

**VISTA ROYALE COMPUTER CLUB**  
**Meeting Minutes 03/14/2024**

Linda Briggs welcomed 22 returning members to the tenth meeting of the 2024 season.

**Upcoming VRCC Meetings:**

**Mar 21 Digital Estate**

**Mar 28 Linda Briggs**

**Programs begin at 9:30 a.m. in the Pine Arbor Clubhouse kitchen. Twelve consecutive weekly programs are scheduled - Thursdays between 1/4/24 – 3/28/24**

**CYBER SECURITY WITH JURGEN SCHWANITZ**

Jurgen educated us on scams and how to stay safe online. Hackers don't play favorites or prey on particular groups. They go after individuals as well as major corporations.

**THE LOWDOWN:**

1. Email - do not click/open any links or attachments "too good to be true" or do not act right in an email message. It's okay to open the email itself, but NOT the links or attachments.
  
2. Google - Remember, Google is NOT your friend. It's a company in the business of making money. When you initiate a search for anything, sadly the search results include fake companies, bad actors, hackers, etc. They are there to scam you. Why? To make money with advertising and redirect to overseas companies that want to scam you. Their websites look very similar to the real thing. Their biggest goal is to get you to download something for free and get into your machine. Next comes their pitch that your machine is infected. People fall for this type of hack. If it sounds too good to be true, get rid of it. Delete it, because it is not true. If something is really important and legit, they will come back to you and try again.
  
3. The same is true for Siri, Alexa, etc., as is for Google - these AI systems are searching the same places you are - online Google, etc. So, these systems can't help but sometimes give bad information. AI systems are going to change and be more human in the way they interact with you. They are almost starting to develop a character on their own. In a couple months talking to Siri, Alexa, etc. will be a more natural conversation.
  
4. Soon AI systems will protect us. In the next version of Windows (12) that's coming soon AI will be a built in tool called Copilot. It will interact with you and be integrated into your computer. The reason why is to protect itself. If you have a computer with AI built in there is a program that oversees the computer's operation and, essentially, won't let it break - a big benefit as a self healing operating system.
  
5. On the flip side, a bad thing about AI and cyber security is that AI systems are going to become so, so smart that they can imitate your voice. What to do.....? If you pick up the phone and don't hear anything, don't say anything. Let the phone ring, pick it up and listen. If you do not hear anything or hear a beep or bleep sound -- it's time to HANG UP! Because, the hackers/bad actors on the other end are waiting for you to say something so they can pick

up and generate your voice to use for scamming. In the future AI systems will call any time of the day - they don't stop. They don't break. The less interaction on our part the better - phone calls, emails, etc.

**NOTE:** AI can recognize your voice when you have a cold, laryngitis, or sound differently. The system cannot be fooled.

6. Social Media - we use it all the time. Stay safe by not oversharing information. Nobody really needs to know your birthday or where you live or work. Trying to limit the amount of personal information shared is the best defense.

7. Cell phones are only as safe as the companies design them to be and not all are created equal. Apple phones are still one of the safest out there. Apple is very restrictive of what is on their phones and restrictive of what is being developed. It is tough to develop a program that gets published as an app for an iPhone. Android is a wonderful phone, but more akin to the wild west. You can do just about anything you want which, of course, increases the risk of hackers and bad actors coming into play via the apps.

8. Relying on a cell phone is dangerous when downloading apps. They are just programs. Malware can get on a phone when apps are downloaded. An example is downloading a game app that asks for information such as a contact list or access to photos. A game does not need this information. Some apps need access to photos, but not all. No app needs access to your contact list. Don't give it up! Remove any app asking for your contact list or photos (if not needed). Do not tell or do anything that gives away your personal information.

**NOTE:** A virus on a computer or p/c will not get on your phone. When you open it up, email, etc., on your phone, that virus cannot run or execute because that program is designed to specifically run on that computer - a windows machine or p/c. The virus does not know how to interact with the phone's operating system. .

When companies are hacked, all business stops. They can't function. An example is the recent health care hack of a major billing company (in the Cloud) for hospitals, clinics, and doctors' offices all over the country. This hack affected 1 out of 3 Americans when trying to get medication, a prescription refilled, or schedule a doctor appointment. This stopped the money coming in and out and orders for all kinds of prescriptions. This is so big that there is talk about emergency loans from the government for hospitals b/c they are running out of money and can't pay the staff or their bills. There is no back up system, no redundancy in place. This is vital information that needs to have a backup.

### **THIS AND THAT:**

# When it comes to virus protection, choose **Avast**, a good program for home or office. It does its job, leaves you alone, and there is no advertising. The yearly license cost is \$49.00.

# Computer keyboard change: - **added AI key** with Windows 12 (coming soon) - brings up Copilot, a personal assistant /instant help/click on it like a chat program/interact voice or keyboard.

# **Computers** have gotten very reliable and don't break down easily. They need to be backed up somewhere, the Cloud is a good option. External hard drives are also an option. The USB sticks are meant to be temporary and not reliable for long term storage. They will fail.

# **AI** will augment search engines, not replace them. What you will see first is the AI results, followed by the general search engine's results.

# **AI systems** are able to create anything, including art. It can put people out of work, for example, in stock photography. AI has developed so quickly that it now is in a state similar to dreaming, almost hallucinating. It can make mistakes and an AI produced video or pictures can sometimes contain odd little things, such as an extra finger or arm. It is really interesting and not perfect (yet). But, admittedly, it mostly passes as a video. Amazing!

#**Chatgpt** website and app - only searches what you search on google, etc., but can do it in a matter of a few seconds while it would take you much longer. Documents can be uploaded to Chatgpt and summarized instantly, telling you exactly what the text says and means. Try it: [openai.com](https://openai.com) - go to top, right corner "Try Chatgpt" - sign up for free - \$20 better version smarter and allows you to create pictures. Using the app allows for a natural talking conversation, no typing needed as with the website.

# **ACT and Jurgen Schwanitz** - What an asset of VRCC! Jurgen has dedicated hours of expertise, knowledge, and humor to our club's weekly programs. ACT Computers is one of the last REAL computer stores in the State of Florida. It is located at **1525 US1** in the same plaza as the USPS main office and the new Tractor Supply store. You will find a full inventory of software, hardware, computers, gaming machines, and supplies of all sorts. Jurgen and his IT team of eight do their own onsite repairs and upgrades. They also offer computer monitoring for a reasonable price. They also have 3-D printers, including the ability to soft print. Stop by and see for yourself or check out their website: <https://www.actcomp.us/>. ACT is also on YouTube - search for ACT computers or Tech Talk (multiple videos and IT instructions). Once a month the Vero Beach store hosts an open house event with a tech talk, including music, wine, and food.

Onsite monitoring and preventative maintenance - ACT started with companies in town to prevent problems - now offered to residential customers, too. ACT can see if a company is trying to download a virus on your machine and they get a notice onsite at ACT - This action can be shut down right away - ACT can tell if there is a hardware problems, if the system is running too slow, is overheating, or if the hard drive is about crash. It works similar to a car's dashboard. AVAST software and Barracuda monitoring is used to see problems when they occur and can jump into action - the cost: **\$20 per month** - includes the virus protection, backup, and a small .pdf end of the month report of activity, etc.

**NEXT MEETING - March 21th**

**DIGITAL ESTATE - SANDY MCKENNY :-)** 9:30 AM. PACH KITCHEN

