ComputorEdge™ Online — 01/11/08

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Financial Help from the Web

Whether you're overwhelmed with bills or just want to handle your finances, the Web can come to the rescue.

COMPUTER FOCUS:

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Digital Dave answers your tech questions.
A reader weighs in with an opinion on initialisms vs. acronyms; a reader wonder what Dave's "day job" is; can you connect computer speakers to your television?; and a tip on using double-clicking and triple-clicking to work your Netflix account.

"Wally Wang's Apple Farm" by Wally Wang
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INTERNET FOCUS:

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When the holiday credit card bills start filling your mailbox, don't panic. There are a number of Web resources that can help you get a handle on your debt.

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Paying bills, making investments and filing taxes without leaving home.
How methods of doing finances has changed through the use of the Internet. Paying bills, trading stock and filing taxes has become much simpler.

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The return of Wally Wang. A new comic strip. Sudoku is back. The look of the PDFs.

Dear Digital Dave,

In a recent column where you discussed capitalization in e-mails, you say that initialisms are acronyms that can't be pronounced. I think most usage experts would disagree. By definition, all *acronyms can be pronounced. They are read or spoken as words, not letter by letter. Initialisms are the opposite, being read and spoken as individual letters.*

For example, "rpm" is an initialism, not an acronym. But "scuba" is an acronym.

Of course, we can all play the usage game by citing our favorite authorities to buttress an opinion. Mine is Bryan Garner—a pretty good one, I'd say.

This is a stuffy subject, so thanks for reading this far.

Jerry Palsson
Tucson, AZ

Dear Jerry,

I agree with you that this is the "expert" opinion on the subject. However, usage always wins, no matter how long the experts whine about a subject. For instance, the term "hacker" used to mean someone who worked very hard on a piece of software.

Then it came to mean someone who had some sloppy programming habits, and didn't really design a piece of software, but "hacked" it together by trial and error. These people usually were pretty sloppy in their personal habits and dress.

Finally, it came to mean someone who writes malware (viruses, worms, Trojan horses, etc.). This shift in meaning, especially the last step, was led by the popular media, which characterized hackers as evildoers.

A few years ago, if I used the term hacker in a derogatory manner, I would get a flurry of letters protesting my perversion of the term. Now when I

splash mud on hackers by name, I don't hear a peep. Popular usage has overturned the meaning of the term.

How about the usage of the word "acronym"? I deal with a lot of international standards documents—long lists of definitions and requirements that specify the operation of communications equipment.

These documents are the results of years of work by committees of communications experts. Every one of these documents has a multi-page "acronym list" made up of completely unpronounceable word groups. The term initialism doesn't show up anywhere. Usage wins!

These standards bodies do insist on one thing: When acronyms (or initialisms) appear in text, all the letters are upper case. I notice that you violate this practice.

Are we having fun with acronyms yet?

Digital Dave

Dear Digital Dave,

What's your "day" job? Just curious.

David
Phoenix, AZ

Dear David,

I've been really lucky to work on projects that give me exposure to a lot of high-tech toys, and travel the world helping various companies manufacture and operate these gadgets. My history is as a project engineer for the design of cell phone chips and testing them out on the street.

Currently, I'm working for a company called NextWave that is designing chips and base stations for WiMAX, a new wireless standard that promises to bring high-speed wireless Internet to mobile devices over wide areas,

not just wireless hotspots.

I've spent almost a year of my life in Asia on wireless projects. In the next two months, I'll be supporting demonstrations of our equipment at trade shows in Las Vegas and Barcelona, Spain, and then back to Las Vegas again.

I deal with computers continuously on my job, and learn a lot about using computers under stressful conditions and travel. I usually don't have an IT department immediately available to help, so I have to figure it out myself. Of course, when I get really stuck, the IT guys have bailed me out a million times, and I've learned a lot from them.

New versions of Intel laptop CPUs will have embedded WiMAX capability. NextWave is filling in the blanks with chips for handheld devices such as smart phones and portable media players. Check out our Web site at *www. nextwave.com*.

Digital Dave

Dear Digital Dave,

I'm buying an HD LCD TV soon, but have no interest in buying and setting up a surround-sound audio system. I have an extra 3.1 audio set for a computer, and was wondering if it could be used with the TV. Thanks!

Garry Schaeffer
San Diego, CA

Dear Garry,

Audio systems for televisions today are all over the place. We used to buy one box that contained the picture tube and a tiny speaker— and lived with the sound.

It's still possible to buy a flat-panel television with built-in speakers, and some models actually sound pretty good. You might try this approach before fooling with external speakers.

Some models, however, don't have speakers at all! Be sure to check this out before you part with megabucks for that new monster television.

Some televisions have outputs to drive external speakers. This could be a line-out signal that requires an amplifier in your speaker. Many computer-type speakers do have a line-in connector and the necessary amplifier, so your idea of using your castoff computer speakers will work in this scenario.

The latest television models use an HDMI output to drive external speakers, which would not work with your computer speakers. The digital HDMI signal would require a decoder to convert the digital stream to the individual analog audio streams your speakers need.

Another configuration results from using a set-top cable decoder. The set-top box has the television tuner in it, so it is the source of the audio signals. Most set-top boxes have line-out signals, so you can use your computer speakers.

There is one more possibility here: The television speakers might sound pretty good, but just lack bass. You could use just the subwoofer from your computer speaker set and connect it to a subwoofer-out connector on either the television or the set-top box.

Experiment with different configurations and control settings. I'm sure you'll find the combination that works best for you.

Digital Dave

> **Digital Dave's e-mail address:**
> **DigitalDave@ComputorEdge.com.**

> or **"Ask Dave a Question"** at:
> **webserver.computoredge.com/blogs/davequest.mvc**

Digital Dave's Tip

My family enjoys watching movies on DVD on our widescreen television in the family room. We found a long time ago that renting from one of the

online stores such as Netflix was a lot easier than running to the store down the street.

In fact, a lot of people must have figured this out, because the Hollywood Video store across the street went out of business. Standing in its long lines was a lot more frustrating than grabbing the red envelopes out of the mailbox.

However, to get those newly released DVDs first takes some managing of your account via the Web site. One way to work this is to put the new movies in your Saved queue before they are released on DVD.

I do this by reading the new movie reviews on Yahoo! and then going over to Netflix to look them up and save the titles in the Saved queue. This takes a lot of back and forth between Yahoo! and Netflix.

Now, here's the computer tip: Copy the title on Yahoo! and paste it into the search box on Netflix. Wait! Don't hit the Search button—just give it a moment, and it usually comes up with the title in a little box under the search window where you can click to go directly to the page for the movie instead of going through the listing of search hits.

To make the copy-and-paste operation easier, remember these tricks: Double-clicking on a single word selects the whole word without having to click-and-drag to highlight it all. A triple-click will select the whole title, saving even more click-and-drag.

When you look up multiple movie titles, you have to clear out the old one in the Netflix search window. The double- and triple-click trick works there, too, which is especially nice to clear out a title that doesn't fit in the window.

Now, the last trick is to watch for the new movies to pop up from the Saved queue to the bottom of your active queue. I check about once a week, and move the soon-to-be-released DVDs to the top of my queue. Often, I receive them the day the DVD is released—without standing in line at the store.

Wally Wang's Apple Farm

"Opinions, methods, and techniques about and for Apple products and devices."
by Wally Wang

Wally's History with the Magazine

Back in 1983, I saw a free publication floating around San Diego called *The Byte Buyer*, which focused on helping people learn about the growing personal computer market. I loved the magazine and couldn't wait until each Friday for it to come out. The first time I read it, I knew I wanted to be part of the growing San Diego computer scene. I immediately rushed out to buy one of the first IBM PC compatible computers on the market— a Columbia PC with a whopping 128K RAM and two 5.25-inch floppy disks— and started writing articles for *The Byte Buyer*, documenting my own frustration with computers and programs along the way. Back then, the future revolved around IBM PC compatibles and I was there at the beginning.

Fast forward to December 2007 where I saw the last print edition of *ComputorEdge* (formerly *The Byte Buyer*) announcing that they were switching to an all online format. While it saddened me that I could no longer pick up the printed edition for free and carry it around with me, that same sense of excitement hit me all over again. Just as *The Byte Buyer* tapped into the IBM PC compatible market, I felt that *ComputorEdge Online* was tapping into a new field as well.

Instead of focusing on helping people know what type of computers to buy, *ComputorEdge Online* now has a chance to help people learn what they can do with their computers. Instead of a future wrapped around IBM PC compatibles, the future now seems to belong to the Internet and the Macintosh.

I Love Macintosh

Walk into any Apple Store and you get a sense of excitement, like witnessing the growth of a cult, minus the Kool-Aid, cyanide, and charismatic leaders having intercourse with their followers. Whether you like Apple products or not, there's no denying that the personal computer market has cha¡§ed and the Macintosh is at the forefront of this new revolution.

