

# Chesapeake PC Users Group, Inc.

# THE PRINTER

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## PRESIDENT'S CORNER

Another season of user's group meetings is wrapping up. But, we are going out with a bang! The final meeting for the summer will be June 8 and have no fewer than three, count 'em three, presentations for our members. Below are the details.

### June 8, General Meeting

This meeting will also have multiple demonstrations. We will have a guest speaker, Dmitry Usov, who will demonstrate his program, **Allway Sync**. This program is used to synchronize data between computers using a USB thumb drive type of device. There have been a few members that have asked for information on the type of software so I think this will be very useful to many members.

We will also have a brief demonstration and discussion by one of our members, Ed DeMeter, on his experience using a Voice Over IP (VoIP) service. Ed has had this service since March. I am sure many of us want to know his experience with VoIP as there are many advertisements from companies promising big savings over your usual telephone service.

There will be one final demonstration and this will be from Fran Damratowski. She will show the Microsoft product, Photo Story v3. This is an excellent product for presenting a story using digital photos.

### By Law Changes

With the successful affiliation with the NASA Federal Credit Union, we would like to expand our relationship and hopefully grow the membership of our users group. One way to do this is to provide an associate, introductory membership, to introduce more people to our organization through the NFCU. Currently our By Laws do not provide for multiple classes of membership. On pages 10 and 11 of this issue, are the proposed changes to the By Laws. At the September meeting, we will vote to accept these changes.

If all goes as planned, this will increase our membership roles and we will be in a much better financial shape. With better finances, we can have better meetings, demonstrating technologies that currently prove unfeasible with our current financial picture. We may even be able to provide door prizes for fully paid members at the monthly meetings. Overall, I hope to see our meetings improve, bolster our membership roster, and increase attendance at meetings.

### Member Survey

You will notice in the newsletter, on pages 3 and 4, that our annual member survey is available. The Board of Directors uses this to help plan future meetings and improve on the types of

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## PRESIDENT'S CORNER - cont'd

demonstrations that are given. Please fill this out and return it in any means feasible to Fran.

## CRSIG Needs a New Leader!!!

It is with great remorse that I ask your help with our Computer Refurbishing SIG. The man who founded the SIG and has lead the group for over 5 years is moving away. Jerry Moskowitz has informed the Board of Directors that he and his wife will be taking a well deserved retirement to Berlin, MD (near Ocean City). He will live too far to continue to effectively run the CRSIG and we are asking for a volunteer to take over as the SIG lead. If you would be interested in running the SIG, please contact one of the Board members as soon as possible.

On a personal note, I want to thank Jerry for doing such an outstanding job as the SIG chair for all of this time. Jerry has helped to expand the users group in areas that I could not have imagined. I will miss you Jerry, and you won't be forgotten.

## See you in September...

It's always a little sad knowing that the group is going on hiatus for the summer. But the Board is in the planning stages for the meetings this autumn. We need your help in planning these meetings. Please let us know (in person, via phone or e-mail) what you would like to see demonstrated at upcoming meetings. Remember, this is **your** group. I hope you make the most of it.

**I hope to see you at an upcoming meeting.  
Bring a Friend!**

*Michael*

## OFFICERS

*President*

**Mike Young.....(410) 551-4411**  
**president @chesapeakepcusersgroup.org**

*Vice President*

**David Cunningham.....(410) 268-2384**  
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**editor@chesapeakepcusersgroup.org**

## CHAIRPERSONS

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**programs @chesapeakepcusersgroup.org**

