

Alice Did It

By Hugh N. Ross

What did she do? She embroidered a beautiful image on the back of her shirt! Alice Page, a commercial embroiderer, explained the importance of putting your name or logo on shirts, hats, jackets or other items to advertise your business. Individuals can also use decorated items to remember family events (e.g. re-

unions, joint vacations, etc), or to support fund-raising events. She described the various ways designs could be put on clothing: silk screen printing, attachment of cut vinyl, direct ink jet printing and heat transfer printing. Alice described the advantages and disadvantages of each process.

For embroidery, original designs can be scanned and edited using a paint program. Once the outline is scanned, the color of each area is chosen. A specialized program then creates the instructions for the sewing machine. There are many stock images available so original art is frequently not needed. The colors of the stock image can easily be edited as needed.

Alice has received several awards for embroidered items. The success of any project depends not only on the programs and machines but also on the artistic ability to put all the tools together to get a good final result. She showed a number of examples of her work. There was great interest in the presentation. Alice Page can be reached at 845 794-4255 or P. O. Box 931, Monticello, NY 12701 ☐

April 12

Linux and Open Source Applications

The speaker will be Joseph Apuzzo who is an officer of the Mid-Hudson Valley Linux Users Group (www.mhvlug.org) and an employee of IBM.

Joseph will explain where and when Linux / Open Source makes the most sense to install and use. He will touch on how to get help, detailing what local support is available.

Linux is a free open source operating system that can run on Main Frame Computers, Super Computers and even your Home PC. In the beginning Linux was very complex, and hard to setup and maintain, but now with new distributions like Ubuntu that is no longer true. Anyone can now take advantage of Linux. By looking at where Ubuntu Linux is today compared to other Operating Systems you will clearly see it's advantages in certain areas. ☐

Expanded Microchip

Beginning with this issue, and hopefully for most future issues, we have expanded the content of the MicroChip. Since we no longer are constrained by printing costs and a fixed number of pages, more articles of interest will be included. Most of these will come from APCUG, and will be identified as such in the body of the article. Also, we have more room for photographs and charts. We hope you enjoy the expanded coverage. ☐

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The Cyclone - by Les Muldorf

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Monthly Meetings

Scheduled the second Thursday of every month. Check www.mhcug.org for possible changes to general and SIG meetings. Local radio stations will be advised if a meeting is cancelled unexpectedly.

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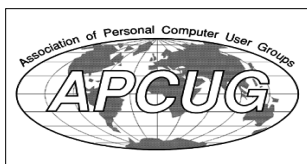
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* All area codes are 845 unless shown otherwise.

Website: www.mhcug.org



Bits, Bytes 'N Kudos



By Dick
Kranz

While brief in content, this article remains big in kudos to those you see putting forth effort again and again on behalf of MHCUG. This message was especially inspired by the absence of Dan Sullivan from some of our SIG meetings while he recovers from an illness. We so appreciate Dan for all he does on a regular basis for our various meetings. Our volunteer pool gets smaller and smaller as time passes so there is plenty of room for anyone who would like to hop on the band wagon.

This writer continues to appreciate more and more, the recent move to a Verizon XV6700 Pocket PC. This article was written on same since my 4 year old Laptop has been experiencing weird intermittent problems and may have booted up for the last time, unable to access the BIOS. I was hoping to get a few more months out of it before making the next big plunge. Oh well!

We have had strong requests for a Linux presentation so mark your calendars to reserve Thursday April 12 for just such a presentation. Reserve May 10 for a presentation on Open Office. ☐



A Walk in the Woods By Les Muldorf

Get Organized Now!!

By Sandy Berger, CompuKISS

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With today's complex world and multi-tasking, it is not surprising that we all seem to have too much to remember. The time-honored "to-do list" is still a suitable way to keep all of your tasks remembered and organized. Now the to-do list has gone high tech with Gubb an online list-maker.

Gubb is simple, effective, and free. Just surf over to www.gubb.net and click on the large Start Here button. Enter your email address and the username and password that you want to use. Gubb will present you with preformatted lists or you can create your own from scratch. Each list can have a different background color or you can make them all the same.

Gubb made PC Magazine's list of the 10 worst application names, but don't let the name throw you. Gubb is a winner despite its name. Gubb's clean and simple interface makes it easy to create lists and to add, edit, or delete items. Important items can have one, two, or three stars. You can sort items by priority, date due, completed items, or alphabetically. Especially useful is the ability to rearrange items in a list by dragging and dropping them. You can also drag and drop the lists themselves to position them on your screen. If your lists get too long, you can collapse them so you see only the title, opening them to full length as you need them.

If crossing items off your list as you complete them gives you a sense of satisfaction, Gubb will let you perform that task quite easily. Just click in the check box next to each item and Gubb puts a line through the item and marks it as completed. Gubb can also move the item to a completed list automatically or you can set it up so that you can archive your completed items at the end of the day, or any time of your choosing. If at anytime you need to see it, or when, you completed a task, you simply click on the name of the list to look at all the completed items and the time and date that you

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Special Interest Group News

Upgrade and Repair

Ray Polivka

On the evening of the 21st of February while a light snow fell outside, 14 computer enthusiasts engaged in several lively discussions, often several at once. This was the monthly gathering of the Upgrade and Repair Special Interest Group.

