

# pc news

a publication of the 1960 pc users group

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**May 3, 2007**

**General Meeting plus  
Digital Photographic SIG**



## Meeting Schedule:

6:30 PM:

- Membership sign-in, pay dues, and greet visitors.
- Spend time with other Members and share your questions and answers

7:00 P.M. to 7:15 P.M. General Meeting and Announcements

7:15 P.M. to 9:00 P.M. Digital Photography SIG

**Our featured speaker for our May program is  
Raymond Fosdick.**

Raymond is a Houston area professional photographer who has lectured and taught photography around the country. He teaches several workshops around Houston several times a year. For our May meeting he will be discussing creating slide shows for fun and profit. Some of you have enjoyed Alex's presentations on slide shows in the graphics sig, so this is an opportunity for those of you who do not go to the graphics sig to see how we produce those slide shows. Raymond will be demonstrating ProShow Gold and Producer.

**The "Show and Learn" theme for May is Flowers.**

This SIG is open to all levels of photographers.  
SIG meetings are a benefit of membership!  
Only \$40 per year!

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We are a member of:

[http://www.apcug.net/index\\_main.html](http://www.apcug.net/index_main.html)

Visit their site for benefits offered.

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**Visitors are Welcome!**  
**SIG meetings are a benefit of Membership!**  
**Only \$40 per year!**  
**We're Users helping Users!**  
**Encourage visitors and friends to join!**



## 1960 PC Users Group

### General Information

Web Site <http://www.1960pcug.org>  
Randall's Remarkable Card #6676  
Kroger also will credit 1960 PCUG

### Board of Directors

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Directors At Large:

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Gary Toll..... 281.353.8014

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Marj Krisman..... 281.251.8050

Product Review Coordinator:

Bill Franklin..... 281.444.4499

## At This Month's General Meeting

**Program for May 3, 2007**

### ***Our Featured Speaker for May Program is Raymond Fosdick.***

Raymond is a Houston area professional photographer who has lectured and taught photography around the country. He teaches several workshops around Houston several times a year. For our May meeting he will be discussing creating slide shows for fun and profit. Some of you have enjoyed Alex's presentations on slide shows in the graphics sig, so this is an opportunity for those of you who do not go to the graphics sig to see how we produce those slide shows. Raymond will be demonstrating ProShow Gold and Producer.

### **The "Show and Learn" theme for May is Flowers.**

Send up to three files to [billfranklin@houston.rr.com](mailto:billfranklin@houston.rr.com) by April 30, 2007. Files should be about 8x10 at 75 dpi and in jpeg format. I know many of you were out photographing those spring flowers, so this is a good time to show them off.

Visit the website at <http://www.1960pcug.org>

## Meeting Maps



# 1960 PCUG Special Interest Groups

All SIGs meet at Cypress Creek Christian Church & Community Center  
Annex, 2<sup>nd</sup> floor, Room 30

## **Internet SIG, 2<sup>nd</sup> Tuesday of every Month Tuesday, May 8 at 7:00 p.m.**

Learn more about using your browser, e-mail and other Internet related topics.

You can notify Bill of your questions and/or suggestions by email before the meeting:

[jandb@ev1.net](mailto:jandb@ev1.net)

## **Hardware SIG, 2<sup>nd</sup> Thursday of every Month Thursday, May 10 at 7:00 p.m.**

Every month we try to present something of interest for our technically challenged members. Our subjects are generally requested by our attendees. Our main purpose is to enlighten them as to what is inside their computer and how it works, so that they can maintain, upgrade or even build their own computer. We also cover subjects such as its proper operation, networking of computers, as well as the latest hardware developments.

If you have any utilities you want to share with others, bring them to the meeting on either floppy disks or CDs.

As always; if you have a sick computer, or just want to tune it up, make arrangements with me before hand and bring it with your recovery disks for evaluation and possible repair. I generally arrive an hour earlier (6:00 PM) for this free service for members.

If you have any questions or problems send Jim an e-mail. [james@hug-family.com](mailto:james@hug-family.com)

## **Software SIG, 3rd Tuesday of every Month Tuesday, May 15 at 7:00 p.m.**

**Speaker: To be announced**

### **Always open for questions**

We also leave open time for any questions you may be having now on any software problem. The experience of everyone attending might be able to assist you in finding a quick solution. Please bring them to the meeting.

## **Graphics SIG, 3rd Thursday of every Month Thursday, May 17 at 7:00 p.m.**

Check club website (1960pcug.org) for current SIG details.

If you have any questions prior to our next meeting, please feel free to contact:

[ADumestre@Houston.RR.com](mailto:ADumestre@Houston.RR.com)

## **Windows SIG, 4<sup>th</sup> Tuesday of every Month Tuesday, May 22 at 7:00 p.m.**

At the Windows SIG there will be a discussion of Windows features aimed at beginner and intermediate level users. The primary subject matter will be driven by the specific questions from the attendees. As always, I'm sure there will be lively discussion about everyone's new challenges brought on by our favorite operating system. Come and join in on the fun!