*Education Chairperson*

**Sam Shepherd.....(410) 647-6077**  
**education @chesapeakepcusersgroup.org**

*Membership Chairpersons*

**Mike Regimenti/Margaret Duggan..(410) 974-0649**  
**membership @chesapeakepcusersgroup.org**

*Public Relations Chairperson*

**Fran Damratowski.....(410) 544-7047**  
**pr@chesapeakepcusersgroup.org**

## SPECIAL INTEREST GROUPS (SIGS)

*New Users Group*

**Sam Shepherd.....(410) 647-6077**  
*Investment SIG*

**Len Lindenmeyer.....(410) 647-9142**  
**investments @chesapeakepcusersgroup.org**

*Technology SIG*

**Mike Regimenti.....(410) 974-0649**  
**internet@chesapeakepcusersgroup.org**

*Computer Recycling SIG*

**Jerry Moskowitz.....(410) 268-2019**  
**recycling@chesapeakepcusersgroup.org**

*Webmaster*

**Mike DeLucia.....(410) 721-2991**  
**webmeister @chesapeakepcusersgroup.org**

## ChPCUG 2005 Annual Member Survey

This survey is available in two forms, a hard copy in *The Printer* and a form that can be filled out and sent with a single click on the club web page <http://www.chesapeakepcusersgroup.org>. Please complete the online survey no later than June 16, 2005 or bring the hard copy to the June 15<sup>th</sup> club meeting.

Name (include middle initial):

Address:

Phone:

E-mail:

Web site:

My favorite software is:

Because:

What I like best about the ChPCUG is:

I think we could improve the club by:

Currently we have 3 SIGs, Technology, Investment, & Computer Refurbishing.

Do we need other SIG? If so, what SIG is needed?

Would you be willing to chair the SIG?

Currently we have 4 committees, Program, Education, Newsletter, & Public Relations.

I would be willing to work on the \_\_\_\_\_ committee.

Check the programs you have attended since September 2004 then rate the programs on a scale of 5-1 (5 = Great, 4 = Good, 3 = OK, 2 = Not so good, 1 = Poor)

\_\_\_ Open Office vs. MS Office (9/08 Fran Damratowski) Rating # \_\_\_

\_\_\_ Smart Computing Magazine (10/13 Jen Clausen) Rating # \_\_\_

\_\_\_ Apple iPod (11//10 John & Connie Hays) Rating # \_\_\_

\_\_\_ Trips & Travel Using the Internet (12/08 Len Lindenmeyer) Rating # \_\_\_

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## ChPCUG 2005 Annual Member Survey-cont'd

\_\_\_ Wireless Networking (1/12 Mike Young) Rating # \_\_\_

\_\_\_ Selling on eBay (2/9 Heather Hook) Rating # \_\_\_

\_\_\_ Learning with Lynda (3/09 Mike DeLucia) Rating # \_\_\_

\_\_\_ Registry Cleaning (3/09 Mike Regimenti) Rating # \_\_\_

\_\_\_ Blogs & Blogging (4/13 Mike Young) Rating # \_\_\_

\_\_\_ Financial Research (5/11 Len Lindenmeyer) Rating # \_\_\_

\_\_\_ Allway Sync 2.0 (6/08 D. Usov & Co.) Rating # \_\_\_

\_\_\_ VoIP (6/08 Ed Demeter) Rating # \_\_\_

\_\_\_ Photo Story 3 (3/04 Fran Damratowski) Rating # \_\_\_

I would like to see a program demonstrating (list hardware, software, whatever):

I would be willing to demonstrate (list hardware, software, whatever):

I would like to see an article in *The Printer* about (list hardware, software, whatever):

I would be willing to write an article for *The Printer* about:  
(list hardware, software, whatever; suggested outline below):

Name of product (software, hardware, whatever):

It can be obtained from:

List price:

Purpose of product:

Main features:

The most helpful feature(s) is/are:

The most difficult, confusing, or useless part of the product:

Other:

Email your article as a file attachment in RTF or MS Word format to the newsletter editor, Mike Regimenti  
[.editor@chesapeakepcusersgroup.org](mailto:editor@chesapeakepcusersgroup.org).

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# from the Secretary's Desk

## Minutes of CHPCUG Board meeting on March 16, 2005

**Attendees:** Mike Young, David Cunningham, Karl Richmond, Jim Quinn, Mike Regimenti, Craig Barlow, Fran Damratowski, Len Lindenmeyer, and Mike DeLucia

Our general meeting topics were discussed in detail and it looks like we have firm agendas through Sept.

