

WAUCTALK

Wisconsin All-computer Users Club

<https://wauc.apcug.org>

Main@WAUC.Groups.io



VOLUME 43 Issue #12

DECEMBER 2025



Jackson Park Lutheran Church

4535 W. Oklahoma Avenue

January 1st	WAUC New Years Day Bingo
January 8th	General Meeting
January 15th	Tutorial SIG
January 22nd	Q & A SIG
January 27th	WAUC Lunch*
January 28th	Investment SIG
January 29th	Smartphone SIG

ALL SIGS ARE HELD ON ZOOM

<https://tinyurl.com/yc4scw5d>

*Meyer's Restaurant

4260 S. 76th Street

Greenfield, WI

**Wauwatosa Library

7635 W. North Avenue

Wauwatosa, WI

UPCOMING PRESENTATIONS

February—Randy Ray presents Genealogy

March—Bill James presents All About the Computers in Your New Car

April—J.J. Johnson presents The Safety of the Neighborhood

May—WAUC Picnic

June—

July—Bill James presents Smart TVs and Digital Photo Frames

August—

September—

October—

November—

December—WAUC Christmas Party



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NOVEMBER 2025 PRESIDENT'S MESSAGE



Dear WAUC Members,
Last month I did a short survey, asking members to contact me when you read the newsletter. I had 4 people tell me they read WAUCtalk! Just 4!! Does this mean, only 4 people read the newsletter? I HOPE that assumption is incorrect. I hope everyone reads the newsletter!

We had a great year in 2025. We had a great picnic and holiday dinner with outstanding conversations with members, fun, food and Bingo!! We had 10 really great presentations from members of APCUG that were very relevant to today's world. These keep us abreast of the latest technology, scams and more! We had 12 excellent newsletters! We had 30 outstanding SIG presentations where we had Q&A and learned the answers to the questions we had and helped many members with issues. Best of all, we had time to visit with each other, which we learn about each other and how we can help each other. We had a lot of members with answers to questions from other members!!!

Thanks for helping run the club. Thanks for answering questions from others. Thanks for being here with us!!

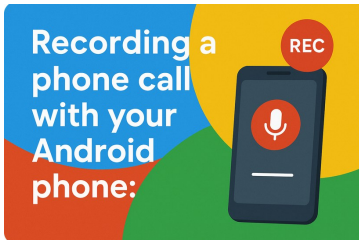
Have the BEST Holiday Season ever!!

Don Skarda - **A PROUD member of WAUC!!!**
YOUR President, Wisconsin All-computer Users Club (WAUC) (I serve to help you)
Thank YOU for being a member of this club!!
We appreciate you!!
Our club is built on the Mission of "Members helping Members!"

NOVEMBER 2025 TUTORIAL SIG

Those attending were Jim Hempel, J.J. Johnson, Rita Bruce, Terry Harvey, Margaret Cortez, Betty Robinson, Richard Durand, Tom McAndrew, Louise Dahms, Julia Rice, and Debbie Kolter.

Richard had the first question of the evening. He asks, "Can you record a phone call?" Yes, you can record a phone call on Android, either through a built-in feature or using the Google Voice app. We tried the Voice Recorder app. I called Richard and he



tapped the RECORD button and I talked for a few seconds. He was unable to locate the file of our conversation. After the meeting, I was intrigued by the question because

the way Richard got to the app was rather clunky. It would be very difficult to record an unexpected call. After delving into it a little I found a much easier route. This easy option is built into the phone, but we will need to make some changes in the settings.

First, OPEN THE PHONE ICON. TAP THE THREE DOTS IN THE UPPER RIGHT CORNER, then select SETTINGS.

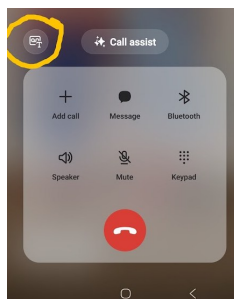
Tap TRANSCRIPT ASSIST.

AUTO TRANSCRIBE VOICE RECORDINGS toggle to ON.

AUTO DETECT LANGUAGE should be toggled ON.

Now go back one screen. At the top of the screen, it should show RECORD CALLS. SHOW NOTIFICATION AFTER RECORDING should be toggled ON. Below are the RECORDED CALLS. If you tap this it will show you messages recorded. Now, any messages left for you will be RECORDED and TRANSCRIBED.

