
The Memory Map

Canton Alliance Massillon Computer Users Group



Volume 40, Issue 11

November 2020

Next CAMUG Meeting, November 16, 2020 On Zoom

Dennis will email an invitation to the **Zoom** meeting to members. At meeting time, simply click on the link in the invitation to join the meeting.

Please! If you forward the invitation to anyone else (we do encourage visitors), please let us know at board@camug.com so that we will not let them stagnate in the waiting room. Only members and known visitors will be accepted into the meeting to prevent Zoom-bombing.

Please note the start time: 6:30 PM

6:30 PM: Q & A and chit-chat

7:00 PM Meeting: Open Nominations for elective club positions:

President, Secretary, Treasurer, Director, and Director-at-Large.

Also "Info about Zoom" and "Windows Update 2010" by Dennis Smith.

How the Internet Has Changed the Real Estate Industry

Speaker: Wade Huie, LACS, Realtor

**Meeting review by Leah Clark, Los Angeles Computer Society Editor
and President**

October 2020 issue, User Friendly

www.lacspc.org

editor (at) lacspc.org

Wade has been a real estate agent in Los Angeles since 2003. He talked about the days of face-to-face contacts, door knocking, sending out cards, etc. Those who wanted to buy a house would look through newspaper ads, drive through a neighborhood looking for "For Sale" signs, then they would call the agents listed on them.

The agents had all the information on properties for sale in Multiple Listings Services (MLS) books. Some of the listings would be obsolete by the time the books were printed. Before the internet, the system was not very efficient.

There has been a tremendous cosmic shift in the real estate business, as in other companies, due to the internet. It has mostly been for the better. Realtors are no longer the gatekeepers to all the information. MLS became automated with listings on the computer rather than in the out-of-date books.

The clients are now in charge.

The internet's connection with Real Estate is here to stay. No one misses the old-school way of buying and selling property. Most homebuyers now begin their search on the internet, which is mostly kept up to date. Much can now be done on a smartphone. Most documents and contracts can now be made online with electronic signatures. Pricing a house is still an art, not a science. The estimated value of a home can vary on different sites. Improvements or defects may not be considered in the estimates.

Wade said the best thing the internet has done for real estate has been what it has done with pictures. Without going to a home, a buyer can get a feeling about it from images. Visuals are the most important, but photos can make or break a sale. Wade showed posted images of homes with much clutter and untidiness visible. Wade then talked about "staging" a home by putting in cool furniture, a few paintings, rugs, etc. enabling it to be sold for more money. The buyer can imagine what a house may look like. Staging may raise the price of a home; it does cost to bring in all that stuff. Thanks to the internet and software, a seller may provide "virtual staging" which costs much less.

The use of video has become common in real estate. Cameras pan around each room to give a sense of what's there. Using drones to depict the home and surrounding neighborhood makes it like walking around in a house. Agents must now become, or hire, filmmakers.

Buying and selling real estate in the U.S has been becoming highly competitive, and both Wall Street and Silicon Valley want in on it.

iBuyers will buy your home, fix it up, then resell it on the open market. The "i" stands for instant. Wade thinks we may see more of them in the future, especially for those who may need to move quickly.

The internet is not going to go away. It will continue to evolve, and it will be making buying a home easier. Real estate, from a family perspective, is still a local activity. Buyers want someone with the knowledge and skills to help them make what may be the most important financial decision of their lives. If agents don't embrace the new technology, they may deserve to go obsolete.

CAMUG October 2020 Meeting Minutes

The meeting was held on Zoom due to COVID-19 restrictions. We used an account provided by APCUG, and Dennis Smith was host. Members received an email invitation before the meeting and used that to connect to our Zoom waiting room. They were then admitted to the meeting.

The meeting opened about 6:30 PM with a social time and chit-chat.

- Most members were Zooming from Ohio, but Bob Gostischa was in New Mexico and two members were in Pennsylvania and Maine.
- Liz mentioned Tech for Seniors, Learning Chromebooks, and Home Automation Zoom meetings that she has attended.
- There was general discussion about COVID.
- A couple people had connection problems; Bob Gostischa suggested turning off and disconnecting other programs or devices connected to the internet.

Regular Meeting



President Dennis Smith called the 445th meeting of CAMUG to order at 7:00 PM on Monday October 19, 2020, using Zoom. There were 13 people present representing 11 member families. Since that is more than 15% of the membership, the meeting was declared valid. Dave Bohm was visiting; Gerald Schaefer had told him about the meeting. Bob Gostischa, our speaker, was also present of course.

Dennis introduced those Board members who were present.

Dennis mentioned that members receive a \$5 renewal credit for each new member they bring in.

