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The Databus

Newsletter of THE
DAYTON MICROCOMPUTER ASSOCIATION

AAAAARRRRGGHH!

—Contents—

About DMA	2
May Meeting.....	3
Trustees' April Minutes.....	4
Investment Web Sites for Novices	5
Annual DMA Picnic.....	7
Power Strips vs. Surge Suppressors..	10
Membership Form	14
NOTE: If you prefer to print THE DATA-BUS rather than read it directly from the screen of your monitor, save a tree (or at least a twig). Don't print page 14 unless you plan to become a DMA member or renew your membership.	

By Jove, Warburton,
I warned you this didn't
look like Indian Riffle
Park!

Warburton is now plant food, because he wasn't using his GPS system to find Indian Riffle Park. It's convenient to I-675. No GPS?—click [here](#). (More info on page 7.)


DMA

Post Office Box
4005
Dayton, Ohio
45401

Visit us at:

DMA1.org

Your 2017/18 Officers:

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Gary COY

Vice-President

Peter HESS

Secretary

Pat FLYNN

Treasurer

Gladys CAMPION

Officers need not be Trustees.

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Gladys CAMPION

Patrick CRAIG

Pat FLYNN

Peter HESS

Brent KERLIN

Debra MCFALL

Ken PHELPS

Gary TURNER

Webmaster:

Brent KERLIN

Webmaster Emeritus:

Dave LUNDY

ESTABLISHED IN 1976, DMA is a group of Dayton-area professionals and hobbyists in the field of computing and digital information technology. General membership meetings are usually on the last Tuesday of each month. DMA has a number of Special Interest Groups (SIGs) in areas ranging from digital investing and genealogy to the Linux operating system. Each SIG meets according to its own schedule. DMA is a member of the Association of Personal Computer Users' Groups (APCUG) and the Affiliated Societies Council (ASC). Click on any of the logos—including our own (top left)—to go to that organization's Web site.



Submissions ...

THE DATABUS welcomes compliments, complaints, suggestions, and especially articles. We can accept articles in ASCII, or as attachments in Microsoft Word or Works, Open Office Writer, Word Perfect, or, yes, even WordStar (a word-processing program that goes all the way back to about 1980!). No PDF files, please. Send articles to:

Editor@DMA1.org

All articles are subject to editing for spelling, grammar, usage, and space. Always retain a copy of your work, as THE DATABUS cannot be responsible for loss. When articles are of roughly equal quality, those by paid-up DMA members usually receive preference.

ALL REGISTERED TRADEMARKS, for example: DMA, *Investopedia*, Staples, Raspberry Pi, Wal-Mart, or Windows are the property of their respective owners. However, the Registered Trade Mark symbols (® or ™) have been omitted for better readability. The Editor occasionally inserts comments into articles. Such comments are often in square brackets [like these] and are always preceded by the phrase: "EDITOR'S NOTE."

THE DATABUS is written and published by volunteers. We do not give professional advice on hardware, software, or network installation, repair, security, or troubleshooting. If you need expert assistance, please seek the services of a competent professional.

MAY MEETING: 7:00 P.M., Tuesday, the 29th, at T. J. Chump's, 7050 Executive Boulevard, Huber Heights 45424 (next door to Meijer's —[click here for a map](#). Come at 6:00 P.M. if you want to join us for dinner. There's plenty of free parking. (Also accessible via RTA bus routes #18 & 19, but you must take a short walk over from the Meijer's store.)

No charge—bring a friend!

GARY COY—Smart Phone Tips & Tricks

THERE IS MUCH MORE to the average smart phone than you think. Underneath the surface there are all kinds of hidden features and shortcuts you can use to make your life easier and sometimes a bit more fun.



Gary will talk about several of his favorite tips and tricks, so be sure to bring your phone and be prepared to take notes. You are bound to find a few winners!

GARY COY is President of DMA, a frequent presenter, and Vice President of [NASAC.org](#) in Xenia. When he is not working his day job or doing EMT runs, he can be reached through his company, which is appropriately named “Gary’s Computers.” (See ad on page 12.)

