



Brevard Users Group



February 2003



A FACUG PRIZE WINNING NEWSLETTER

Pres Sez !

By George Rymer

Hello Members, As you read this, we are in the second month of this new year. As I write it, however I am still in the first month. I promised in the last issue that I would report on the Christmas Party. I think that those of you who attended, will agree that it was an outstanding gathering and a good time was had by all. This event was chaired by Ray Sidney and his staff, Eileen Cameron and Mary Alice Grant. I would like to give a GREAT BIG "THANK YOU" to all the Contributors and Volunteers that made this all possible. The list is too lengthy to publish, but we and you know who you are and you can be proud of a great job well done. For those of you who did not attend, you certainly missed a good one. Perhaps this summer we can have a similar type gathering at the beach, where we can do hot dogs and hamburgers and socialize more.

Although the January meeting is still a week away, I assume that I will be your President for another year as

there are no opponents to any of the elected positions. I hope that I have served you well during this past year and that we can continue to forge ahead in this coming year. We really need to increase our membership so that we can compete with the larger groups and draw the big sponsors for presentations and special deals on various items Each of us is an ambassador and should try to entice our friends and neighbors to join the BUG and reap the benefits of membership It would be nice to have some young blood join us and lower the average age. I'm sure there are a lot of knowledgeable young people out there that could help us. All we have to do is find them and talk them into joining.

The next big thing you need to be thinking about, is "Hearts & Flowers" for your "Sweetie" Valentines day is just around the corner. So don't forget and get yourself in the "Dog House". Until next month, Take Care and Pray for Peace.

.....*George*



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THE NEXT MEETING OF THE BREVARD USERS GROUP

*WILL BE ON
February 19, 2002
AT 7:00 pm*

*IN
Melbourne Library on Fee Avenue
Visitors welcome!*

<http://bugclub.org>

**There will be a drawing for Door Prizes!
You must be a member and present to win!**

Auto Fill-In in IE

How do you remove items from Internet Explorer's address bar auto fill-in? When I type www.a, the auto fill-in suggests a site I have never visited.

The AutoComplete entries in the Internet Explorer address bar are drawn from your IE history. You may not have visited the site in question, but apparently somebody using your machine did.

You could, of course, just delete the entire history list by selecting Tools | Internet Options and clicking the Clear History button. But there's no reason to lose the benefit of automatic completion for URLs of other sites that you visit. To prevent a particular URL from appearing in the list of choices, click the History button on the toolbar to open the history bar. Click on Search and locate the offending URL. Then for each page in the history list that matches the URL, right-click on it and choose Delete.



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Mary
Alice
Grant
Secretary

BUG Meeting

15 January 2003

HAPPY NEW YEAR! George Rymer, President started the meeting at 7pm. He announced the slate of Officers for the year 2003 and they were: President, George Rymer, Vice President, Eric Arnold, Secretary, Mary Alice Grant, Treasurer, Ted Glaser, First Member at Large, Jim Townsend, and Second Member at Large, Dave Hixon. A motion was made by Jack Nash to accept the slate and seconded by Jim Hally. Motion was passed. Officers will be installed at the February meeting.

A motion was put on the floor by Ed McEwen, and seconded by Oscar Litke to give all officers a one-year membership. This will become an incentive in the future for new people to step forward and become more involved with the club. Motion passed by majority vote.

George Rymer gave his thanks to the Christmas Party Committee for a good job. Everyone enjoyed the party and is looking forward to the next one.

Mr. Jim Peterson of Symetrics Industries, Inc. an electronics manufacturer that has been in the business for over 40 years was the nights presenter. Symetrics has business with the Department of Defense, NASA, United States and International businesses, as well as, USAF. All of the systems that they manufacturer has computers involved with it. Technology is growing every day. They just marketed an AN/ALE-47 Countermeasures Dispensing System in support of DOD & FMS aircraft

Symetrics has also developed an Arrow Missile Module which is part of an Anti-Missile System developed for the Israeli Government. They also have researched and developed a Micro Air-Vehicle (MAV) program. They are building a system in micro form such as a miniature airplane that can target or provide surveillance of images on the ground without injury to a person or pilot. Mr. Peterson gave a very interesting and warm talk on what Symetrics is and was very well received.

Several gifts were given away and the meeting ended around 8:35pm. Congratulations to the winners.



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2002 Newsletter CD

The 2002 Newsletter CD is now available, it contains the issues from February 1999 through December of 2002.

The CD is in Adobe Acrobat format (.pdf) and will autorun when inserted in your CD drive, if you have that feature enabled on your machine.