Dennis then shared his screen showing a recent email from Judy Tylour about things happening through APCUG for the next 3 months. He will forward that email to all members after the meeting.

Program: "Staying Safe and Secure" by Bob Gostischa. Bob is part of the APCUG Speakers Bureau and an Avast Evangelist. Dennis recorded the meeting, and it will be posted on our Facebook page, CAMUG Users Group. Bob mentioned that information about the topic is posted at this site: <https://goo.gl/5v4slQ>. In addition, he will be presenting on the same topic at the upcoming APCUG Virtual Technology Conference on November 7th. A summary of his presentation is below.

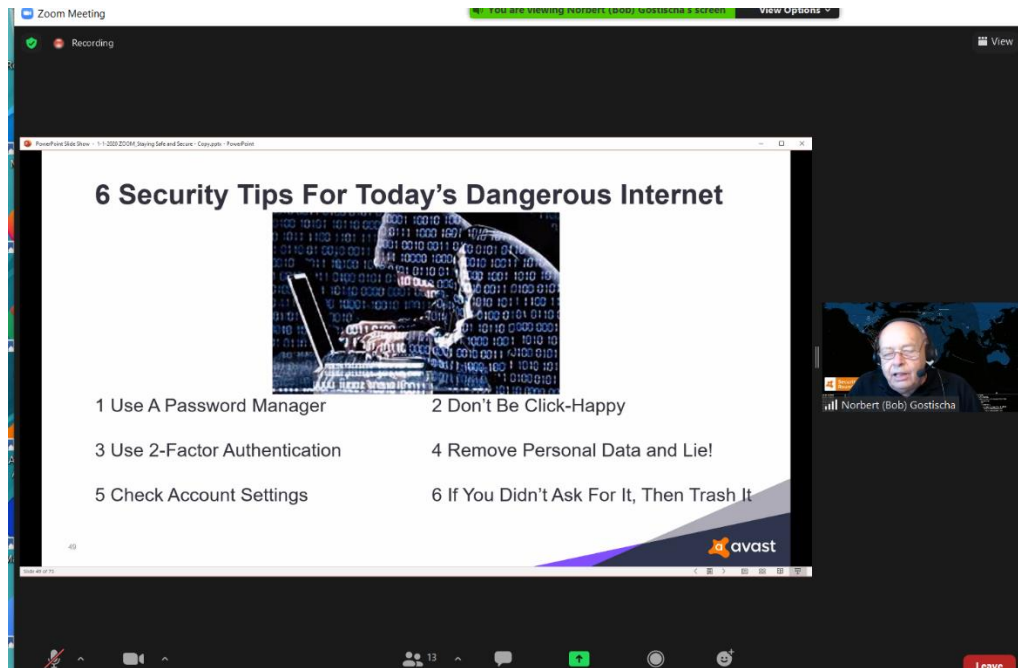
- Eight essentials of secure computing:
 1. A secure browser.
 2. An Ad blocker.
 3. Anti-malware.

-
4. A password manager and generator – Bob uses LastPass.
 5. A VPN – Bob uses Secure Line from Avast which is not free.
 6. Data and image backups – Bob uses Windows Backup.
 7. Data encryption – the easiest solution is to use a VPN.
 8. Healthy paranoia.
- Turn off Bluetooth when not in use.
 - Be aware of ransomware. Don't pay; instead, make backups before the problem arises.
 - Use Ninite to install and update programs without extras.
 - Unchecky is a program that monitors installs.
 - Phishing techniques impersonate popular names such as Microsoft, Facebook, or your bank; don't use links or phone numbers listed in emails.
 - Tech support scams are rampant: phone scams, web scams, pop-up warnings, email scams, online ads and listings in search results.
 - ID theft: A free non-profit site to help with this is <https://www.idtheftcenter.org/>.
 - To check whether a password has been stolen, Bob uses the free Avast Hack Check: <https://www.avast.com/hackcheck>.
 - Here are some programs Bob recommends:
 - Using Microsoft's System Restore is OK; Bob says Rollback RX is better. The free version allows only five restore points, but if you delete earlier restore points, you are good to go.
 - MCSHield protects from infections on USB drives.
 - CCleaner cleans up leftovers. Bob showed a video on how to use it.
 - Unlocker helps bypass "Program in use" message when uninstalling a program.
 - Recuva recovers deleted items.
 - Passwords need to be long and strong. Bob uses the free version of LastPass.
 - Avast free antivirus has many features to secure your system. Bob has used it for many years.
 - Bob listed 9 tips people forget to follow on their smartphones and 6 security tips for today's dangerous internet.
 - On a Windows computer, use the Windows key plus "L" to lock the screen (when grandchildren visit.)
 - Bob closed the presentation with several humorous slides.