... TDB

Minutes are normally published almost two months late, because the Minutes for, say, the April Board meeting must be approved by the Trustees at the following month's meeting—in this case, early May. The corrected and approved April Minutes would thus usually appear in the May DATABUS (this issue), published toward the end of the month.

Time and place of the next Trustees' meeting will be announced at the General Membership Meeting on Tuesday (the 29th). Trustees' meetings begin at 7:00 P.M. and are open to all DMA members. The Trustees usually meet for dinner beforehand, and the restaurant will also be announced at Tuesday's meeting. Those wishing to dine with the Trustees should come at 6:00.

MINUTES—DMA BOARD OF TRUSTEES

DMA Board of Trustees — Meeting of Monday, April 2, 2018

CALL TO ORDER

The meeting was called to order at 7:07 P.M. by Gary Coy.

Trustees present: Gladys Campion, Gary Coy, Pat Flynn, Peter Hess, Ken Phelps, Ed Skuya, Gary Turner
Absent: Brent Kerlin, Debra McFall
Others: Mark Camden, Patrick Craig

OFFICERS' REPORTS

President – Gary Coy

The Viral Videos program last month went very well.

Vice President – Peter Hess

No report on SIGs

Secretary – Gladys Campion

Gladys presented the minutes for the previous board meeting. Peter Hess moved the minutes be accepted. Gary Turner seconded and the motion passed with Gladys abstaining.

Treasurer – Pat Flynn

Figures are from March 5:

COMMITTEE REPORTS

Audit – Gladys Campion

On hiatus until January 1.

Bylaws Review

Proposed bylaws changes were reviewed by the Trustees tonight. A copy will be published in the April DATABUS and an announcement made to the membership at the April meeting.

Fundraising – Peter Hess

Peter is looking into classes and benefits of the Association of Fundraising Professionals (AFP).

Membership – Gladys Campion

As of last month's General Membership meeting, we had 53 Regular, 4 Associate, 0 Student,

(Continued on page 6)

Account Balances:

Fifth Third Checking ..	\$11,847.07
Fifth Third Savings	11,225.44
Pay Pal	963.81
Everbank CD	5,115.99
Dayton Foundation ...	+89,471.55
Total	\$118,623.86

—Investment Web Sites for Novices, Part I—

By Martin ARBAGI, Dayton Microcomputer Association

www.DMA1.org

May 2018 issue, THE DATABUS

Martin.Arbagi (at) Gmail.com

THE FOCUS OF THIS ARTICLE will be on free Web sites emphasizing stocks for novices (or “newbies,” as it’s fashionable to call them nowadays). I hope to have a second article on sites for intermediate-level investors for you in the next few months. I’m not a Registered Investment Advisor with the Securities & Exchange Commission. That means it’s illegal for me to recommend or criticize *specific* stocks. Although I can’t write for or against individual stocks, nonetheless I’ll concentrate on stocks in general rather than other securities, even though a recent study, by a member of my own Special Interest Group (SIG) found that bonds yielded the highest rate of return during the Great Recession of 2008-2010.

In light of this study, the question arises: Why stocks? The answer is that the motion of the stock market is essentially Brownian. Brownian motion is named after the English botanist (interestingly, not a physicist), Robert Brown (1773-1858) who first described it. While scientists reading this article will criticize my example as being too simple (remember, this article is for novices), Brownian motion is best seen when watching dust particles in the sunlight. Each mote of dust apparently seems to move randomly, but in the long run, the motion of most dust is *down*. Although the journey of each grain of dust may be roundabout, and some minute particles will stay aloft indefinitely, most dust ends on the floor—that’s why we have brooms!

Historically, stocks behave in a similar way, with one notable exception. From day-to-day, stock prices, like the dust particles described above, apparently move randomly. And like dust, some stock prices remain stagnant, in other words, they continue indefinitely to move at random. However, in the long run, most stock prices, unlike dust, move *up*. A few years ago, an economist, Jeremy Siegel, ran a simple experiment. Beginning in 1871, the first year for which reliable records are available, Professor Siegel averaged the prices of all stocks on the New York Stock Exchange (NYSE). He did this for consecutive twenty year periods: 1871 to 1891, 1872 to 1892, 1873 to 1893, and so forth. His findings? With one exception (1928 to 1948, which included the Great Depression and World War II), an investor would have made a profit in each twenty year period simply by buying one share of every NYSE-listed stock and sitting on it! (Re-investing dividends didn’t hurt, either.) So while I cannot legally recommend individual stocks, I can urge investors to stay the course and invest for the *long term*.

