



The Bridge

The Journal of the Memphis PC Users Group

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For group information
please visit our Web site:
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Main Meeting Wednesday, Dec. 1 Southwest Tennessee Community College

5983 Macon Cove, Memphis

MEETING LOCATION

Farris Meeting Room C

Second Floor - Farris Building

Wizards Session 6:30 p.m.
Main Meeting 7:30 p.m.

GOLUM is coming!

No, not that creature from Middle Earth!



Warren Turkal, President of the Group Of Linux Users Memphis will show us Debian Linux and discuss Open Source software for both Linux and Windows. If you are interested in getting quality software that is inexpensive or often free, you don't want to miss Warren's presentation. Bring along a friend!



The School Bell

News From MPCUG Education Services

By Gil Hennon, Education Services Coordinator

Have you booted up your car lately? Some day you will, perhaps sooner than you expect. Last month, conferences in two different industries coincidentally discussed the same topic. At the SoftSummit 2004 conference, where software developers gather to learn what they will develop in the next several years, and also at a Detroit automobile conference, the big news was automotive software. The developers expect flattening sales of workstations and servers for at least the next five years, but see a rapidly expanding software market among automakers.

Software in automobiles is nothing new. Fifteen years ago, vehicles already contained diagnostic and performance related software—about a million lines of code, give or take a few thousand. The amount of software and the functions controlled have continued to grow, adding comfort and entertainment features, positioning and emergency notification options, and even vehicle use and travel logging. Developers estimate that by 2010, the average automobile will contain about 100 million lines of software code.

Computerworld's Robert McMillan reported on the mid-October SoftSummit 2004, and while the discussions were slanted toward what developers must do to participate in the growing field of automotive software, he had several eye-opening facts of general interest to the public. One fact that I did not know was how much the cost of software impacts the price of an automobile. Currently more than a third of the cost to manufacture a vehicle goes for software and electronic

components. As cars and their accessories become more "wired," it is entirely possible that the software and electronics could grow to be as much as 90% of the manufacturing cost.

What kind of features and components will be on our future automobiles? In Detroit, they were wowed by a Hummer and a Volvo, both equipped with computers running Microsoft "Windows Automotive," a subset of the Windows CE operating system. With relatively slow processors and minuscule memories, these computers are not state-of-the-art, but they are inexpensive and rugged. They are capable of handling GPS location functions and Bluetooth wireless communication as well as operating the entertainment systems.

The driver interface could be as simple as an embedded cell phone. Besides using a dash mounted microphone and the radio speakers to place and receive phone calls, the driver uses the phone to give commands to the vehicle. Tell the computer to find the cheapest gasoline, and it will use its GPS location to find nearby stations and a search engine to determine which one has the best price. Then it will give spoken directions on how to get there. The computer is separate from other processors and networks that control vehicle and engine performance. If you crash Windows Media Player, you won't lose your brakes!

The most expensive part of the system, and the part that Microsoft would most like to eliminate, is an LCD screen for displaying maps and GPS location data.

One alternative being examined is to have the car give location and directions verbally through the radio speakers. This could be a safer method as well. Instead of the driver looking away from the road to study a map on a screen, the auto will simply say, "Turn left on Elm Street," when it is aware of approaching that intersection. Another variation makes the LCD screen optional.

C-Net News reported that Hummer and Volvo are not the front runners in the Windows Automotive race to market, in spite of being the only brands shown at the Detroit conference. Fiat of Italy (which includes Lancia, Alfa Romeo, and Ferrari) is ready to roll out up to twenty-three models equipped with Windows Automotive early in 2005.

Microsoft's competition is coming mainly from makers of auto entertainment electronics. Pioneer and several other established electronics manufacturers are using their current products to support add on GPS and communication features. IBM has also formed several partnerships within the automobile industry. They are developing an open standards (Linux) product for Daimler Chrysler, supplying a hands-free navigation system to Honda/Acura, and collaborating with BMW on software design issues. Even Texas Instruments is making a move into automotive multi-media, satellite radio, and interfaces between vehicles and home computers using Bluetooth and WiFi.