Now, to get back on track and easily record a call. Say, for example, your doctor calls and you want to record the doctor giving you your test results and whatever else he has to say. Answer the call as you would normally and tell the doctor you would like to record the call. Look at your phone screen. Just to the left of CALL ASSIST is a little green icon. When you tap that a little icon, another screen appears with the countdown from 3-2-1 and a



recording will announce, "This call is being recorded." When you're finished with the call, give it a few seconds, then tap on the RECENTS icon on the bottom center of the screen. The call you just completed will be on the top of the list of recent phone calls. Tap on that call, another screen comes up with the name of the caller and the time. Below that, tap on VIEW RECORDING AND TRANSCRIPT. You should see the transcript, although I will warn you it's not always 100% accurate, and towards the bottom of the screen when you press the play button you will also hear your conversation.

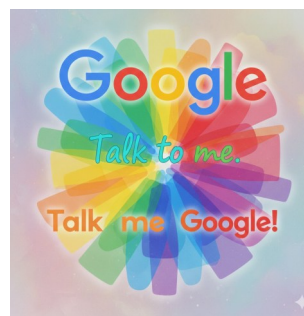
Also on your phone is an app called, VOICE RECORDER. That app is for recording an in-person conversation, music, or whatever. Your phone is equipped with two different ways of recording, as well as video documentation.



Julia was getting a message on her screen that read, "Unstable Connection." She wanted us to be aware she lives far, at the end of a long hall, from the router.

Rita uses Google Assistant to ask Google a question. Sometimes it answers her query in an audio response, other times it gives her a text response. Her preference is that it be in an audio response. For simple, direct commands (like "What's the weather today"), the Assistant usually provides a verbal answer because it's quick and efficient.

For complex queries, (such as "tell me about the history of the Roman Empire"), Google will often show a written response with a summary, sometimes without a spoken answer, as reading a long passage aloud would be cumbersome. However,



Rita prefers be answered verbally. To adjust her settings, OPEN the GOOGLE APP on your Android phone, tap on your PROFILE PICTURE, SETTINGS, GOOGLE ASSISTANT.

Navigate to ASSISTANT VOICE & SOUNDS (sometimes under ALL SETTINGS or VOICE. Under SPEECH OUTPUT, select your preferred setting (FULL to always hear a voice re-

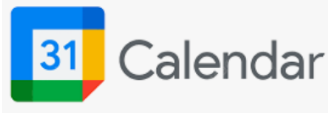
sponse).

TURN OFF GEMINI

Some of our members do not like the Gemini Artificial Intelligence answers. To turn them off, go to your regular

Google page. In the upper right corner, tap your avatar and scroll down to SETTINGS. Tap GEMINI, INTERRUPT LIVE RESPONSES toggle to OFF. You should no longer receive the AI responses.

Every time Terry has a notation on a date in Google Calendar, Don Skarda gets a notification. She never receives the notification. Jim said he had the same trouble some months back. Don was getting all Jim's notifications. How crazy is all that? Terry made some adjustments to her calendar, but only time will tell.



Jim showed us a few short videos J.J. made. The first, AI: Hype, Reality, or Both. The takeaway from this video was do not under any circumstances give any personal information, be skeptical, and don't click on website links included in emails (except WAUC Groups.io links). Instead go directly to the company's website. If you have any suspicions about an email, disregard it and go directly to the company website yourself and go from there.



Some times AI makes things up. These are called hallucinations.

The second video, Finding Your AI Co-Pilot. Here J.J.'s message is, "You won't be replaced by AI, but by someone who uses AI."

The last of J.J.'s videos was titled, Synthetic Identity Fraud, informs us this victimless crime costs the US approximately \$30 billion per year. Synthetic identity fraud is a sophisticated crime where fraudsters create a fake identity by combining a real Social Security number with false information like a made-up name, address, or date of birth. These identities are used to open accounts. Build a credit history over time, and eventually "bust out" by taking out large lines of credit before disappearing. This type of fraud is difficult to detect because the identity appears credible on the surface, and victims are often children or those with low credit who may not notice the activity. J.J.

posted the links to these videos on Groups.io. If you haven't seen them, do take the time to look them up.