The group started by trying to solve the strange behavior of an external hard drive. When it was connected to a PC, the PC recognized it but then just froze up. The hardware box that contained the hard drive was not considered the problem since when the hard drive was replaced with a CD drive, everything worked fine. The external hard drive was attached to Dan Sullivan's laptop. Here it caused his system to reboot. Later when Phil Van Italie brought in a desktop with Vista, roughly the same situation occurred. We were baffled.

While the group was trying to solve that hard drive problem, Phil demonstrated some of Vista. The question "Should I get Vista now?" was addressed. Several things were mentioned. The Vista code apparently is all new, none of the XP code was incorporated. This seems astonishing. Currently many device drivers are not ready. Some applications may not yet run under Vista. The general consensus was to hold off purchasing Vista. Do it only if you have a specific Vista related need or you purchased a PC with it installed.

This led to a discussion about Virtual PC. Virtual PC is a software application from Microsoft. It is a free download. Its object is to run several operating systems on a PC. It performs this as if each system were running on a separate PC. Those readers familiar with IBM mainframes can recall VM, Virtual Machine. The same principle applies to the PC. One person suggested using Virtual PC to install Vista on one of the virtual PCs and XP on another virtual PC. This way one has a path back. Now, once you have installed Vista you no longer have access to XP. Currently there are a lot of applications that may not yet run under Vista, but do under XP. In this case Virtual PC could help by running such applications on the Virtual PC with XP. But Microsoft apparently has placed a restriction on the use of Virtual PC. Walter Mossberg in his mailbox column found in the Wall Street Journal said that Microsoft has decided to legally bar the most common consumer versions of Vista, Home Basic and Home Premium, from operating in a virtual machine. While Mossberg was addressing the question concerning the installation of Vista under the virtual machine Parallels on the Mac, he felt it applied to all virtual machine systems. If you go to Google with Virtual PC you will find Micro Virtual PC at the top of the list. By clicking it and then "Information" you will get an overview of Virtual PC. If you then click on "additional information" you can get to an application compatibility white paper and Virtual PC FAQs.

A discussion concerning the number of processes running at startup occurred. One person commented that he had 160 processes running and he had not done anything. How do you find what processes are running at startup time? From the Start menu, click on Run. In the Run window type MSConfig. This will bring up the System Configuration Utility window. Then click on the Startup tab. This will list all the processes started at

startup time. By unchecking associated boxes, you request that the specified processes not be run at startup time. You are NOT erasing the processes. If you uncheck some boxes you will be asked to start up again. After the restart, the System Configuration window will appear. In the lower left corner there is a check box. Associated with it is the statement requesting that the System Configuration Utility not be run at Startup time. CHECK this box otherwise the processes you unchecked will become checked again.

A question arose as to how to capture images of the screen. Several suggestions arose. By Googling "Capture Screen.exe" several screen capture applications are listed. "Any Capture Screen.exe" and "CaptureMy Screen.exe" were the first listed. Both permitted a trial period. Several persons suggested Snagit. It has a lot of flexibility in copying screen images or portions of them.

SIW 1.66 was mentioned as an excellent free diagnostic application to use in place of or in conjunction with Belarc. SIW is the acronym for System Information for Windows. To access it go to [Http://www.gtopala.com](http://www.gtopala.com). If you download SIW 1.66 and execute it, you will find a very simple Window. The main part of the window only contains the following information:

System Infor for Windows V1.66 (build 624) January 14, 2007
Freeware Version Copyright @ 2004-2007 Gabriel Topala

Thus the meeting went well beyond the usual closing time of 9 PM. ☐

Technology Workshop

by Dick Kranz

Anyone who uses a computer invariably uses passwords for such things as e-mail, online banking, eBay and other such things. Our Technology Workshop covered this topic last month among a broad scope of other interests. The importance of a good strong password cannot be overemphasized in this era of computer hacking and identity theft. Here we will examine some of the aspects of a good strong password.

While a password should be nine or more characters in length, one containing 15 or more characters is substantially safer. Use of the entire keyboard as opposed to the more common characters will provide added strength. Mixing letters, symbols and numbers are imperative if one wants to maintain a shorter password while at the same time maintaining a sufficient degree of protection. Ironically if your computer is in a private location where others would have no physical access and the operating system is Windows XP, then a blank password is even better because XP does not permit on-line or network sharing with a blank password. However, this technique would not be good to use on a laptop which is carried from one insecure place to another.

A password should be one that the owner can easily remember but impossible for others to guess what it might be. Using phrases or the first letter of each word in a memorized sentence, intermingled with symbols and numbers can be effective. It is good to devise some sort of code of your own, but then use it inconsistently to confuse code breaking efforts. Avoid using

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Q & A

By Hugh N. Ross

Q Recently my favorites list was rearranged unexpectedly. What could have caused that?