Some of these technologies will be in the next car you buy. Not all of them. As Declan McCullagh recalled in his C-Net article, in 2000, Sun Microsystems and General Motors predicted that the auto industry would embrace Java as its vehicular computing standard. Have you seen any Java-based applications running in a car? Neither has anyone else!

MPCUG Education Services is not yet prepared to help troubleshoot the system in your buggy, but we can help with the one on your desk. Bring your questions to the Wizards before each main meeting. Happy motoring!

*The certainty of misery
is better than the misery
of uncertainty.*

- Pogo

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Members are encouraged to submit articles for publication. By submitting articles, the author gives permission for publication in this newsletter and for publication by other user groups. The editor cannot guarantee that all submissions will be used.

The information contained in this newsletter is believed to be correct and accurate; however, the Memphis PC Users Group, Inc., cannot and will not assume responsibility for the consequences or errors contained in articles or misapplication of any information provided. Any information used from these articles is at the user's own risk. If a review of any hardware or software contains errors or inaccuracies, upon notification of these errors or inaccuracies by the manufacturer in writing, a correction will be printed in the subsequent issue following receipt of these corrections.

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Best of the Internet, 2005 Edition

Book Review

Reviewed by
Becky Burton

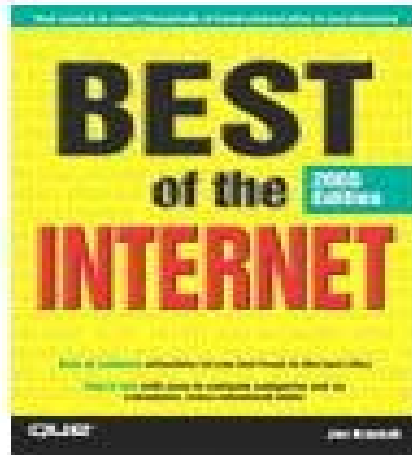
The Internet truly is the information highway. I am still amazed by the technological advances which have taken place in my lifetime. Having a resource like the Internet at my fingertips makes all types of research a breeze.

Generally, I like to search for subjects on google.com. However, it takes time to sift through these results. Often you must revise your search with several different keywords before you find the right site.

The *Best of the Internet* is an excellent organizational tool to locate Internet sites. Everything from animals to zip codes are included in this easy-to-follow guide. All of the categories are alphabetical and organized in a clearly.

Having a hard copy of Web sites is also convenient because you can take it with you and effortlessly find useful sites.

It is helpful to have the option to leave your computer and flip through Web sites. I enjoyed



sitting on my couch and marking many interesting sites before returning to my computer to continue my research.

I visited several great Web sites including wiaonline.org – Women in the Arts. I tested google by typing in a search for “Women in the Arts” and this site did not come up until the second page.

If I had not used this book, I may not have found this site. Like many people, I generally do not go past the first page of results unless I really need more information.

However, most categories only list one or two Web sites. Therefore, you do not get an in depth list of Web sites like google provides.

These Web sites do provide great starting points and you can easily find links to other sites.

It is important to keep in mind that Web sites are constantly changing and this is not the type of book that will last for years. It is, however, a useful office book or a beneficial resource tool for students.

I will continue to use google along with the *Best of the Internet* for my college studies.

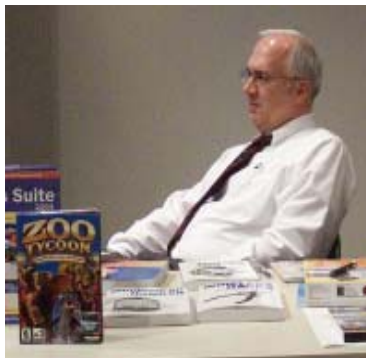
The *Best of the Internet* is a convenient tool to keep handy for quick references on Web sites.