Waymo self-driving cars are taking to the freeways. At this time, they are offering this service in the San Francisco Bay Area, Phoenix, and Los Angeles. It will soon be available in Atlanta and Austin.

Terry L Harvey

NOVEMBER 2025 SMARTPHONE

Those attending included Jim Hempel, J.J. Johnson, Terry Harvey, Jan Mlagan, Rita Bruce, Louise Bozek, Betty Robinson, John Schwarzmeier, Karen Fennedy, Richard Durand, and Don Skarda.



The meeting began with a short discussion on the club dues which are \$25 per year if paid before December 31st, 2025. After January 1st, 2026 the dues are \$30. To make things a bit easier, WAUC has put in place the ability to pay online using PayPal, as well as by check or cash.

While PayPal has owned Venmo for some time, they weren't able to exchange funds between the two, but they recently announced the this is



now possible. Karen asked about the safety of PayPal. PayPal is a secure and convenient way to handle online payments, offering strong built-in protections for both buyers and sellers. By combining PayPal's security features with personal vigilance (like using strong passwords and avoiding scams), you can use the service safely. Many experts recommend linking a credit card to your PayPal account rather than a debit card or bank account, as credit cards often provide superior, zero-liability fraud protection. When using it for payment of dues to WAUC, there are no added fees, postage, envelopes, check writing or going to a



post office.

As noted previously, the elevator in the church was damaged during the record setting rain storm that flooded the church's basement. After much research into the issues with the elevator and an offer by WAUC to help with its repair costs, it has been determined that it is not repairable, and other solutions are being researched. Costs are prohibitive. It looks like we will be without the use of the elevator for some time. Some members expressed concern and that the elevator issue may make them change plans for in-person attendance.



Every member should be getting a copy of the monthly newsletter either digitally or on paper. J.J. has been experimenting with a digital format of the newsletter for the last 2 months. He puts the newsletter into an AI program and the result is a brief podcast highlighting some key points in the October and November WAUCTalks. Here is a link to the October podcast: <https://notebooklm.google.com/notebook/e64f85ee-40c7-49e8-b4c7-80010a036cd9?artifactId=870428e7-ecc8-4c10-9a45-8de2184cfe49>



Here is the November podcast:

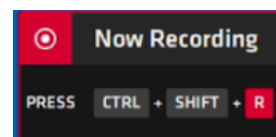
[https://drive.google.com/file/](https://drive.google.com/file/d/1ghuAMy_tLRmpm_JSBMJC63kRh296MsQD/view?usp=sharing)

[d/1ghuAMy_tLRmpm_JSBMJC63kRh296MsQD/view?usp=sharing](https://drive.google.com/file/d/1ghuAMy_tLRmpm_JSBMJC63kRh296MsQD/view?usp=sharing) They're short; between 7 and 11 minutes and are very interesting.

J.J. explained that AI created the recordings based on PDF newsletters, with some AI hallucinations present in the highlighted words he displayed. The discussion then focused on a detailed audio recording about AI usage, security tips, and hardware protection, including the importance of precise AI prompts, email safety, and finally the construction of power strips, their use and the need to replace power strips every 3-5 years.

The group examined various WAUC logo designs, with Richard and others expressing preference for the cur-

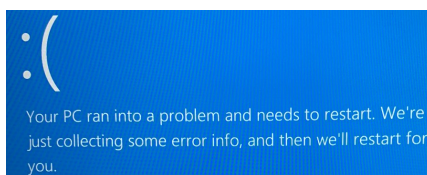
rent blue logo design. Then Terry showed alternative designs from the newsletter that some found more interesting and professional. We also discussed our outdated website, which contains old photos and limited information. They acknowledged that the site needs updating, with Terry suggesting they could learn from another club's modern website design. Jim and Don mentioned that all our newsletters are available on the Groups site. Terry did contact a club with a very professional website only to find that that club paid a few thousand dollars to a webmaster for its design.



We discussed issues with recording phone calls and using voice recording apps. Richard encountered difficulties accessing his voice recorder app and had to

reinstall it. A question about Google Meet was asked –is it possible to record one of these events, perhaps a screen recorder? So, we used Google to help answer this question and got this reply.

