilla Corporation

Comments:-

To force a manual update:-

Menu Button > ? Button > 'About Firefox'

URL: <https://www.mozilla.org/en-US/firefox/new/>

Mozilla Thunderbird

License: Freeware

File name: Thunderbird Setup 115.5.0.(GB).exe

File Size: 55.2MB O/S: Windows XP SP2 to 10

Publisher: Mozilla Corporation

URL: <http://www.mozilla.org/en-GB/thunderbird/>

NotePad++ (32bit)

License: Freeware

File name: NotePad_v8.6.exe

File Size: 4.45 MB O/S: Windows

Publisher: Notepad++

URL: <https://notepad-plus-plus.org/>

Want more? See the New Releases list:

<http://ct.com.com/>

Tips etc.

ChatGPT Turns One: 5 Things to Know About the AI's Explosive First Year

By Emily Dreibelbis Dec 01, 2023

Since its release on Nov. 30, 2022, OpenAI's ChatGPT has turned the tech industry upside down. Here are the main takeaways from its turbulent start to prepare you for the road ahead.

<https://au.pcmag.com/ai/102907/chatgpt-turns-one-5-things-to-know-about-its-explosive-first-year>

Google Upgrades Gmail's Spam Filter With New 'RETVec' System

By Michael Kan Nov 30, 2023

The RETVec system detects spam at a 38% higher rate over Gmail's previous filter while also reducing the number of false positives.

<https://au.pcmag.com/hosted-email-providers/102899/google-upgrades-gmails-spam-filter-with-new-retvec-system>

US Warns of Iranian Hackers Targeting Water Facilities

By Michael Kan Nov 30, 2023

The US Cybersecurity and Infrastructure Security Agency issues the warning after Iranian hackers reportedly breached a water supplier in Pennsylvania.

<https://au.pcmag.com/security/102904/us-warns-of-iranian-hackers-targeting-water-facilities>

Google Plans to Delete Millions of Abandoned Gmail Accounts This Week

By Emily Price Dec 01, 2023

Got some old Gmail accounts kicking around? Log in now to prevent them from disappearing.

<https://au.pcmag.com/hosted-email-providers/102566/google-plans-to-delete-millions-of-abandoned-gmail-accounts-soon>

Modem, Router, Switch, and Access Point: What's the Difference?

By Whitson Gordon Oct 07, 2023

What is a modem? What is a router? Do you know a switch from a hub? If you don't know the difference between all the devices that help you get online, this guide explains it all.

<https://au.pcmag.com/networking/90118/modem-router-and-access-point-whats-the-difference>

What Is ChatGPT Vision? 7 Ways People Are Using This Wild New Feature

By Emily Dreibelbis October 6, 2023

With GPT-4V, the chatbot can now read and respond to questions about images, opening up a range of new capabilities. Here's how AI enthusiasts are using it so far.

https://www.pcmag.com/explainers/what-is-chatgpt-vision-gpt-4v?utm_source=email&utm_campaign=tipstrickshowt

[o&zdee=gAAAAABjNL8ST42180nl07cPB3qfRUi6ntgUgOTESELeSDIZFhs8z4qnmols_AknqWLvhZpQWW_I djicVknAoSbZ5eIt2gM0-Tu64aKwciwXzXGx5QU6ZfE%3D](https://au.pcmag.com/social-media/102815/twitters-advertiser-exodus-could-cost-the-company-75-million)

Stay Safe: 8 Ways to Protect Your Smart Home From Hackers

By Stephanie Mlot, Jason Cohen Oct 15, 2023

Smart homes offer convenience and security risks. Here's what you can do to stop hackers from taking control of your smart speaker, thermostat, doorbell, and other connected devices.

<https://au.pcmag.com/smart-home/102123/stay-safe-8-ways-to-protect-your-smart-home-from-hackers>

Nonfiction Writers Sue OpenAI, Microsoft for Using Their Books to Train ChatGPT

By Josh Hendrickson Nov 23, 2023

The lawsuit claims Microsoft is 'deeply involved' in training ChatGPT, so it is liable for any infringement alongside OpenAI.

