

The 'Tax Lady' Cometh!

Personal finance software for the PC — You, Your Money and Taxes

Catherine Dougherty will present—

You and those New Year's financial resolutions

- * Goals and getting organized, who, what, where and when
- * What to do if not good at getting organized, no time, or not good with numbers?

Your Money

- * How do you feel about money? (spender, saver, acquirer, borrower, lender)
- * Do you know your net worth?

A look at popular money management tools

- * Excel Spreadsheets
- * Quicken
- * MS Money

Taxes

- * What is the most recognized four digit number in the US?
- * In New York State

A look at popular tax filing tools

- * Tax Cut
- * Turbo Tax

Cathy, a graduate of Rochester Institute of Technology and Old Dominion University, is an Adjunct Professor at MVCC. She serves on numerous finance committees and boards including a federal credit union, assists individuals, businesses and organizations with audits, financial planning, business strategy and technology. Cathy audited the MVPCUG financial records last year.

A new feature on our website starting this month — **Links of Interest**—

Go to:
mvpcug.com/index1.htm

- * *Who says safe computing is a pipe dream . . .*
- * *MS ends year with critical security alert . . .*

Click on the links to find out more about these subjects.

Meeting Agenda

- 5:30 Meet and Greet
- 6:00 .. Business Meeting
- 6:30 Program, Part 1
- 7:00 Break
- 7:15 Program, Part 2
- 8:15 .. Drawing for Prizes
- 8:30 Adjournment

WELCOME NEW MEMBERS

November
Marina O'Grady

December
Fran Gawkins

**Whitesboro High School Cafeteria
January 4, 2005 - 6PM**



explorer

The **MVPCUG EXPLORER** is published monthly from September through June by the Mohawk Valley Personal Computer User Group, Inc., PO Box 586, Marcy NY 13403-0586.

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The Mohawk Valley PC User Group, Inc. (MVPCUG) was founded in 1981 by individuals interested in IBM compatible computers. This non-profit organization consists of volunteers whose expertise range from novice to professional.

Regular meetings are held on the first Tuesday of the month at 6pm, usually at the Whitesboro High School, Route 291, Marcy NY. A typical agenda consists of discussion of business affairs and a demonstration of computer related products. Meetings are open to the public.

Initial membership fee for an individual is \$25. Annual renewal dues are \$20.

NEWSLETTER STAFF

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Bob Schaffer

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Jerry Finkelstein
Donna Gorrell
John Hunter
Kay Janowsky

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The Web Team
Dan Evans
Lisa Britt

ADVERTISING RATES

¼ page — \$25 ❖ ½ page — \$45

HELP HOTLINES

Help is limited to times indicated:

- * Day calls: 9am to 4pm.
- * Evening calls: 6 to 9pm.

If your problem isn't urgent, please try email.

Disclaimer: The individuals listed here provide voluntary services and information. Please be considerate when you call. Our Help Hotline members reserve the right to limit the amount of advice and number of calls they will accept. Use these services and information at your own discretion and risk as they and the MVPCUG do not assume responsibility for any software or hardware failures that may occur. The club does not assume responsibility for any agreements made by participating parties.

AOL

Dave Askew

Batch Files

Tim Clinehens

Excel

Bob May

MS Money and Outlook

Bob Schaffer

Troubleshooting

Tim Clinehens
Bill Gorrell

WordPerfect and Word

Bob Schaffer

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Christine Siedsma['06]
Bob Schaffer ['07]

Smart Computing Special

MVPCUG members can now enjoy special benefits and pricing from the publishers of *Smart Computing*, *CPU*, *PC Today*, and *CE Tips*. Subscribe to one magazine and have access online to all four publications!