Yes, a Google Meet can be recorded using the built-in feature if you have an eligible Google Workspace account (such as Business, Enterprise, or Education) and the necessary permissions, though recording is not available for free personal accounts. The recording starts by clicking "Activities" > "Recording" > "Start recording" during the meeting. All participants will be notified when the recording begins. Here is a link to a video showing how to do it. <https://www.youtube.com/watch?v=akoXdtle-UM>



We then discussed the format and effectiveness of the Tutorial Special Interest Group

(SIG) sessions, with Jim expressing concern that current tutorials lack depth and engagement compared to past in-person sessions. The group also addressed technical issues with Richard's Windows 11 laptop, with Don suggesting a hard

reboot as a potential solution.

I started having issues with my computer, zoom freezing up, slow responses and more. I had so many tabs open to discuss that I thought that was the issue. The meeting ended early for me when my Zoom connection just shut off. After that, I painstakingly shut down



all the open tabs, other apps and browsers. Look, what's this popup on the screen? That's when I learned that MS had decided to do an important

update on my computer which is what brought it to its knees.

One of the items I never got to discuss during the meeting had to do with Win 10 and Win 11. It was an Ask Leo video about the subject. I'll go over a few of the things covered in the video.

Sticking with Windows 10 is fine for now, but support has ended. Security fixes stopped, some apps may drop support (TurboTax already has), and Defender updates end in 2028 (probably). Most programs will keep working for years, but slowly, more will move on. Plan ahead, and don't panic. From my own personal experience on a Win 10 PC, the H&R Block tax software still works fine for the 2025 tax preparation.

The official end of support date for Windows 10 has passed. This means a few things. If a bug is found in Windows 10, you won't get a fix for it. If that bug is a security-related vulnerability, you won't get a fix for it. Official in-person help resources from Microsoft are no longer available, although documentation remains online, and peer-to-peer support forums continue to operate.

However, Extended Security Updates (ESU) are available, and stretch support out for a year. If you sign up for the ESU program — which you should still be able to do at any time — the “end of support date” changes to October 2026.

While there's been no official word on it, ESU seems to have become a free program (as long as your computer settings are backed up to your Microsoft account), so there's little reason not to sign up for it



(other than that it requires a Microsoft account). This effectively gives you another year of most types of support. Microsoft has promised that Windows Defender will continue to receive database updates for three years after the original Windows 10 end of support date. While they haven't said October 2028 specifically, that's what the math works out to.



If Defender updates stop in October 2028 — and Ask Leo suspects they may not — you'll need to switch to a different security package for Windows 10.

Here's a link to this video if you need more details. <https://youtu.be/7moNgbBzld8>

The WAUC conversation ended with brief discussions about upcoming events and holiday plans.

Jim Hempel

NOVEMBER 2025 LEADERSHIP MEETING

Those in attendance were, Jim Hempel, Don Skarda, Terry Harvey, J.J. Johnson, Suzanne Holcomb, Richard Durand, Jan Mlagan, and Bob Banerian.

Richard changed his email address and wants to send it out to WAUC members for notification about Investment SIG information. He was told to do so using main@wauc.groups.io.

The 5th Thursday One-on-One Help events seem to have declining interest and poor attendance. It is our suggestion to no longer hold these meetings. We will take a survey to see how the rest of the club feels about this and if there are any other suggestions for those dates.

As per our bylaws, annual elections need to be held each year. This will be done at the Christmas Party in December.

With that being said, we looked over the sign up for the party and realized that many people have not yet said if they are coming or what they will be bringing. Will we have enough food?

Terry has again requested that you RSVP to her if you are going to attend the monthly luncheons.

She needs a count to give to Meyer's to make sure there is enough seating.

Richard requested to have change at the entrance table for the Christmas Party. Will he be taking money for 2026 dues and for those who are paying to attend the party?

If you want to pay your dues online, go to

wauc2019@gmail.com.

J.J. has been having fun creating AI podcasts using



WAUC's newsletters. They are very realistic and portray our club quite nicely. It is a great marketing tool.

Terry saw a very appealing website of a computer group from Canada. Upon showing it to Don

and Jim, they both agreed it was probably very expensive to create. She contacted the Canadian club's webmaster and they paid a few thousand dollars to create it and a few hundred a year to maintain it. She also wondered if it would be possible to include J.J.'s podcasts on WAUC's website.