<https://au.pcmag.com/ai/102740/nonfiction-writers-sue-openai-microsoft-for-using-their-books-to-train-chatgpt>

Use Google Chrome? Update Your Browser Immediately

By Matthew Humphries Nov 30, 2023

Google just patched a zero-day vulnerability that's already being exploited by hackers.

<https://au.pcmag.com/browsers/102885/use-google-chrome-update-your-browser-immediately>

So, You're Locked Out of Multi-Factor Authentication. Now What?

By Max Eddy Feb 11, 2023

You did everything right and secured your account with multi-factor authentication, but now you've managed to lock yourself out. Here's how to escape this predicament.

<https://au.pcmag.com/password-managers/98713/so-youre-locked-out-of-multi-factor-authentication-now-what>

How to Ask Google to Make AI-Generated Images (Even If They're Super Weird)

By Lance Whitney Nov 28, 2023

Need an image of a large white rabbit dancing with an octopus ASAP? Google's experimental Search Generative Experience (SGE) can create images based on your text descriptions.

<https://au.pcmag.com/ai/102864/how-to-ask-google-to-make-ai-generated-images-even-if-theyre-super-weird>

Twitter's Advertiser Exodus Could Cost the Company \$75 Million

By Emily Price Nov 26, 2023

Over 200 companies have reportedly halted or are considering pausing their ads on the platform.

<https://au.pcmag.com/social-media/102815/twitters-advertiser-exodus-could-cost-the-company-75-million>

Here Endeth John's Jots

At the last meeting I looked at using MS OneDrive for online storing and sharing.

I have loaded the details in to the Members area on the web as a PDF.

But, you may remember that we had issues with the sharing of files and having the shared folder or file add to the computer being shared to.

The advantage of OneDrive is that it is loaded with windows and so all users have it.

This makes it easier to share with family and friends as they do not need to install a programme, such as Dropbox.

The storage for the free version is 5Gb and if you need more, then for \$20.00 pa you can get 100Gb. Dropbox is very expensive to buy more storage.

The disappointment is that OneDrive is not that intuitive, you will need to "learn" it and use it, to get the usability level up to scratch.

So this is just about sharing.

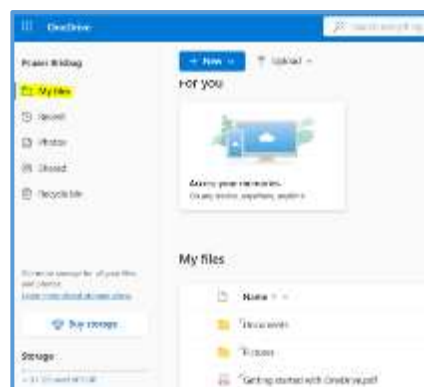
To start using share in OneDrive you can do two things

1. You can simply share a link to anyone, they don't have to have OneDrive. You are just sending a large file.
 - a. When the share is received it provides a download.
 - b. Click the download and the file loads to the computers download folder in File explorer.
2. You share with other creating a synced folder or file that loads into the shared to computers OneDrive folder in File Explorer.

Here we want to share and sync with other, setting up a two way exchange of data.

First both computers need to be signed in their MS OneDrive accounts.