A You might have accidentally clicked on an option to rearrange them. There were no other suggested reasons.

Q How can I tell what updates have been installed on my computer?

A Go to Control panel, Add/remove programs and check the check box that says 'Show Updates'. The updates for each installed program will then be shown.

Q I have about 27 Mb of system updates on my system. Can I delete any of them?

A Generally No. If you do, the updated program may not work. If you have a problem after installing an update, you can remove the latest update to restore operation.

Q I have two hard drives, C & D. I tried to defrag the D drive but got a message saying there was not enough free space to do the operation. What can I do?

A One thing you can do is copy enough files to the other disk to satisfy the free space requirement. You can also tell the system to proceed in spite of the lack of desired space. The only result will be that the operation will take longer. In any case, it is a good idea to clean up a drive before running defrag. Go to Windows Explorer, right click on the drive letter, click properties, click 'Disk Cleanup'. A list of file types that can be deleted will be shown. Check the boxes to confirm deletion and click OK.

Q Sometimes when I receive an e-mail that includes pictures, the pictures are not displayed. I am using the Netscape browser. How can I see all the pictures?

A Some anti-virus programs block the display of pictures. Your browser may also be out of date and not fully capable. You should consider using one of the current free browsers (e.g. Mozilla Thunderbird).

Q I notice that the date of start of Daylight Savings Time has changed. Will this affect my computer?

A If you have been getting automatic updates from Microsoft, you should have received an update a few weeks ago that corrected the time change algorithm.

Q I have a collection of old vinyl phono records that I want to copy to audio CD's. How can I do it?

A Sound cards usually have three mini-jacks labeled 'speaker, mic, line'. You can connect a record player to either the mic or line input, depending on the nature of the output of your player. If these do not work, you can connect the 'tape recording output' from a music system amplifier to the 'line' input of the sound card in the computer. You might want to use a filtering program to remove 'scratch and click' noise when creating the copy. ☐

MHCUG Website

There have been suggestions that the MHCUG website could be improved. I am happy to consider proposed changes. One way to get ideas is to note any site that you visit that looks especially nice or is particularly easy to use. Please send the complete URL for such sites to me to give me ideas. Thanks, Hugh N. Ross, webmaster.

Issues of the microCHIP are available on line. Please be sure we have your correct e-mail address so you can be notified when the new edition is available on line.

Special Interest Groups

Special Interest Groups are for people with common computer interests—novice through expert.

Call group leader to verify schedule.

Upgrade/Repair

Leader: Dan Sullivan

Tel: 229-0241

e-mail: dansull@optonline.net

Schedule: 4th Mon. 7:00 PM

Location: Business Development Center Conf. Room B

Technology Workshop

Leader: Dick Kranz

Tel: 297-1813, 896-7376 or

265-4169 or e-mail:

president@mhcug.org

Schedule: 3rd Monday, 7:00 PM

Location: Business Development Center Conf. Room B

Digital Photography

Leaders:

Dan Sullivan

Tel: 229-0241

e-mail: dansull@optonline.net

Jim Warner

Tel: 297-3175

jhwiii@optonline.net

Schedule: 4th Thurs. 7:00 PM

Location: Business Development Center Conf. Room B

Ulster Computing Workshop

(formerly HVPCC)

Leader: Robert Morales

e-mail: rmorales2@hvc.rr.com

Schedule: 3rd Thurs. 7:00 PM

Location: Ulster Comm College Hasbrouck Bldg. Room 219

***Interested in starting a Special Interest Group?
contact Neal Christensen***

All submissions for the Microchip must be in the hands of the editors by the Thursday following the General Meeting. Any articles or information received after that date will be held for the following month's publication. Send submissions to editor@mhcug.org

Technology, continued from page 3

sequential letters, numbers or any words found in a dictionary. Use symbols that remind you of characters instead of using the character itself. Do not hesitate to write down your password as a hacker would not have access in that case. Keep written passwords hidden from friends or family who could abuse them.

Never put your password in an e-mail or respond to e-mail requests for same. Such requests are invariably from criminals involved in phishing scams. They will empty any bank account or add charges to any credit account they can find access to. Do not be fooled into helping them access yours. Never use your address, birthdate, phone number or other information commonly associated to you, such as Social Security number for your password.

The next meeting of the Technology Workshop special-interest group will be held Monday, April 16 in conference room "B". The workshop encompasses various technology interests with questions and answers from attendees. The session is two hours from 7 to 9 PM and all are welcome to attend. ☐

Digital Photography

By Les Muldorf

Digital Photography Sig met on Thursday March 22nd. A full house was present. Unfortunately, our guest speaker from Art Craft Camera could not be present, but she did reschedule for a later date.

Lloyd Quick filled the breach with an interesting presentation of a variety of topics, including file recovery, file converters and a few games and gadgets. He made CD's for anyone interested in these programs. Our thanks to filling in on short notice.

Some members of the group brought photographs for display and critique.

The evening ended with a Q&A session. ☐



A Work in Progress by Les Muldorf

Organized, continued from page 2

marked them complete.