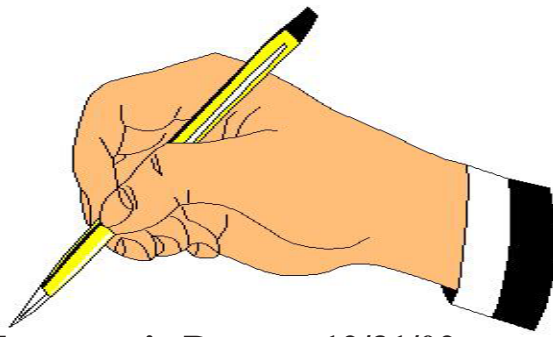
The disc contains the Acrobat Reader 5 program along with the viewer files for MS Word 97, MS Excel 97, and MS Powerpoint 97. These files will allow you to only view these programs, handy when you receive something through e-mail and don't have MS Office on your machine. Also included on the disk are two free office programs, **Open Office** and **Easy Office**

To access these other files, close the program, right click the CD-ROM drive and pick **open** from the menu.

The cost is only \$5.00, if you have the 2001 edition you can return that and purchase the new CD for \$3.00.

Contact George Rymer at any of the monthly or Windows SIG meetings.





Treasurer's Report, 12/31/02

By Ted Glaser

Income:

Dues	11	\$ 275.00
CD-ROM		
Níttíir Advert		\$ 50.00
Party		\$ 16.00
Total		\$ 341.00

Expenses:

Printing		\$ 186.29
Mailing		\$ 58.00
Stamps		\$ 0.00
PO box rent		\$ 65.00
Supplies		\$ 12.83
Party		\$ 63.83
Total		\$ 385.95

Assets:

Checking Accit		\$ 465.09
Savings Accit		\$ 1706.53
Petty Cash		\$ 0.00
Total		\$ 2,171.62

Renewals: Thanks!

Behm, E - #1025
 Cassel, L - #1087
 Franits, E - #0790
 Lehotsky, P - #0311
 Manion, J - #0980
 Medley, J - #0559
 Picariello, C - #0989
 Schmidt, R - #0542
 Seaman, W - #1097
 Sheard, N - #1144
 Whitman, F - #1025



Benefits of Membership in the Brevard User's Group. Listed below are some of the features of our Web site that are available to all members. **Please take advantage of them.**

- A Message board or FORUM for 24-7 online help.
- A chat room for live discussions with other members
- A Classified Ad's page for use by Club Members
- A list of all previous Newsletters,
- A list of current Meeting schedules
- A List of planned presentations
- Access to our Sponsor's web pages
- A list of all software used and discussed in our meetings
- A list of the club's and groups in our area
- Secure online payment of membership dues (coming soon)
- A web page for each of the SIG's

The Club's site now has 90+ pages to surf through!

Sincerely,
Eric



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Executive Meeting Minutes

11 December 2002

Attendance:

George Rymer
Charles Principato
Larry Wood
Ruth Evans
Jack Nash
Ted Glaser
Eric Arnold
M. Corley

1. George Rymer opened the meeting at 6:03pm. Minutes of Nov meeting were suspended, as the secretary was absent. Ted Glaser read the treasurer's report. Income from dues \$125. news-letter advertising, \$125., total income \$250; ex-penses consisted of printing \$186, mailing \$55., total expenses, \$241. Assets consisted of checking account \$430 and savings account \$1,704, petty cash \$75 making total assets of \$2,209.
2. George made comments in regard to getting a firm schedule of speakers for the coming year. Speaker's schedule is listed on the web site. George asked if any door prizes were procured from various vendors that the club does business with. This process is being looked into.
3. George asked if any of the officers retiring this year have recruited replacements. Eric Arnold volunteered to stand for Vice President if no one else runs for the position. Ted Glaser relented and will stand for Treasurer this coming year. Ted will receive a one year free membership to the club.
4. Eric Arnold was cited and commended for his exceptional work in getting speakers and also advertisers to the newsletter. Eric is also our webmaster and he has done more in 90 days than the combined effort of the rest of the officers.
5. Jim Townsend reported he has posted the meeting schedule for the year 2003 on web site.
6. George asked if anyone has a program to print raffle tickets. This is being looked into by Eric



and Jim Townsend. Jim Townsend began a discussion about Lindows, a computer to be used by the club for the Linux operating system. Wal-Mart is selling the computer for about \$200. After discussion by the board it was agreed to purchase this unit in the future when the need arises. A motion to buy made by Charles Pincipato and seconded by Larry Wood; motion approved.

7. The club needs to get new members; various ideas were discussed centering around the web site, advertising and hand out. This process will need further looking into. Jim Townsend discussed the idea about those that bought the Feb 1999 thru Dec 2002 newsletter, that if they should turn that copy in they would be charged \$3.00 for new copy of newsletter in CD form. New sales of CD newsletter by charged \$5.

8. Ted Glaser reported that membership has drifted lower and is costing more than the club dues receipt. Discussion about publishing the newsletter every two months as a measure to reduce expenses. Also, the membership rolls be purged, if the total amount of members falls below 150, the newsletters would then exceed income to cost of dues.