On the "sharing from" computer from OneDrive folder

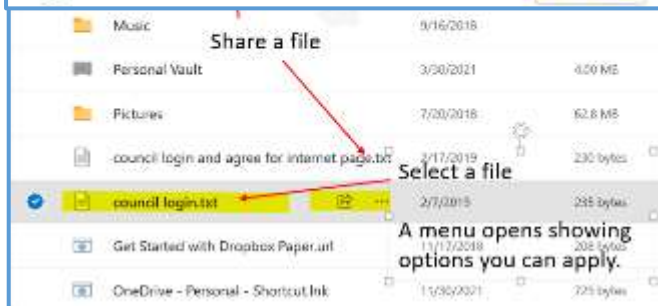
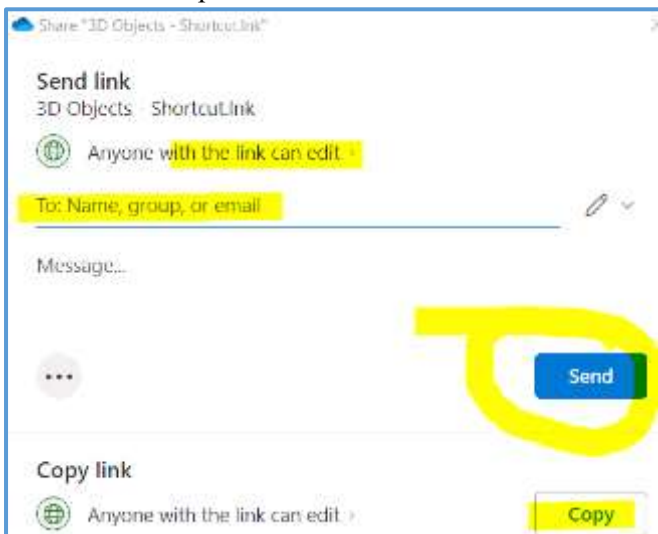


Select the folder or file you want to share.

Click one of the options to share.

Both the link and share use the same box to enter details.

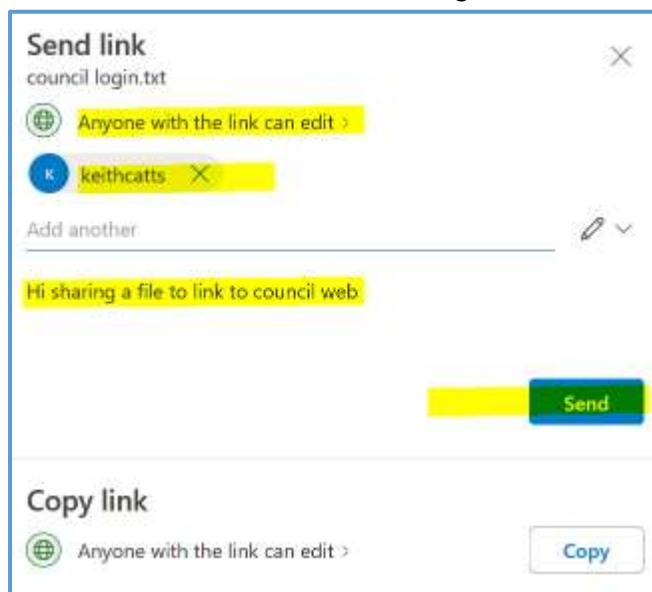
Select the name line and enter the email address for the “shared to” computer.



You can set the share to edit or to read only. Use the Anyone line, to select the one you want to set.

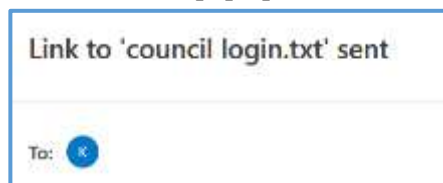
Click copy if you want to send the link in a separate email.

Write a message with information about the share as needed. You don't have to do a message.

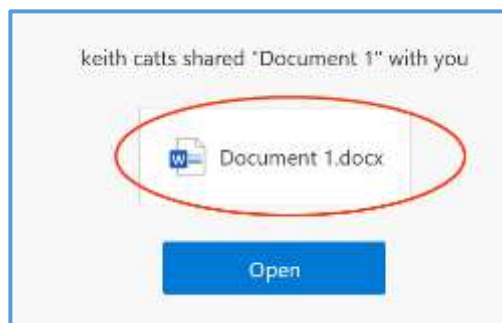


When ready click send to finish.