May 11<sup>th</sup> - Financial Research by Len Lindenmeyer

June 8<sup>th</sup> -AllwaySync 2.0 by D.Usov & Co  
PhotoStory v.3 by Fran Damratowski  
VOIP-by Ed DeMeter

Sept 14<sup>th</sup> - Comcast Phone Service by Justin Green from Comcast

Oct 12<sup>th</sup> - Adobe ????????

### GENERAL TOPICS

We have received a letter from NASA FCU, indicating that we have been approved for membership.

The next step in the process is to change our By-Laws to accommodate Associate Members. There was considerable discussion on the wording in the By-Laws to accomplish that. The proposed changes will be available to the membership at our May 11<sup>th</sup> general meeting

### NEW BUSINESS

Mike Young made a presentation about the Epson Powerlite 81p projector, and a motion was made and seconded to purchase it based on Mike's recommendation. The cost is \$1800.

There was discussion about whether it is the right time to purchase a new Laptop. Early next year there will be significant technology improvements in this market and if we wait until then we will have state of the art equipment.

A motion was made and passed to have Mike Regimenti purchase and install additional memory in our existing laptop.

### Treasurer's Report

Karl gave his monthly report and indicated that we are still solvent

### The SIGS

#### Technology SIG

Next Technology SIG meeting will discuss RSS and Sauce Report software.

#### CRSIG

In the absence of Jerry Moskowitz, Fran Damratowski told us that we have gone over the 1000 mark for refurbished PCs. She also indicated that 100 PCs will be going to the Congo in the next few weeks.

#### Investment SIG

Next meeting is scheduled for Wednesday night April 27<sup>th</sup>.

*Jim Quinn  
Secretary*



# Investing using the Internet

by  
Len Lindenmeyer

**Editor:** *This is an excerpt from Len's presentation given at the May 11th General Meeting*

## Evaluate the market

[www.bigcharts.com](http://www.bigcharts.com)

## Go Shopping

Peter Lynch lesson - Success at Fidelity

What's happening around you

Don't watch TV

Houses American cars Gas prices Sin - Beer, Gambling, etc.

## Sources of Ideas

Value Line - Local Library [www.valueline.com](http://www.valueline.com)

Top 20 industries

Top rated Stocks

Investors Business Daily [www.investors.com](http://www.investors.com)

Quicken [www.quicken.com](http://www.quicken.com)

## Evaluate the Stocks

Quicken's One Click Scorecard [www.quicken.com](http://www.quicken.com)

NAIC Toolkit 4 or 5 [www.better-investing.org](http://www.better-investing.org)

Investor's Business Daily

## Diversify

80 % of portfolio in dividend paying stocks

REITs

Dow basic industry stocks - JNJ, PG, MMM, etc.

Dollar Cost Average - [www.sharebuilder.com](http://www.sharebuilder.com)

Buy cheap - Discount Broker

Build a spreadsheet - Update the prices once a month or quarter

## References:

### Web Sites:

[www.Bigcharts.com](http://www.Bigcharts.com)

Charting & Prices

[www.valueline.com](http://www.valueline.com)

thru Anne Arundel County Library

[www.investors.com](http://www.investors.com)

Investors Business Daily

[www.quicken.com](http://www.quicken.com)

Quicken (now need to have Quicken 2003, 2004, or 2005)

[www.better-investing.org](http://www.better-investing.org)

NAIC web site

[www.sharebuilder.com](http://www.sharebuilder.com)

Dollar Cost Averaging Stock Purchase Service

### Books:

Beating the Street by Peter Lynch

The Millionaire Next Door by Stanley & Danko

How to Make Money in Stocks by O'Neil

# Diversification - Cont'd

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3	Info Tech	8	HPQ	380	7,980	121.60
4	Cons Discret	10	LOW	180	10,080	28.80
5	Industrials	16	FO	190	15,770	250.80
6	REITs	12	KIM	225	11,925	549.00
7	Financials	6	C	125	6,000	220.00
8	Telecomm	4	SBC	170	3,910	219.64
9	Utilities	7	KSE	180	7,020	327.60
10	Energy	10	XOM	180	10,080	194.40

