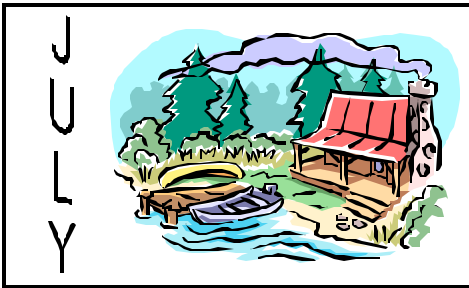


Newsletter

Volume 16 Issue 7

July 2003



IN MEMORY OF JIM RUSS

James F. Russ died on July 4th 2003 at his summer home in Gouldsboro, PA.

Bob Hepburn, a friend and fellow member of the New Jersey Computer Club and the Hunterdon Computer Club, attended Jim's funeral and gave the following eulogy:

"On behalf of the memberships of the NJCC and the HCC, may I extend our sincere condolences to Jim's family and relatives.

It was through these computer clubs that I came to know Jim... a warm and friendly person, always willing to help out in solving your computer problems. Jim maintained a working set of most manufactured computers, old and young, in his basement in Bridgewater, NJ. If you had a problem on your computer... Jim would simply 'pull down' his duplicate of your system and proceed to replicate and solve your current computer problem. He was that kind of guy... always willing to help.

Jim would also pickup discarded corporate computers and refurbish them for 'seniors' at a nominal price. Many of my 'senior' friends were the recipients of Jim's efforts.

In both of our Computer Clubs', Jim's role was frequently to select and then to present computer topics for a scheduled club meeting ... always very informative.

He also had the ability to seek out and then advise us of where the best prices were for a new, hot computer item.

In March of 2002, Jim joined me in a motor home trip to Perry, GA for an FMCA national convention of about 6000 RVs. This was his first long trip in a motor home and he really enjoyed himself. We met many new RV friends along the way and Jim always had some interesting comments to make about his on-going RV experiences.

Jim also had a humanitarian side to his personality. He had his own 'club' of senior friends with whom he traveled around locally. He once told me that this was why he bought a larger van, so that he could get ALL of his friends in one vehicle, so they could be together while going from place to place. I had the pleasure of meeting most of these friends over time - each with his own physical disability. Jim was the youngest of the group and felt it was his privilege to help his friends.

Well, time waits for no man or woman. Our Maker has His own alarm clock for each of us. From the reports of Jim's final moments, it does seem that he passed over to the other side' peacefully-- relaxed and doing his own thing..

As it is written in John 14: "IN MY FATHER'S HOUSE ARE MANY ROOMS. I GO NOW TO PREPARE A PLACE FOR YOU" I just hope and pray that there is also a pond and some fishing poles nearby so that Jim can continue to enjoy his favorite pass time.

I would like to read a poem that exemplifies the man, Jim Russ. He did, in fact, ACT to make his world a better place... The poem is titled A PSALM OF LIFE, by Henry Wadsworth Longfellow.

A PSALM OF LIFE

Tell me not, in mournful numbers,
Life is but an empty dream!
For the soul is dead that slumbers,
And things are not what they seem.

Life is real ! Life is earnest!
And the grave is not its goal;
Dust thou art, to dust returnest,
Was not spoken of the soul.

Not enjoyment, and not sorrow
Is our destined end or way;
But to act, that each tomorrow
Finds us farther than today.

Art is long, and Time is fleeting,
And our hearts, though stout and brave
Still, like muffled drums, are beating
Funeral marches to the grave.

In the world's broad field of battle,
In the bivouac of Life,
Be not like dumb, driven cattle !
Be a hero in the strife !

Trust no Future, howe'er pleasant !
Let the dead Past bury its dead !
ACT, - Act in the living Present !
Heart within, and God o'erhead !

Lives of great men all remind us
We can make our lives sublime,
And, departing, leave behind us
Footprints on the sand of time -

Footprints, that perhaps another,
Sailing o'er life's solemn main,
A forlorn and shipwrecked brother,
Seeing, shall take heart again.

Let us, then, be up and doing,
With a heart for any fate;
Still achieving, still pursuing,
Learn to labor and to wait.

Again, I want to express my condolences to his family and friends—HE WILL BE MISSED."



Bill Woodall mentioned the availability for those who have a business the Windows Action Pack for about \$300.00. Provides most of the Windows operating system, office and developers software worth about \$12,000 retail. You need to sign up with Microsoft as a dealer to receive for eligibility.

Ken Jones inquired into an electronic filing system for home use to catalog files on a computer. Peter Czerwinski mentioned Adobe Photo Album costing about \$50.00. Rick Williams pointed out this feature comes with Macintosh computers.