Although I've owned a Macintosh since my first $3,300 Mac SE with an external 20MB hard drive, it wasn't until the past year and a half that I felt that the Macintosh had finally lived up to its promise as a computer for the rest of us. Like many people, I no longer want to know how a computer works; I just want it to work. I don't care what the technical capabilities may be; I just want to know what I can do with them.

And that's why I'm writing this column, focused exclusively on the Macintosh. This column is meant to help people learn how to do cool things with their Macintosh using its built-in programs and third-party software.

After reading this column, I want people to get that same sense of wonder and excitement that I felt about the potential of the Macintosh. The Macintosh isn't just a machine to make trivial tasks easier or faster, but a machine to make creative tasks possible in the first place.

So this column is meant to explore the potential of the Macintosh and share its value with others. My old Windows XP PC is now collecting dust and my upgraded PC running Vista Home Premium now barely gets my attention. There's nothing wrong with Windows XP or Vista, but I've decided to move past the world of PCs and Windows and embrace the world of the Macintosh. Like it or not, it's here for good.

*   *   *

Simplify Money Management

Ask anyone to suggest a program for managing money on a computer and the number one answer will likely be Quicken. Quicken is a great program, but if you're like me, you'll find that Quicken can be too good. The program offers so many features to help you manage money that you may feel buried beneath its many options. Quicken can help you manage your money, but it can do a whole lot more. If you don't want to do a whole lot more, consider the much simpler (and cheaper at $29.95) Budget program (*www.snowmintcs.com*) instead.
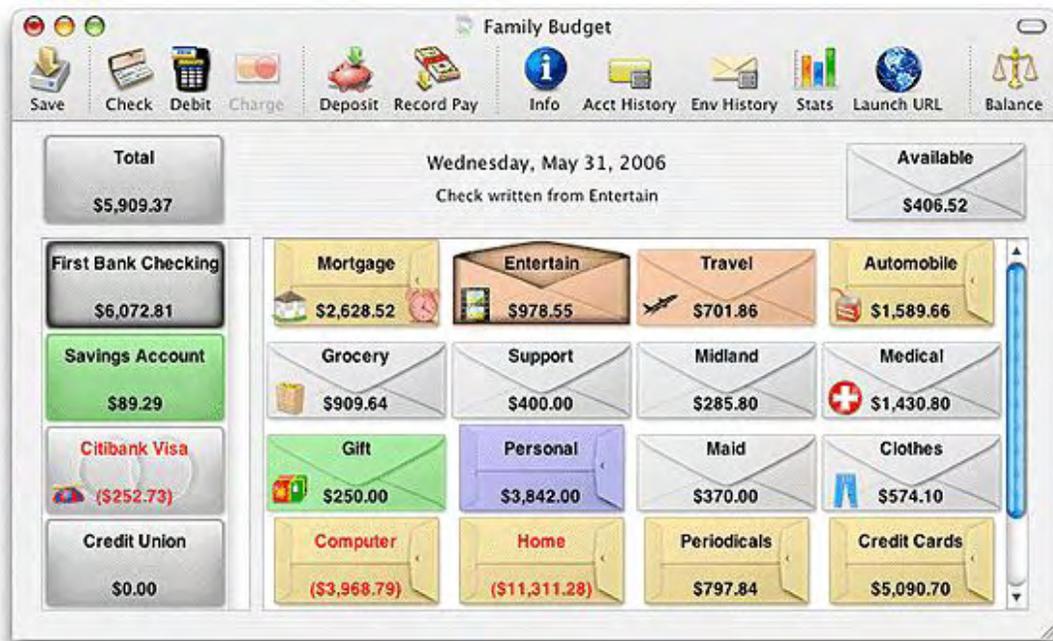
"Budget displays various envelopes that represent different uses for your money."

The whole idea behind Budget is to simplify money management. Instead of complicating life by displaying a checkbook ledger like most money management programs, Budget displays various envelopes that represent different uses for your money. For example, one envelope might be marked "Rent," a second marked "Phone," and a third marked "Car Payments."

By representing each of your expenses as an envelope and listing the amount of cash you've currently saved for each virtual envelope, you can see how much money you need to finish paying your bills or how much extra money you may have left over after allocating enough money to pay all of your bills.

Not only is this envelope method of paying bills and allocating money more intuitive than a traditional checkbook ledger in programs like Quicken, but it can be much simpler as well. Instead of focusing on where your money is going, you can create an envelope that represents an amount of money you need to reach a certain goal, such as buying a new car or stereo.

If a new stereo will cost you $500, you can allocate a certain amount or percentage of your paycheck each week towards saving for your dream stereo. Each week you can stuff part of your paycheck into your "New Stereo" envelope so you'll always know exactly how much cash you need to reach your goal of buying the perfect stereo. If the idea of stuffing money into envelopes to pay bills or save money makes sense to you, you'll find Budget the perfect money management program.

Of course, some people find money management programs too restrictive, so for more freedom in tracking your budget, income taxes, or car loans, don't overlook the Numbers spreadsheet that comes as part of the $79 iWork suite. Numbers includes templates for creating a budget, calculating a mortgage, tracking your investments, and comparing different loans.
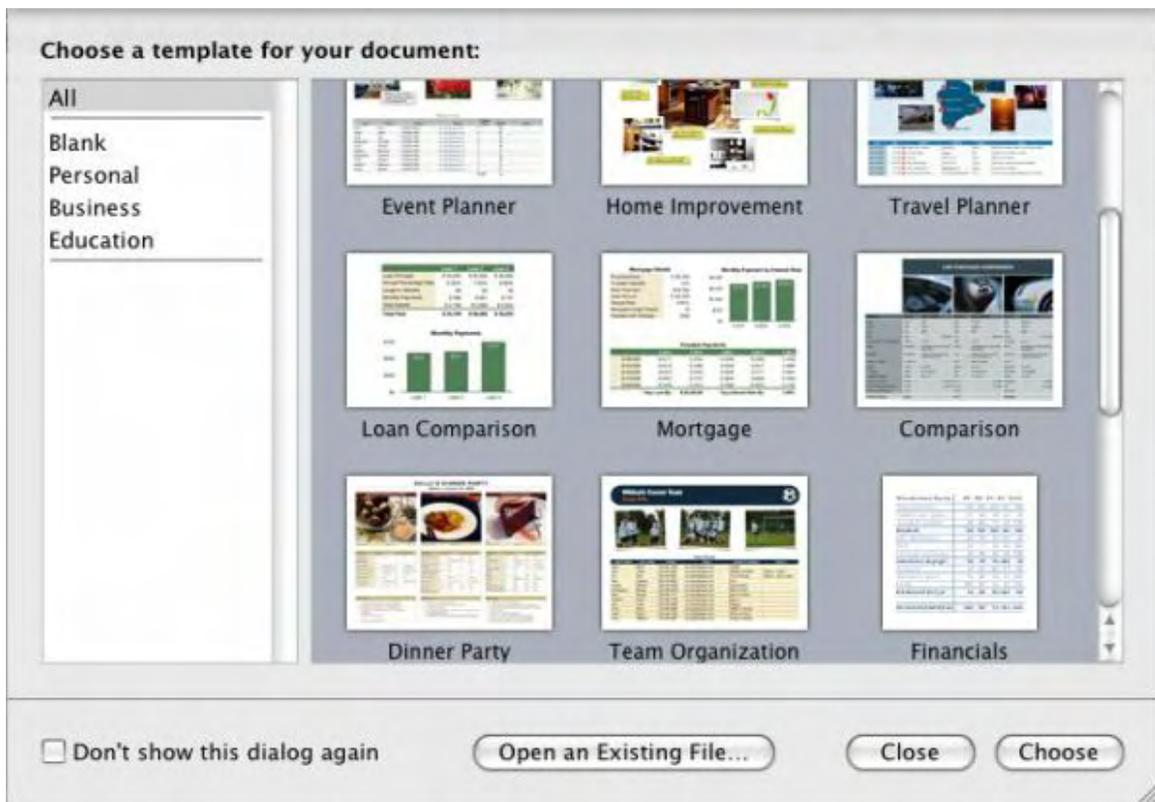
"Numbers spreadsheet that comes as part of the $79 iWork suite."

Software for Managing Stocks

By using the original format of the templates of the Numbers spreadsheet or modifying them to suit your own needs, you can have a flexible and powerful money management program. Best of all, you'll always be able to use Numbers for other uses as well, such as calculating home improvements, planning a vacation, or even organizing a dinner party.

If you're fortunate enough to have some money left over after paying all your bills, you might consider investing in the stock market. While no one can predict the best stocks to buy (except maybe Apple stock), the hardest part about stocks is managing your portfolio. That's where a $49.95 program like Stox (*www.joesoft.com*) can come in handy.