Best of the Internet,
2005 Edition by Joe
Kraynak. Que. 2005. 424
pages. \$9.95

*What lies behind us and what lies
before us are tiny matters compared
with what lies within us.
- Ralph Waldo Emerson*

Out for Review

Here is a list of software, books, or other products you can expect to see reviewed here in the coming months. These members checked out items to review for the benefit of all.



Windows Me: The Missing Manual
Teach Yourself GoLive 5 in 24 Hours
Teach Yourself Adobe Photoshop CS
in 24 Hours
Flash MX
Wipe Drive 3.0
Windows Security Handbook
The Little Web Cam Book
Microsoft Works 7.0
How to Use Microsoft FrontPage 2002
The Complete Idiot's Guide to Starting
A Business Online
User Interface in C#
Inside Photoshop CS
Maximum PC 2005 Buyers Guide
Windows XP Pro (book)
Burn, Baby, Burn
Macromedia (book)
Windows XP (book)
Using FileMaker 7
Start Your Own Business In No Time
Photoshop CS Down and Dirty Tricks

Greg Adams
Allison Banks
Judith Bogan

Laura Cochran
John Dodson
Dorothy Drum
Mike Heinrich
Jim Ingram
David Levine
David Levine

Jim McGee
Vanessa Muldrow
Vanessa Muldrow
Daniel Notowitz
John Schuster
David Stowell
Terry Thomas
Tommy Towery
Jin Yang
Jin Yang

Thanks to all who checked out products for review. Let's keep the Group vital and provide value for membership.

*Since a politician
never believes what he says, he is quite
surprised when taken at his word.
- Charles DeGaulle*

Important Notice

Following the presentation at the December 1 meeting, please be prepared to participate in an important discussion concerning the future of the group.

The time has come to make some difficult decisions. If we are to continue, we need more members, more volunteers performing group duties, and more programs for the monthly meetings.

Please contribute your ideas. The feelings and desires of every member are important. Either we make the group grow and prosper, or it will cease to exist. If the interest and determination to continue are there, then let's get with it! If not, then now is the time to find out.

The Blue Nowhere

A mystery novel by Jeffery Deaver

Book Review

Reviewed by Gil Hennon

What's it like to be a hacker? Here's a novel that puts you inside the mind of two computer experts. One is a murderer, a kracker who invades victims' computers to learn all about them, then uses that information to lure them to their deaths. The other is in jail, not because he ever harmed anyone, but because he hacked into the Fort Meade systems of the National Security Agency. In the time-honored whodunnit tradition, the California State Police Computer Crimes Unit must "set a thief to catch a thief." They temporarily release hacker Wyatt Gillette from prison to help them apprehend the elusive "Phate," a kracker turned serial killer. In the course of the investigation, Gillette must use his keyboard and coding skills as well as "social engineering" to track Phate through networks, chat rooms, newsgroups, and across the Internet.

Jeffery Deaver, the author, isn't a hacker. He's an accomplished mystery writer who carefully researches his subjects and makes sure he gets the details right. For those who

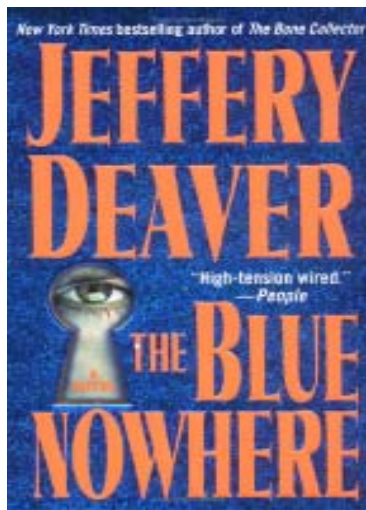
don't spend most of their lives in the "blue nowhere," a simile for time online in cyberspace, Deaver provides a glossary before the first chapter that explains the more obscure computer terminology, hacker slang, and never-ending acronyms. He makes both hacker Gillette and kracker Phate almost too real. Either could be someone who lives next door. The computer technology used is believable and almost too familiar. I caught two small errors only because I was looking for goof-ups. In chapter 23, a vintage IBM 5100 is called an IBM 510, and in chapter 30 there is a reference to "config.sys" on Phate's computer. That might have been intentional, and not really an error, but it is highly unlikely that an expert-level kracker would be using an old DOS operating system. UNIX or Linux would be a much better fit.