These features alone make this Web service worthwhile, but there is more. You can share your lists with others. You can email or text message items right into your lists. You can have any of your lists emailed to yourself or to others. If you have an Internet-connected cell phone, lists can also be sent to your phone. So if you were in a grocery store and needed your shopping list, with the right equipment, you could access it from Gubb on your cell phone. All this may sound a bit complicated, but Gubb has done an exemplary job of keeping all these tasks easy to do.

My husband and I have each created multiple lists. We also have several lists that we share. Since we work together, this has really helped keep us organized both at home and at work. He can add items to my office or home lists and I can add anything I like to his office or home "honey-do" list. Gubb is helping us keep synchronized as well as organized.

Gubb is not perfect, but it is close. My complaints are pretty minor. I would love the ability to create several categories within each list. I would also like to be able to easily see if my husband added something to my list or vice versa. The program offers 3 shades of each of the following colors: blue, red, yellow, green, orange, pink, and gray. That's 21 colors to choose from so I am really being picky when I say I would like to be able to use purple, turquoise blue, and lime green for my lists. Okay, I know I am being hard to please, but maybe the Gubb creators will accommodate my wishes.

A recent survey showed that 25% of New Year resolutions are completely forgotten, but now you can use Gubb to resurrect your "I am going to be more organized." resolution. Sometimes getting organized means buying shelves, bins, baskets, and folders, but if you have an Internet-connected computer, Gubb will help you get organized without any expense. Go ahead. Do it. It will feel great to get all those scraps of paper and to-do notes off your desk and to get all those to do items off your mind. I know, because Gubb has helped me do just that!

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Feeding Time by Les Muldorf

Minutes of the Mid-Hudson Computer User Group Board of Directors

by Jim Walsh

The monthly MHCUG Board of Directors meeting is conducted at 7 PM in Conference Room B of the Guardian Center at 3 Neptune Road, Poughkeepsie. Dick Kranz, President, called the meeting to order at 7:09 p.m. Officers and Board members in attendance were: Eli Cohen, Dick Kranz, Les Muldorf, Jim Peabody, Dan Sullivan and Jim Walsh. Jack Marsella attended as a guest.

A motion from Les Muldorf to accept the Minutes of the February Board meeting as published in the microCHIP was seconded by Dan Sullivan. The Board approved unanimously.

Eli Cohen, Treasurer, stated that he had renewed the MHCUG annual membership in the APCUG, a budgeted item. Eli then reported the MHCUG finances as follows:

Monthly Income/Expenses - 2/1/2007 to 2/28/2007

INCOME

Drawing	\$ 75.00
Interest Income	\$ 22.93
Membership Dues	\$245.00
TOTAL INCOME	\$342.93

EXPENSES

Internet	
ISP	\$ 40.00
Best Western	
Wireless	\$ 25.00
Meetings	
Board	\$ 30.00
SIGs	\$ 90.00
General Member	\$150.00
MicroChip	\$100.00
MHCUG Admin	
APCUG Membership	\$ 50.00
TOTAL EXPENSES	\$485.00
OVERALL TOTAL	(\$142.07)

NET WORTH as of 2/2/2007

Cash and Bank Accounts	
HVFCU CD's	\$6383.00
HVFCU S1 Savings	\$ 892.45
HVFCU S9 Checking	\$1013.89
TOTAL Cash and Bank	\$8289.34

TOTAL ASSETS	\$8289.34
LIABILITIES	\$ 0.00
OVERALL TOTAL	\$8289.34

A motion to accept the Treasurer's Report as written was then made by Les Muldorf, seconded by Jim Peabody, and unanimously approved by the Board.

Dick Kranz, acting for VP/Programs, confirmed Alice Page's pre-

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sentation and demonstration of computer software for embroidery and commercial apparel decoration for the upcoming general meeting. Les Muldorf will demonstrate how to use PowerPoint for presentations and slide shows in April. Dan Sullivan will explore the possibility of a Linux presentation in response to the interest shown to the previous month's survey question. Also, Jack Marsella offered to work with Dick Kranz in contacting the Westchester PC User Group to determine the availability of their presenters.

SIG attendance has resumed with high levels of participation now that the holidays are over.

Les Muldorf, Newsletter Editor, noted that SIG reports have been late in arriving for the microCHIP. He pointed out that he has extended the deadline for submissions to the newsletter to permit all SIGs to have their reports published in the same month's issue. This overcomes the problem previously experienced by SIGs documenting meetings held late in the month.

After the Board discussed the possibility of holding a picnic as an MHCUG membership activity, Les Muldorf proposed a motion to allocate up to \$200.00 to go toward the cost of food and consumables for a picnic for the membership this summer. Any ultimate decision to actually hold the event would be based on the recommendation of a committee appointed to evaluate the idea. Eli Cohen seconded and the Board voted unanimously in favor of the motion.

The Board also discussed its annual commitment to the Dutchess County Science Fair. MHCUG judges, after evaluating entrants for use of computers and allied disciplines, will award certificates and MHCUG Family memberships as prizes.