A confirmation pop up is shown.

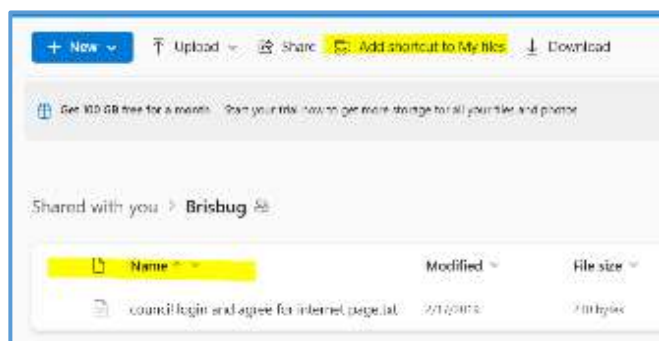


On the Shared to computer an email will arrive with the link.



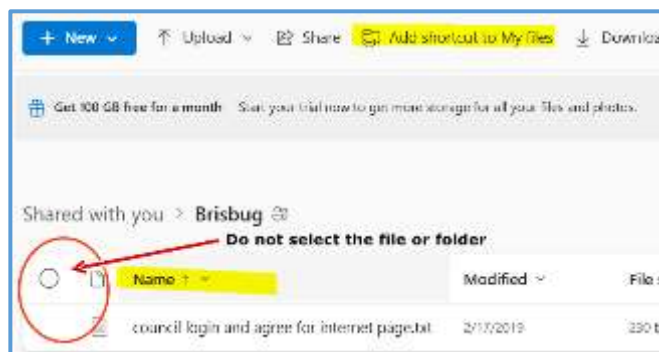
The “shared to” computer will need to ensure their OneDrive is logged in.

Click open and wait for the OneDrive to open and you will see the share



The important thing here is that the top bar shows specific options for the share.

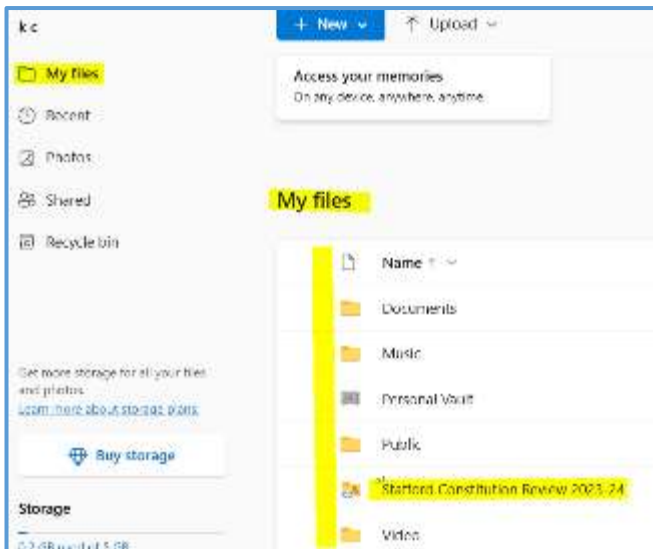
Note the Add shortcut to My Files, this is important to have the share display in the File Explored OneDrive folder.



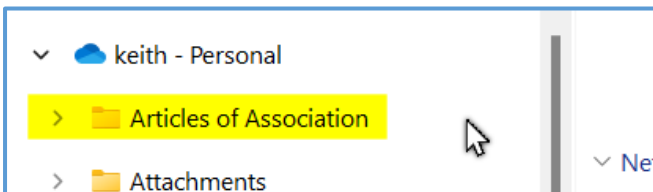
Do Not, select the shared folder or file. If you do that the Add shortcut option will disappear.

Now click on the Add Shortcut to My Files option.

This does tow things it adds the share to the MY files folder in OneDrive,



and it adds the folder or file to the OneDrive folder in File Explorer.