The author also understands the differences between hacker and kracker, unlike so many sloppy print and electronic media journalists who use the terms inter-

changeably. Like radio "hams," hackers explore computers and networks for access and knowledge. They have a stylized code of ethics that sees nothing wrong in hacking a computer to see what is there, or playing practical jokes on other hackers, but they never damage the systems they hack, and they never, ever harm an ordinary user.

Krackers, like Phate, can be former hackers gone bad, but most of the time, they were bad to begin with. Phate started cracking for personal gain, entering computers to steal identities, reroute bank transactions, and hijack computer parts shipments. Phate learned the art of disguise and the fine points of social engineering while he learned the fine points of clever and malicious code. With the help of Shawn, his mysterious mentor, Phate graduated beyond petty and property crime. He gets a big kick out of winning the confidence of his victims before stabbing them through the heart.

This is a fast-paced book. It all happens



within a few days. Gillette has to produce results fast for the police, or he goes right back to prison. While he wants to stay out as long as possible, he can't dawdle or another victim will die. Every random clue has a cryptic meaning that he must decipher in the hunt for elusive Phate. The plot has plenty of twists and turns and even a few switchbacks, so hardly anything turns out to be what it seems. Even though the technical terminology comes fast and thick, Deaver fits the explanations logically into the story. A thoroughly non-geek friend enjoyed this mystery and even acquired some computer literacy right out of the "blue nowhere." I like mysteries too, and this was one of the best I've read this year.

The Blue Nowhere
by Jeffery Deaver
544 pp, paperback;
ISBN 0671042262
Published by Pocket Books
\$7.99 FRN

Que extends brand to general readers

Book Review

Reviewed by Rick Fischer

You read Joe Hayden's review of Que's *Every Vote Counts*, a comparison of the presidential candidates for the 2004 elections, in the September *Bridge*. That was no aberration. Que recently has been publishing books that move beyond the technical core we associate with the name. And, they've been offering a few of them to us for review. Here are two more examples.

Quick Family Meals In No Time

"In today's fast-paced world many families struggle to find time to spend together, especially at dinnertime. *Quick Family Meals In No Time* offers delicious, easy-to-fix meal ideas and recipes that will not only bring your family to the table, but also to the kitchen to help with meal preparation. Using easy-to-follow recipes, step-by-step instructions, timesaving tips, and handy shopping lists, Robin Taylor Swatt shows readers how to make meals that take very little time to prepare any night of the week. Each recipe includes special features like Helper Hints, tasks your children can help with as part of preparing a meal, and Teachable moments, fun kid-friendly facts about food that will make cooking a learning experience, too." [Book jacket]

This book certainly is written for busy young families. And, I think it would make a wonderful gift for someone starting out on their own, or for someone not used to cooking who, for some reason, must think about daily meals.

Quick Family Meals In No Time presumes you know how to select, handle and properly store food. After a brief introduction you start off immediately preparing dishes. I went immediately to page 61 for savory pork roast. H-m-m-m-m.

There are main dishes, salads, side dishes, sauces, snacks and desserts. I count 128 different recipes. That should hold you for a while.

This book is part of Que's ". . . In No Time" series - all practical books for a general audience. See below for another.



Quick Family Meals in No Time by Robin Taylor Swatt. (2005). Que. \$16.95. 203 pages.