9. Meeting closed upon motion by Charles Principato, seconded by Ted Glaser and approved. Meeting ended, 7:25pm.

Respectfully given by
2nd Member at Large, Charles Principato
✍

Have Yahoo Mail? Make it Usable

By Gabe Kingsley, PIBMUG's San Francisco Special Correspondent

Quick quiz: True or false—a Yahoo mail account's main purpose is as a spam accumulator. It's true provided you don't use their powerful filtering tools.

If you already have a Yahoo account, jump right in. Otherwise visit www.Yahoo.com, click on "Sign Up" (under "Personal Assistant"), and you'll be ready to go. Tip: give only required personal information. Request notifications or sharing your info is at your own risk (although you can always edit your personal settings later).

Once the account is established, click on "Mail" on the Yahoo.com home page. Sign in and select "Mail Options" on the right side of the page, and then click "Filters" in the "Management" column.

What's a Filter?

The concept is easy: a filter is a rule you establish that controls how incoming messages are treated. You can specify conditions for accepting or rejecting mail, and make these rules broad or very specific. Even simple filters can allow mail from a certain source or about a specific subject, or can block mail from other sources or subjects. The most important thing? Filters should be specific to give you the greatest control.

When I set up my Yahoo e-mail account, I use filters to allow only specific From addresses or text in Subject lines, and send all others (all non-specified addresses) to the Trash folder, where it gets deleted.

First, think about what you want to accomplish. Do you want to include or exclude? What folder do you want messages to go to, Inbox, Trash, or another folder you create?

Creating and Using Filters

Start by selecting "Add Filter" on the "Filters" page. There are a few boxes with drop down lists from which you make selections. You can include or exclude e-mail based on words in certain headings, or text from within the body of a message.

You can configure filters under any of the

following headings:

- From Header (originator of the message)
- To/CC (you and any other recipients)
- Subject (topic of message)
- Message Body (any word(s) in message)

Select one of the following conditions from the drop down for each of the above that you use:

- Contains
- Does Not Contain
- Begins With
- Ends With

Enter appropriate text in the box next to each of the above that you wish to be acted upon.

Message Actions: Move to Folder: InBox - Bulk - Trash - (or any folder of user's creation). Here are some examples:

Create a rule to accept mail From nancy@bigfoot.com and Move to Folder named InBox (select "Move message to folder" at the bottom).

Reject all mail From the domain abc.com and Move to Folder named Trash.

Allow mail with the phrase, "Family News" in the Subject field and Move to Folder you create named Family (create custom folders on the "Check Mail" page by clicking on "Folders Add" above "Inbox").

If you subscribe to discussion or special interest groups, or receive news bulletins, you can easily filter mail from them. Do it by creating a Filter that specifies a consistent line of text that appears in the Subject line of their messages, such as "IBM User Group" or "Genealogy," and send it to the folder of your choice. (The text can even be a unique word or phrase embedded within the Subject field). You can also enable a news message by the originator's address in the From field.

Note: Make sure your rules do not conflict. You may enable messages from a source by its return address that also contains text in the Subject field that you block for another. In the case of such conflicts, use multiple conditions in the filter, such as

Continued on Page 7

Yahoo Mail, continued from page 6

From a specific address and with specific text in the Subject field.

An Easy Filter Trick

I find it easiest to create and track individual rules for all the messages I wish to move to a specific folder. That way if you cancel a subscription or wish to make a change to a rule, you can simply delete or edit the individual filter.

However, if simplicity is what you prefer, you can group your “allowable” Filters into one list of originators or certain subjects. This tells Yahoo to send everything to the Trash folder that does not meet specific criteria in the Subject field (such as: If Subject does not contain “[broad_band]” or “INFOWORLD” or “BRIAN LIVINGSTON” or “Woody’s” or “Briefing” Then Move the message to Trash.)

Note: the Boolean (logical) operator or must appear between multiple items that are to receive the same treatment or the syntax will not be correct and the filter will fail to work. This must be done manually, as the Yahoo filter mechanism will not do this for you. I also created individual filters for each of those originators or subject lines to send to inbox.

The Filter creation tools are very easy to use and should be familiar to anyone who has used standard Windows pick lists and drop downs, but should you make a mistake, you can edit a filter or delete and recreate it. After the first two or three, you will feel quite comfortable and create them with ease.

Helper Programs

A serious limitation of a Yahoo mail account is that you must be online and interactive to use it. (How else can they show you those ads?) That means you must visit their web site in-person, sign in (or let the Yahoo cookie recognize you) to access

your e-mail account. Fortunately, there is a terrific free program that eliminates this inconvenience. The utility is YahooPOPs and it lets you retrieve your Yahoo mail remotely using your current e-mail client program (see list below).