And speaking of dividends, I’ll also favor stocks that pay them. Most of the members of my SIG (including me) are retired, and, like Social Security, pensions, and IRAs, dividends form a substantial portion of our incomes.

(Continued on page 8)

(MINUTES—Continued from page 4)

and 5 Life members for a total of 62. Attendance last month was 26 and the 50/50 brought in \$18.

Net Administration Team – Ken Phelps, Gary Turner, Pat Flynn, Brent Kerlin

No problems to report. Website and Meetup are running fine.

Programs –

OPEN!!! We *must* find a Program chairman!!!

April – Gladys will contact Bob Gostischa or Gene Barlow for a remote presentation

Other suggested topics: Gary Coy – Tips and Tricks for mobile phones (like casting); Mark Camden – Movie Maker; Brent Kerlin – his Smart Home improvements

Publications – Martin Arbagi

No report

Publicity – Ed Skuya, Gary Coy, Pat Flynn, Peter Hess, Patrick Craig

Patrick posted DMA flyers at Clark State. Gladys will supply more copies for him to post.

OLD BUSINESS

Records Committee – Gladys Campion, Martin Arbagi

Still in progress

Wright State Archives – Martin Arbagi, Gladys Campion

Still in progress

Next Board Meeting

The next Board Meeting will be 7:00 P.M. on Monday, January 8, 2017 at the Fairborn Fire Station #2, 2200 Commerce Center, Fairborn. Those who want to join us for dinner should meet at 6:00 P.M. at Hothead Burritos, 1171 East Dayton Yellow Springs Road, Fairborn.

The Fairborn Fire Station #2 has been reserved through June 2018.

Dayton Diode lease with K12 & Tejas Gallery – Brent Kerlin, Peter Hess

Dayton Diode is waiting to hear from K12 as to whether they are agreeable with the terms of the lease.

Holiday Dinner – Gladys Campion

Gladys owes a final report to the board.

ThinkTV Auction in April – Gary Turner

Gary Turner delivered two Raspberry Pi kits to ThinkTV. The auction will be the week of April 16.

Summer Picnic – Martin Arbagi

Martin has reserved shelter #3 at Indian Riffle Park for August 18.

ADJOURNMENT

Peter Hess moved to adjourn at 8:32 P.M. Pat Flynn seconded and the motion passed.

*Respectfully Submitted,
Gladys Campion,
Secretary*

By Jove, Harrison, this
doesn't seem to be the Annual
DMA Picnic!

You and your ☠️💀😬🔪ing time machine!



—Annual DMA Picnic—

- ✓ Saturday, 18 August, Noon ... ? (Food served at 1 p.m.) \$5 (cheap!)
- ✓ Indian Riffle Park in Kettering—click [here](#) for a map.
- ✓ DMA supplies hamburgers, hot dogs, brats, rolls, condiments (mustard, ketchup, relish, etc.), soft drinks, bottled water, and ice.
- ✓ You supply a covered dish (appetizer, salad, chips, dessert, etc.).

PLEASE, NO ALCOHOLIC BEVERAGES, GLASS BOTTLES, OR PETS.

**Tickets on sale at all meetings from
GLADY CAMPION or MARTIN ARBAGI!**

(INVESTMENT SITES FOR NOVICES—Continued from page 5)

***Investopedia*—Everything You’ve Ever Wanted to Know about Investments, but Were Afraid to Ask ... and Something for the More Sophisticated Investor Too!**

INVESTOPEDIA (in this article, SMALL CAPS denote hyperlinks) is the starting point for most novice investors. Let’s say you don’t even know what a “stock” is. (Hard to believe, but there are such people—although few of them will admit it.) Just click on the magnifying glass (upper right hand side of the Welcome page [first thing you see when you go to the site]) and type *stock* in the window that appears. A list pops up. At the top of this list, as with most search engines, are “Sponsored Links.” These are companies or investment advisors that have paid to be placed at or near the beginning of the list. But the fourth item on the list (the day I consulted it) is a concise definition of what a stock is. You can look up any other term that interests you, for example, “options” (subdivided into “puts” and “calls”), and “mutual funds” (both open and closed ended). For more knowledgeable investors, such terms as “convertible bonds,” “beta,” “regression analysis,” “head-and-shoulders graph,” and so forth are also described in the simplest possible language.