[Sam Sanderson@administaff.com](mailto:Sam_Sanderson@administaff.com)

## **Genealogy SIG, 4th Thursday of every Month Thursday, May 24 at 7:00 p.m.**

Check club website (1960pcug.org) for current SIG details.

If you have questions concerning your genealogy software or research during the above period of time, please feel free to e-mail your SIG leaders or consult our genealogy web pages at [www.1960pcug.org/~gensig](http://www.1960pcug.org/~gensig)

### **SIG Co-Leaders:**

Betty Hesketh - [ringaling \(at\) houston.rr.com](mailto:ringaling@houston.rr.com)

Alex Dumestre - [adumestre\(at\)houston.rr.com](mailto:adumestre@houston.rr.com)

## **Board of Directors Meeting, 4<sup>th</sup> Monday of every Month Monday, May 21 at 6:30 p.m.**

Denny's Diner restaurant, 7720 Louetta

All members are welcome to attend. If you plan to dine with us, please arrive at the restaurant around 5:30.

# 1960 PCUG the mumbo jumbo

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**pc news** is published monthly by the 1960 PC Users Group, a nonprofit organization designed to assist residents in the Northwest area of Houston to become better acquainted with their computers, with the work they can accomplish, and to provide education and support for the youth in the area in the use of computers.

**Opinions or recommendations** made by individuals in this magazine are not necessarily those of the 1960 PC Users Group and do not represent an official endorsement by our organization. Our group contributors, and editors, do not assume any liability for damages arising out of the publication or non-publication of any advertisement, article, or any other item in this magazine.

**We are happy to exchange newsletters** with other users groups. Permission to reprint material appearing in PC News, unless copyrighted, is granted to other users groups provided that the author is notified through his or her own E-mail to the Editor ([webmaster@1960pcug.org](mailto:webmaster@1960pcug.org)) and written acknowledgement is made of the author and source.

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**NOTICE: Are you moving or have a new email address? Please let us know so that we can update our records! Notify Jean at the Membership Desk at any of our SIG Meetings.**

**Increase Membership: 1960 PCUG's Number 1 Goal!**

**Getting the Word Out! – Invite the next person you meet to visit our meetings and encourage them to support our club by becoming a member!**

**Please notify The Editor at any of our SIG Meetings if your neighborhood newsletter is not publishing a notice about us. Provide the PC News Editor with contact information regarding your neighborhood newsletter.**

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Classified Ad Policy for PC News	Suggestions for SIG Programs
<p><b>Classified Ads are free to Members Buy and/or Sell computer related items. Submissions are subject to approval by: 1960 PC Users Group BOD</b></p>	<p><b>Your suggestions are welcome! What would you like to learn? Specify subject matter such as:</b></p> <ul style="list-style-type: none"><li>• <b>How to use Google Maps</b></li><li>• <b>How to burn a CD or DVD</b></li><li>• <b>Tell me more about Open Office</b></li><li>• <b>How to organize My Documents</b></li><li>• <b>How can I download a free program</b></li></ul>
<p><b>Submit classified ad information when you sign-in at any of our meetings.</b></p>	<p><b>Submit your suggestions when you sign-in at any of our meetings.</b></p>

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# Windows XP Upgrade to Vista

By Vinny LaBash, a member of the Sarasota PCUG, Florida

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Previous versions of Windows always accepted an installation disk as proof you had a legitimate copy of Windows. This entitled you to install the upgrade version of the latest release of the operating system. Vista doesn't work the same way. The only thing it will recognize is a copy of Windows already installed on a hard drive. Why Microsoft did this remains a mystery, but perhaps there really are things that mere mortals are not meant to know.

Don't go out and splurge on a full version of Vista. Read on and save some money. There are four primary versions of Vista:

Vista Home Basic  
Vista Home Premium  
Vista Business  
Vista Ultimate

The difference between the full and upgrade versions of each variation of Vista ranges between \$72 and \$155. Even though Vista is a big improvement over XP, why spend the extra money for a full version if you don't have to?

If you're attempting to upgrade from a version of XP or Windows 2000 that's already installed on your hard drive, the upgrade version of Vista will install as soon as it recognizes the older version of Windows on your system. However, if you've formatted your hard drive, Vista refuses to accept an installation disk from a previous version of Windows as evidence that you do indeed own a legitimate copy of Microsoft's flagship product.

Fortunately, there is a legitimate method to work around this otherwise severe and unnecessary restriction. There is an undocumented procedure that allows you to do a full clean install of Vista to a physical hard drive without a previous version of the operating system installed.