Download it at <http://yahoopops.sourceforge.net> (note the “Download” link in the upper-right).

This program is tiny, installs in an instant, and is compatible across almost all versions of Windows. The authors host a discussion group and offer support at the site, so check it out for tips and assistance. As Yahoo makes changes to their mail interface, the authors also make updates available to accommodate them. The program comes with a file named HowTo.txt that explains it all and makes it a snap to configure. Something I really like is that it can be set to delete the contents of the Trash folder at Yahoo, saving you the need to do so.

Before you install YahooPOPs, you may want to read some of the most recent conversation in the discussion group for tips. Once you have the utility installed, right mouse click their icon in the system tray, select “Configure,” and check out the easy-to-grok options.

You must also create a new account for your Yahoo account in your existing e-mail program. This is done on the same config screen as you set it up for your current e-mail servers. YahooPOPs works great (and it’s a keeper)!

YahooPOPs support most current e-mail clients including Calypso 2.x, Eudora, FoxMail, Incredimail, Lotus Notes R6, Outlook Express, 2000, and XP, Mozilla and Netscape Mail, Pegasus, and The Bat.

Sending Yahoo Mail Remotely

Now that you can retrieve your mail without being online and visiting the Yahoo.com website,

Continued on Page 8

Visit the BUG Club Web Site at

<http://BugClub.Org>

Got Questions? Go to the Forum and Ask!

Yahoo Mail, Continued from page 7

how do you send e-mail with your Yahoo.com return address? Simple! When you create your account for Yahoo.com within your own e-mail client program, use your ISP's SMTP server address in the proper field, near where you specify the server address for YahooPOPs (explained in the YahooPOPs HowTo.txt file).

When entering the return address to be shown on outbound mail, use your Yahoo name (yourname@yahoo.com). Mail sent using this account would show your Yahoo.com return address, even though it was mailed through your ISP's SMTP server.

Note: If someone wants to determine the originator of an e-mail, they can read details of the Internet mail header, but for general purposes, this works just fine. Warning: If you are using an alias address behind which you do not wish to be known or that you do not want linked to your main ISP e-mail account, do not use this method.

In Addition ... and Finally!

In conjunction with my Outlook e-mail program and Yahoo account, I also use a very powerful little program called Mail Washer, which helps manage mail from any source. It offers its own built-in "Friends List" and "Black List" to allow wanted or block unwanted sources of mail, even mail received through your ISP mail account. MailWasher even comes with built-in filters to block mail from known sources of spam around the world.

The author asks for (but does not require) an unspecified donation for use of his program. The difference between the registered and non-registered versions is a small block of advertising that appears at the top of the window. I recommend you try it at www.mailwasher.net. If you love it, send along a few bucks and use it guilt-free.

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WHERE DID SCANDISK Go?

Reprint from A Prompt of the Jacksonville PC Users Group, 11/02

I recently began using two new operating systems, Windows 2000 at work, and Windows XP at home. Since I've always run Scan-disk and Defrag at regular intervals, I was surprised and dismayed that I could not find Scan-disk. I went to Programs, Accessories, System Tools, several times. Defrag was there but Scan-disk was gone. I even tried going to Start, Run and typing in Scandisk. That didn't work either.

After several e-mail messages and much research, I discovered that Scandisk is not available in the two latest versions of Windows. Apparently, the newer file formats just do not work with Scandisk. There is, however, a workaround. If you want to perform disk error checking on your hard drive try one of the following:

For Windows 2000

1. Double-click My Computer, and then right-click the hard disk drive you want to check.
2. Click Properties, and then click Tools.
3. In Error-checking, click Check Now.

For Windows XP

1. Double-click My Computer, and then right-click the hard disk drive you want to check.
2. Click Properties, and then click Tools.
3. Under Error-checking, click Check Now.
4. Click Start.

I followed these error checking instructions but it took so long that I left the computer. When I returned, there was no report to indicate that the check had been successful. I've been assured that if errors are found you will see a notification message so you can decide what to do next.



From the webmaster,

Happy New Year! For weeks now, I have been adding pages to the Beginner's Help page <http://bugclub.org/help.html> to expand the amount of help available to our members! This has proven to be fun and educational, not to mention, the BUG site now has over 90 pages to surf through! To view the entire list of pages, visit the Site Map at: <http://bugclub.org/sitemap.html> There is one thing which has me puzzled, that's the lack of activity in the Forum! If this new Forum is too complicated, please let me know, and I'll try to explain it at one of our meetings.

The BUG site allows **25GB's** of transfer within a 30 day period. Our total HTTP transfer for the last 30 days is **1022.28 MBs**. The total number of requests your site has received is **34468**, making the average MB per request **0.03 MB**.