DIVIDEND ARISTOCRATS

The term “dividend aristocrats” is generally used for dividend-paying stocks that have increased their payouts for a certain period of time, usually, twenty-five consecutive years or longer. (Don’t know what a dividend is? Look it up [HERE](#) in *Investopedia*.) Let’s say you bought a stock ten years ago at \$100 per share. At the time, it paid a dividend of 50¢ annually. That’s a rate of .5% ($\frac{1}{2}$ of 1 per cent). A decade later, the stock’s price is \$1,000 a share! But even if it still pays .5%, you are now receiving \$5.00 annually. Your rate of return has not increased, but the money that stock actually pays you has increased tenfold.

To be sure, dividends can be cut as well as raised, and I’ll deal with that topic later. But dividend increases have far outnumbered cuts in the last six or seven years, so let’s deal with increases first.

OK, so here you are with one share of a stock you bought a decade ago at \$100 a share, but which is now worth \$1,000. Your income from this stock has also increased from 50¢ to \$5.00 per year. But your *rate of return* is still the same: .5%. Or is it? Let’s say you had bought a \$100 bond a decade ago. A bond is an IOU, and so it’s safer than a stock, right? A corporation is under no obligation to pay a dividend, but unless it goes bankrupt, it must pay interest on money it borrows. Now let’s say further that the bond you bought had the identical rate of return as the company’s stock: .5%, not unusual in an era of ultra-low interest rates (though this has been changing in the last few months). What happens ten years later? Interest rates have begun to rise—but all you’re getting is the 50¢ you were receiving years ago. Sure, you could sell your bond to someone else. But the buyer won’t give you \$100, the face value of your bond. Why should he buy a bond that yields 50¢ annually when he can get one that gives \$1.00? But had you bought the *stock* of the same company, you’d now have an asset (the stock) that’s worth \$1,000 and gives you \$5.00 annually instead of 50¢. Yes, the current yield is still only .5%, but the yield on the money you *originally invested* is 5%.

(Continued on page 9)

(INVESTMENT SITES FOR NOVICES—Continued from page 8)

All this assumes a two things (1) that your stock has risen in value, and (2) that its dividend has risen steadily. (Recall that a company is under no obligation to raise dividends, or even to pay them at all.) How do we determine firms that increase their dividends regularly? There are a number of “dividend aristocrat” Web sites. I picked DIVIDEND.COM almost at random. Like many Investors’ Web sites, this one is partially free, but with portions only accessible to paid subscribers. I’ll emphasize the free part here.

Dividend.com’s “Welcome” or “Home” page (the first thing you see when you go to the Web site) is a listing of all stocks that have raised their dividends for at least twenty-five consecutive years. At the head of the list are four superstars. Number one is American States Water, a conglomerate that owns water works in various urban and rural areas. AWR, its symbol on the stock exchange, has raised its dividend each year for the past sixty-three years (that’s since 1955)! Tied for second place on the list is Northwest Natural Gas (NWN) and Dover Corporation (DOV), an industrial conglomerate. They have raised their dividends for the past sixty-two years. The next three, also tied at sixty-one years, need no introduction: Procter & Gamble (PG—its world headquarters are just down the road in Cincinnati), Emerson Electric (EMR), and Genuine [Auto] Parts (GPC).

Now look at the column just to the right, entitled “DARS Rating.” There’s a little padlock there. That’s part of the *paid* section of Dividends.com, and since we’re emphasizing *free* sites here, we shall write no more about the DARS Ratings, or any other for-pay features here. ... TDB

Part II of this article will appear in September.