- ★ *Smart Computing* — For all skill levels, the plain-English writing style will help you improve your PC productivity and get the most out of your computer. For more info, visit www.smartcomputing.com.
 - ★ *Computer Power User* — For the high-end power user with a taste for cutting-edge products and for those who enjoy the challenge of mastering and implementing new technologies. For more info, visit www.computerpoweruser.com.
 - ★ *PC Today* — Filled with practical Windows advice that PC users can put to work immediately. Step-by-step tutorials, the latest operating system news, hardware and software reviews, and PC gaming. For more info, visit www.pctoday.com.
 - ★ *CE Tips* — Covers the world of consumer electronics from HDTV to your digital camera. For more info: www.cetips.com.
- For every five paid subscriptions MVPCUG will receive a free subscription. Members family and friends can order subscriptions. The unique code numbers to use when calling (800) 733-3809 to order are:
- ★ Smart Computing: 12659
 - ★ CPU: 935
 - ★ PC Today: 570
 - ★ CE Tips: 415

GET A FREE MVPCUG MEMBERSHIP

- * It's easy to do and you'll save \$20.00!
- * Sign up two *new* members and *you* receive a one-year membership extension.
- * You have 90 days in which to sign up

Stay connected . . . to the MVPCUG
Mohawk Valley PC User Group, Inc.
\$25 for initial sign-up - \$20 for renewal

Name _____

Address _____

City _____ NY

Zip _____ Phone _____

E-mail _____

Please mail with a check payable to MVPCUG to

MVPCUG
PO Box 586
Marcy NY 13403-0586

Minutes of Dec 7, 2004

— Marsha Thayer, Secretary

The MVPCUG general meeting was held at the Whitesboro High School. President Jerry Finkelstein called the meeting to order at 6:07 PM.

BUSINESS MEETING

Coffee and doughnuts are available for a cost of \$0.25 & \$0.45 respectively.

Bob installed Service Pack 2 for Windows XP and it corrupted his Parson's Address Book. He is looking for a new source for Parsons.

There was PR for MVPCUG in today's OD. WKTV Dec. 17th 5:45 - **Bill Gorrell** and **Kay Janowsky** will be on the air. Thanks to **Lou Barile**, our new PR person.

2005 Budget is at \$2940 income /expense. Jerry asked the club members to approve it. The budget was approved with one negative vote.

By-Laws Changes - We will vote on them at the January meeting. They are in the newsletter and on-line at our website. **Tim Clinehens** mentioned that we should update the Papers of Incorporation first. **Lisa Britt** said that they would be done concurrently. Jerry is giving the club members an opportunity to review the proposed updated By-Laws.

The Board of Directors meeting will be held at **Bill** and **Donna Gorrell's** home next Tuesday evening.

This is the last evening that **Marsha Thayer** will be secretary. Jerry asked for volunteers to be secretary. Donna will fill in until we find a replacement.

There are a couple of people interested in a PhotoShop SIG or workshop.

Jerry asked that suggestions for programs be given to Bob Schaffer.

Q&A SIG will meet the first Thursday of each month.

Do not use the Internet Explorer web browser because it is very vulnerable to attack. Netscape and FireFox are good alternatives. FireFox is available at www.Mozilla.org.

Per Lisa, anyone using AVG should update to version 7. This is a free product. AVG is available at www.grisoft.com.

We have been unable to do one CD per month but will continue when we can get a person to volunteer who has wideband to download the software. Inter-

ested people can contact Tim Clinehens. Tim asked if people would prefer to have a quarterly set of CDs.

Treasurer's Report: Income - \$265.60; Expenses - \$486.87; Net expense - \$221.27. Balance as of 11/30/2004 - \$4052.42.

PROGRAM

Bob Schaffer presented a program on Canned Tutorials. He presented several tutorials including RSS, Windows Media Player 10, Word 2002 Bullets & Numbering from Video Professor, Word 2002 Macros from Video Professor, and Flight Simulator.



At 8:25 we drew door prizes.