Happy Surfing!
Eric Arnold

webmaster@bugclub.org



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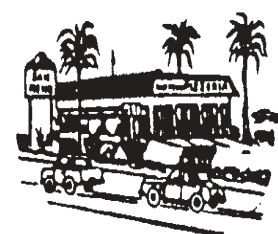
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ST. Valentine's Day February 14th

Software Review, Easy Thumbnails

By Rick Mattingly

Digital cameras and optical scanners result in images — lots and lots of images. Keeping track of all those images quickly becomes a real chore. Often, the only way to determine which image file is the one you are looking for is to view the image contained with an image viewing utility. Image files can be, and most often are, quite large, complicating the issue even further. The solution is to use "thumbnail" views of the image files. Thumbnail images are nothing more than a miniature duplicate of the original, much smaller in physical and storage size. Accessing the thumbnail images is fast and they take up very little storage space.

While it is true that you can create a thumbnail view of an image with most graphic software applications, it can be a real pain to manually set up the software to resize each image. A better route is to utilize a dedicated thumbnail software application for this task, as well as a quick thumbnail image viewer.

"Easy Thumbnails" by Fookes Software is a great choice for this job. The official description of Easy Thumbnails v1.0 reads as follows: "A handy utility for creating accurate thumbnail images and scaled-down copies from a wide range of popular picture formats. An elegant interface makes it simplicity itself to find your images and select them for processing individually, in batches, or in whole folders, using a well-designed file selector and built-in image viewer. You can use slider controls to rotate images and adjust their contrast, brightness, sharpness and quality, and preview the results. Thumbnails can be created in any existing folder or a new folder, and you can identify them clearly by adding a prefix or suffix to their titles. If you're a image processing enthusiast, you will appreciate the option of choosing from a selection of six size-reduction algorithms for the best possible results."

Easy Thumbnails is a small utility that does a really nice job with an elegant, yet simple interface. Oh, and I must not forget to mention what a great tool Easy Thumbnail is for maintaining Web site images.

And now the best part — Easy Thumbnails is freeware! Go to Fookes Software on the Internet at <http://www.fookes.com> to snag your very own copy of this great utility.

While you are there, also check out the other great software products available, including "Album Express" for creating picture albums of your images, and "Mailbag Assistant" to enhance management of your e-mail. Also, be sure to take a look at "NoteTab," one of the most powerful ASCII text editors I have yet seen.

NoteTab is available in a free "light" version (amazing!) or as a powerhouse "pro" version for only \$19.95.

Classy, functional software from Geneva, Switzerland by Eric G. V. Fookes. Definitely worth a look.

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**Presidents Day, February
17th**

Newbies Corner

By Jim Hally B.U.G. member

Swap File Part Deux

Big Brother is not watching you. I however, know how you are. I will bet dollars to doughnuts that there are at least 25 club members who are going to look into last month's column but just haven't gotten around to it. Allow me to show you a way to analyze your system before you start tinkering. Windows provides a way to monitor your system with an ingeniously named utility called System Monitor. You may need your Windows CD for this so have it handy to install System Monitor if it is not already installed. In my case I had already installed it.

Open Control Panel.

Click on Add/Remove programs.

Click on the Windows Setup tab.

Highlight System Tools. (it will have a check mark if it is installed)

Click on Details.

Your first screen will be called Kernel: Processor Usage %. Kernel is, by definition, the central most important part or in our case the processor or CPU (central processing unit). Once again I will not try to dissect the information. My only goal is to give you some knowledge and assist you in looking at the data. I will interject some comments on what I see on my Monitor and give you my thoughts on this.

From this point we have to add a few items to put it all in perspective.

From the System Monitor screen.

Click on Edit.

Click on Add item.

Highlight Memory Manager.

Select and add the following items one at a time.

Swap File in use.

Swap File size.

Unused Physical Memory.

Truth be told, I have a few things running at Start up just like you. Sometimes I write like a drill sergeant but only you can make the choice of what runs at Start up. Before I added any of the last three items my Kernel was running about 40% on an AMD 800 Mb. CPU. As I opened up Word to write this column the thing spiked to 100% and then

settled back down to near 40%. At this point I started adding the other three items. The order in which you add them dictates how they appear on the monitor screen.

I knew that when I started last month's column it would probably end up being a two part series, so I made no changes to what Windows had set as the Swap File size. At this point I now show four graphs within the System Monitor screen. Windows has set the Swap File size at about 80 Mb. However, the graph has an upper limit of 244 Mb. You have to take into consideration that I only have two active items, Word and System Monitor. This number will probably change if I open more programs or a program with more data or more intensive data like a spreadsheet. At any rate the current Swap File size is .0133% of my hard drive. The 244 Mb. represents .04% On my computer I have 384 Mb. of memory. My screen tells me I have about 200 Mb. of unused physical memory. Looking at the next graph it appears that I am only using 3.7 kilobytes of the Swap File.

What Does This Mean?