—Power Strip Versus Surge Protector: Which Do You Need?—

By Tim ELDER, Treasurer, Canton Alliance Massillon User Group, OH

February 2018 issue, *The Memory Map*

www.camug.com

treasurer (at) camug.com

THESE TWO DEVICES are quite similar in appearance, but they are definitely not the same. If what you need is an extension cord with several outlets, a power strip will work fine, because it acts as an extension of the wall outlet, but does not add any protection capabilities. It will have a number of outlets, probably an on-off switch that can disconnect all outlets at once, and maybe a circuit breaker or fuse. But if you are connecting to a computer, TV, home theater, or other electronics, a power strip will *not* be fine, because it cannot protect your expensive electronics from power line surges; for this you need a surge protector, sometimes called a “surge suppressor” or more rarely, a surge diverter.

An electrical surge is an intense voltage spike of very short duration.

A surge protector works its “magic” by means of built-in electronic components which quickly cut the power when an electrical surge comes through the mains (this is a British term which works well for the electrical distribution grid—the system bringing electrical power into the building) or from electric motors within the house which can reflect surges back through the wiring. In order to work properly, a surge protector must be connected to a grounded outlet. A surge protector will cost more than a similar-appearing power strip.

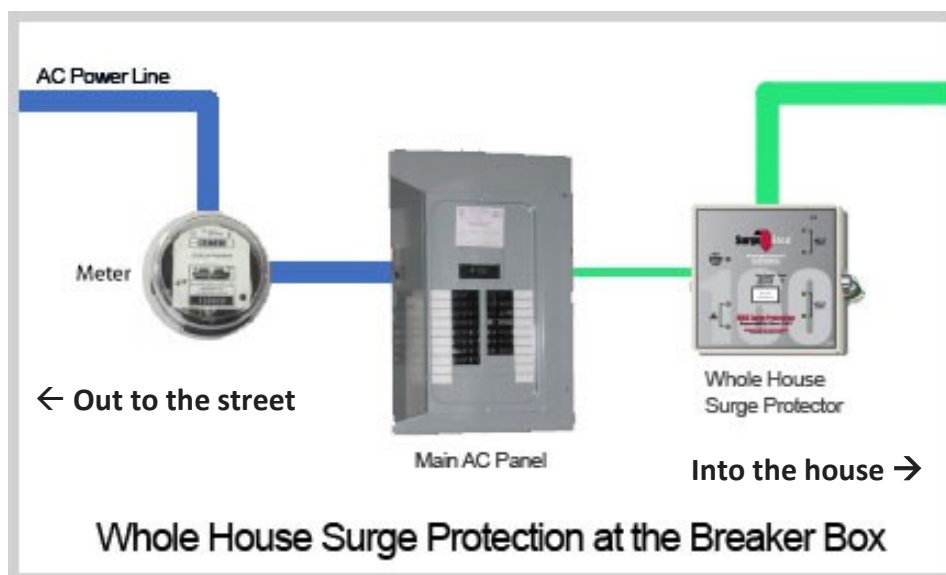
The difference in capabilities of the two devices will be found on the packaging, or on the back of the device if the packaging has already been removed. Power strips and surge protectors will often be placed near each other on the store shelves; so, make sure you “read the readin” to make sure you buy what you need. A surge protector is generally clearly labeled as such, but its capabilities can vary considerably.

Surge protectors are rated by the amount of electrical energy they can absorb, either all at once or bit-by-bit; this will certainly be advertised on the packaging. Suggested specifications to look for, which can be misleading if you are not paying attention, include: at least 2000 joules (more is better); and, sometimes listed, response time which is usually in nanoseconds (shorter is better).

How do you know how much of this protection is left? The number of joules is like a reservoir, but you can’t tell how much has been used already. Thus, a surge protector should be replaced, say, after 5 years; after this it can serve as a power strip. Since our memories are fickle, put a self-adhesive note on it saying when it was installed. A surge protector will likely have a pilot light to tell you when the connected items are protected from line surges. If this light goes out or changes color, the surge protector has given its life to protect whatever was connected. It will have to be replaced. But this pilot light is not foolproof, meaning that it can give false assurance.

When purchasing a surge protector, be sure to get more outlets than you think you need and remember that transformer plugs can block adjacent outlets. Also remember that a surge can come in over phone or cable wires; look for connections for these if your setup uses them.

(Continued on page 13)



Individual outlet surge protectors
(Only the lower one has a UL label visible.)