Not only can Stox group all your stock information in a single portfolio, but it can also store stocks in separate portfolios such as your retirement account stock portfolio and your normal long-term investing portfolio.
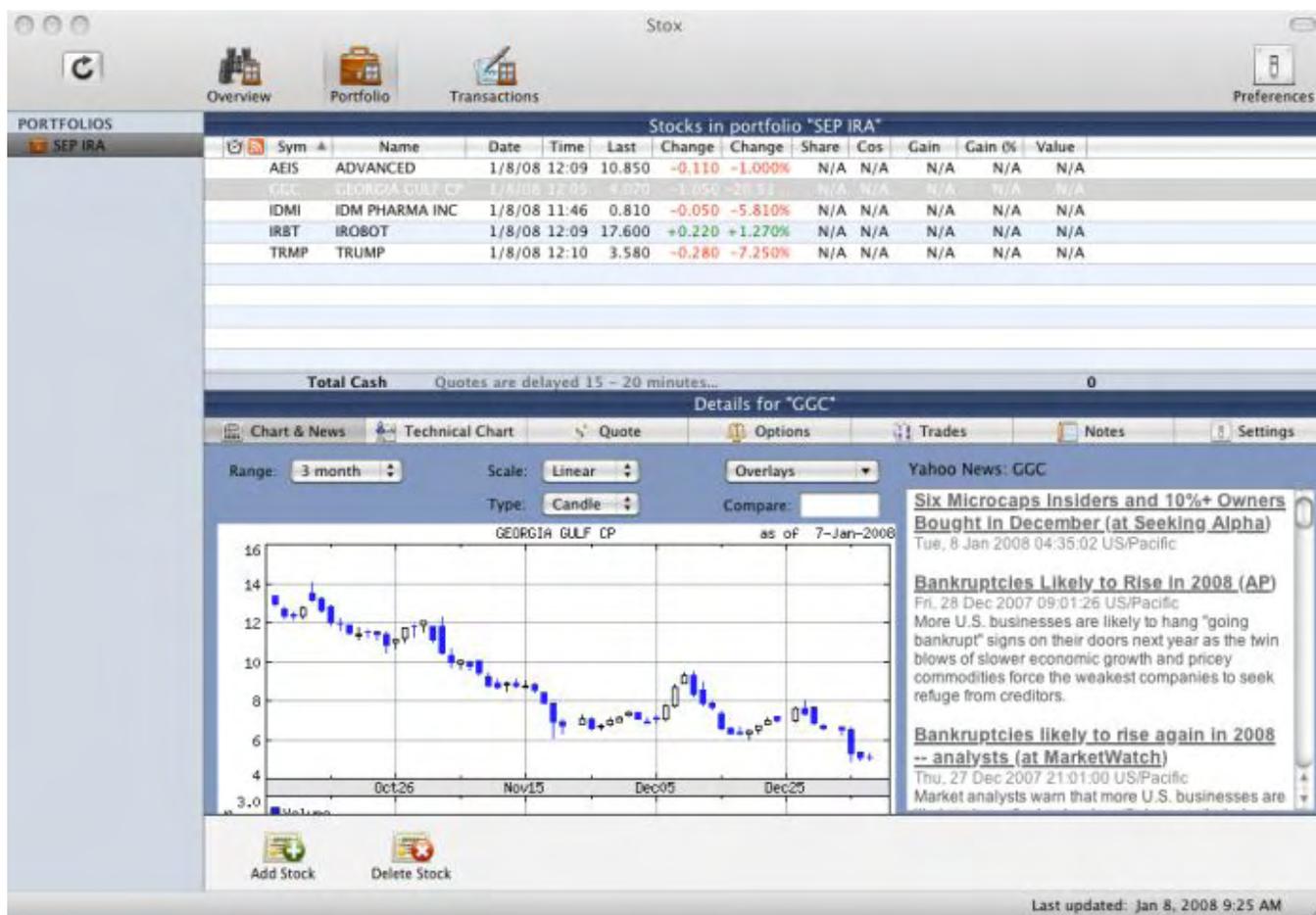
"Stox can yank delayed stock quotes off the Internet."

Unlike many stock managing programs, Stox offers unique features for when you're on the Internet or off. For times when you're off the Internet, Stox can print reports of your portfolio so you can see how much it has increased (or dropped) over a fixed period of time, such as the last six months.

For times when you're online, Stox can yank delayed stock quotes off the Internet; create lines, OHLC (Open, High, Low, Close), or candlestick charts for various time periods for intraday or out to a five year time frame; and display the latest news directly in the Stox window itself, or as a unique floating stock ticker window that displays the latest financial news just about your particular stock portfolio. By viewing stock information in the floating ticker window, you can run other programs and take an occasional peek at your stock portfolio in the floating window nearby.

Sometimes stocks nosedive suddenly or rise to a certain price where you want to sell. To keep you from missing these opportunities, you can set an alarm in Stox. Now if you buy Microsoft stock and the price suddenly tanks because nobody wants to use Vista, Stox can alert you when to sell your Microsoft stock. If you want to find a low-cost, simple, and handy stock portfolio managing program, Stox may be the program for you.

For years, the Macintosh has always been known for its graphics capabilities, high-cost, and not much else. In future columns, you'll see that practically any type of program you can find for Windows, you can find for the Macintosh as well. Now your software choices are no longer limited to Windows just because you need a particular program that only runs on Windows. For the first time, you have the freedom to choose the computer you like best, and then find the program you want to use and not the other way around. For many people, the computer they want to use is a Macintosh, and that's only going to continue to grow in the future.

In the early days, before Wally became an Internationally renowned comedian, computer book writer, and

generally cool guy, Wally Wang used to hang around The Byte Buyer *dangling participles with Jack Dunning and go to the gym to pump iron with Dan Gookin.*

Wally is responsible for Microsoft Office 2007 for Dummies *and* Mac All-in-One Reference for Dummies *(February) from* www.dummies.com*, as well as,* Steal This Computer Book 4.0 *and* My New Mac *(March) from* www.nostarch.com

Wally can be reach at wally@computoredge.com*.*

Techno Talk

"Musings on the latest computer technology from an admitted "techno junkie.""
by D'Artagnan Fischer

A Taxing Subject!

Benjamin Franklin said that "nothing is certain, but death and taxes." Death is certainly another story, but just the word "taxes" is not something that brings lots of happy thoughts to most people. And, personally, I have *not* known many technical types that are also tax experts. I've made my share of mistakes and paid more than my share of penalties— my opinion, of course. However, rather than panicking about taxes, there are a lot of tax preparation software packages out there, that can work wonders for one's taxes. The thing about tax preparation software is that it has been so well perfected over time, that all the big name software packages will really do a good job for just about any person's tax needs.

So, if all the tax packages do a fine job, then how does one select a tax package? Well, there are really two angles on making the right selection. The first is to use something that "tax people" like to use, and the other is that if you use something that your own tax person uses, then you're in an even better position to get good advice and guidance from someone that you really trust.

Let's look at that first concept a little more. Now, I've heard it said that if you really want to find a good type of ethnic restaurant, that you should go to that type of restaurant that has a large number of people of that ethnicity eating at it. The concept being that if that ethnic group of people like that version of that specific ethnic food, then it must be good! The same concept can apply to tax software selection. If your tax person uses a certain brand, than chances are that is the version for you to buy for yourself! (it's the one "tax people" use).

In my case, I was certain that since my tax person came from a major accounting firm, he must use some big and fancy tax preparation software, and it probably cost thousands of dollars. Then, I happened to see him working his magic on some tax preparation software that I had just seen in a big stack at the local Costco— and absolutely did *not* cost thousands of

dollars. I'll give you a hint, the name of the software, sounds like something very fast.

The other concept that I mentioned is that if you chose a package that your favorite tax person uses, then you stand to have a resource for questions from someone that you truly trust. Better still, if there are some special processing concepts that you don't know about, your tax person may be able to easily set you on the right path. One cannot imagine what a blessing that this truly is.

One concept that might come to mind at this point, if one already has a regular tax person that they work with, then why would one want to purchase tax processing software in the first place? Well, tax accountants usually charge by the hour as opposed to charging by the job. So, if your taxes are so complex that many hours might be required in order to complete your taxes, then you can certainly save some money by doing some initial data input, which ultimately saves your tax person some tedious work.

Now, if you don't have complex taxes, be grateful, but rest assured that tax preparation software can still save you some time and effort. If you love filling out complicated forms, and trying to make sure you get all the right bits of information into the right boxes on paper forms, then feel free to do it all by hand. Personally, I would never want the IRS to get the wrong idea, just because they couldn't read my writing— tax preparation software can help eliminate this danger. But, if you would prefer to just answer a set of specific questions, and then click "print" to print out a fully completed tax return, then tax preparation software is certainly a perfect fit for you! Tax preparation software can reduce mistakes, and can turn a tedious process into a much simpler task.

Technology people are generally not tax experts, and taxes are like a strong onion— having the potential of bringing tears to even the best of us! Fortunately, the current state of personal tax preparation software is so well refined these days, that just about any one of them will meet your needs. However, to make an even better choice, one should find out what their favorite tax person uses. Making a similar selection will certainly have its benefits, and some benefits that even Benjamin Franklin might have been pleased about!