Heck, I don't know. I will tell you what I did and what I observed. I figured that I would have to see a difference someplace. If not, there is little need to continue with the column. I tried to connect to the Internet. Of course since this was an experiment I was unable to connect. When I went back to System Monitor (SM) I saw that my Processor usage jumped to 90%. That kind of shocked me. I expected it to go up, but not to the point of more than double. The graph stayed there for a while even after I closed I.E. Unfortunately I got up to do something and didn't see it come back down to about 40% again.

Cutting to the chase, I did connect with I.E. and checked my mail at the same time. Processor use went back up to 90%. My unused Physical Memory went down to about 150 Mb. The size of the Swap File went to about 120 Mb. but oddly the Swap File in use went down to 0.

Here is what I think. The inclusion of I.E. taxed the Processor. I think the Processor is saying, "I know what this guy opened and he is going to want

Continued on Page 14

Review-Quicken 2003 Premier

By Bob Staples Brevard User Group, ***BUG Club***
for short

Quicken 2003 Premier is a new product that helps you optimize your personal finances.

It is packed with sophisticated portfolio and investment tools, Quicken Premier is powerful enough to satisfy the savviest investor and track complex transactions, yet with Guided Setup and plain-English explanations, It's so easy to use, even those new to investing can make decisions like a pro.

Quicken Premier also includes all the new features in Quicken 2003 Deluxe, such as easier data downloading, easier online account setup, and Scheduled Updates that let you, if you choose, download your financial data automatically, so it's waiting for you whenever you launch Quicken.

Key Advantages

- A. Find strategies to improve your after-tax returns.**
- B. Investing insights via proactive alerts.**
- C. Discover which investments to sell right now based on your goals.**
- D. Learn from step-by-step investment tutorials.**
- E. Preview the impact of potential buys and sells.**

Make Smarter Investment and Tax Decisions Intelligent Investing Alerts (Premier exclusive!)

The investing world is constantly changing-premier helps you stay on top of it. Get alerts when a stock beats analysts' estimates, when the Morningstar rating on your fund drops and more. See how it relates to your investments and get suggested next steps to explore.

Tax-Smart Investing Insights (Premier exclusive!)

Quicken premier can alert you to opportunities to offset capital gains or losses. Or when similar but more tax-efficient investments are available. Or when taxable events occur, like a mutual fund distribution. Get valuable insights to help improve your after-tax returns.

Three New Tax Reports (Premier exclusive!)

New schedules A, B, and D reports help you to stay on top of deductions, interest and dividends, and capital gains. And they'll help you prepare your taxes more easily.

Investment Sale Optimizer (Premier exclusive!)

If you needed to come up with \$5,000, Premier can help you find an optional way with its patent-pending technology. Set your criteria from various options - like "minimize taxes" or "maximize ROI" - and Quicken can help you select a combination of securities to sell. Best of all, this sophisticated investment optimizer aid, which is part of the Capital Gains Estimator, is simple to use.

Investor's Reference Guide (Premier exclusive!)

Get step-by-step tutorials on getting started with investing, evaluating stocks and mutual funds, bonds, investing strategies and more.

Buy/Sell Preview (Premier exclusive!)

Before you buy or sell an investment, get a quick and easy preview of your estimated proceeds and the potential impact on your capital gains, taxes and portfolio.

Capital Gains YTD Snapshot (Premier exclusive!)

Premier includes a quick snapshot of your capital gains situation for the current tax year so you'll always know where you stand.

Get set up easily

Set up your accounts for maximum convenience

Just answer simple questions about your goals in the new Quicken Guided Setup, and Quicken makes sure you're setting up the right items, such as accounts, bills, and paychecks. Use it anytime when you're just starting out or whenever you want to add new accounts or goals. When it's finished getting you set up, it even tells you what to do next.

Getting connected for online downloading - it's easy!

Download your bank, Credit card or brokerage transactions into Quicken instead of typing them. You'll save time and reduce errors. Quicken makes online setup easier than ever before by guiding you through easy-to-follow steps.

Continued on Page 13

Quicken Review, continued from Page 12

Simplify investment account setup

Now Quicken makes investment setup fast, painless and more accurate. Just enter the name of your participating financial institution, answer a few easy questions, and you're ready to go. When you're entering your existing holdings, Quicken prompts you with helpful tips and questions, customizing itself to your answers. So whether you're a novice or an experienced investor, you can use the powerful investment tools in Quicken to help you stay on top of your investments.

Stay on top of your bills and avoid late fees

Why pay late fees and finance charges when you don't have to? Let Quicken track your bills, remind you when they're coming due, and even pay them online for you if you like. Quicken Bills Setup makes it faster and easier to let Quicken know which bills to track and what you want Quicken to do with them.