More Discussion: Dennis shared his screen showing the club website, camug.com. The program for the month is posted on each page, and on the Benefits page, there is a link to our membership application.

Adjournment: Tim Elder moved to adjourn the meeting. Jim Albright seconded the motion. The meeting was adjourned at 8:28 PM.

Submitted pending Board approval,
Liz Milford, Secretary



One of Bob Gostischa's slides at CAMUG meeting, October 19, 2020

CAMUG Board Meeting 10/27/2020

President Dennis Smith called the CAMUG Board meeting to order on Tuesday, October 27, 2020, about 7:00 PM. using Zoom. Six of the seven Board members were present; therefore, the meeting was declared valid.

President		Present	Dennis Smith	
Secretary		Present	Liz Milford	secretary@camug.com
Treasurer		Present	Tim Elder	treasurer@camug.com
Senior Director			Bernie Newsome	directors@camug.com
Director		Present	Carol Joliat	
Director		Present	Bruce Klipec	
Director at Large		Present	Jan Bredon	
Web Page			Open	webmaster@camug.com
Software and Book Review		Present	Jan Bredon	
Membership		Present	Carol Joliat	membership@camug.com
Newsletter		Present	Liz Milford	newsletter@camug.com
Computer 101		Present	Carol Joliat	
Ways and Means		Present	Jan Bredon and Madeline Burkes	

Approval of Minutes:

October Regular Meeting: Carol Joliat moved to accept the October 19, 2020, Meeting Minutes which had been emailed to the Board. Tim Elder seconded the motion, and the minutes were approved.

September Board Meeting: Tim Elder moved to accept the September 22, 2020, Board Meeting Minutes as printed in the newsletter. Carol Joliat seconded the motion, and the minutes were approved.

Reports:

Treasurer's Report:

Tim Elder had emailed the October Treasurer's Report to Board members. Liz Milford moved to accept the October Treasurer's Report. Bruce Klipec seconded the motion, and the report was approved.

Membership Report:

Carol Joliat reported that the club has 22 member families. Those renewing can send dues either to the post office box or to Tim Elder, Treasurer. Carol will send Tim's address to those renewing or they can email Tim (time@camug.com) for his address. If members send a check to Tim, it would be helpful to notify Carol that they have done so.

Meeting Topics:

November 16th Meeting which will be held on Zoom:

6:30 PM: Q & A and chit-chat

7:00 PM Meeting: Open Nominations for elective club positions: President, Secretary, Treasurer, Director, and Director-at-Large. Will you volunteer? Also "Info about Zoom" and "Windows Update 2010" by Dennis Smith.

December 21st Meeting on Zoom. We will not be able to have our usual Christmas Party.

6:30 PM: Q & A and chit-chat

7:00 PM Meeting: Election of officers and tentative program about uses for old smart phones by Geeks On Tour.

Old Business:

2019 Audit Status: Alice Lungociu has the audit materials and plans give the report at the next regular meeting.

Google Home Mini: This was a prize from APCUG for early membership renewal for 2019. The board discussed waiting until we meet in person before deciding about it.

New Business:

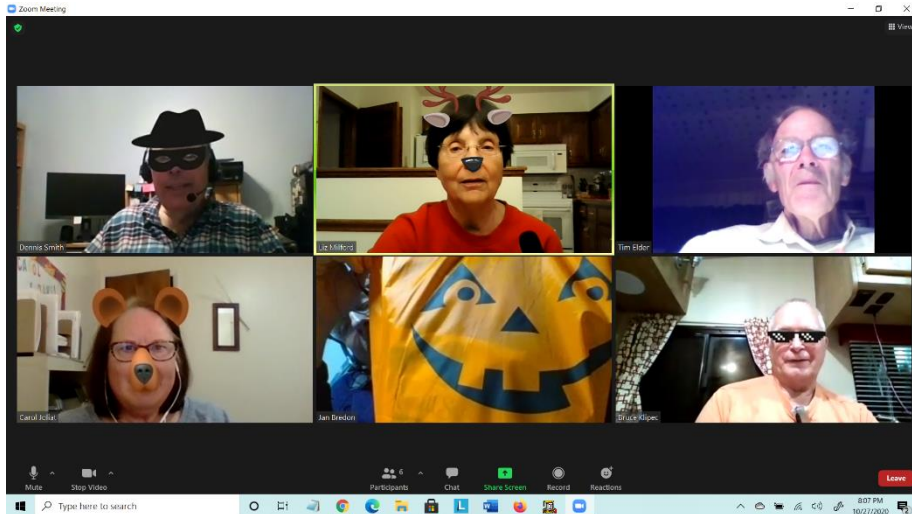
None

Other: The Board talked about cutbacks for the holidays, the coronavirus, and a couple of lunch/meal programs locally and out-of-state. Then they experimented with Zoom Virtual Backgrounds and Video filters.