D'Artagnan Fischer has been a Technology Manager for a major accounting firm, a senior systems administrator, an Enterprise Consultant, has worked for DHS, the Navy, and even San Diego City Schools. His main interests are computers, technology, and digital photography. He also enjoys writing Science Fiction stories, and dreams of one day having one of his stories made into a movie. He lives with a menagerie of animals, and is in the process of growing a family.

Rob, The ComputorTutor

"Pointers, tips and instruction on computer hardware and software and their uses."
by Rob Spahitz

Microsoft Excel

Are you looking for that great computer tool that will do everything you need? Microsoft Excel just may be it. Of course, you could also make a Swiss Army knife your "everything" tool—but you probably wouldn't want to do that. However, as computer tools go, Excel has the most potential to handle everything you need.

This article is the first in a series of how-to's that will show you what Excel is capable of, when it *should* be used, and when it *shouldn't* be used.

First, what can Excel do? Excel is a spreadsheet tool, designed to replace the old accounting paper sheets used for balancing books. Although it was not the first of its kind, it is probably the most used and most popular available. And aside from being a convenient way to enter data, it can also sum up columns of numbers. Excel handles this by presenting a grid of boxes (called cells) waiting for you to put in your numbers and descriptive text. This is its basic functionality, which has been greatly extended over the years.

Aside from simply organizing your information in a grid of cells, Excel lets you do many more things. Whether you're using the 1997 version, the 2000/2002/2003 versions (all of which are essentially the same) or the 2007/XP version (which greatly expands the previous limitations) you will find features that allow you to enter data, format the data, perform calculations that make a calculator look like a preschooler's math book, and even add custom forms that pop up like regular windows with title bars and close buttons.

Excel Data

Excel works very hard to determine what you are entering into a cell. It will make certain assumptions about your data, which you can override later. In one case, when you enter a string of digits, it assumes that you are

entering a number for some future calculation. When you leave the cell, it will right-justified the value in the cell to make it easier to read the numbers. In another, when you enter a string of letters, it recognizes this as ordinary text and assumes that you would like to see it left-justified like a column of names. In yet another case, when you enter a string of characters that "look" like a date, Excel will assume that you intended to enter a date and it will change your entry into a date that lets you later apply some special date-related features.

Aside from numbers, letters and dates, you may want to enter other things like letters combined with numbers, addresses, phone numbers, or other symbols. With these, Excel will typically interpret this as text. However, sometimes you get some surprises! For example, if you want to create a spreadsheet with recipe information you may put "Cups of sugar" in one cell and "3/4" in an adjacent cell. Excel, trying to out think you, will quickly change that into something like "04-mar" because it thinks that it looks like a date. Obviously, you want to fix this, and there are several ways. Probably the easiest way is to tell Excel to treat your text as text is to prefix it with an apostrophe, like this: '3/4. This would also work with other things like numbers that you want to keep left-justified, but there are better ways to handle that unless you want the numbers to be things like postal zip codes, which may have leading zeros. (There are also other ways to handle that as we'll find in future articles.) And what if you want to have Excel interpret 3/4 as .75? This will be addressed in the Calculations section below.

Excel Formatting

Entering data into a bunch of cells is useful for organizing your data, but sometimes you want your data to look good too. Excel is a presentation tool! Each cell is capable of formatting your data to look like almost anything that a word processor offers, including different font faces and sizes, italics, bold, underlining, foreground and background colors, pictures, and even settings on individual characters within a cell. It also offers features not typically found in word processors like the ability to turn a number red if it's negative and green if it's positive without having to set the color every time the number changes. This feature is known as conditional formatting and will be discussed in a future article.

Excel Calculations

According to the world of math, a function is a calculation that returns a result. In Excel it's really the same thing, and the calculations can get very sophisticated, which makes it such a powerful tool. Like math, Excel can handle basic numeric functions like 3+2, 7-1, 2x7 and 3/4. Unlike math, Excel can also handle text functions (like combining two words), date functions (like today + 7 days to get next week), and custom functions that can do practically *anything* that any other computer tool can do, hence giving Excel the ability to be your "everything" tool. You enter Excel functions into a box and call it a formula.

To make an Excel formula is easy, but picking the best function (or making your own) is the real challenge. All Excel functions start with an equal sign (=) in the cell, so if you enter =3+2 in a cell you'll see the number 5 when you leave the cell. (However, if you forget the equal sign, you'll see 3+2 in the cell since it thinks you're entering text!) Similarly, enter =3/4 into a cell and, rather than a date, you'll see something like 0.75.

Want Excel to act like a calculator? Enter =4/2+6 and you get 8 (as expected.) However, enter =6+4/2 and you will not get 5 as you would get in a calculator; instead you still get 8 because of something called the order of operations, which is a math concept that says that multiplication and division are more important than addition and subtraction so they should be done first.

Aside from the simple math functions, there are many "named" functions available for many industries that do numerical calculations. You can use some of the geometric functions like cosine (COS) and tangent (TAN); accounting functions like sum (SUM) and product (PRODUCT); statistics functions like average (AVERAGE) and standard deviation (STDEV); financial functions like declining balance depreciation (DB) and loan-based payment calculations (PMT); date and time functions like finding out the day of the week for a date (WEEKDAY) and showing the date and time (NOW); database functions like column lookup (VLOOKUP) and a count of the number of entries that match some criteria (DCOUNT); word processing functions like searching functions (FIND) and functions to split text apart (MID); and even more functions. Given all of the available built-in functions, it's no wonder that so many people and businesses use Excel

as their main tool.

Excel Forms

In addition to everything else, Excel can open a separate Window that can be set up to do just about anything that other Windows applications can do. This is a little known function of all Microsoft office products that really extends the power of the tool to unimaginable capabilities. For example, you can add a form that has a custom logo, some descriptive text, a textbox for entering something like a website address, and a button that can be programmed to access the specified website, gather data from the webpage, summarize it, and put it into a nicely-formatted Excel sheet ready for printing.

Everything Excel

So what do you think? Is Excel the right tool for you? To be fair, specialty tools can often make your computing experience easier, however, Excel just may be able to do the same thing with a lot less cost but a bit of effort.

In future articles, we'll explore some specific tasks that make Excel the top choice of so many people. We'll also look at how people often use Excel the *wrong* way, and also some tools that may be better for certain tasks.

Q&A

Question:
I have a cell with a first name and another with a last name. I don't to retype them or copy them. How do I combine them into a single cell?

Answer:
Assuming that the first name is in cell A1 and the last name is in cell B1, enter this into a blank cell (maybe C1):
=A1 & B1

How It Works:
The equal sign indicates that you're building a function; "A1" and "B1" refer to the first and second cells in the first row of the sheet; the ampersand ("&"—shift 7 on the keyboard) is the simple way to
"concatenate" (combine) text in the same way the "+" can combine

numbers.

Example:
If cell A1 contains the name Joe and cell B1 contains the name Smith, the result displayed in cell C1 will be JoeSmith.

Question:
The last answer you gave me resulted in a name without spaces. What's wrong with you? You knew what I meant! FIX IT!

Answer:
Of course I knew, but this is a beginner topic so I wanted to take it one step at a time. Replace your formula in cell C1 with this:
=A1 & " " & B1

How It Works:
A1 and B1 are still cell references; the "&" is still used for concatenation; " " is a literal or constant (aka string constant). Excel uses double-quote marks to surround text that should appear exactly as typed. In this case, the quotes surround a space so a space will appear in the result with the contents of cell A1 followed by a space followed by the value of cell B1.

Example:
If A1 contains Sally and B1 contains Jones, the result will be Sally Jones.

Question:
I have a name in cell A1 that is all upper case. How can I make everything after the first letter lower case without retyping it?

Answer:
Since Excel doesn't offer a text conversion feature like Microsoft Word does, you'll have to use a function. The best function for this job is one that changes the text to exactly what you want. Enter this into a blank cell (maybe B1):
=PROPER(A1)

How It Works:
The Proper function will convert text into "proper case" which is how you typically write names and report titles. This function requires one piece of information inside the parentheses. By putting A1 there, Excel gets the

value of cell A1, runs it through the PROPER function and gives the stated result.

Example:
If A1 contains the sentence:
THIS ARTICLE IS AMAZING!
Cell B1 will show:
This article is amazing!

Thanks for sending your questions. Those that can be reasonably answered may be included in future articles.

Rob has been in the computer industry for over 25 years and is currently a part-time teacher, offering classes in Excel, Access, Visual Basic, and a variety of other technical tools. He hass loved ComputorEdge since 1990 and can be contacted at RSpahitz@Dogopoly.com.

Worldwide News & Product Reviews
"The latest in tech news and hot product reviews."
by Charles Carr

Wal-Mart: No Low Low Video Downloads

Don't bother logging onto WalMart.com (*WalMart.com*) for low low prices on video downloads. According to Gina Keating in a story for Reuters, "Wal-Mart Stores Inc. quietly canceled its Online video download service less than a year after the site went live ... after Hewlett Packard Co discontinued the technology that powered it."