DOOR PRIZE WINNERS

(The following prizes furnished with club funds)

- \$50 Best Buy Gift Certificate **Kay Janowsky**
- \$25 Best Buy Gift Certificate **Fred Cole**
- \$25 Best Buy Gift Certificate **Don Pianka**
- PDF Production **Lisa Britt**
- 10 CDRs **Allen Samuels**
- 15 CDRs **Gary Virkler**

(The following prizes furnished by Que/Sam Publishing)

- Using MS Office + pen **Rod St. Clair**
- Canning SPAM + pen **Dick Harris**

(The following prizes furnished by Mindshare)

- Windows XP **Howard Netzbant**
- T-shirt **John Hunter**

(The following prizes furnished by Jerry Finkelstien)

- PostIts **Jim Pease**
- FileFolders **Tim Clinehens**

(The following prize furnished by Arthur Yagoda)

- Computer paper **Sherm Stein**

It was reported by **Dave Askew**, chairman of the Holiday food and toy drive, that 57 food items and 16 toys were donated at the December meeting.

41 people attended the meeting.

The meeting was adjourned at 8:30 p.m.

Respectfully submitted, Marsha Thayer, secretary



Word Processing Tips

— by Bob Schaffer

WORD — Set a default return address for envelopes (97/2000/2001/2002)

- * To do so, choose Tools | Options from the menu bar, then click on the User Information tab in the Options dialog box.
- * Enter your default return address in the Mailing Address text box (including your name or your company's name), and then click OK.
- * The next time you create an envelope by choosing Tools | Envelopes And Labels from the menu bar (Tools | Letters And Mailings | Envelopes And Labels in Word 2002), the default return address automatically appears in the Return Address text box on the Envelopes sheet.

WORDPERFECT — Add rounded corners to a text box (8/9/10/11/12)

Text boxes can be used to bring attention to a section in your document or separate certain text from the surrounding text. Just because it's a box, doesn't mean you're stuck with square corners. You can add rounded corners to a text box to make it more interesting. Of course, the rounded corner options are only available if you have a border applied to the text box. For examples of how this is used, check the box at the bottom of this column and the one on page 5.

To do this:

- * Right-click on the text box and choose Border/Fill from the QuickMenu.
- * Click on the Advanced tab.
- * In Version 9, 10, and 11 select the Rounded Corners check box.
- * You can then alter the corner radius to change the shape. By clicking Apply you will be able to see the effects before you make a final decision.
- * In Version 8, change the value in the Corner Radius text box to create rounded corners.
- * When you've finished, click OK. ❖

Sign up for weekly WordProcessing Tips
to be emailed to you.

Send request to rdschaffer@adelphia.net

Digital Memories:

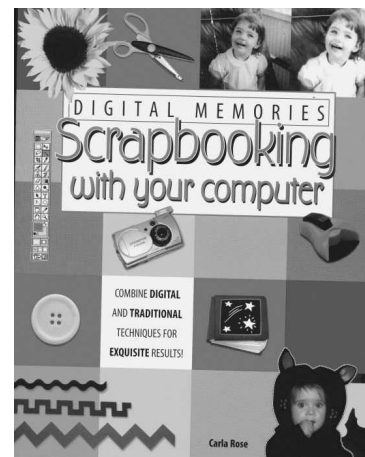
Scrapbooking With Your Computer

by Carla Rose — Que Publishing—\$18.95

— Reviewed by Donna Gorrell

This book does address Scrapbooking, but so much more can be learned! Don't be put off by the title. The author starts out by explaining what scrapbooking is all about. After the first few pages she introduces us to the modern world of technical gadgets such as digital cameras, scanners, computer programs to manipulate images and create graphical enhancements for the scrapbook, and the use of all this to make both digital and old fashioned scrapbooks.

Rose explores several scrapbooking programs as well as photo-editing programs. She gives the pros and cons of each program and then delves into the how-to section. Her program of choice for photo editing is Adobe's Photoshop Elements, but she also shows examples of manipulation using Jasc's PaintShopPro.



Several chapters deal with design and layout and these ideas can be used both for scrapbooking and photography. All of us can take a photograph, but not everyone can take a good picture. If you have ever seen an Ansel Adams photo you'll know what I mean. Part of his genius came from his manipulation of the photograph in the dark room. Rose takes us to a digital darkroom and shows us how to enhance the photos we've taken that may not be top quality. She also shows us how to retouch scanned photos.