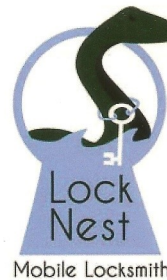
Have a business card? Are you a DMA member?

ANY PAID-UP MEMBER of the Dayton Microcomputer Association is entitled to a *free* business card-sized advertisement in THE DATABUS. Send a good-quality image to Editor@DMA1.org, or give your business card to **Martin Arbagi**, the Editor, at any DMA meeting. We can embed a link to your Web site (if you have one) in the image of your card. Under weird IRS regulations, your Web site may not include discount coupons for DMA members, although discount offers may be included in the advertisement *itself*. See the example below, which includes a member discount. But the advertiser could not put the discount on his Web site.

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(SURGE SUPPRESSOR VS. POWER STRIP—Continued from page 10)

Many surge protectors also have USB charging ports. Labeling should also include an Underwriters' Laboratories (UL) seal. When I was checking the stores, prices varied from \$10 to \$60 depending on the number of outlets, the number of USB charging ports, and the joule capacity which ranged from 500 to 4350. The selection at Staples was much better than at Walmart.

As with the protection pilot light, a surge protector is not foolproof, and you probably do not want to gamble with Mother Nature. If an electrical storm is approaching, you should shut down the computer, then turn off the surge protector switch or unplug it. Any time the power goes off suddenly for any reason, your first move should be to turn off the surge protector switch to stop the risk of a surge when the power comes back on.

If you want even more protection than a surge protector offers, consider a UPS (Uninterruptible Power Supply). These offer a battery backup which provides a few minutes to save files properly and shut down the computer. They can also smooth any bumps in the incoming electrical supply; this capability is called AVR (Automatic Voltage Regulation).

A surge protector can be purchased to protect the whole house from external surges, but these must be installed at the service entrance with the supply from outside (usually the power pole on the street unless your neighborhood has underground utilities) temporarily disconnected. A licensed electrician is recommended. [EDITOR'S NOTE: I have both a whole-house surge protector and individual surge protectors at my house. The whole-house protector was installed by a licensed electrician in 2013.]

...TDB

Help DMA by using Amazon's "Smile" program!

AMAZON, the Internet's largest retailer (if you haven't noticed, Amazon isn't just for books any more!) has a "Smile" feature whereby Amazon donates a percentage of almost any purchase you make to a selected nonprofit organization. There is *no* extra cost to you. Click [here](#) to learn more or [here](#) to go directly to the sign-up page. Be sure to put DMA down as the beneficiary of your purchases.

Dayton Microcomputer Association Membership Form

Today's Date: ____/____/____
(dd/mm/yyyy)

☐ **New**

Please credit the DMA member who recruited you:

☐ **Renew**

Please list below any *changes* to your contact information.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone (landline or cellular): (_____) _____ - _____

E-Mail: _____@_____._____

Skills or interests you can share with DMA:

✓ _____

✓ _____

What do you hope DMA can provide you? _____

TYPES OF MEMBERSHIP:

Regular (\$25.00 annually) ☐

Associate (\$12.50 annually—For someone living at the same address as a Regular Member.) ☐

Student (Free—For full-time students through 22 years of age. Student members *cannot* vote in DMA elections.) ☐

SHELL ACCOUNT: A Shell Account on the DMA server provides file storage, hosting of a personal noncommercial Web site, and a DMA1.org e-mail alias (forwarding address), all for a *one-time* fee of \$10.00. A user name must be no more than eight alphabetic characters. The usual default is your last name and first initial, with no caps or punctuation (for example, jsmith or sjones).

DMA reserves the right of final decision on all user names. ☐

First choice: _____ Second Choice: _____

TOTAL \$_____.

Make checks or money orders payable to DAYTON MICROCOMPUTER ASSOCIATION, and mail this Form and your payment to:
Post Office Box 4005 Dayton, Ohio 45401. (At this time, we can only accept payment by check or credit card at meetings.)

DMA USE ONLY:

Member# _____ Exp. ____/____/____ ☐ Check# _____ ☐ Cash Processed by: _____

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Member# _____ Exp. ____/____/____ ☐ Check# _____ ☐ Cash Processed by: _____