Plan Your Wedding In No Time

All special events can benefit from detailed planning. And, a wedding is one of those special events that touch many, many families.

Wedding specialist Leah Ingram organizes the plan chronologically, starting with the engagement, working her way through the “big day,” and ending with post-wedding details like writing thank you notes and preserving the wedding dress. Yes, she has a section on returning unwanted or duplicate gifts.

The book will not help you find a mate, but should you reach the point where you become engaged, you will be ready to explore the many checklists and details necessary for planning your special day.

As I read it, the book is written for the bride and groom, not the bride’s mother. In fact, we don’t even begin to consider parents until page 32 (for money) and next on page 86 when the couple is instructed to discuss plans with both sets of parents. By then they will have made quite a few plans.

According to the Conde Nast Bridal Group (noted on page 30), the average wedding in the southeast in 2004 is \$22,900. Figure more in a big city, and still more for the traditional Saturday night ceremony with sit-down reception. There is a whole chapter centered on issues of money.

Although the appendix has planning spreadsheets, you’ll have to photocopy the pages or make your own on your computer. I am surprised Que doesn’t have a support Website with links to contacts and *Excel* files to download.

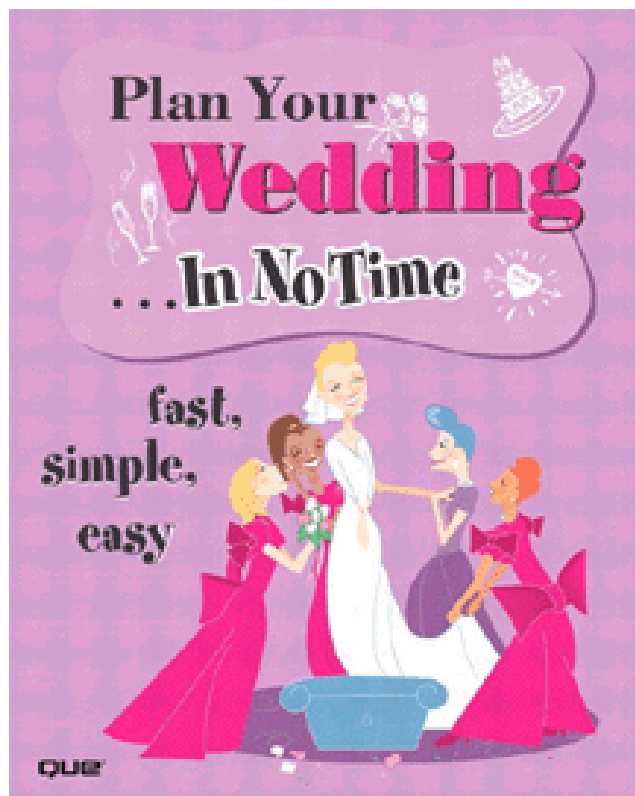
It’s a good read. Customs likely have changed since you got married. See which ones and whether it makes a difference.

Planning Your Wedding in No Time by Leah Ingram. (2005). Que. \$16.95. 246 pages.

The author’s website is at:

www.weddingink.com

Que’s site is: www.quepublishing.com



Online on the Wild Side

Editorial

by Gil Hennon

Some years back I attended a convention in Bermuda. On an island twenty-two miles long and three miles at its widest spot, they have few roads and vehicles. There are no rental cars, but tourists can rent a motorbike. When I went to get one, I stopped first to watch the other tourists on a practice track. They were learning to ride on the "wrong" side of the road (at least, for us Americans it was the wrong side) and few had any experience on two wheels. After watching the folks I would be among on Bermuda's roadways, I decided not to chance it and went for a walk instead.

A study completed in October provides a similar risk evaluation opportunity. America Online and the national Cyber Security Alliance funded the study to develop a profile of the average home computer and user. Technicians visited 329 randomly selected homes across the country, and what they found might make you think twice before venturing into the online community.