This book is geared to the average learner—no technical jargon or mystifying phrases are used, just plain English. Rose addresses resizing, cropping, changing backgrounds, and using filters. If you want to learn how to colorize black and white photos or make color photos into black and white pictures or sepia toned images, follow along as she shows you the steps to take. Each step along the way is documented so that it is easy to understand and you can do the same using a software program that has similar

(Continued on page 5)

Passing Up Millions of Dollars

— Kay Janowsky

Woe is me!! If I followed up on all the opportunities I have received in the past four or so months, I could be a trillionaire . . . richer than Donald Trump, even with his casino going bankrupt.

I have been getting “super offers” at the rate of about 15 per day, offering me a business deal that is too good to be true. Each offer comes from someone who has discovered me through some medium, unnamed, which indicates I am trustworthy and reliable. Of course, my name is never used in these offers. In fact, I am addressed as “Sir” in some of them. I am encouraged not to feel sorry for the writer because everyone has to die sometime. Others indicate that I have won some great international lottery. What follows is typical of the content:

Your email address attached to ticket number 56475600545-288 with serial number 5388-02 drew the lucky numbers 31 6 26 13 35 7 which has consequently won you the third category lottery. You have been selected to receive \$2,500,000 (two million five hundred thousand United States dollars).

This is followed by lots of psycho-babble, including multiple congratulations and telling me all I have to do is contact their fiduciary agent at such and such an email address to receive instructions on how to deposit my prize. I am cautioned to keep this confidential. Some of the awards are a result of unclaimed fortunes of deceased people, some are supposedly from a terminally-ill person with no heirs. The most original one was from a woman who claimed to be the wife of one of Saddam Hussein’s murdered sons, looking for a partner to help her remove millions from Iraq!

Silly me, I have passed up all these fabulous offers and remain just a common pauper.

On a serious side, I can’t figure out how to filter these nuisance emails out. Due to the fact that I am not located in one place all year, I have dial up Juno Platinum. Even AOL, which I believe has more features, is not available where our summer cottage is. My Juno automatically opens up the message (not an attachment, just the body of the message) when I click on the “from line” to delete it. I cannot find any way to prevent this from happening. I have not found a spam filter. I suspect that just by clicking to delete it

that the sender is given the message that it was received. **Donna Gorrell** sent me some info about the little “web bugs” spammers use. It says “If a spammer sends you HTML mail with a [web bug] graphic in it, they can track who opens the mail. The graphic can have a unique name (e.g., xxx.gif?e=foo@bar.cmo) which can be used to identify who it went to. The spammer then knows something no web-based cookie could find out automatically. They know your email address, they know that you have an HTML enabled program [such as Outlook or Eudora], and they know that you read spam messages.”

It looks like I will just have to go on passing up millions while littering my inbox and deleted file with this junk. As I said in the beginning, woe is me. ❖

Remember when the web
was a spider’s home and
a virus was the flu?

(Digital Memories - continued from page 4)

features. Since I have both PaintShopPro and PhotoShop Elements I am delighted to be able to try her methods on some of my photographs.

Once you have learned how to fix your photos, you can go on to learn how to make a scrapbook [or photo album] using software such as HP Creative Scrapbook Assistant [by Hewlett Packard], Art Explosion Scrapbook Factory [by Nova Development], or simply use PowerPoint for web based application. Instructions are also given for making a CD so that your photos can be viewed by others. And there is limited instruction for making a web page.

If you do not have the software she speaks of, you can still gain knowledge from this book and apply it to other software. I would recommend this book for beginners because it is easy to follow and the effects she talks about are common things that most users will want to experiment with at some time in their photographing endeavors. The book may be purchased at Wal-Mart for under \$14, even at the publisher’s recommended price of \$18.95, it is a bargain.. ❖

Sites to Visit on the 'Net

— by John Hunter

Many sites for many tastes. Although I have not taken a formal poll, probably some club members enjoy playing computer games. While the usual precautions about downloading internet files apply, those who want to try their hands at playing games for free should click on over to miniclip.com/election.htm. This site is a veritable supermarket for computer games—all free to download. According to the homepage, *Robot Rage*, *Hamsterball*, *Sub Commander*, *Runescape* and *Crimson Viper* were the most popular downloads at the time of my visit. While these titles may appeal to younger players, the site also provides games mature adults might enjoy.