**Total Stocks**            **98,865.**  
**Cash**                        **1,135.**  
**Grand Total**            **100,000.**

**Total Dividends**        **\$ 2572.74 per year**  
**% Return per year**        **2.57%**

**Table I**  
**Example Stocks by Sector**  
**Stock Exchange Symbol**

1. Health Care	HUM, UNH, SRZ, TRI, PDCO, ISRG, SYK
2. Consumer Staples	PG, MO, CL, PEP, KO
3. Information Tech	MSFT, DELL, ADBE, INTU, ADSK, HPQ
4. Consumer Discretionary	HD, LOW, MCD, DRI, PNRA, CKE
5. Industrials	DD, FO, OLN, MMM, EMN
6. REITs	EOP, KIM, TRZ, WRE, WRI, JOE
7. Financials	BAC, C, TROW, CFC, LM, MER
8. Telecommunications	CSCO, VZ, SBC, LU, MRVL
9. Utilities	CEG, DUK, KSE, BKH, TE, AEP
10. Energy	XOM, KMG, VLO, BP



# Diversification using Dividend Paying Stocks

by  
Len Lindenmeyer

One of the important things that must be done in creating any portfolio, is to diversify the holdings. Below are outlined two portfolios, one a Growth Portfolio and the second a Growth & Income Portfolio. Both of these portfolios are aimed at including a substantial mix of dividend paying stocks so that the portfolio has a built in return through dividends in addition to the growth that comes from price appreciation.

The Growth Portfolio below shows diversification using percentages with the largest holdings being 22% in Information Technology and 20% in Health Care. Some stocks in each of these sectors are shown at the end of the article in Table I. If you pick a stock or stocks the stock and the number of shares would be shown in the appropriate columns.

## A. Growth Portfolio \$ 100 K

#	Sector	%	Stocks	Shares	Dollars
1	Health Care	20			20,000
2	Cons Staples	4			4,000
3	Info Tech	22			22,000
4	Cons Discret	16			16,000
5	Industrials	17			17,000
6	REITs	3			3,000
7	Financials	7			7,000
8	Telecomm	3			3,000
9	Utilities	0			0
10	Energy	8			8,000

For the Growth and Income Portfolio below, I have constructed an example portfolio, again using the percentage distribution in each of the ten sectors. In this portfolio, Information Technology is now only 8% of the total with Health Care being 12%. In this example, I have picked a specific stock from the list in Table I below and shown the number of shares at current prices along with the specific dollars that would have been paid for those shares. United Health Care (UNH) would have cost \$11,700 at \$90. per share. The dividends that each of these stocks would have yielded is shown in the last column based on current dividend amounts. The current yield on this portfolio is 2.57% with a yearly payout of \$2572.74. A list of sample companies in each of the sectors is shown in Table I at the end. The stocks are listed based on Ticker Symbol. You can find other stocks by using Value Line or other services and searching based on Industry sector.

## B. Growth & Income Portfolio \$ 100 K

#	Sector	%	Stocks	Shares	Dollars	Dividends
1	Health Care	12	UNH	130	11,700	3.90
2	Cons Staples	15	MO	225	14,400	657.00

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# Seagate Barracuda 7200.8 400GB

It draws blood, but misses the takedown Rating: 8 out of 10

## Barracuda 7200.8 400GB



[www.seagate.com](http://www.seagate.com)