The setup program in the Vista upgrade is the tool that lets you perform a full clean install of the product. In addition to XP and Windows 2000, Vista will recognize a copy of itself that has not yet been activated. What if we install Vista twice? We are going to install Vista, and then "upgrade" to Vista. Before you do ANYTHING, please read the entire 20 step procedure first. I'll wait while you do this. OK, let's get started.

1. Boot your PC from the Vista DVD.
2. In the dialog box that comes up select "**Install Now**". **DO NOT** enter the product key at this time. You'll do that later.
3. Turn off the option that that says **Automatically activate Windows when I'm online**.
4. Another dialog box comes up. Confirm the Vista installation without the product key.
5. Tell the installation program what version of Vista you're installing. Don't fib about this.
6. This step is important. Select the "**Custom (Advanced)**" install, **NOT** the "Upgrade" install.
7. Wait for the install program to copy files. Your system will probably reboot several times. Don't touch anything. Let the install complete.
8. Eject the installation DVD **WITHOUT** activating Vista.
9. Reboot to make sure everything is working OK.
10. Reinsert the Vista installation diskette and run setup again.
11. Click "**Install Now**".
12. Select **Do not get the latest updates for installation**. You can do that later.
13. Enter the product key.
14. Turn off the option to **Automatically activate Windows when I'm online**.

15. Now select "**Upgrade**," not "Custom (Advanced)." This is where you do the actual "upgrade" to Vista.
16. Pay attention! Don't do anything while the setup program copies files and does a reboot.
17. At some point the system will ask if you would like to boot from the DVD. Decline the invitation.
18. No matter what happens on the screen, leave the keyboard and mouse alone. Resist the urge to do something. Vista setup is making all the right choices for you automatically.
19. The Thank You dialog box will eventually appear. Click Start.
20. Vista's login screen will come up shortly. Enter the user name and password you created during the first installation.

Congratulations! You're finished upgrading to Vista, but you still have a housekeeping chore to perform. You have to activate Vista within 30 days of installation or it will cease working properly. To activate Vista:

1. Reboot your machine.
2. The Welcome Center appears.
3. Click **Show more details**.
4. Click **Activate Windows** now.
5. Activation will now take place automatically over the internet.

It is unknown why Microsoft programmed this procedure into the setup program. My conjecture is that the procedure was implemented for the convenience of programmers while testing the product and someone decided that it was too much trouble to remove. Another possibility is that when Microsoft management gave the order to stop development and concentrate on fixing bugs, there was no time to remove the feature before product release. Whatever the case may be, let's use Microsoft's perhaps unintentional gift to save a few bucks.

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# The Garage

By **Berry F. Phillips**, a member of the **Computer Club of Oklahoma City** and a monthly contributor to the **e-Monitor**  
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IT was born in a garage! If you had driven by the garage located in a residential neighborhood, you would not have noticed there was anything strange about the garage since it looked like all the other garages attached to residences. However, if you were a neighbor you would be aware of certain unusual activity. You would have at times noticed the cars lining the street, and people going into the garage carrying various equipment usually in the evening. If a neighbor was blessed or cursed as the case may be, with an active imagination several fantasy explanations could come to mind. Perhaps it was a band practicing in the garage but there was no sound of music. Perhaps it was some kind of a terrorist group but no smoke or explosions or sounds of automatic rifles being fired. Perhaps they had a still operating in that garage however there were no police raiding the garage. Well, the garage could be used for all kinds of purposes but one thing is certain; it was not being used as a garage!

The garage was located in Menio Park, San Mateo County, California and was a maternity ward for the birthing in March 1975 of the Homebrew Computer Club. The 1999 made for television movie, "Pirates of the Silicon Valley (and the book on which it was based, "Fire In the Valley: The Making of the Personal Computer") describes the role the Homebrew Computer Club played in creating the first personal computer.

Hackers were attracted to the garage like steel to a magnet since in those days it was just another name for a computer enthusiast like nerd or geek. In the old days a hacker is one who "hacks" through a computer problem and who writes his own code to fix it. In modern times a hacker has unfortunately a negative connotation which should be correctly called a cracker, a combination of the word, criminal and hacker. The hackers wanted to "homebrew" their own machines using parts from the Altair computer kit, computer chips such as Intel 8080, or any other computer equipment. While the members of the Homebrew Computer Club were hobbyists, most of them had electronic engineering or programming backgrounds. I am reminded of Bill Gates' Open Letter to Hobbyists which lambasted the early hackers of the time for modifying and pirating commercial software programs. Several founders of microcomputer companies including Bob Marsh, Adam Osborne, Lee Filsenstein, and Apple founders, Steve Jobs and Steve Wozniack were founding members of the Homebrew Computer Club. Thirty years later in 2005, a reunion celebration was held as part of the Vintage Computer Festival sponsored by the Computer Museum. Upon the completion of the activities in the exhibit hall, there was an autograph signing as well as vintage computer equipment for sale that took many a hacker back to those early days they "homebrewed" their computer.