Golfers may enjoy *Pressure Shot*, a game that asks players if they can take the pressure in the 2004 Ryder Cup. Mystery fans may attempt *Crypt Raider*, a game where players help Dr. Carter steal treasures. Those suffering from paranoia can choose *Bush Shootout*, a game where participants defend the White House from terrorists. Gamesters who enjoy the challenge of multiplayer games should try the aforementioned *Robot Rage*.

My wife tells me I am a disposophobic, an individual afraid to get rid of stuff. If you are like what my wife says I am, then visit disposophobia.com. The homepage boasts a picture of one of the most cluttered rooms ever encountered and then dissolves into a picture of the same room cleaned up. For those in need, this site provides a cure for dealing with clutter, junk and family heirlooms that you just can't part with. This particular web site is a commercial for a business that provides services to clutterers and pack rats [theplan.com]. Even though this is a commercial enterprise, if you need it, help is available.

For those of you with subscriptions to People Magazine and US Weekly, you will love this next site. Fametracker.com provides the dish on celebrities and wannabees. According to this site, Ellen Degeneres wears wigs made from Scandinavian children's hair. You can also find out that Willie Nelson just received his GED after 19 years of on-and-off test prep. [I'll bet you didn't know that, or care.] In addition to these possibly true factoids, the site also provides fake interview responses from famous people such as Tara Reid, Britney Spears and Nicole Kidman. For these fun fakes, you need to click to learn.

Have you ever been shopping and find something so hideous that you say, "Who would buy *that*?" Ob-

viously, someone does and there is a web site that will tell you all about it. Whowouldbuythat.com provides this dubious service. According to the "Who we are" info, this webpage spends hours or even days ferreting out the true gems of our post-industrial age. If you are looking for an extra special gift for someone you dislike, the site will find just the right black velvet Elvis painting to give.

My favorite example of bad taste and poor judgment is the *Gay-time Painting Book*. You can get it on E-bay with an opening bid of just \$9.00. Looking for something really unique? Try the "1970s Hip Retro Chic, hot-pink-velvet 17-inch tall Jesus piggy bank", also on E-bay with a starting bid of \$6.99 shipped Priority Mail for US \$9.95. Note that the shipping charges are higher than the item price. This is usually an accurate indicator of product worth. I find the thought that someone has really purchased these items very unsettling. For more, visit the site.

If you like fantasy superhero films, try superherohype.com. You can buy **Spiderman 2** DVDs, read articles on Sam Raimi, Nick Cassavetes [directing the Marvel Comic hero **Iron Man** motion picture] or an article on the increasing use of digital actors in films ala Tom Hanks in **The Polar Express**. If you have already lost your mind, skip this site.

And finally, for those of you who have no life at all, try this site, worldtoilet.org. This site provides all the information you need to know about the world of public toilets. According to the homepage, once outside your home, public restrooms present many discomforts such as hygiene problems caused by inadequate sanitation, design flaws and "many other problems associated with public toilets". The World Toilet Organization comprises 17 country members that include: Japan Toilet Assoc, Restroom Assoc. of Singapore, Taiwan Toilet Assoc., British Toilet Assoc. and so on. [I am not making this up.]

You can even sign up for e-newsletters! You can get plans on line to make your own "latrine toilet seat used without water or cleaning". This design is called the "sphincter". The site is best appreciated while sipping a double Jack Daniels and soda on the rocks. Finally, if you have nothing to do May 11-13, 2005 you can attend the World Toilet Expo and Forum to be held in Shanghai, China with the theme of "Gracious Living For a Model City". Here you will tour a showcase of the latest products and services and attend forums with presentations by panels of "distinguished speakers". Or, you can just go read People Magazine on the throne.