In a statement, HP said it had decided to discontinue its video download store service because the market for paid video downloads did not perform "as expected" and that the Internet video business remains uncertain and is changing rapidly.

Wal-Mart says it will continue to offer physical DVDs at its stores and Online. The world's largest retailer declined to reveal the number of downloads that had been sold on its site.

According to Wal-Mart's website, videos that had been purchased at Walmart.com (*WalMart.com*) were able to be played using Microsoft Windows Media Player or the company's own Video Download Manager but could not be viewed from a computer other than the one that downloaded them.

In 2006, sales of downloaded videos totaled only one percent of the nearly $25 billion DVD and home video sales and rental business, but that is expected to grow to 10 percent over the next decade.

Keating continues, "The giant retailer's foray into online video downloading began in February and was hailed by media industry experts as a 'game changer' that could introduce millions of DVD buyers to the practice of downloading.

"Wal-Mart was the first major retailer to partner with all of the major Hollywood movie studios and TV networks to offer downloads the same day titles were released on DVD."

Two years ago Wal-Mart also pulled the plug on a short-lived foray into the online DVD rentals.

Read the entire story (*www.reuters.com/article/ousiv/ idUSN2726104120071228*).

Microsoft's Act of Contrition

In a piece for efluxmedia.com (*efluxmedia.com*), Dee Chisamera notes, "Microsoft's latest update of Office 2003 brought into question a series of security issues that blocked users from making use of certain file formats in Excel, PowerPoint, Word and CorelDraw."

To remedy the situation Microsoft first released relatively complicated Windows Registry edits but, upon further public and industry outcry, has released four much simpler self-executing patches (*support.microsoft.com/ kb/938810*).

According to the original statement from Microsoft, "Some older file formats, including some from Microsoft, are insecure. The decision to block the formats is strictly to protect your machine from being compromised."

But that soon changed to "We stated that it was the file formats that were insecure, but it is actually not correct. A file format isn't insecure - it's the code that reads the formats that's more or less secure. The parsers we use for these older formats aren't as robust as the code we've written more recently, which is part of our decision to disable them by default .... Some of the file formats blocked are from products built by companies other than Microsoft, and we apologize for implying that there were any problems in those companies' file formats."

Chisamera adds, "However, Microsoft was not the first to acknowledge the problem. Corel developers issued a public debate when they realized their .cdr file format was being blocked since the Office 2003 Service Pack 3 update."

Read the entire story (*www.efluxmedia.com/ news_Microsoft_Apologizes_For_Messing_Up_With_Office_2003_SP3_12465. html*).

Call of Duty 4: Modern Warfare

Activision (*www.activision.com#*)'s action-thriller Call of Duty 4: Modern Warfare— for Xbox 360 and Playstation 3 (about $60) and Windows PC

(about $50)— once again draws upon the talents of Infinity Ward to deliver an amazingly intense, near-cinematic battlefield tour-de-force (reviewed on PC).

As both a U.S Marine and British S.A.S. soldier, your job is to neutralize a rogue enemy group by unleashing the (righteous) power of dozens of authentic weapons and other gizmos in more than a dozen fascinating and picturesque hotspots across the globe.

I was especially impressed with game's amazing depth of field and character shadowing. Played with a fast video card set at 1024 x 768 or higher, it's uncanny how realistic this game looks.

Prefer multiplayer? COD 4 employs what Infinity Ward calls "a persistent Online experience" — a sense of an ongoing world even when you're away — to give players a sense of total immersion. Players can also customize weapons and other equipment they need for the mission and build experience points to get into locked parts of the game and other special features.

Call of Duty 4: Modern Warfare is rated "M" for strong language, blood and gore. Great game, if you can pass the age requirement.

In addition to being an editor and columnist for ComputorEdge *and* ComputerScene *Magazines, where he has written hundreds of feature articles and cover stories over the past decade, Charles Carr has also penned well over 1,000 non-tech newspaper and magazine articles and columns for various publications, including two widely-read columns each week for San Diego's* North County Times *newspaper.*

Carr has covered such diverse topics as pesticide use in area schools, invasive background checks for county volunteers, asthma awareness, the debate over standards-based grading, potential vulnerabilities in electronic voting machines, and Southern California's devastating 2003 and 2007 wildfires. He has also written many humorous pieces.

Carr has also edited dozens of stories and articles written by others which have appeared in major publications and web sites across the country.

He has been a contributor and technical advisor to L.A. and San Diego Parent

magazines and receives dozens of requests a year to appear on Southern California television and radio stations to talk about important events in the tech world.

Carr has judged many writing competitions including San Diego Press Club and Time-Warner Communications contests and was sole judge for the national NAPPA Tech Toys awards for five years (which his kids really appreciated). He was recently a judge for the national "Poetry Out Loud" competition.

He has won many writing accolades, including Press Club awards for Best Column Writing, Consumer Writing and Best Arts and Entertainment, and has repeatedly taken top honors in San Diego Songwriter's Guild competitions for his original musical compositions.

Carr will soon publish his first book, What a World, *a collection of his best writings.*

Learn more at www.charlescarr.com*.*

ComputorQuick Reviews
"Computer Product Opinions from ComputorEdge Readers and Staff"
by ComputorEdge Staff

Turtle Beach's "Audio Advantage Micro"

I own a Dell Inspiron laptop and wanted a higher quality sound experience when watching DVD concerts and using my headphones. So after searching the Internet for user opinions and generally finding positive results, I bought Turtle Beach's "Audio Advantage Micro"— which is a USB "plug-in" sound card (It retails for approximately $30). The sound card, which is the size of a USB Flash Drive, is Microsoft Vista/XP compatible, but instead of using the supplied CD, I went to the Web site to download the latest files. And before listening to a concert DVD, I went into my computer's sound Properties and made sure it was set for "DVD" quality (48 kHz), which did improve the sound. But of course, the higher quality the head phones, the better the sound experience.

The installation is easy and the interface is fairly intuitive. You have quite a few options, when it comes to setting the sound environment; such as, Concert Hall, Auditorium, Living Room, Padded Cell, Hallway, in fact over two dozen choices. Besides using the headphone option, you have the choice of selecting either speakers or S/PDIF (for external sound systems). Headphone use is where I really noticed the difference in quality. I haven't tried external speakers— because I don't own any. However, this external sound card does nothing for your "on-board" laptop speakers.

There is a ten-bar graphic equalizer with eight pre-set choices, (Bass Boost, Jazz, Rock environments, etc.), or you are free to set each band yourself and save those settings for easy retrieval. You can set the sound direction, even though when using headphones, the main directions I experienced was left, top-of-the-head, or from the right. You can even set those controls to a random setting, which will "float" the sound randomly from different directions.

After plugging in the USB sound card and plugging your headphones into it, before opening your music, you must turn on the card by clicking on the icon in the tray at the bottom of your screen. The card also comes with a

short USB connector wire and an S/PDIF plug, but not the wire connection itself. I would recommend using the USB connector wire, (but you can't use a USB 2.0 hub), instead of feeding the Micro directly into a USB port simply because of possibly damaging the unit if you bump into it. And it's recommended that you close out the program you were using to listen to your DVD/CD before ejecting the Micro from the USB port.

But, I have been experiencing one problem with the sound card, unacceptable periodic static, which Turtle Beach has addressed in their Troubleshooting guide. Email replies from Turtle Beach have echoed the Troubleshooting information. Some fixes include adjusting your video card acceleration, (not an option for me), or installing a Ground Loop Isolator, ($16.99 at Radio Shack and $14.99 at Circuit City, not including connectors). But as a temporary fix, in my case, I unplug my laptop's electrical connection (relying on battery power; don't unplug if your battery is not installed and charged), then I immediately plug the cord back in. Later, if the static returns I do another quick "unplug/replug". (The fact that I'm using a 3 prong extension cord with my laptop adds to my interference problem.)

Due to the low cost of this little sound card and the fairly high quality of sound—in spite of my static problem—I'd recommend it; as long as you use your computer the way I described.

Jerry Hughes
San Diego

The purpose of this column is to give our readers an opportunity to express their opinions about products and services that they have found particularly useful. If you have had experience with hardware, software or a Web site that made you say, "This is really great! I want to tell everyone about it," then this is good place to do it. We are not interested in slamming the bad products because there are too many of them. We would like to hear about those things that you would recommend to your best friend. The only caution is to please capitalize when appropriate and use complete sentences. If it takes us too long to edit the piece, it may be a long time before it's published on this site.

Twitch!
"An original comic strip."
by Tom Carroll

An introduction to the world of game programming . . .

Enjoy the over the top antics as the employees of TWITCH! Entertainment try to make sense out of the behind the scenes "fun" that is making video games. The company's founder, Mr. Beeeg, is obsessed with making a sequel to Ninja Golf, a mildly successful Atari 2600 game. See how employees Goffer, Munch, Red, Tammie, and Jojo, as well as a host of others and the occasional famous cameo star, deal with it when the company lands the contract. Is that the sweet smell of success or just stale pizza in the conference room?