You will most likely need to do a restart to see it appear in file explorer.

Getting the share into File Explorer is good as it allows you to do action directly from your computer without opening OneDrive online.

Once you know it is not too difficult.

To keep the folders and files shared, from splitting up the list in File explorer (as Windows will list them if a standard sort and so mix them up with in your other folder and files. This can lead to a mess list and finding associated data difficult.

I believe that you should create a Folder to share with a distinctive name, and then put all data you will share into that folder; then just share that folder.

That way when you share and the folder id added to the "shared to" computer the data will be just a single entry with in the other computers list.

Keith

APCUG ARTICLES

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About Reading and Using Goodreads

By Steve Costello

Retired, former user group officer and newsletter editor, grandfather, blogger, creative writing prompt blog participant, and loves to read.

Creative Writing and Book Review Blog:

<http://sefccw.wordpress.com/>

A Little Background

Judy Taylour of APCUG knows I use Goodreads.com to keep track of books I read or want to read and review, as well as get recommendations for new books to read. She has asked me to put together an article about how I use Goodreads, so the following will show you how I use it, and hopefully, it can help you in these times of social distancing and isolation.

I have been using Goodreads since the beginning of 2012. As of this writing, I have read almost 3,600 books since I joined.

(Note: Goodreads is now a subsidiary of Amazon, and you can connect your accounts.)

Get Started

First, go to goodreads.com. You will come to a page where you can read about Goodreads and sign up for your own account, which is free.

Once you have signed up, set up your profile and account settings.

In your profile, the only required field is your First Name. The rest of the fields are optional, including as little or as much as you feel comfortable with; you can always go back and edit the profile later.

In settings, you can set privacy preferences, who can view various items, send private messages, and more.

The Home Page

When you sign in, Goodreads will open to the Home page. The Home page contains information about what you are currently reading, if anything, an ad, a link to News & Interviews, the current year's Reading Challenge progress, a list of your current bookshelves, and more on the left-hand side, the right-hand side will show updates from

your friends.

The My Books Page

The top section of the page has a search box where you can search for a book or author to add books to your shelves.

On the left-hand side, is a listing of your bookshelves with a count of the contents; reading activity links, add book links, and tools.

The right-hand side contains columns of your recorded books, which can be sorted in many ways. The way I use these columns is to go to my want-to-read bookshelf or a specific bookshelf, and sort by date added to figure out my next read.

Browse Page

On this page, you will find links to Recommendations, Choice Awards, Giveaways, New Releases, Lists, Explore, and News & Interviews.

I use Recommendations when I am looking to find a new author to read, and this is only occasionally, as I have over 3,800 on my want-to-read shelf.

I check the Giveaways link daily to see if there is something I would like to get for review. This is also a way to find a new author. The giveaways can be either print or Kindle versions, and you will receive an email if you win telling you how and when it will be received.

The other link I use from this page is the New Releases. I use this at the beginning of each month and then place a hold at my local library site for new releases from authors I like to read.

Community Page

This page has links to Groups, Discussions, Quotes, Ask the Author, Trivia, Quizzes, Creative Writing, People, and Events.

I don't know much about these links, but some might be interested.

Conclusion

I hope that this gives you a good idea of what Goodreads is all about and gets you to sign up and start recording what you are reading. If you want to get an idea of what I read, check out my Goodreads at <https://www.goodreads.com/sefccw>. If you have joined up, you can also follow me, add me as a friend, message me, and compare books at the same URL after signing in.

Also, I like to go back and read early books in a series if I like the author. Just check the author's page to see if there is a listing of the books in a series, which will be in book number order, and then see if your library has a copy you can borrow or find on Amazon, Google Play Books, thrift stores, yard sales, or anywhere else that might have them.

Happy reading!