It's time to pay APCUG our dues of \$50 per year. There are many benefits to belonging to APCUG, the main benefit is access to all the expert speakers. Other benefits are workshops, videos, newsletter articles, vendor discounts of software and books, networking with groups all across the North American continent, and free website hosting.

Terry informed us that another group she attends is offering a drone class which can prepare you to take the FAA test to become a licensed drone pilot. If you are interested, contact Terry.

The next Leadership Meeting will be held on December 15th at 7:30 PM.

Jan Mlagan

A DAY IN THE LIFE OF SALLY: HOW AD TARGETING FOLLOWS YOU EVERYWHERE

Morning: The Journey Begins

Sally starts her day with a quick glance at her phone's map app. She's heading to a brand-new big box store

across town, so she punches in the address and hits the road. What she doesn't realize is that just by opening her map app, she's already being tracked. The app logs her destination and cross-references it with a database of known retail locations. Before she even pulls into the parking lot, an invisible digital ad machine is kicking into gear.

The Shopping Experience: Welcome to the Tracking Zone

As Sally strolls into the store, she heads straight for the clothing section, specifically to check out pants. What she doesn't know is that WiFi beacons and Bluetooth trackers in the store have already pinpointed her location. The store itself doesn't sell her data directly, but the technology in place can log which department she lingers in and then relay that information to third-party ad networks.

After some browsing, Sally finds a nice pair of jeans, heads to checkout, and scans her rewards card to get a discount. In doing so, she unknowingly confirms her size, color preference, and purchase history. Her transaction is logged, and the next time she opens a shopping app, it conveniently suggests similar jeans in her size.

The Aftermath: The Ads Begin

As she leaves the store and checks her phone, she starts noticing something strange—ads for other big-box retailers selling jeans just like the ones she bought. That's no coincidence. Many retail stores pay companies like Google or Facebook to serve ads to people who visit competing stores. These ads are timed and location-based, meaning if you're a woman of Sally's age and income level in that particular area, you're automatically placed in the "likely to buy" category.

Sally then scrolls through Facebook while waiting in line at the coffee shop. She had paused on a post about pants the other day, and now her feed is flooded with ads for jeans, stylish tops, and even belts that perfectly complement her recent purchase. She even gets a push notification from a fashion retailer's app offering her a limited-time discount on denim. How thoughtful.

Evening: Ads That Follow You Everywhere

Later that evening, Sally sits down to watch her favorite crime drama on her streaming device. But something seems off—she keeps getting commercials for jeans and fashion retailers. What happened to the car insurance ads she usually sees? Well, those days are over. Streaming services now serve different commercials to different users, meaning Sally is getting ads tailored specifically to her recent shopping behavior. It's no accident; it's just business.

As she continues watching, an unsettling thought crosses her mind—she had only *talked* to a friend about needing new pants the other day. She never searched for them online. Is her phone spying on her? Probably not directly, but something much creepier is happening: predictive algorithms. These powerful tools analyze her past behaviors, such as what stores she's visited, what TV shows she watches, what coffee she buys, and even what her friends are shopping for.

Predictive Targeting: How Companies Read Your Mind

This is where things get even eerier. The algorithm has likely predicted that, based on her age, past purchases, and habits, Sally was due for a jeans upgrade. If she watches a certain show, visits a specific location, and orders coffee in the morning, it might indicate a shopping trip is coming up. Advertisers then make an educated guess and serve her ads before she even searches for jeans.

Then there's the social connection factor. If one of Sally's close friends (who interacts with her frequently online) recently bought new outfits, Sally might start seeing similar ads. Why? Because advertisers assume that if someone in her social circle is shopping for something, there's a good chance she might be influenced to do the same.

Future Predictions: How Deep Does It Go?

Sally's tracking story doesn't stop with shopping. Let's say one of her close friends posts on Facebook about getting engaged. Suddenly, Sally starts seeing ads for wedding gifts, bridesmaid dresses, and travel deals to destination wedding hotspots. The system assumes that if she's connected to the bride, she may have wedding-related expenses coming up.

Or maybe Sally books a flight for a weekend getaway.

Before she even lands, she's bombarded with ads for local attractions, rental cars, and hotel deals—all because her email confirmation was scanned by an algorithm eager to sell her more experiences.

Conclusion: Can You Escape the Tracking?