Tune in week after week to see TWITCH!, the comic strip, unfold in glorious black and white.
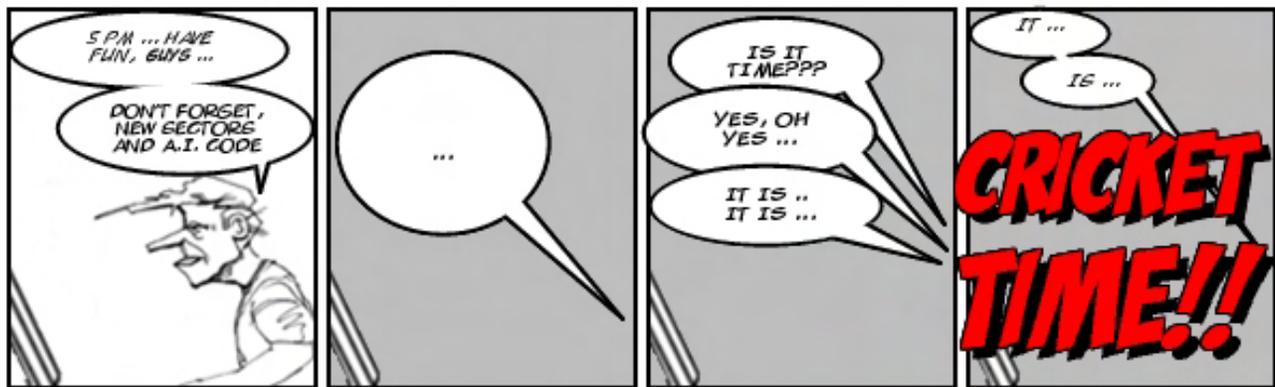
Tom Carroll a highly acclaimed author and artist with credits in ComputorEdge*, Game Developer, and* www.brokenfrontier.com*. He is also the creative genius behind Twonks and Plonkers, a Web comic that can be found on www.drunkduck.com (*www.drunkduck.com/Twonks_and_Plonkers/ index.php?p=116839*)*

Contact Tom at tcarroll@rockstarsd.com*.*

The Dark Side of the Coin
"Web resources for reducing debt."
by Stace Johnson

We hear a lot these days about wealth building, financial planning, and online investing, and there are doubtless other articles in this issue of ComputorEdge covering those topics. A significant percentage of the U.S. population, though, is less concerned about building wealth than they are about buying groceries or making the next car payment. For them, debt reduction is a much more immediate need than retirement planning.

While money may still hold its brilliant luster, there is a dark side to the coin, too, especially during this time of the year, when holiday credit card bills fill the mailbox.

Lots of Help—Or Is There?

At first glance, there seems to be a lot of help out there for people deep in debt. A Google search on the term "debt relief program" yields more than 230,000 results, with many companies promising to reduce client debts by 50 percent or more. Many of these programs actually do follow through on their promises, but often at the expense of the client's credit score or, worse, by charging the debtor to help them get out of debt. These kinds of sites are quick to point out that trying to manage debt by oneself is futile. One prominent company even states on its Web site that "Effectively negotiating your debt by yourself is not actually possible."

Tell That to J.D.

Blogger J.D. Roth was in debt to the tune of $35,000 in 2004. At the beginning of December 2007, he wrote a check to pay off the last of his consumer debt (not counting his mortgage.) In less than three years, he was able to eliminate debt that had followed him for 20years. How did he do it?

The whole journey is on his blog, Get Rich Slowly (*www.getrichslowly.org*), but the summary is that he simply established a few solid rules for maintaining his finances and stuck to them. By living frugally, "attacking" his debts mercilessly, increasing his income from outside sources, and

setting goals, he wiped his financial slate completely clean, and is now able to focus on building wealth for the first time.

Another blogger who claims to have eliminated large consumer debt (including his mortgage) in a relatively short time is Leo Babauta, a resident of Guam and father of six. His Web site, Zen Habits (*www. zenhabits.net*), outlines numerous ways to gain control of various aspects of your life, with an entire blog category devoted to financial management.

Both of these sites are very popular; more than 40,000 people subscribe to Roth's blog via RSS, and more than 26,000 people subscribe to Babauta's blog. Those figures don't take into account e-mail subscriptions, people who visit the sites daily, or people who happen upon them from search engine referrals or other Web sites. What the figures do show is that there is an intense amount of interest in debt reduction, and people want to learn from others who have succeeded in that task.

But I'm Not a Blogger!

Of course, you don't have to be a blogger to practice sound financial management. For people who like and use computers (as most readers of *ComputorEdge* do) another alternative is Michael Ham's free Excel spreadsheet, "Living Within Your Means: Financial Planning for Hidden Expenses." This spreadsheet is available from self-publishing site Lulu. com in the Parenting and Families section. (Or, better yet, just go to the following URL: *www.lulu.com/content/1581272*.)

In the spreadsheet, Ham walks the reader (user?) through a step-by-step process of entering income, expenses, periodic purchases, and savings goals, fully explaining the purpose of each sheet along the way. By the time the reader gets to the end, s/he has built a budget that takes into account periodic replacement expenses like tires and water heaters, yet still provides a weekly allowance to be spent on whatever the reader desires. Although Ham's spreadsheet does not specifically include a tab for Outstanding Debts, it would be an easy matter to list them under Fixed Expenses or those with spreadsheet experience might consider adding a tab for debt retirement.

Another useful tool for debt reduction is money management software.

Quicken, Microsoft Money, and even GnuCash for Linux all offer options to track spending, automate transactions, create budgets, and schedule transactions, helping even the most absent-minded user manage his or her money effectively.

Can I Download Self-Discipline?

For many people, though, having the right tools is not the solution to getting their debt under control. People can build elaborate spreadsheets, use money management software, or blog about their financial journey all they want, but if they don't have self-discipline, they may still be unable to manage their finances. Unfortunately, self-discipline is not available as an Internet download.

It is, however, a skill that can be learned. Exercise programs, martial arts, church or community activities, volunteer programs, and online interest groups all offer good opportunities for learning and practicing self-discipline, and some may even provide built-in support systems for dealing with self-discipline issues. In the end, self-discipline is what gives a person the strength to succeed at a debt reduction program. The tools just make it easier.

Self-Discipline Boosters

There are a couple of ways in which computers can help with financial self-discipline: direct deposit and automated online bill payments. By utilizing these tools properly, a person can ensure that bills are paid on time and in the proper amounts, and if a paycheck is direct deposited, that removes some of the temptation to spend. It is very important, however, to make sure there is always going to be enough money in the account to cover anticipated automated payments, plus a bit more to cover incidental expenses.

One sound strategy for managing these types of payments is to have the direct deposit split up into separate accounts, perhaps one for online bill paying only and another for general use. Since money is going into the bill paying account regularly, there should always be money available for paying recurring bills, making that part of the monthly grind almost painless. Of course, the self-discipline involved here has to do with leaving

the bill paying account alone, and not taking money out of it for any reason other than scheduled bill payments.

Different Strokes

Of course neither *ComputorEdge* nor I as an author can offer specific financial advice. We can only let people know what's out there. Some methods and tools described above may not work well for certain readers, while others may start them on a successful journey to become debt-free. Ultimately, it's all a matter of personal choice and commitment, and it's up to the reader to determine what may or may not help in his or her debt reduction program.

If you have other debt reduction suggestions or want to share your experiences, please write to us at celetters@computoredge.com. We would love to hear what works (and what doesn't work) for you!

Stace Johnson is a SysAdmin, writer, and musician in Colorado. He is not independently wealthy, unfortunately, but is working on reducing his debt one bill at a time. Information about Stace and his writing is available on his Web site (*www.lytspeed.com*).

Stace Johnson is a SysAdmin, writer, and musician in Colorado. He is not independently wealthy, unfortunately, but is working on reducing his debt one bill at a time. Information about Stace and his writing is available on his Web site www.lytspeed.com.

Running Your Financial Empire over the Web
"Paying bills, making investments and filing taxes without leaving home."
by Jack Dunning

Negotiating the Financial Web

When I look at how the Internet has change my way of doing my finances over the past ten to fifteen years, the transformation almost staggers me. What used to take hours of drudgery is now a task of only a few minutes. The thought of going back to the old way of doing things is disturbing, to say the least. Fifteen years ago, to pay bills I hand wrote checks, which I placed in a stamp envelope and carted off to a mailbox. If I wanted to invest in the stock market, I called a broker and placed an order that would easily cost me a $200 commission. (To be honest, I wasn't making many buys, but I was getting numerous calls a day from stock brokers who assumed that I had money—which I didn't.) I did my own taxes with a pencil, paper and a calculator. Today, I write very few checks, which has cut my month stamp usage by 90 percent. I never talk to a broker, but I do execute stock trades for about $10 per trade, and I would not even attempt to do my taxes without a computer program.