At 8:10 Dan Sullivan moved that the meeting be adjourned. Jim Peabody seconded the motion and the Board unanimously.

Upgrading to an LCD Monitor

by Herb Goldstein, Software Evaluation Chairman and Reviews Editor, Sarasota PCUG, Florida

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Actually, I was happy with my high quality CRT (cathode ray tube) monitor. It was with considerable reluctance that I recently decided to get with the modern era and upgrade to an LCD. It has been quite a learning experience. Looking back, I realize that there are a number of very important practical considerations of which I was unaware in making the change and in making a choice. Perhaps I can pass along a summary of them along with some insight gained by hands-on experience to make the experience a little easier for you than it was for me. You need to do your homework both before and during your investigation. Here are some of the most important things you should know.

AN LCD monitor offers considerable advantages in upgrading from a CRT. It is infinitely lighter and takes up much less desk space than a CRT. It uses the smallest fraction of electricity by comparison and is devoid of radiation concerns. When properly installed, its display may prove brighter, sharper and provide superb color.

SIZE: In any size range, an LCD will display more viewable screen than a similarly sized CRT. I decided on a 19 incher, the size of my CRT that I was happy with. Seventeen may work for you if that's what pleased you on your CRT. Over 19 for average use is both too much screen and excessive cost for most people.

ORIENTATION: Most prefer a normal tall screen (portrait view) for average usage. Wide (landscape) screens are available at greater cost in the same size range and are not recommended unless you have special need for that display. Some makes offer a swivel screen that you can change from tall to wide and back again instantly. You will pay considerably more for this feature when it is available.

COST: Has been decreasing from a few thousand some short years ago to a few hundred today. A quality 17 inch LCD can be found today for under \$200, and a 19 incher for less than \$300. If you have a watchful eye, special sales are common and offer substantial saving.

BRAND: There is a very significant display quality to be gained in better models of better brands. The most common best quality brands usually topping the review lists in computer publications are LG, NEC, Viewsonic, Dell and Samsung. Different models in the same brand provide different features. Check them out carefully on their respective websites and "Google" for reviews. You need to do your homework both before and during your shopping experiences if you want the best for your buck.

WARRANTY: Better brands provide a 3 year replacement on defective monitors. Don't settle for a one year warranty!

VIEWING ANGLE: Unlike a CRT, an LCD's view falls off sharply at the sides when you are not positioned in front of your monitor. In practical usage, this should not be a problem at all.. Your view will be just fine when you are normally seated at your

screen, with more than sufficient leeway from the norm.

RESPONSE TIME: Usually indicated in the advertising of better models. A faster response time is better—it indicates how quickly the screen can refresh a video image. If an LCD's response time is too slow, the display's pixels won't be able to keep up with the information sent from the computer's graphics card, and you may see ghosting and digital noise as a result. 8ms or better response time is common on quality LCD's and is preferred! The lower the response time, the less of a blurring effect is possible on the screen.

ANALOG VS. DIGITAL: Video cards can provide outlets for two different monitor display types, analog and digital. CRT monitors are cabled to your video card with an analog (15 pin) cable. LCD's usually provide the same cable and connection but will provide a significantly better display when attached via a digital (VDI-D) to a digital port on your video card. Better LCD's provide both digital and analog connections. So do better video cards. If your card doesn't have a digital port, you can either replace the card with one that does, or you can add an additional card. Easy to do. Just plug it into a PCI slot and your computer will recognize it. You are really better off in many ways with a better card.

If need be, you can run your LCD with the same analog connection as you used for your CRT previously, but a digital connection will give you better results.

NATIVE RESOLUTION: LCD monitors will provide their best display when run at their "native resolution" which varies with the size of the monitor. For a 19 incher, the native resolution is 1280x1024. The resolution of a display can be changed easily by right-clicking on an empty area of your desktop and selecting "properties," and "settings." The same can be accomplished through your Control Panel in your Start Menu. Normally the correct choice will be made automatically by the installation software that accompanies your new monitor.

When you change your most common CRT setting of 1080x760 to 1280x1024, everything, including all your icons and fonts, will suddenly appear much smaller. Your LCD display however will become infinitely sharper. If you find it strange to your eyes, you can easily change your display properties to provide larger fonts. Additionally, many programs like word processors permit you to change your text to any size you wish while maintaining its quality, regardless of screen resolution.

Running at native resolution (your choice to do or not, but very highly recommended) will make your screen display smaller but you will be able to accommodate more viewed area on a page. It may be strange somewhat to your eyes at first, but the greatly increased sharpness and over-all quality of your LCD display will more than make up for it, especially if you are using digital rather than analog display.

AUTO-DISPLAY: Most quality LCD monitors will automatically install at their best display settings when you plug them in. However, they will also provide easy to adjust menu settings for most of their values that permit you to easily adjust the display to what is most pleasing to your eyes. They most common adjustment people make is for brightness. Most LCD monitors tend to be too bright unless adjusted. LCD screen illumination is entirely different and better than that from a CRT.

