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## From the Chairman

Hello members

I have been caught by an odd and frustrating scam. A US\$59.99 payment appeared on my credit card account with the code "azfilmvodcom". I had no idea where these charges were originating, and I did not recognize the payment reference. I tried to track it down. I searched for "azfilmvodcom" and "azfilmvod" on Google, Edge and ChatGpt, but got no results. Having had no success, I approached ANZ in Rotorua, who cancelled my card and lodged a dispute on my behalf.

Since lodging the dispute request, I have at last made some progress. Entering the URL "azfilmvod.com" in my browser linked me to a film streaming website named AZFILMVOD that is completely new to me and seems to be based in Cyprus. I find it interesting that this website appears to have been made invisible to search engines. My suspicion is that it is illegally providing films in breach of copyright and is possibly providing questionable films that are not on regular streaming sites because of censorship.

I see that they have a subscription service at US\$59.99 a month, which appears to match the charges that appeared on my account. However, I have not taken a subscription, and have never seen the site before finally tracking it down. I can only conclude that they or a client of theirs has somehow obtained my credit card details, and that somebody somewhere is watching dodgy films at my expense.

This raises the point that, even dealing with legitimate businesses, it is very easy to unintentionally subscribe to something when buying online. They often have a default option pre-ticked that will get you something you don't want, and which can result in ongoing expense. Be vigilant!

I look forward to seeing you at our AGM on 12 February.

Regards  
Keith Garratt  
Chair

*Rotorua SeniorNet is just one of many local groups in the New Zealand Federation. If you would like to know more about what goes on elsewhere, OR what discounts or services are available to members, go to the Federation website. [www.seniornet.nz](http://www.seniornet.nz)*

Next members' forum  
**Monday 12 February 2024**  
**AGM**  
**Parksyde**  
**2pm**

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Obituary – June Duncum

This month we say farewell to another long-standing member June Duncum, who died recently aged 94.

June was a member for well over ten years and a regular attender at our monthly Regency Park meetings where she always sat in the second row closest to the window and had a friendly smile and nod for everyone. When Senior Hangouts began during COVID lockdowns June was one of our first attendees from Rotorua. With failing health her attendances in recent months became fewer and briefer, but she always gave me a friendly Hi in the Chat window if I happened to be in the same session.



I couldn't find a photo of June, but I do have one of her gazanias that she sent me for our website, where you would have seen it for a week if you were a member in February 2014. Let's enjoy her lovely flowers once more as we remember her.

Alan Armstrong

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**From Bert, Activities Co-ordinator**

How much do you know about your family history?

Most of us can probably supply some information about grandparents, however, beyond that point, for many of us, the knowledge of our ancestors dwindles almost to zero. To look back further beyond our grandparents requires a certain level of curiosity. Who were they, what did they do for a living? Where did they live? What adventures did they

experience and how many children did they have? How many of their children died? How many spouses did they have? What was their social status? Did they travel or emigrate? How old were they when they died? What was their cause of death? Did they leave a will?

So many unanswered questions. Researching this information was, until recently, an expensive and time-consuming task. Two major technical advances have made it possible for anyone to indulge their curiosity and provide accurate answers to all of these questions quickly and at very little cost. The first breakthrough was the invention of the internet and the second was the invention of the search engine. It was soon made apparent that there was money to be made from creating searchable databases containing all of the historical data which was stored on paper in the form of birth, marriage and death certificates, census records, wills and probate records, parish records, prison records, workhouse records, bankruptcy records, military records and many other sources. Large searchable databases such as [Ancestry.com](https://www.ancestry.com), [FindmyPast.com](https://www.findmypast.com) and many others were created with the addition of a searchable family tree available to enable us to record all of the data in a coherent, readily accessible form.

All these companies were structured slightly differently with their own search engines, cost structures and family tree structures. They all have strong points and weak points and people eventually figured out which system suited them and their budget and made their decision accordingly.

What is not commonly known is that alongside the commercial companies providing this service there are Open-Source family history research products out there which do not charge fees. These are ideal for use as a learning resource for people who would like to find out more about their family history but who are reluctant to sign up to a subscription service which also charges for the data which you download into your family tree.

There are a few of these open-source organisations but I have settled on one named [familysearch.org](https://www.familysearch.org), which is run by The Church of Latter Day Saints who are headquartered in the State of Utah, USA.