Eight out of ten computers had spyware running in the background, and only one out of ten users knew what spyware was or how it gets on computers. Three in five users did not know the difference between a firewall and anti-virus software, while two out of three did not have a firewall. Although most of the computers had anti-virus software installed, two-thirds did not have current virus definitions. And yes, all of these shortcomings had a predictable result—one-fifth of the computers had an active infection of one or more viruses. Most users did not know that a vulnerable computer can be taken over by a hostile intruder, or that with a sufficient number of compromised home "zombie" computers, attacks can be launched against

legitimate servers and networks.

Ignorance is a major contributing factor in these shortcomings. It is obvious that the computing community at large has done poorly in educating new users. Another serious problem is outdated legislation. While we generally agree that in most cases, asking for more laws is a risky proposition, there are gaping holes in the existing laws being used to define what is or is not legal in cyberspace. In both federal and most state statutes, unless an intrusion into a citizen's personal or business computer involves pornography or theft, no crime has been committed. Even when a virus or spybot causes damage to a computer, the perpetrator seldom needs to worry about legal action, and the courts hardly ever consider loss of data or time to be the equivalent of a monetary loss in the absence of tangible evidence.

Last month congress took a more active interest in the various forms of malware and those who create or distribute it. The Energy and Commerce committee, chaired by Representative Joe Barton (R-TX) discovered that the computers they were using for committee business were infected with more than sixty varieties of spyware, none of which had been installed with permission from the committee members. The discovery prompted the introduction of two different bills aimed at controlling uninvited intrusions into computers.

Rep. Mary Bono (R-CA) sponsored the "Spy Act," which addresses intrusions that log keystrokes or keep track of user activities. It imposes civil penalties, patterned on existing consumer protection laws, and requires that computer users explicitly choose to install such software and agree to the collection of their personal information.

Two days later, a bill with more teeth

was introduced by Rep. Robert Goodlatte (R-VA) with bipartisan sponsorship of Rep. Zoe Lofgren (D-CA). This bill, the Internet Spyware Prevention Act of 2004, or "I-Spy," is similar to Bono's, but also includes phishing, malicious adware, viruses, worms, and some types of spam. Rather than prescribe civil penalties, I-Spy places these activities in the class of felonies, with fines and prison sentences from two to five years for those convicted. And instead of attempting to define every possible illegal technology, I-Spy targets the behavior that makes it illegal. So, any activity that involves accessing a computer without the authorization of the owner or user, or an activity that exceeds the access authorization allowed by the owner or user, would be punishable under this law. The only exception would be for law enforcement officers with a valid warrant. The bill would also make it a crime to introduce code or programs into any computer that aids in committing another federal offense, performs identity theft, or disables the security protections the user has installed on the computer.

Although both bills were passed on initial introduction in the House of Representatives, the Senate is expected to either support the tougher and more flexible I-Spy bill, or rewrite a compromise between the two. Law enforcement agencies are encouraged that there will finally be legislation passed that addresses current problems, rather than attempting to apply old statutes to new situations. One comment repeated often about the new bills commends the action of Congress because "we can't do anything about it when it isn't against the law!"

At about the same time that Congress was deliberating the I-Spy bill, the Federal Trade Commission initiated its first legal action against a spammer and spybot distributor. Using existing laws against deceptive business practices, the FTC charged Sanford Wallace, known as the "King of Spam," for infecting computers with a spybot that causes problems, then offers to fix those problems for a price.



Wallace's particularly nasty spybot hijacks browsers to his own Web sites, changes users' browser home pages, inundates the user with pop-up advertising, and causes frequent computer crashes. After annoying the user with all of these problems for a period of time, the spybot causes the CD-ROM tray to open and close randomly while displaying a message on the screen: "You desperately need to rid your system of spyware pop-ups IMMEDIATELY!" Then it recommends downloading an "anti-spyware" product of various names for \$30. While purchasing the product will eliminate some of the pop-ups, it can also install other adware, spybots, and a back-door Trojan program.