RUNNING MULTIPLE MONITORS: What's to do with your

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CRT now that you have your new LCD? One of your choices may be to keep it and run two monitors side-by-side. If you are using Windows XP and you have two ports on your video card (or two video cards), it's easy to do with a few simple settings in your display properties menu. You will then be able to run two different programs at the same time and easily drag items from one monitor screen to the other. Your cursor will readily mouse from one monitor to the other alongside. It can double your productivity and allow you to see and do things you did not know were possible.

Over all, upgrading to an LCD monitor will greatly enhance your computer experience and enjoyment. It's way more than worth any effort or expense involved.

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Online Retirement Planning Resources

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WEBSITES:

<http://finance.yahoo.com/retirement>

<http://finance.yahoo.com/calculator/retirement/ret-02> Retirement Calculator

<http://money.cnn.com/pf/retirement/>

<http://money.cnn.com/magazines/moneymag/money101/leson13>

Money Magazine-CNN retirement planning lessons

<http://www.fidelity.com/myPlan>

Fidelity Investments online interactive retirement calculator

Let's face it; many of us are working hard and may or may not be planning for retirement. All too many of us are present oriented, and do not adequately plan for our financial future. Whatever your political persuasion or beliefs, social security retirement income is only intended as a minimal safety net, and not a comprehensive retirement plan. Many of my college students have expressed concerns that either social security will not be around for them to collect when eligible, or that benefits will be cut back as the ratio of workers to social security recipients declines.

Many of us are lucky enough to have 401(k) or 403(b) tax sheltered retirement plans, while others among us may have IRAs, either traditional or the newer Roth plans. Many of us blindly accept that our employer will take care of us. Most of us are not independently wealthy, and will have to depend on ourselves to provide for our own retirement, either in part or in full. Very few of us have a reliable prediction of how well off we will be financially at retirement.

There is an old cliché that "information is power", and by having good information and acting on it in a timely fashion, we may have a financially comfortable retirement. Fortunately, the internet has many reliable resources that can help us with our retirement planning, regardless of our current age or fiscal

situation. Some retirement planning resources are available from the financial media websites, while others are available online from brokerages, insurance companies, and mutual fund sponsors.

The online service Yahoo has extensive financial information freely available, including a comprehensive personal finance section. One such section is its retirement information at finance.yahoo.com/retirement. This page, which is continually updated, is rich in retirement information. Included on this page, as I type this, are topics including a variety of "how to" guides, "questions and answers" on retirement topics, and a variety of financial calculators.

One calculator available for free from Yahoo is its online retirement calculator at finance.yahoo.com/calculator/retirement/ret-02. This online calculator is easy to use and confidential, and does not require any type of registration, but it does ask some very personal questions necessary to provide a retirement solution. The Yahoo retirement calculator asks for current age, income, spouse's income, predicted rate of inflation, desired retirement age, and other pertinent information. While not totally comprehensive, the results provided by this calculator are a graph showing retirement balance and retirement income and an annualized table displaying age, salary, beginning retirement balance, additional savings required, inflation adjusted desired retirement income, projected social security income, withdrawals from retirement account, and ending retirement account balances. While no online retirement calculator should be counted on to be absolutely accurate in predicting the future, this calculator will at least give the user a ballpark concept of what to expect at retirement under different scenarios.

Money Magazine and CNN have online retirement resources at money.cnn.com/pf/retirement. As I type this, the page is displaying information on 401(k) plans and possible hidden fees which can eat away at returns, how to draw upon a 401(k) at retirement, information on accepting a pension or lump sum distribution, "The last 401(k) guide you'll ever need", and strategies for a comfortable retirement. On this page are also links to a variety of calculators to calculate savings nest eggs, debt reduction, a "millionaire" calculator to predict when the user will accumulate a cool million, and other calculators.

Many brokerage houses, insurance companies, and mutual funds have online retirement information. One of my personal favorites is the "My Plan" available online from Fidelity Investments at www.fidelity.com/myPlan. No registration is required to use this comprehensive calculator. This calculator has a friendly and helpful audio voice accompanying the simple questions asked. The use of a slider to enter information, as well as to demonstrate the impact of any changes is commendable. With only five simple questions, the calculator will demonstrate potential retirement scenarios. Small grey question marks are displayed adjacent to each term used and will open a window explaining each of the terms. The first question asks your age, followed by (second question) your current income. The third question asks how much you have already saved for retirement, followed by (fourth question) an inquiry about how much you are putting aside each month for retirement, including employer contributions. The final question asks about your investment style, with the slider ranging from "Short Term" (no stocks, no bonds, 100% cash instruments) to "Most Aggressive" (100%

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Retirement, continued from

stocks, no bonds, and short term investments). As a solution, the calculator returns a pair of bar charts showing projected results at retirement if the market does poorly, or if the market performs about average. The calculated retirement goal shown is for 85% of pre-retirement income, poor market conditions, estimated social security income, and no other retirement income. Clicking on the link "Our assumptions and methodology" will give the details on how the projections are determined, based on statistical information.