It's been all quiet on the Seagate front for more than a year, but the world's largest **hard drive** manufacturer is back on the offensive with its new, eighth-generation Barracuda. We recently tested the company's flagship model (ST3400832AS), which delivers a record-tying 400GB capacity, an 8MB buffer, a 7200rpm spindle speed, a **SATA** interface, and native command queuing (NCQ). Although the Barracuda ties Hitachi's 7K400 for the capacity crown, Seagate fits the 400GB on just three platters; Hitachi's drive uses five. Do the math: The 7200.8 packs 133GB onto each platter. That's the highest areal density available right now. Fewer platters means the read/write heads have to travel less, which should, in turn, increase the drive's overall performance. That certainly seems to be the case with the 7200.8. During our **benchmarking**, the Barracuda laid down the fastest average sequential read speeds ever recorded for a 7200rpm drive, outpacing even the mighty Maxtor DiamondMax 10 (the previous 7200rpm champ). At 55MB/s, the 7200.8 approaches Raptor territory even—an incredible accomplishment considering that the Raptor spins its platters at 10,000rpm. **Access** times

were 1 millisecond slower than spec (9ms after subtracting rotational latency), which isn't cause for alarm.

The only area of testing in which the 7200.8 fell short—and it's a big one—was in the real-world benchmark we call the application index: a script of six real-world programs. The Barracuda's score of 24.4 is slightly underwhelming compared with the DiamondMax's record-holding score of 26.6. To Seagate's credit, however, the new drive performed significantly better than the model 7200.7 drive we tested back in January 2004. The best score that previous-generation drive could muster was a lowly 19.5. We didn't specifically test this drive's NCQ performance, but previous Lab tests revealed little or no performance boost in a single-user, **desktop** environment.

Although it posted the fastest read speeds we've ever seen in its class, the 8MB cache is clearly holding this drive back. In fact, if you're in the market for a new hard drive, we'd recommend the less-expensive non-NCQ, parallel-ATA version of this drive (model number ST3400832A). It street-prices about \$100 less than the SATA model.

+areal density: Fast reads, quiet operation, huge capacity, and a killer five-year warranty.

- cranial density: Pricey; the performance is held back by small cache, and minimal NCQ gains for single-user workload.

# Proposed Changes to ChPCUG BYLAWS

## CHESAPEAKE PC USERS GROUP, INC.

May 11, 2005

### BYLAWS

#### 1. NAME

The name of this organization shall be the "CHESAPEAKE PC USERS GROUP, INC.", here in after referred to as the "ChPCUG".

#### 2. PURPOSE

The purposes of the ChPCUG are as follows:

- 2.1. To provide a forum for members of the computer community to increase their understanding, and utilization of computers.
- 2.2. To encourage experimentation and research to enhance the knowledge of computers by the current and potential users of computers.
- 2.3. To provide an opportunity for all users of computers to exchange ideas, knowledge, and experience for the enrichment of all concerned.
- 2.4. To provide an opportunity for both formal and informal education in computer applications, hardware, and software technologies.
- 2.5. To provide a communication conduit to user groups in other locations and with other orientations.
- 2.6. To provide an opportunity for the formation of special interest groups.
- 2.7. To provide a medium for the software exchange of public domain and contributed programs. The illegal copying, use, or distribution of software shall not be condoned.

#### 3. FISCAL STRUCTURE

- 3.1. The ChPCUG shall be a non-profit organization according to Section 501 (c) (3) of the U. S. Internal Revenue Code of 1954, as amended.
- 3.2. An audit of the ChPCUG's financial records shall be made annually by an individual, other than the current Treasurer, designated by the President.
- 3.3. In the event of the dissolution of the ChPCUG, all assets shall be transferred in accordance with applicable U. S. Code and Maryland state law.