Paying My Bills

One of the most dramatic changes in my handling of finances is in how I pay my bills. I still do it on a monthly basis, but now I no longer need to devote most of a day to get it done. I don't yet use a program such as Quicken because my finances have not gotten complicated enough for me to need software to track all of my activities. Like most people, I have a mortgage (or rent), utilities, insurance, credit cards, educational loans for my kids, car payments and the occasional random bill that arrives. The task is to make sure that all the bills are covered by the time they are due. (That part of handling finances hasn't changed.) Rather than sitting and writing a check for each of the invoices, I now look for the simplest way to transfer funds from my account to theirs. This saves time and trees.

I first log on to my bank's Web site. As depressing as my financial situation is, I need to know how it stands before I move forward. Today, virtually all banks offer Online banking. That means you can view your account, and

any activity, at any time of day. If you want to know if a payment has cleared, the data will show up if it is. If you want to know if a deposit is available, the transaction will be on the Web site as soon as it's deposited. If you want to move funds between checking and savings accounts, or an equity line (if it's at the same bank), you can do it any time of the day. Viewing my accounts, establishes the base line for making it through the month.

Once I establish that I have the funds available, I start setting up electronic payments. Many of my payments are automatically withdrawn from my account each month without being re-established. As long as I know when the payment will occur and how much it will cost, I can deal with each automatic withdrawal—and there is no extra work. For most other payments, I log on to the specific site and set up the payment. Many companies will allow you to pick the specific day of the month that the transaction will occur. I prefer these sites because I can schedule the payment for a future date and not be forced to return to execute the transaction. It is only a matter of ten to fifteen minutes to set up all this at a number of credit card and utility sites. Then, I have only one or two checks left to be written. The hand written checks may be to the family doctor, who has no Web site, or the guy that fixed the garage door.

I should point out that one of the major changes that I've made over the years is charging as many of my bills as possible to my credit cards. Many businesses such as cable television, Internet, and telephone (both wireless and landlines) allow their charges to be place on a credit card. This has two benefits. First, I only receive one credit card bill at the end of the month, rather than individual bills from each company. And second, I get airline miles. If you don't pay off your entire balance each month, I don't recommend this procedure. The payment of accumulating interest could be horrendous.

(I know that most banks offer bill paying services, but I don't use them. Not because there is anything wrong with them. I either have setup automatic payments or go directly to the credit card or utility site to set up payment. If anyone has a particular experience with the bank's bill paying service, good or bad, I would be interested in hearing about it.)

I do write down all of the transactions in my checkbook, but the check

register is more of a log of what Web sites I've visited and what I did there. The act of writing in my checkbook is a way of controlling the human side of the process— me. What used to be a half day of reading bills and writing checks is now a matter of no more than a hour— unless I'm forced to call one of the companies and go through voice mail hell.

No More Stock Brokers

Before I go into Internet stock trading, I must say that today's stock brokers who have survived the devastation brought on by the Internet are probably the best of the best. For the most part, they must be people who truly provide a service to their clients or they would not have been able to endure. That's not to say that there are not a few of the churn-for-commission types that were so common twenty years ago still around, but I know that today I receive almost no solicitation calls from those types who can only be called social parasites.

Stock market trading is one of the businesses most impacted by the Internet. The free flow of information and the low-cost Internet brokerages have changed the market forever. What was once a $200 transaction, now only costs about $10. The markets have been democratized. Anyone with a little time to study what they are doing can make reasonable investments without huge fees.

On the information side, I use the portfolio system at finance.yahoo.com (*finance.yahoo.com*). I don't know that it is the best portfolio system, it was just the first one I set up and it was free. I can enter prices and number of shares of the stocks and the Yahoo! system will track each one, giving me a price quote that's 20 minutes old. (I find that twenty minute old quotes are good enough for anyone but a day trader, who needs to be in and out of a stock within minutes. None of my picks move that fast.) I have one portfolio that I use to track stocks that I may buy—once it's too late, and another that lists the purchased stocks—that I'll probably sell at the wrong time. In the past couple of years, Yahoo! introduced asynchronous updating for the portfolio, so now the list of stocks looks like a twinkling Christmas tree while it's updating. This sure beats the old ticker tape machines.

When making a trade, I log on to my Internet brokerage and merely enter

the stock I wish to buy or sell. After I click go, it gives me one chance to review. At this point I need to be sure that this is what I want to do, because once I click "Submit" the entire trade may be over before I have time to hit the "Open Trade Status" button. The fee will be about $10 and the gains or losses obviously depend upon the particular stock and/or market conditions.

I'm not mentioning the name of which Internet broker I use because I'm not sure there is much difference between them. A few of the major players can be found here (*biz.yahoo.com/topic/investing-ideas/*), and by checking out the banner ads at the top of the Web page. (Check the response time of the Web sites for discount brokerages (*www.gomez.com/products/ viewbenchmark.php?btype=3#*).) Nobody is even talking about going back to the old way of buying stocks, and I don't miss the annoying phone calls from those brokers trolling for a commission.

Do Your Own Taxes

There was a time when once a year, I would break out the pencil and do my federal and state income taxes. I did this myself because I felt that I should understand what is going on with my own taxes and I didn't want to pay someone else to do them for me. It was a time consuming task that, depending upon the situation and how well I had stored my receipts, would consume most of a day. It was never something that I looked forward to, but it was necessary.

Today, like many other people, I use TurboTax, although I'm sure that there are many programs that are just as good. All I have to do is follow the steps in the program while filling in the blanks and all the calculations are made and the forms printed. With today's tax code, it would probably take me a week to do my taxes with paper and pencil.

When I first started using TurboTax, the software company included the cost of e-filing over the Internet in the price of the software. E-filing submits your taxes directly to the IRS electronically, usually cutting the delay when receiving a tax refund. It must save the IRS an enormous amount of time, since they don't have to process the forms by hand. Since then Intuit has eliminated the e-filing rebate and now charges $14.95(?) each for federal and state. Combined, that's almost as much as the cost of the TurboTax

program , itself. It's a bit steep and depending upon the amount of the refund, if any, I may just print the forms and send them in. I know it means more work for the IRS, but it saves me a few dollars. In my opinion, the government should be covering the cost of all e-filing because of the money they will save.

If you earn $54,000 or less, you can prepare and file your taxes Online directly with the IRS here (*www.irs.gov/efile/article/0,,id=118986,00.html#*). I may be doing that this year. If I do, I'll let you know how it goes. This service from the IRS must worry the companies that produce tax preparation software. I suppose their lobbyists have forced the IRS to limit the income level to $54,000. I would like to hear about the experiences of anyone who has used this system.

Forget about doing your taxes by hand. If at all possible, do it Online with the IRS or, if you don't qualify for the IRS system, then get a software program for about $40.

When I look at all the changes that computers and the Internet have introduced to my life, I don't want to ever go back. I know that the U.S. Postal Service is suffering because of the drop off in my use of stamps, but the time and paper that I save is worth it. If you haven't already ventured into Online bill paying, Online investing or using software to calculate your taxes, then you should give it a shot. You'll be surprised at how easy it is.

Jack is the publisher of ComputorEdge *Magazine. He's been with the magazine since first issue on May 16, 1983. Back then, it was called* The Byte Buyer*. His Web site is* www.computoredge.com*. He can be reached at* ceeditor@computoredge.com

Industry News . . . Maybe

"Gratuitious Reviews of Press Releases from the Computer and Internet World"
by ComputorEdge Staff

Hurry Up and Wait

This is a big "so what?" TurboTax will help you do your taxes before the IRS is willing to accept them.

TurboTax to Accept E-filed Returns Beginning Jan. 4

Early Filing Date Will Help Taxpayers Affected by AMT Legislation Get Refunds as Quickly as Possible

SAN DIEGO, Dec. 27 /PRNewswire/ — Due to the late passage of federal tax legislation, the Internal Revenue Service will not begin accepting some tax returns until Feb. 11. Despite the delay, TurboTax (R), the nation's leading tax software, is ready to help taxpayers complete and submit their return electronically as early as Jan. 4.

"TurboTax is open for business. We intend to be the first consumer tax software program to have updated forms reflecting these new tax law changes," said Bob Meighan, certified public accountant and vice president for TurboTax. "Early filers can get their refund as quickly as possible by easily completing and submitting their return to TurboTax. Then, as soon as the IRS begins accepting electronic returns, we'll take care of the rest."

Taxpayers whose refunds will be delayed due to the Alternative Minimum Tax legislation passed earlier this week can use TurboTax to do their taxes beginning in early January and choose to receive a portion of their refund without delay.

All tax preparation methods and providers are affected. "Electronic filing with direct deposit is still the quickest way to get your tax refund, " Meighan added. "Whether or not you're impacted by the AMT,
there's no easier way to do your taxes than with TurboTax."

Visit Intuit (*www.intuit.com*) for more information.

This is News?

Online insurance quotes have been around for years. You would be hard pressed to find a company that doesn't offer them. Don't be fooled into thinking that you need to accumulate all that driving information— they already have it.