On the myPlan "Snapshot" projections page are sliders for "Time" (retirement age), "Money" (contributions), and "Investment" (style and risk categories of investments). By adjusting these sliders right and left, the scenario will interactively change demonstrating in real-time the effects of the changes. Clicking on the boxes at the top of the "Snapshot" allows the user to vary age, income, and amount of savings, all of which will effect the graph shown.

The best time to have started to plan for retirement was "yesterday". Since "yesterday" is past, we should all plan now for tomorrow. These and other reputable resources may be a big help in our retirement planning.

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The Windows Vista Pains'n'Gains Page

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By the time you read this, Vista will be retail. While the final version was released mid- November last year, it's not scheduled to show up as a boxed retail product until January 31st. Vista has many new features, and not just the interface (GUI). Microsoft's new restrictions on kernel access creates problems for many applications. While this was done to reduce security vulnerabilities, it produces incompatibilities in many common applications. Here's a few I've had trouble with:

- * McAfee Internet Security Suite
- * McAfee VirusScan Enterprise
- * Norton Internet Security Suite
- * Symantec AntiVirus Enterprise
- * Cyberlink PowerDVD 7
- * ABBYY FineReader 8.0
- * Microsoft Visual Studio 2005
- * Google Earth (any version)
- * Partition Magic 8
- * PerfectDisk 8
- * Roxio Easy Media Creator Suite 9

And many more lesser known programs. Anything that uses kernel space is going to have a problem. McAfee has been particularly vociferous about Windows insecurity and is having a semi-public fight with Microsoft right now to try and get information from Microsoft about kernel space in Vista, which

Microsoft is reluctant to release for security reasons. Both Symantec and McAfee have beta versions of potential Vista-compatible products available. You decide if you want to trust your antivirus protection to a beta. . .

There are alternatives, though. Several smaller companies in that market have released Vista compatible versions of their products. I've had success with AVG and Avast! on Vista, and am using these. Windows Defender works OK for anti-spyware and anti-phishing, though the default notification settings are intrusive, and it requires too much micro management to get the in-your-face warnings down to a reasonable level. The excellent Ad-Aware SE Pro work fine on Vista, and I'm presently using that.

Many of the applications I've had trouble with are utilities: backup programs, disk partitioners, and the like. This is to be expected, as utilities generally run much closer to the metal, so to speak, and are more sensitive to the architectural changes in Vista. I'm looking for updates or replacements for about a dozen utilities I use for system-level maintenance and recovery. Anything that is written to a particular version of the Microsoft Foundation Class (MFC) seems to have a problem. If you've ever had anything that complains about MFC422.DLL, you know what I'm referring to.

Vista uses DirectX 9 to get the Aero interface, so any application that uses DirectX will turn off Aero with a brief black screen then revert to the Windows Vista Basic theme (no transparency) before continuing. When you quit the application, it goes black screen again, then restores the Aero interface. This might not be so objectionable, if it were only games that did this, but virtually every video player (including Windows Media Player 11) does this with codecs that use DirectX to display video.

Even some non-multimedia applications do this. I like to have Visual Thesaurus 3.0 running while I'm writing. It uses DirectX to produce a graphical display of word relationships, so of course it shuts off Aero while it's running. This demonstrates what continues to be a flaw in the Windows architecture; it is still not multi-threaded, so there are many resources it cannot share.

This all sounds doom and gloom, but at least there are some nice enhancements to compensate. I'm particularly fond of the new taskbar clock, which has the ability to show three time zones simultaneously. Bring up the taskbar clock and click on the "Change date and times settings" link. There is a "Additional Clocks" tab, where you may choose one or two additional clocks and set the desired time zones. Then, when you display the clock, it will show the system time and the additional time zones that you specified. The Tool Tip also displays the additional times when you move the mouse cursor over the clock. (See below.) Also, the taskbar clock come up with a single click now, as it does in Linux.

Vista is still a bit raw. Looking at vendors Web sites, they are not rushing into Vista versions of their software, particularly device drivers for hardware. Vista will be pain along with gain for the next few months.

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Help Line

Having a problem? Volunteers have offered to field member's questions by phone. Please limit calls to the hours listed below. Days means 9 a.m. to 5 p.m. Evenings means 6 to 9:30 p.m. Be considerate of the volunteer you're calling, remember this is a free service. If you'd like to have your name added to the list, call or e-mail the editor, or see us at the next meeting.

Need help on a subject and there's no name listed for it here? Try contacting one of the SIG leaders or post a message on our Website FORUM. Simply go to www.mhcug.org and click on the "Forum" menu item, then follow instructions. Answers will be returned to you by e-mail, as well as being accessible via the Website.