Convert your previous Quicken data easily

A new Conversion Wizard automatically launches when you install Quicken 2003 and seamlessly helps you upgrade your Quicken data files from an earlier version to Quicken 2003, saving you time and worry.

Save Data Entry and Effort

Download your transactions - no typing!

Typing your transactions by hand is tedious work, and tracking down errors can cost you hours. Why not download that data instead? Now, Quicken can download transaction from over 2000 banks, credit card, brokerage and 401(K) companies, including the Quicken Master "Card(R). You'll save time and increase your accuracy.

Pay bills online- a real timesaver

Stop writing checks licking envelopes and sticking stamps! Quicken bill pay lets you pay anyone - from the phone company to the babysitter - directly from within Quicken. It works with any checking account in the United States.

Schedule updates so your data is ready when you are

Imagine starting Quicken, and your banking, credit card and investing transactions are already downloaded and waiting for you. Now, you can

schedule when you want Quicken to go online and download your transactions - even when you're asleep! So your data is ready when you are.

Everything where you want it

See the "big picture" more clearly

Based on talks with hundreds of Quicken users, Quicken has been redesigned with a new look that gives you easier, more direct access to your accounts and the features people use most. Best of all, the new design is so logically organized, you'll understand exactly how to use it instantly. And after a few minutes, you'll feel so at home, you'll never look back. The new design includes:

Account Bar for easy access to favorite accounts

Account and Global Centers for instant snapshots of your financial picture

Customizable Tool Bar for one-click access to global and frequently-used features

Report navigator for easier report navigation and customization

Learn how to make the most of Quicken

The Quicken Migration Wizard loads automatically when you upgrade to Quicken 2003. It introduces you, step-by-step, to the new design features, so you can make the most of them.

Quicken 2003 Premier for windows

System requirements

Computer: IBM or compatible Pentium 133 (Pentium II 300 recommended)

Operating System: Windows 95\98\Me\xp

Memory: 32 MB RAM (64 MB RAM recommended)

Hard Disk Space: 67 MB, plus 45 MB for Microsoft Internet Explorer if IE 5.5 or higher is not already installed (IE 5.5 included on Quicken CD-ROM)

Monitor: Super VGA (800x600) with 256 colors (1024x768 with 16-bit color recommended)

CD-ROM: 2x speed (4x speed or faster recommended for multimedia)

Internet Connection: 14,4 Kbps modem (56 Kbps or higher recommended)

Sound: Sound card and speakers recommended

Printer: Any printer supported by Windows 95/98/Me/XP

The product available at an any computer software store including Sams. Or you can download it from WWW.intuit.com. It is \$69.95 if downloaded.

Intuit Corporate Headquarters 2632 Marine Way
Mountain View, CA 940431-650-944-6000



Newbies Corner, continued from page 11

to go here and there and everywhere. Since Windows has a history of where this guy goes I better get those addresses ready. He is going to want passwords, E-Mail addresses, sports URLs, pages out of cache, the works.”

In the mean time I.E. was loaded into memory. This shows up on the Unused Physical Memory graph. The graph now showed about 150 Mb. opposed to close to 200 Mb. I had before I opened I.E. Now I have disconnected from the Internet and look at the graphs again.

Turn Me Loose

I know the regulars at the Windows SIG have heard this before but here it is in red and white. I say red and white because that is the color of the graph for Unused Memory. Windows doesn't always give back all the memory it took to open a program. After I closed I.E. and Outlook Express I checked the graphs again. The Memory graph only registered about 180 Mb. of unused memory. Windows was still holding on to some of it. So somewhere there was still 20 Mb. of memory still being taken up even though I closed the program. In my case with 384 Mb. to start, it is probably not that critical. However for someone with 64 to 128 Mb. this may cause the Swap file to kick in when, you open another program.

I don't believe you will find anyone to give you a precise answer on exactly how this whole process works. Try to take the numbers given here and see how you stack up as a comparison. Remember that the lower your unused Physical Memory goes the more you will have to use the Swap File. Unless you set the minimum and maximum limits for Virtual Memory the more likely your Hard Drive is to become fragmented. The more fragmented the slower the response time for just about anything you do.

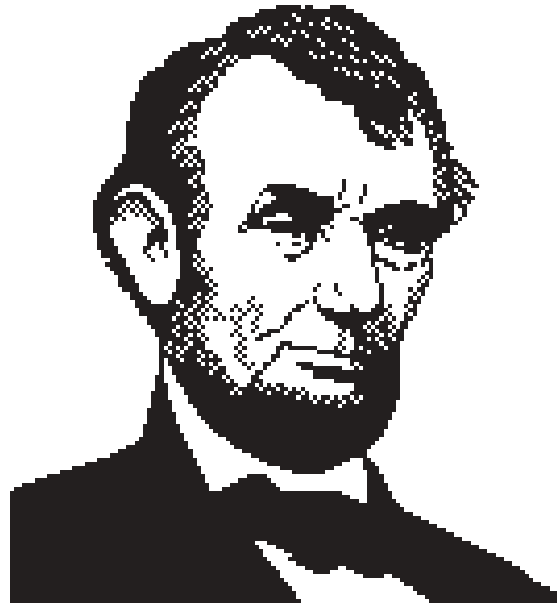
A Few Points

A left click within a graph will give you the last reading as well as the peak reading. With the exception of the Kernel all other graphs will give you numbers in bytes so 79691776 is in reality 77.8 Mb. Don't get hung up on this dividing everything by 1024. Just figure you have 79 Mb.