Auto Insurance You Can Buy Online

HOUSTON, Dec. 27 /PRNewswire/ — In these days of technology, consumers have the option of buying their car insurance policy online from various quality companies. Buying a policy online is not only convenient, but also comes with added benefits unfamiliar to many.

If you think about it, the Internet is the perfect tool for buying auto insurance. You can buy your policy online right from the comfort of your home and when it comes to needing policy service, you can utilize the Internet by logging onto your policy management page and making payments, filing claims, creating changes and more.

A few years back, consumers were unfortunate not to have privileges the Internet offers. The Internet has opened up many new opportunities for consumers to conduct business online right from the comfort of their home saving them time and money.

How to Buy Auto Insurance Online

When it comes to car insurance you can buy online, you must first start by getting your rate quotes. When getting your online auto insurance quotes, you will need to have a few pieces of information available such as:
— Driver information such as date of births, driving experience and violation or accident data.
— Vehicle information such as year, make and model, number of cylinders, etc.
— Current policy information including effective and expiration dates.

(This is required in order to get a prior insurance discount.)
— Type of coverage desired including limits of liability and deductibles if requesting comprehensive and collision coverage, commonly referred to as "full coverage."

Once you have gathered all the required information, visit *www. OnlineAutoInsurance.com* and begin comparing online auto insurance quotes from multiple quality companies such as Progressive, AIG, GMAC and many more.

Once you choose a company based on price, brand, or any other factor, you have the option to buy your policy online.

OnlineAutoInsurance.com allows you to easily and instantly compare auto insurance rates from different companies by completing one simple form. Additionally, in most states, you can buy your auto insurance policy online and receive instant proof.

EdgeWord
"A note from the publisher."
by Jack Dunning

Last week, I explained how the *ComputorEdge* e-mail servers block more than 98 percent of the incoming spam, leaving only about 500 e-mails that are delivered to our mailboxes. Of that 500, approximately 100 may be valid business mail.

Many of the initial rejections, more than 30,000 a day, are because there is no valid address to receive the e-mail. We changed most of the addresses that were receiving hundreds, or in some cases, thousands of spam messages a day. Literally, some *ComputorEdge* associates were being overwhelmed with unsolicited mail, while others went relatively unscathed. The question was how to keep the number down once the address was changed. There is no point in changing addresses if, in a short period of time, the spam returns. The key was to look for the source of the problem.

We noticed that the people who were getting the huge volumes of spam were the ones who had their e-mail address published on the Web. Mailboxes such as editor@computoredge.com were receiving spam by the thousands. The only conclusion was that many spammers get addresses from the Web. There had to be e-mail address-harvester robots combing Web pages in the same fashion as the search engine bots that index pages. However, these bots are looking only for e-mail addresses identified with the "@" character.

One of the first steps we took to reduce spam was to change the addresses of those high-profile, Web-published mailboxes. However, if indeed the Web site was a major source for spammers, changing addresses could have only a temporary effect. There would be an initial drop in spam, but it would soon return to the old high level. Before putting the new addresses on the Web site, it was necessary to disguise the e-mail to the spammer bots. We used the following JavaScript to hide our mailboxes:

```
<script type="text/javascript">
point='@';
namewrite='Fred Smith';
```

```
emailwrite='fred'+point+'computoredge.com';
document.write('<a href="mailto:' +emailwrite+ '">' + namewrite + '</a>');
</script>
```

This code can be used to parse the e-mail address and return it intact to the browser screen. It will look normal in the browser window, but is never put together in the source page for the spammer bots.

The primary concern about changing the old addresses was losing contact with many people who would still be using them. We dealt with this problem by setting up an out-of-office auto responder on the old address, explaining how to determine the new address. We were careful not to put the new address in plain text, since the spammers could conceivably be scanning these messages.

We have significantly cut into the spam problem without seeing much spam growth in the longer term.

Next week: The most effective type of spam blocking.

Jack Dunning, Publisher
celetters@computoredge.com

Jack is the publisher of ComputorEdge *Magazine. He's been with the magazine since first issue on May 16, 1983. Back then, it was called* The Byte Buyer*. His Web site is* www.computoredge.com*. He can be reached at* ceeditor@computoredge.com

Editor's Letters

"Readers write in with letters to the editor."
by ComputorEdge Staff

So Sad!

Agh! No more printed version of *ComputorEdge* Magazine? Oh well.

Let me tell you something: Every week on Fridays, I've always looked forward to driving out to the post office, going to the nearby Henry's Market, or to the local library, to pick up two copies of the latest *ComputorEdge* Magazine. One copy was for me, and the other copy was for my dad. As well as reading the articles, we always looked at the advertisements in the magazines.

I was always looking at the two-page ads, like the weekly two-page ads from Micro PC Outlet.

These ads are from the local stores that I do go to when I see something good to buy in those ads in the printed version of *ComputorEdge* Magazine (I've noticed those full-page ads are only in the printed version, but not in the downloadable PDF version of the magazine).

On Sundays, my Dad and I would always go through the latest Friday edition of *ComputorEdge* Magazine and also go through the Sunday newspaper's computer/electronics-related advertisement supplements.

That's a weekly paper-based ritual that we go through every Sunday evening at the dining room table. We've been doing that for ages. Now, *ComputorEdge* the print magazine is going bye-bye.

So sad. So very sad. Are you keeping the PDF version of *ComputorEdge* for those of us who want to have a printed version even if we have to use our own ink and paper?

Are you keeping the local advertisements, and particularly, will they be in the PDF version? Hey, anything you can do to let me and my Dad continue with our weekly paper ritual would be appreciated.

I'm sure there are others who go through the same type of ritual that

involves reading the paper edition of *ComputorEdge* Magazine. I hope you're not dumping the PDF version.

I'm actually hoping that you will be enhancing the PDF version, because the current PDF version leaves out the full cover page as well as all of the full-page ads.

Hey, I get the same type of digital versions of some other big magazines where you essentially get the "magazine-format" versions of those magazines complete with all of the ads as they would look in the printed version, but those magazines are in digital downloadable files. I understand the business decision you are making, but in my opinion it seems like *ComputorEdge* is losing a little bit of its prestige with the print version going away.

Totally understandable, but very sad.

So very sad.

I'm hoping that I don't have to consider printing long, scrolling Web pages from the ComputorEdge.com Web site to get our weekly paper-based ritual fix of computer-related news and advertisements

-RH

Reluctant Return to Vista

[This letter is in regard to the December 14 WorldWide News and Product Reviews column about people returning to Vista after trying Ubuntu.]

How about running some stories about former Vista users who made the switch to Ubuntu and *never* looked back? There are countless success stories!

When you run a lot of anecdotal stuff, you need to ensure balance. Otherwise, many fence-sitters will draw the wrong conclusions, based on nothing more than capricious bias.

Thanks for listening.

-Jerry Palsson, Tucson, AZ

Jack's Blog
"Jack talks about the Web site and answers questions."
by Jack Dunning

Friday, January 11, 2008

The Return of Wally Wang

I'm pretty excited to announce the return of the internationally renowned Wally Wang, who will be writing a regular Mac column, the only computer that he now believes in. Fresh from playing in Las Vegas and on Comedy Central, he has taken a break in pursuing his comedy career to write for *ComputorEdge*. In return, I've promise not to pay him.

Wally goes back to the early days of *The Byte Buyer* when we worked out of a building, long since demolished, on Aero Drive in San Diego. I always liked him because he would laugh at all of my jokes, even when I wasn't making any. He has been a prolific writer of computer books and, at one time, was one of the *ComputorEdge* editors. Most importantly, he appeared the movie *Hanoi Hilton*, although his part was cut before it was released.

It's great to have Wally back.

A New Comic Strip

Tom Carroll is putting his artistic talent to work by producing "Twitch!", an original comic strip. It's great to have Tom with us again. He created about 75 percent of the covers for *The Byte Buyer* (the original name of *ComputorEdge*), way back in 1983.

Introducing the ComputorTutor

This week we have a new column by Rob Spahitz aimed at teaching tips and tricks with computer software called "Rob, The ComputorTutor." Rob hales back to working with us at the California Computer Expo and teaches classes on the subject.

Sudoku is Back

Some readers have complained that the Sudoku puzzle no longer appears in *ComputorEdge*. (It was gone for about four days.) Well, based upon reader demand, it's back. People really hate change— even if there are thousands of other place to find Sudoku on the Web. We appreciate that you want to come to *ComputorEdge* to do your Sudoku.

The Look of the PDFs

There have been some complaints that the new PDF doesn't look like the old printed version of *ComputorEdge*. That's because the old PDFs were made directly from the files that were sent to print. Now, that those files are no longer created, it would be a tedious process to copy the old three-column format.

I understand that it would be good to include the ads in the PDF, yet the size of the PDF would become huge. It would take quite a while to download even with broadband access. I know that some people want the ads mixed in with the articles. That is one reason we offer small banner ads. I'll keep looking at the problem.

However, we will continue to work to improve the new version of the PDF and take advantage of the Web technology as much as possible.

Jack's Blog, Jaunuary 4, 2008

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