The Homebrew Computer Club's newsletter was one of the major forces that influenced the formation of the Silicon Valley created and edited by the members. The first issue was published in 1975 and continued in several designs ending after 21 issues in December 1977. There have been other Homebrew Computer Clubs that have emerged like the one in the Netherlands that started with a dozen members and operates today with 180 thousand members which is the largest association in the world. Their small newsletter grew into the magazine, "Computer Total."

Today, many of the original members of the Homebrew Computer Club meet today as the 6800 Club named after the Motorola (now Freescale) 6800 microprocessor. Who would have ever thought that a garage would be a maternity ward for the IT (Information Technology) Industry? I have decided to elevate the status of the lowly garage in my mind especially since I found out many of our largest corporations were also born in a garage! Why I am thinking now that a garage should not be for cars or junk but a shrine dedicated to American ingenuity and innovation!

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# Upgrading to an LCD Monitor

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

[www.spcug.org](http://www.spcug.org) -- [reviewseeditor\(at\)spcug.org](mailto:reviewseeditor(at)spcug.org)

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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 inch, 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 inch 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 at all a problem. 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. The 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 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 move 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

By Ira Wilsker, APCUG Director; Columnist, *The Examiner*, Beaumont TX; radio and TV show host [lwilsker\(at\)apcug.net](mailto:lwilsker(at)apcug.net)

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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/lesson13>  
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](http://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](http://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](http://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](http://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% stocks, no bonds, no 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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**Future Activities:  
High Island Field Trip Monday, May 7.  
October Macro Workshop with Kathy Adam Clark on October 13.**

<b>May 3</b>	<b>Raymond Fosdick from Texas Photo Forum</b>
<b>June 7</b>	<b>Kathy Adam Clark on nature photography</b>
<b>July 5</b>	<b>Pete Poulsen on various photo tips</b>
<b>August 2</b>	<b>Alex Dumestry on vacation photography</b>
<b>September 6</b>	<b>Bill Franklin on posing the male subject</b>
<b>October 2</b>	<b>Justin Branam on underwater photography</b>
<b>November 1</b>	<b>Bill Franklin on posing the female subject (may change)</b>
<b>December 6</b>	<b>Christmas party; program topic still open.</b>

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# 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](http://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 if, 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 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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# Membership Application - 1960 PC Users Group

P.O. Box 681895, Houston, TX 77268-1895

New Member \_\_\_\_\_ Membership Renewal \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ - \_\_\_\_\_

Home Phone (\_\_\_\_\_) \_\_\_\_\_ -- \_\_\_\_\_ Work Phone (\_\_\_\_\_) \_\_\_\_\_ -- \_\_\_\_\_

E-mail Address (please print clearly) \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ What is your type of business \_\_\_\_\_

Do you have dial-up Internet access \_\_\_\_\_ Cable Internet \_\_\_\_\_ DSL \_\_\_\_\_

Computer Experience: Novice  Intermediate  Advanced

Software Interests \_\_\_\_\_

Hardware Interests \_\_\_\_\_

S.I.G. Interests: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

How did you learn about the 1960 PC Users Group?

\_\_\_\_\_

Comments or expectations: \_\_\_\_\_

Are you willing to help in some way?

Set up equipment

Clean up after meeting

Refreshments

Lead a SIG

Greeter

Advertising

PC News reporter

Help Desk

Library

Membership

Other \_\_\_\_\_

Membership to the 1960 PC Users Group is \$40 for one year, \$75 for two years, \$100 for three years, for the entire family. A Student membership is available for \$13. A student member must be 18 or under and parents are not members.

Mail the above completed form and check to:

1960 PC Users Group, P.O. Box 681895, Houston, Texas 77268-1895

**Please note: If you are renewing your membership, help us keep our records up-to-date by filling in the form.**

## 1960 PCUG – May 2007 - Calendar

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 <a href="#">GM/Digital Photography SIG</a>	4	5
6	7 <b>High Island field trip</b>	8 <a href="#">Internet SIG</a>	9	10 <a href="#">Hardware SIG</a>	11	12
13	14	15 <a href="#">Software SIG</a>	16	17 <a href="#">Graphics SIG</a>	18	19
20	21 <a href="#">Board Meeting</a>	22 <a href="#">Windows SIG</a>	23	24 <a href="#">Genealogy SIG</a>	25	26
27	28	29	30	31		

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***All members are invited to submit articles for:  
 “Members Helping Members”  
 Special Feature offered in our PC News!  
 Save it on a CD and give it to any club officer or SIG Leader.***