#### 4. MEMBERSHIP

***4.1. Members are the reason for the existence of the ChPCUG. They are the primary customers of all of the activities of the ChPCUG. All activities shall be tailored to give maximum benefit to the members.***

4.2. Membership in the ChPCUG shall not be denied to anyone based upon race, creed, sex, religion or national origin.

***4.3. There shall be two classes of membership in the ChPCUG; Full and Associate.***

4.3.1. Full Membership in the ChPCUG shall include the following privileges:

***1.1.1.1. Cast one vote in any election or ChPCUG activity that requires general membership approval.***

***4.3.1.2. Be elected an officer of ChPCUG***

***4.3.1.3. Regularly receive a copy of each ChPCUG publication as issued.***

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## Proposed Changes to ChPCUG BYLAWS - Cont'd

**4.3.1.4. Attend General Meetings; make use of the ChPCUG web site and other live forums.**

**4.3.1.5 Make use of ChPCUG electronic forums.**

**4.3.2. Associate Membership in the ChPCUG shall include only those privileges stated in section 4.3.1.4.**

**3.3.3. Full Members shall be referred to in all other sections of this document as "members" or jointly as "the membership". Associate Members shall be referred to in all other sections of this document as "associates".**

4.4. Individuals who have applied to the Treasurer for *full or associate* membership and have paid the required dues shall become *full or associate* members. The Treasurer determines dues paying individuals. A Member may be appointed by and report to the Treasurer to assist in maintaining the ChPCUG rolls.

4.5. Annual dues start at the first of the month in which they are paid to the anniversary of that month. ***If dues are not paid by the end of the third month after they are due, then the member shall be dropped from the rolls.***

4.6. The Board of Directors may override ***section 4.5*** and continue a membership at its discretion.

### 5. ORGANIZATION

The ChPCUG shall be organized to effectively implement and administrate the purposes of the ChPCUG. The organization shall be as follows:

#### 5.1. OFFICERS

There shall be four officers of the ChPCUG elected by the membership. They are the President, Vice President, Secretary and Treasurer. The term of office for each is one year. Officers may be reelected to the same office without limit. The duties and responsibilities of each Officer are described in section 6 of these Bylaws.

#### 5.2. BOARD OF DIRECTORS

The Board of Directors shall be organized with the following member groups:

- Officers
- Standing Committee Chairpersons
- Special Interest Group Chairpersons
- Appointed Members

Appointed Members shall be recommended by the President and approved by the current Board members. All members of the Board of Directors, as defined in this article, are voting members, each person having one vote. The duties and responsibilities of the Board of Directors are described in section 7 of these Bylaws.

#### 5.3. COMMITTEES

Standing or Ad Hoc Committees may be formed by the President to address specific long or short-term administrative or technical problems. Formation of committees, either long or short term, is at the discretion of the President. (See section 8.)

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***\* Proposed changes shown bolded & italicized.***

**The Next Regular Meeting will be at  
The Severn River Middle School**

**Wednesday,  
June 8<sup>th</sup>, 2005**

**Meeting will be held in the large meeting  
room.**

**It starts at 7:00 PM with club business  
and a short discussion period.**

**There will be Presentations on**

## **Allway Sync VoIP & PhotoStory v3**

**Members and their friends are welcome to  
come, ask questions and become enlightened.**

### **How to Find: Severn River Middle School**

SRMS is close to the Arnold, MD campus of the Anne Arundel Community College. From Annapolis and parts south, take Rte 2 (Ritchie Highway) north about 3 miles from the intersection of Rt. 50, **turn right on College Parkway**. At the first light, turn left on Peninsula Farm Road. (Of course, if you are coming from points North, you would turn left on to College Parkway) about a half-mile down the road the large SRMS school building, set back off a large two level parking lot, will be visible on your right. Park here and go to the main entrance. Signs will be posted to direct you to the **Large Group Room** where we will be meeting.

**How to find: The Technology SIG, A ChPCUG Special Interest Group\*\***

*Meets the 1<sup>st</sup> Wednesday of each month at 7:00 PM*

**The meetings are held at the SRMS in the Library.**



**Chesapeake PC Users Group**

1783 Forest Drive #285  
Annapolis, MD 21401

**FIRST CLASS**

### **INSIDE THIS VERY ISSUE!**

**Proposed By Law Changes  
President's Corner  
Diversification using Dividend  
Paying Stocks  
Internal HD Review  
... and a little more!**

**Note:** *The date above your name on the mailing label is the expiration date of your membership. Contact the Membership Chairman (page 2, column 2) to update.*