Part of their religious beliefs include the importance of the family in their lives and this had led to a desire to know who their ancestors were, resulting in the construction of a massive database. The following is what Google has to say:

*FamilySearch.org is the largest collection of free family history, family tree, and genealogy records in the world. Record Search is the publishing site for FamilySearch indexing, the largest volunteer extraction program of its kind.(6 Oct 2023)*

Anyone who has read this far through this item and has found this information of interest might decide to have a look at the site and possibly look up a family member or two. You may strike some difficulties along the way but help is at hand.

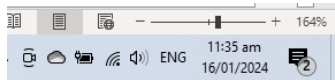
I am available at the Rotorua library on Monday mornings from 9 am until noon. I can help you to use the search function and provide support for you in your searches.

I found [familysearch.org](https://www.familysearch.org) a few years ago. It has grown and has become a very useful tool especially in the area of collaboration with other researchers. I will be away until the last week in February which gives you plenty of time to have a go and write down your questions which I can help you with on my return.

Bert

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**FYI/FYE** (For Your Information/From Your Editor)

Finding the newsletter hard to read online? Just enlarge your screen by clicking and dragging the dark block  along the bar.

## **BANKING SCAMS – an ongoing issue**

Many of us have had occasion to enlist the help of our bank when strange withdrawals have been made from our accounts or strange phone calls requesting passwords received. Sadly, the very technology that is making financial transactions easier for us, is also offering the scummy scammers many opportunities. But what can we do? Are we helpless? Answers: quite a lot, and no, we are not helpless!

Let's look at a few aspects of this issue. The most basic rules for us, as consumers, are to protect our passwords and PINs. We were always told to keep them secret, never write them down, don't even tell your nearest and dearest. Well, honestly, there are so many of them that we need some way to remind ourselves. The main thing is, don't keep them in a google doc online or in a notebook in your pocket/purse! Find your own, top secret, system.

Sadly, there are plenty of dishonest people out there, so if you are using a PIN in public, don't feel silly about using your body and/or hand (or both!) to shield the keypad from view. These people are sly. I once noticed a student watching me log in to a desktop computer. Later on, I couldn't log in to my laptop – I dropped him in it when the technician said someone had tried to log in but got my password wrong. Slow learner – he's now serving a life sentence for a similar scam that ended in murder!

Part of the problem is that online accounts seem to breed complacency. Even more than in non-electronic times, we need to check our online accounts and download/print statements regularly as proof. If there's a strange transaction showing, go to the bank, stand in the queue (maybe a takeaway coffee to pass the time) and ask for an explanation. Don't feel dumb if the young thing behind the counter explains that it's just a new way they have of recording something. Banks are serving us – not the other way around!

When paying for goods, ask for a receipt/docket/till slip as proof of payment. I keep a month's worth at a time in a bulldog clip so that I can check any payment that I don't recognise from an account. Yes, sometimes we just forget! But once in a blue moon, there's actually a problem and the banks are usually really wonderful about clarifying, explaining and dealing with them. I once experienced a 'malfunction' on a MacDonald's booth (or whatever they call their freestanding contraptions where you now order and pay) and explained to the server that 'that one isn't accepting the card payment'. Blank look from the young person as I paid cash. About five hours later, the bank called and asked if I had just ordered \$3,000 worth of something (forget what) from China. Impressive! This was a Sunday night, but because I'm not in the habit of ordering goods from China or for anything like that amount, they got onto it straight away. I also told them about which machine and at which McDs I suspected this all came from. There was a report in the news about someone being caught doing this at a McDs, so I hope it was that one!

Banks, of course, tend to do their best, but the criminal mind can outfox the law-abiding one quite often, so the rest of us tend to play catchup. Hence the need for vigilance. So, what do you do if you think there is a problem?

- Go to your bank, in person if possible, with any documentation that's available (they can check online, but documents help)

- Do this as soon as possible, even if it means not coming to the SeniorNet meeting or cancelling that hair appointment
- If you feel really stressed, write down all the relevant information – times, dates, amounts, payees, and anything else that could be useful.
- Don't feel dumb! Anyone can have this happen to them if they have online banking. I have a young(ish) relative who is a senior executive in a very large, international business and it's happened to him!
- Check these links (and others you might find on banks' websites)
  - [https://www.asb.co.nz/banking-with-asb/online-security.html?fm=header:menu:keeping\\_you\\_safe\\_online](https://www.asb.co.nz/banking-with-asb/online-security.html?fm=header:menu:keeping_you_safe_online)
  - <https://www.anz.co.nz/banking-with-anz/banking-safely/> (you can print the *Scams and Fraud Guide* from this one)

Stay vigilant and good luck!  
Ngaire

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