The FTC asked the U.S. District Court of New Hampshire for an injunction prohibiting Wallace from distributing this spybot, but his lawyers are attempting to block the injunction. Wallace is depending on the mis-match of old laws applied to new technology to confuse the issue and keep the judge in doubt of what is actually illegal. Wallace made public comments of his own to reporters, claiming that the FTC's action was politically motivated and that the current administration wants to make an example of an innocent party (i.e., himself) and that he has never done anything illegal in his life.

The determination of whether Wallace's "extortion by spybot" business or the 200 million spam emails he sends out hourly are illegal might make history in the courtrooms, but if the I-Spy law is passed, there will no longer be any doubt. Sanford Wallace was profiled in the Wall

Street Journal about two years ago. At that time, he was only sending out a million spam messages each hour, and his income exceeded seven figures that year.

"Spamford," as he is often called, could easily be the most hated individual of most computer users, and few would regret his absence. Perhaps he will get to spend some time becoming intimately acquainted with fellow convicts for a few years.

Another federal case that is being prosecuted using pre-existing laws with a much better chance of conviction resulted from over a year of intense investigation and undercover work by the U. S. Secret Service. Law enforcement agencies in eight foreign countries were also involved in "Operation Firewall," and the initial U. S. arrests nabbed 28 individuals in eight different states. The suspects are charged with identity theft and fraud involving as many as 1.7 million stolen credit cards. Operating on a scale that brings the offenses into the category of organized crime, they targeted individuals and small businesses, stealing personal and financial information and putting this information up for sale. They operated through several underground organizations using names like Shadowcrew and Darkprofits and operated Web sites selling stolen identities, credit card accounts, and confidential personal documents. The sites also offered a variety of information and tools for committing fraud and participating in the site's illicit business. Financial institutions representing the victims of this crime ring estimated that their clients lost more than \$4.3 million. The majority of the victims were citizens of the United States, but some were from Canada or the United Kingdom. In addition to the law enforcement agencies of the countries where citizens were victimized, investigations were also performed in Bulgaria, Belarus, the Netherlands, Poland, Sweden, and Russia.

Because of the multi-national impact, the amount of the losses, and the number

of suspects involved, the charges placed can include racketeering and organized crime related statutes that usually would not apply to an individual or small group. The laws they are accused of breaking are more serious offenses than ordinary theft, and when convictions result, the punishments handed down should be considerably more serious. In this instance, existing laws will probably suffice to put this gang into prison for a long time, but it still took over a year of investigation to amass sufficient evidence and identify the perpetrators. Hopefully a computer intrusion law will help to speed the process necessary to bring this type of criminal to justice, and also perhaps reduce the amount of damage done. New laws are seldom perfect, but they do provide law enforcement officers with more tools to do their jobs.

While Congressional bills and Federal investigations have taken the first steps toward controlling computer intrusion related crime, a few state legislatures also have similar legislation on their agenda. The most notable is in California, where a law has been passed that takes effect in January. It makes illegal the creation, possession, or distribution of software that steals personal identification or infects computers with viruses. While the California lawmakers are aware that enforcement will be difficult, they have made the opening move that launches the war against computer intruders.

Updating the statutes so that computer intrusion and data theft are crimes on their own merits, and not subject to the interpretation of outdated laws intended for other purposes, is just the first step toward restoring safety and order to the online community. Educating users to take advantage of firewalls, spyware killers, anti-virus software, and other necessary security measures is just as important. As long as malware exists that can invade and compromise a computer, we are all at risk. By swiftly eliminating computer intruders, we protect a lot more than just our own PC.

Nikon Photo Tips

Digital Photography Feature

by Christopher Miller

If Your Pride and Joy Matters, Great Pictures Matter!