Motion to Adjourn:

At 8:04 PM, Carol Joliat moved to adjourn. Tim Elder seconded the motion, and the meeting was adjourned.

Submitted pending Board approval,
Liz Milford, Secretary



Zoom Board Meeting – October 27, 2020

About CAMUG

Our club is open to anyone with an interest in computers and technology. A household membership is only \$20 per year, and a visitor can attend two meetings free without any obligation.

Normally, monthly meetings are held the third Monday of the month at Holy Cross Lutheran Church, 7707 Market Ave. in North Canton, Ohio. Computer 101 begins at 6:00 PM and the regular meeting begins at 7:00 PM. At every meeting, we cover topics ranging from cell phones to computers and from software to the internet and networking. Board meetings are held the fourth Tuesday of the month at 7:00 PM at Panera Bread on The Strip. Members are encouraged to attend the Board meeting although only Board members can vote. **During the pandemic, both regular and board meetings are held using Zoom. See the announcement in each newsletter.**

The club mailing address is CAMUG, PO BOX 80192, Canton, OH 44708. The web site is at <http://www.camug.com>. CAMUG has a Facebook page called CAMUG Users

Group at <https://www.facebook.com/CAMUG-Users-Group-100732168306718>.
CAMUG also has a blog at <https://camugoh.blogspot.com>.

"The Memory Map" is a non-copyrighted newsletter. Permission is given to reprint the original articles as long as full credit is given to the author and source. The publication of information in this newsletter constitutes no guarantee of accuracy, and its use by readers is discretionary. Opinions expressed are those of the authors and not necessarily those of CAMUG.



CAMUG is a member of the Association of Personal Computer User Groups. APCUG is a worldwide organization that helps groups devoted to the world of technology by facilitating communications between member groups and industry. It offers the Virtual Technology Conferences, provides newsletter articles, and has a list of speakers for club programs. Explore the APCUG website at <https://www.apcug2.org> and the APCUG Facebook page at <https://www.facebook.com/APCUG>.

What is the circumference of a pumpkin divided by its diameter?



Pumpkin Pi

Membership Report

October 2019

by Carol Joliat



Total Family Memberships – 22



CAMUG Monthly Summary

Tim W. Elder, Treasurer 10/19/20

	Cash	Checking	Total
Start Balances	\$60.00	\$1204.95	\$1264.95
Total Income	\$0.00	\$0.00	\$0.00
Total Expenses	\$0.00	\$25.00	\$25.00
Transfer	<u>-\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
End Balances	\$60.00	\$1179.95	\$1239.95

CAMUG Officers

President: Dennis Smith 330-477-5893

Secretary: Liz Milford 330-896-4284

Treasurer: Tim Elder 330-875-2323

Senior. Director: Bernie Newsome
330-232-5083

Director: Carol Joliat

Director: Bruce Klipec

Director at Large: Jan Bredon
234-564-0045

Membership: Carol Joliat

Asst. Membership: Alice Lungociu

Web Page:

Newsletter: Liz Milford 330-620-5178

Tim Elder 330-875-2323

Computer 101: Carol Joliat

Ways and Means: Jan Bredon
Madeline Burkes

List of Members

Name	E-Mail
Albright, Jim	jima
Bredon, Jan	janb
Brugger, Bruce	bruceb
Burkes, Madeline	madelineb
Charney, Michael	michaelc
Conley, Rose	rosec
Dingman, Morris	morrisd
Elder, Tim	time
Hahn, Gary	garyh
Hill, Susan	susanh
Joliat, Carol	carolj
Klipec, Bruce	brucek
Kramer, Cecelia	ceceliak
Krantz, Cheryl	cherylk
Lungociu, Alice	alicel
McCoy, Myra	myram
Milford, Elizabeth	elizabethm
Newsome, Bernard	bernardn
Parker, Cherie	cheriep
Ponzani, Doris	dorisp
Schaefer, Gerald	geralds
Smith, Dennis	denniss
Wilson, Chad	chadw

To email members, use the email
name above followed by
@camug.com

Visit our Home Page

<http://www.camug.com>

**Need help
with your electronic gadgets?**



Canton Alliance Massillon Users Group
Computer Users Group

Assistance for users of all ages and skill levels

When: 3rd Monday each month

Where: Holy Cross Lutheran Church
7707 Market Ave. N
North Canton OH

Time: 6pm Computer 101 (Less Advanced)
7pm Main Meeting

Ongoing topics include:

Computers

Tablets

Digital photography

Smart phones

eBooks

Toys & Gadgets

www.camug.com