Program	Name	Phone #	E-mail	Time
Access (MS)	Eli Cohen	897-5921	mhcug@yahoo.com	(e)
APL (all flavors)	Ray Polivka	462-2698	polivka@acm.org	(d e)
CAD	Fred Krasselt	565-5622	krasselt@aol.com	(d e)
Database	Hugh Ross	462-3309	bytewise@optonline.net	(d e)
FlightSoft	Clark Zeaman	814-663-0538	zeamanc@juno.com	(d e)
Internet	Art Scott	849-1378	artscotti@gmail.com	(d)
Lotus 123 Macros	Ralph Pollard	462-3389	ralphpollard@verizon.net	(e)
Lotus for DOS	Bill Rogers	452-9104	—	(e)
MS Office	Bryan Rifenburg	590-0092	MCPPro20@yahoo.com	(d e)
Paradox 4.5	Jim Warner III	297-3175	jhwiii@optonline.net	(d e)
Partition Magic	Dan Sullivan	229-0241	dansull@optonline.net	(d e)
PC/AT Hardware	Phil Van Itallie	462-3924	pvanitallie@yahoo.com	(e)
Personal Finances	John Bickford	435-8615	johnbick@us.ibm.com	(d)
SAS	Ralph Pollard	462-3389	ralphpollard@verizon.net	(e)
Symphony 3.1	Jim Warner III	297-3175	jhwiii@optonline.net	(d e)

Please help us to keep the **Help Line** current by advising us about changes. If you have particular knowledge or expertise about a program or product, please ask to be listed here.

All members of the MHCUG are encouraged to take photographs of any club activity for publication in the MicroChip. Now that we are in a digital format on the web, photographs can be displayed in glorious color or stunning black and white. In addition, we would also like you to exhibit your photographic skills and submit photos of the beautiful Hudson Valley. Here is an easy way to get your name in print. Please forward any pictures to lesm1@optonline.net. Give me your name and the title or subject of your pictures so I don't have to make anything up.

Wanted New Members



**Bounty Hunters
Needed**

**Sponsor a
new member**

**Get a 3-month
membership
extension**

For each new member you bring in you receive a three month extension on your current membership.

Ask the new member to name you as sponsor on their application.

New Appl. Renewal Addr. Change

The MHCUG is a nonprofit educational organization which promotes activities encouraging the use of computers by its members. The MHCUG encourages professionalism and the development of technical skills.

A **Member** may be anyone with an interest in computers who supports the purpose of the MHCUG.

A **Student Member** must be under 25 years of age and attending an educational institution full-time.

If new applicant or renewal, please check one:

Member: dues: \$35 per year

Student: dues: \$15 per year

Full-time ID (req'd) _____

I am enclosing a check for 1 2 3 yrs (Students renew yearly)

Check No. _____

Mid-Hudson Computer User Group, Inc.

Name: _____

Address: _____

City State Zip: _____

Telephone: () _____

E-mail: _____

Would you like an e-mail reminder of upcoming meetings? Yes No

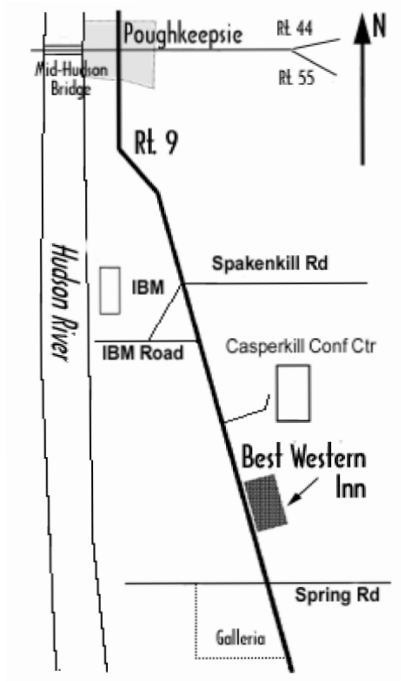
How did you hear about us? _____

If sponsored by a member, please provide name: _____

Dues Amount _____ Additional Contribution Amount _____ Total _____

Make check (on US bank only) payable to:
Mid-Hudson Computer User Group
 Send form and check to: Attn Treasurer
 Mid-Hudson Computer User Group
 PO Box 1962
 Poughkeepsie NY 12601-0962

How to find us on the night of the meeting



☞ Our Next Program ☞

Where: Best Western Inn & Conference Center
Rt. 9, Poughkeepsie

When: April 12th, 2007
6:30 – 7:00 Q&A Session: Questions from the floor
7:00 – 7:30 Regular Business Meeting
7:30 – 9:00 Program

Program: Linux and Open Source Applications
The speaker will be Joseph Apuzzo who is an officer of the Mid-Hudson Valley Linux Users Group (www.mhvlug.org) and an employee of IBM. Joseph will explain where and when Linux / Open Source makes the most sense to install and use.

Coming Events April 2007

Thursday April 5th, MHCUG Board meeting

7:00 p.m. at Guardian Storage Building

Thursday April 12th, MHCUG General Meeting

6:30 p.m. at Best Western Inn and Conference Center

Monday April 16th, Technology Workshop

7:00 p.m. at Ulster Community College

Thursday April 19th, Ulster Computing Workshop

7:00 p.m. at Ulster Community College

Monday April 23rd, Upgrade and Repair

7:00 p.m. at Guardian Storage Building

Thursday April 26th, Digital Phtography SIG

7:00 p.m. at Guardian Storage Building