By the end of the day, Sally is exhausted—not just from shopping but from the realization that she's constantly being monitored, analyzed, and marketed to. She wonders if there's any way to escape this relentless targeting. The truth is, while you can take steps like disabling location tracking, using incognito mode, and avoiding loyalty programs, it's nearly impossible to stay completely anonymous in today's digital world.

So, next time you see an oddly specific ad pop up, don't panic—just remember, it's not magic. It's just marketing, **really, really smart**.

Cyn Mackley

Cyn's Tech Tips



CONGRATULATIONS ON YOUR NEW COMPUTER!

Getting a new machine can be an exciting experience, and to make the most of it, there are several important steps to take. Here's a guide on what to do when you get a new computer.

Unboxing and Initial Setup: Carefully unbox your new computer and inspect it for any physical damage. Follow the manufacturer's instructions for setting up the device, which typically involve connecting the power cable, keyboard, mouse, and monitor. Turn on the computer and follow the on-screen prompts to complete the initial setup process.

Update the Operating System: Once the



computer is set up, check for operating system updates. These updates often contain

crucial security patches, bug fixes, and performance improvements. Make sure your computer is connected to the internet and install any available updates.

Install Antivirus Software: Protect your new computer from malware and other security threats by installing reputable antivirus software. Choose a reliable antivirus program and run a thorough scan to ensure your system is clean. Set up automatic scans and keep the antivirus software updated regularly.

Create System Recovery Media: It's essential to create a system recovery backup in case of any future issues. Use the built-in tools provided by the operating system to create a recovery USB drive or DVD. This backup can help restore your computer to its factory settings if necessary.

Install Essential Software: Install necessary software such as web browsers, office suites, media players, and any other applications you commonly use. Be cautious when downloading software from third-party sources and ensure they are from trusted websites to avoid malware or adware.

Set Up User Accounts and Privacy Settings: Create a user account with a strong password to secure your computer. Adjust the privacy settings to your preferences, especially for data sharing, location access, and app permissions. Familiarize yourself with the privacy settings of your operating system and adjust them accordingly.

Configure Automatic Updates: Enable automatic updates for your operating system, antivirus software, and other critical applications. Regular updates ensure that your computer stays protected against emerging threats and performs optimally.

Data Migration and Organization: If you're transferring data from an old computer, consider using a secure method such as an external

hard drive, cloud storage, or a data migration tool to transfer your files, documents, and settings to the new computer. Take the opportunity to organize your files into logical folders for easy access.

Back Up Your Data: Implement a backup strategy to protect your important files and documents. Set up regular backups either through an external hard drive, cloud storage, or a dedicated backup service. This ensures that your data remains safe in the event of hardware failure, theft, or accidental deletion.

Explore and Customize: Take the time to explore your new computer and familiarize yourself with its features. Customize the settings, desktop backgrounds, screensavers, and any other personalization options according to your preferences.

Remember, getting a new computer is just the beginning. Regularly maintain your system by keeping software updated, running antivirus scans, and backing up your data. By following these steps, you'll be on your way to enjoying a smooth and secure computing experience with your new machine.

Written by ChatGPT



WAUC: Wisconsin All-computer Users Club, WAUC was established to provide an educational forum for people interested in learning about computers and related devices. WAUC provides educational programs and publications for its members, as well as providing social and charitable opportunities for the membership. While WAUC is a private club and doesn't share any member information outside the club, we encourage members to interact with other members and to facilitate this we publish a membership directory, an email, and promote via a public Facebook group where we often add pictures of group events and our public website.

WAUCtalk is a publication of the Wisconsin All-computer Users Club. WAUC is a computer club dedicated to promoting and instructing the use of computers by WAUC members. WAUCtalk is emailed to all WAUC membership. Free advertising is available to all WAUC members. We are not responsible for omissions or errors.

WAUC Application for Membership / Renewal

Name _____

Address _____

email _____

City _____ **State** _____ **Zip** _____

What do you want to do with your computer? _____

To join WAUC, please send a completed form along with a check for \$30 (\$15 after July 1st) to cover dues from January 1st through December 31st, 2026.

WAUC
% Bob Banerian
P.O. Box 340883
Milwaukee, WI 53234-0883

First Class



SAVE ON 2026 DUES IF PAID BEFORE DECEMBER 31ST

TECH MADE SIMPLE—FOR EVERY GENERATION