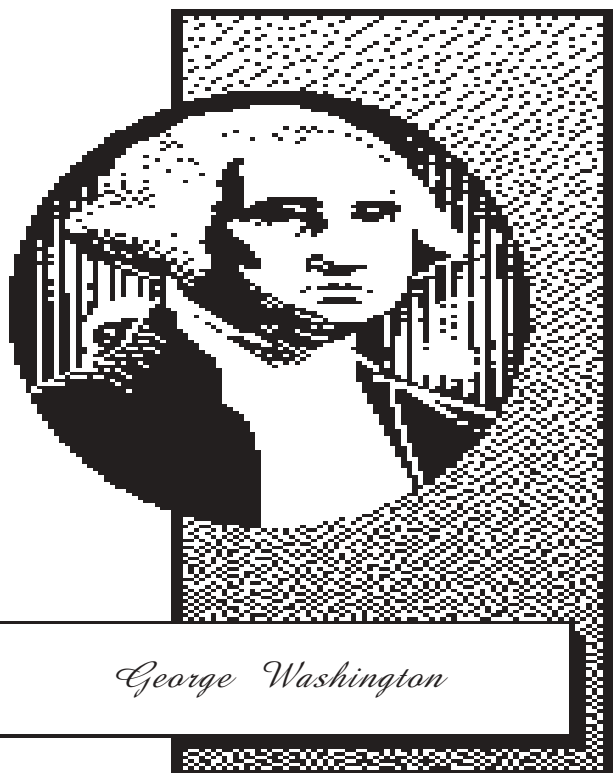


This Month's Thought:

A man has to live with himself, and he should see to it that he always has good company. -Charles Evans Hughes, jurist (1862-1948)



**Lincoln's Birthday February
12th**



George Washington

**Washington's Birthday
February 22nd**

Special Interest Groups

WIN 9X/ME SIG

Meets 7:00 PM Thursdays
1st & 3rd Thursday at Eau Gallie
Library.
All Other Thursdays at Melbourne
Library on Fee Avenue.

IMAGING SIG

Meets at 7:30 PM the second and
fourth Thursdays, after the Windows SIG,
at the Fee Ave Library in Melbourne.

NEWSLETTER SIG

Meets twice a month on the Saturdays before
and after the BUG monthly meeting.
Members interested in helping develop the
newsletter are welcome.
Place is Jim Townsend's home
call 728-5979 for directions.

TINKERS SIG MEETS

on most Sundays at
Bob Schmidts house.
Call 952-0199 for directions
and to verify meeting.

BUG Club Information

BUG E-MAIL LIST

To be included in the BUG E-Mail roster,
send an E-Mail to George Rymer at:
grymer@cfl.rr.com.

We will need your full name, E-Mail address
and your BUG membership number. You will
then receive notices and updates on BUG
activities, special events, changes to
schedules, etc.

BUG Board of Directors

Meets the second Wednesday of the
month at C.M. Corley's home.

Time 6:00 pm

Call 253-3050 for directions.

Sponsorship Rates

	3 Months	6 Months	12 Months
Full Page	\$ 160.00	\$ 310.00	\$ 550.00
Half Page	\$ 85.00	\$ 160.00	\$ 300.00
Qtr Page	\$ 45.00	\$ 85.00	\$ 150.00
Bus Card	\$ 25.00	\$ 45.00	\$ 85.00

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Brevard Users Group Directory

Meetings:

Are held at the Melbourne Library on Fee Ave. the third Wednesday of the month at 7:00 PM.

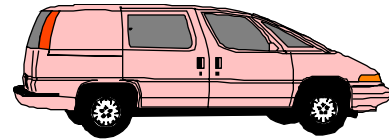


Membership

is by application and payment of \$25.00 annual dues. Membership is for 12 months from receipt of dues and includes a year's subscription to the newsletter.

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John McNeil 723-5550 AutoCad
Frank C. Miller 729-9589 Graphics
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Bob Staples 255-2623 Win95/98
Frank C. Miller 729-9589 Win 95
Bill Ranck. 676-7908 Word Perfect
Rex Cummings 242-9601 Netscape



MOVING?

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& e-mail to the Newsletter at jimtownsend@earthlink.net

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