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New Study Finds Regular Internet Use May Improve Cognitive Longevity in Older Adults

By Hewie Poplock, Board Member. Sarasota (Florida) Technology User Group. www.thestug.org hewie@hewie.net

A recent study discovered that individuals over 60 who used the Internet regularly had a 50% lower risk of developing dementia compared to those who did not use it.

New research suggests that despite its drawbacks, being online could have an overall

positive impact on older adults. A study conducted by researchers from New York University analyzed data from a government-funded project called the Health and Retirement Study, which tracks the well-being of a representative sample of older Americans. The study found that regular internet use was associated with a reduced risk of dementia in those over 50, and the most significant possible benefit was seen in people who reported two hours or less of internet use compared to none.

The authors found that regular internet users were half as likely to meet the criteria for dementia as those who reported no use at baseline, even after accounting for other factors like their pre-existing health. The study is the longest of its kind to examine this possible relationship, and the authors suggest that more research is needed to determine the best balance between staying online and staying mentally sharp.

The study also found a possible U-shaped association between hours spent online and

dementia risk, where people who spent the least and the most time online (between 6 to

8 hours a day) seemed to have the highest dementia risk. However, the lowest risk was

seen in those who spent two or fewer hours on the Internet daily. The authors suggest that there may be a point of diminishing returns, where excessive online engagement may have adverse cognitive effects on older adults.

Despite these findings, the authors acknowledge that there are still many unanswered questions about the link between Internet use and reduced dementia risk. For example, it is unclear whether using the Internet can directly cause a reduction in dementia risk or if there are other factors.

Additionally, the authors note that people who develop dementia may start to use the internet less and less over time, which could impact the observed relationship between Internet use and dementia risk. Nevertheless, the study highlights the potential benefits of internet use for older adults and underscores the importance of further research in this area. As the population ages, finding ways to reduce the risk of dementia is becoming increasingly important, and the authors suggest that internet use could be one way to achieve this goal.

Social Media Scams Bilk Americans Out of Billions

By Kurt Jefferson, Newsletter Editor

<https://ckcs.org/>

lextown2 (at) @gmail.com

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What you see on Facebook, Instagram, X (formerly Twitter), or another social media outlet must be true, correct? In reality, there's a very good chance it's fake. And if you buy into it, you'll probably pay the price.

According to a new report from the Federal Trade Commission, Americans lost \$2.7 billion on social media scams between January 2021 and June of this year. Ouch. It's so bad that the F.T.C. headlines its report Social media: A Golden Goose for Scammers.

In fact, more Internet users lost more money on social media fraud than through:

- Websites or phone & tablet apps
- Phone calls
- Email
- Text messages
- Online ads and pop-ups
- Mail delivery

The FTC. report says, "The most frequently reported fraud loss in the first half of 2023 was from people who tried to buy something marketed on social media, coming in at a whopping 44% of all social media fraud loss reports. Most of these reports are about undelivered goods, with no-show clothing and electronics topping the list. According to reports, these scams most often start with an ad on Facebook or Instagram."

Online shopping scams through social media trigger the most reports, but even more cash is lost in social media fake investment schemes.

Following investment scams, romance lures on social media cost people more money than other categories.

"In the first six months of 2023, half of people who said they lost money to an online romance scam said it began on Facebook, Instagram, or Snapchat. These scams often start with a seemingly innocent friend request from a stranger followed by love bombing and the inevitable request for money," notes the F.T.C. report.

What can you do to protect yourself? The Federal Trade Commission offers tips:

"Limit who can see your posts and information on social media. All platforms collect information about you from your activities on social media, but visit your privacy settings to set some restrictions. If you get a message from a friend about an opportunity or an urgent need for money, call them. Their account may have been hacked—especially if they ask you to pay by cryptocurrency, gift card, or wire transfer. That's how scammers ask you to pay.

Slow down if someone appears on your social media and rushes you to start a friendship or romance. Read about romance scams. And never send money to someone you haven't met in person. Before you buy, check out the company. Search online for its name plus "scam" or "complaint."