Until next time . . .



Did You Know . . . — Donna Gorrell

. . . that you can control formatting when you reply or forward an email? We all get those annoying emails that have the brackets at the start of each line. You can strip them out manually by spending precious time or you can eliminate them from the email that you forward to others, and maybe explain to other folks how they also can change their email programs so those characters [>] will not appear. Each time a message is replied to or forwarded a bracket is added. To stop this in Outlook Express, all you do is click Tools|Options|Send. Under “Mail Sending Format”, select Plain Text Settings and uncheck “Indent the original text with > when replying or forwarding”. In Outlook, click Tools|Options|Preferences|E-mail Options, and under “On replies and forwards”, change both fields to anything except “Prefix each line of the original message”. In Eudora [version 5 or 6], reset the <ReplyPrefix> by going to Eudora’s tech support site [eudora.com/techsupport/ini.html], then scroll down and click on <ReplyPrefix> to open the Change Option dialog box in Eudora. Delete the > character in the dialog box leaving that field blank and click OK. Then go to <QuotePrefix> and clear the character in that field also. Next, give these instructions to all your friends who forward email to you.

. . . that you can sort the Programs menu into alphabetical order? Go to Start|Programs and make sure that your cursor is inside the actual list of programs. Then right-click and choose Sort By Name. This works with Favorites, too. You can also drag and drop the shortcuts in the list of programs, in case you want to move the most frequently accessed programs to the top. Go to Start, Programs and then click and hold on a program or folder. Drag it and release to move it where you like.

. . . that you can keep words or numbers (such as a phone number) together in your word processing program by using a special command? In Word, you must press Ctrl-Shift-Hyphen when you want a nonbreaking hyphen. In WordPerfect, Ctrl-Hyphen does the same thing and it’s called a hard hyphen. Use of the non breaking or hard hyphen will keep everything together on one line and will not separate at the end of a line. ❖

Byting Remarks — Jerry Finkelstein

The first MVPCUG general meeting of the new year is coming up shortly, and I’d like to wish you all a wonderful New Year. Hope your holidays went well, your new state of the art PC is up and running and you are downloading everything you want and everything you need.

This is a good time of the year too to renew interest and involvement in the Club. We’ve got a new Board member, a new PR volunteer, we need a new secretary. Any new volunteers? Although, like other PC user groups, our membership has been dwindling through the years, we’ve also gained some new members, curious and concerned and looking for other PC users with like-minded interests.

New members bring new ideas, and I’m looking forward to new perspectives on our objectives, out of the box thinking on programs, perhaps new formats for projects.

Always keep in mind that this is *your* Club and all officers and Board members of the Club work to serve the members, to carry out *your* wishes. How we conduct the business of the Club is dictated by the Club’s By-laws and Robert’s Rules of Order. The Board respects them as our guidelines. You might want to review them and see how we’re doing.

The By-Laws are posted on our site; the proposed revisions to the By-Laws, also on the site and in last month’s Newsletter, are up for your vote at our January meeting.

The Board also respects teamwork even though from time to time certain members get enthusiastically carried away with their particular interests (witness our last meeting). We also encourage open communication; differences of opinion may bog us down but they are useful for positive appraisals and growth.

Unfortunately, open discussions may also lead to picayunish matters, to matters of personal and petty significance. Business meetings go overtime.

Well, it’s time for a New Year resolution: I resolve to keep up the open discussion, to keep it positive, to hold the business meeting to its allotted time. The piddling stuff will just have to take a back seat to the program at hand. ❖

explorer

**The 'Tax Lady' Cometh. Let Quicken help you!
 Tuesday * Jan 4, 2005 * 6:00 PM * Whitesboro High School**



what's.com/ing				January 2005		
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Peace, Health, and Happiness for the New Year!						1 Welcome 2005
2	3	4 Monthly General Meeting 6:00 PM Whitesboro HS	5	6 Q & A SIG 6:30 PM St. John's	7	8
9	10	11 Board of Director's Mtg 6:30 PM	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30		31				