Look No Further Than Your Own Pride and Joy For Precious Photo Memories

If you are like most parents, than you are convinced that your bouncing baby just does the cutest little things. It's true. Babies make wonderful photo subjects and the latest digital point-and-shoot cameras provide parents with a great way to preserve the funny faces and first steps and share these memories with friends and family.

As you know, keeping up with your baby can be quite a challenge. Here are a few baby photography tips from the professionals at Nikon to make sure that each shot is perfect, and the memories never fade:

- **Be Prepared** – The Boy Scouts were right. Always have your digital camera out and ready to go with your batteries charged so you never miss a moment. Unexpected moments often make the best photos.
- **Teamwork Pays Off** – One moment, baby is posed perfectly and the next, she's crawling away! Babies are easily distracted, so have a relative or friend keep baby's attention with a toy or noise while you capture the moment.
- **See Eye-to-Eye With Baby** – Don't take photos from grown-up level. Instead, get down to baby's level so that you can catch shots from a new perspective.
- **Light of Your Life** – Choose or use a camera with Scene Modes. Some digital cameras, like the Nikon Coolpix 3200, have pre-programmed settings to capture the perfect picture of baby under difficult situations such as dawn or dusk, bright sunlight or near darkness.
- **You May Never See Red-Eye Again** – Baby's bright eyes are more likely to produce "red-eye" so try to choose and use a camera that has the In-Camera Red-Eye Fix™ feature to show your child's true 'baby blues.'
- **It's A Family Affair** – Baby might be the shining star these days, but don't forget the rest of the family. Be sure to jump in some shots yourself ...these are the days to remember.

Photo-hungry parents can look to PrideandJoyBaby.com for more great suggestions on how to capture timeless shots of your baby and create memories for years to come.

cmiller@mww.com

October Meeting Report



Mike Davidson has been using Microsoft Money for more than ten years, and also has been a beta tester since June for the new Money 2005 Premier Edition. The version went on sale in September and at the October meeting, Mike showed us what is new and improved in the final release. Many of the new features take advantage of Web access and use resources on Microsoft and other public sites. To use these Web-based features, a Microsoft Passport registration is required.

Some of the new features, like online bill paying, are also offered by banks and credit card companies, so a user may have several options when shopping for these services. Mike noted that the credit card balances sheets now have many new categories, but he missed having a summary, which was in the older versions of Money. Another surprise for Mike was the automatic update function. The user has very little control, and up to 25 Mb of updates can be very slow to download while online. Updates always begin when the program is started.

Forms have been expanded, and sometimes take up more space on the screen than Mike prefers. Otherwise, he found the new version more functional and very good at making reports for every conceivable need. Money 2005 Premier Edition also includes a year subscription to Money Magazine and a year to monitor the user's credit report experience.

Memphis PC Users Group Membership Application

Date: ___/___/___

Membership # ___

Name: (Last) _____ (First) _____

(M.I.) _____

Mailing Address: _____ Birth Date: ___/___/___

City: _____ State: _____ Zip: _____ - _____

Home Phone: (____) _____ Business Phone: (____) _____

Fax Number: (____) _____ E-mail: _____





Employer: _____ Position: _____

Dues: \$35 per year

For office use only

Check#: _____ Amount: _____ Date: ___/___/___ Initials: _____

For up to the minute information and special updates
 be sure to check our Web site at:
www.mpcug.org

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Nov 2004	15 WORDPERFECT	16	17	18	19	20
Nov 2004	22 CLIPPER	23	24	25 	26	27 INVESTMENT
Nov - DEC 2004	29	30	1 MAIN MEETING	2	3	4 INTERNET HARDWARE
DEC 2004	6	7 	8	9 VISUAL STUDIO	10	11 WEB WRITERS MS OFFICE
DEC 2004	13	14	15	16	17	18
DEC 2004	20 WORDPERFECT	21 	22	23	24	25  <i>Merry Christmas</i>