Someone asked about downloads they got on Hitachi. The wondered how to use the icons created on their desktop. Bill Woodall suggested that the files might be Adobe Acrobat files and you need only to go to the Adobe web site to download the free Adobe Acrobat Reader.

JUNE GUESTS

(by Ilene Shope)

Ilene Shope gave details for HCC membership to Dr.Kango (Cardiac) after the meeting on 06/21/03. Jim Aller answered the queries of Dr. Frank Roe on Hunterdon Computer Club activities. These two doctors visited the club on Saturday. They were drawn in by the display of computer books, diskettes and magazines on the exchange table and with the social coffee chat in the lobby. During the meeting, Lon Hosford called on guest, Bill Hartmann, to say a few words.

Bill Hartmann (Stockton, NJ) saw the Club's ad "Genealogy Software". He is involved in Genealogy research. He has 12,000 names traced from the Hunterdon Gazette, a newspaper that ran publications from 1825 to 1866. This genealogy data is on the website for Hunterdon Genealogical Society.

PRESIDENT'S MESSAGE

(by Lon Hosford)

I need to start off this month with the sad news of Jim Russ our long standing Program Chairperson passing away. Many members were in shock at the news. For well over a half of a decade Jim's presentations became a central fabric of club meetings and will take quite a while to forget. According to Bob Hepburn, Jim took this step in life apparently peacefully sitting on his dock up at his cabin in Gouldsboro, PA.

Jim was an extremely valuable member to the club, a real storm trooper when it came to performing club tasks, an adept researcher for all types of what not in computers for us to learn about, a master educator, an expert computer technician, a walking PC help desk, and a spirit we all found a lot of comfort in knowing.

We will all miss Jim and look for ways to honor his dedication to the club in the coming months.

I thank Bob for alerting us to this event, Ilene Shope for coordinating the many messages that appeared from concerned members dealing with the news and providing pertinent information in the loop. Also thanks to Paul Glattstein for posting the pertinent data on our club web site.

Making the transition from this news to club regular activities is difficult but at our last meeting we did have another dedicated member, Bill Woodall, provide an excellent presentation on Genealogy and the Legacy software.

Club members have expressed an interest in a Genealogy SIG and Bill was gracious to provide a kick off presentation for the SIG. Ilene Shope has volunteered as the Genealogy SIG coordinator. Those interested in the Genealogy SIG should contact her and discuss future activities.

I cannot say as of this writing what will be next month's meeting topic. Jim had performed the club program tasks for the club so well it may be some time before we can have the same expectations developed from Jim's outstanding performance.

ELIMINATE MODEM CONNECTION SOUNDS

(NYTimes)

Although the screeches, toots and warbles you hear may sound like R2-D2 having a very bad day, they are actually a series of signals that two modems use to establish a connection. All that squawking can grate on one's nerves, but most modems provide an option for turning down or muting their speakers. The results may vary depending on which modem and modem driver are installed on your computer. In most versions of Windows and the Macintosh operating system, there is a place in the modem's control panel to adjust the speaker volume.

In Windows, go to the Start menu, then to Settings and then Control Panel and double-click on the Modem icon to open it. Click on the name of your modem in the window, then click on the Properties button. Click on the General tab, and in the area called Speaker Volume, slide the control to suit your ears. (These steps may vary depending on the version of Windows you are using.)

In Mac OS 9, go to Control Panels on the Apple menu and select Modem. Depending on which modem you are using, you should have the option to turn the modem's sound on or off. For Mac OS X, click on the System Preferences icon in the onscreen Dock. Click on the Network icon and then on the Modem tab to reach the controls.

If these actions do not affect the modem's volume, you can type a modem initialization string command code in the appropriate place. Retrace the steps outlined here to get to the modem control panel. In Windows, in the Modem box, click on the modem listed in the window and then on the Properties button. Click on the Connection tab this time, then on the Advanced button. In the box marked Extra settings, type "atm0" (without quotation marks; be sure to use a zero as the final character). This is a command that turns off the modem's speaker. If there is a sequence of letters starting with "at" in the Extra settings box, simply type "m0." Click on O.K.

WHY ONLINE BILL PAYMENT IS BOOMING

(by Terry Savage)
(contributed by Don Colombo)

If you haven't started paying your bills online, now is the time to start. The technology makes it simple to pay any bill to anyone from anywhere. It saves time, money -- and it's safe. Best of all, it's a lot easier to get started than you might think.

That's the main reason online bill payment is starting to take off. By 2005, an estimated 40 million American households will pay bills online.

Aren't you tired of writing your checks, then rewriting the information in your check register, stuffing envelopes and finding stamps -- only to realize you put the stuff in the envelope backward so the address doesn't show through the little window?

At its most basic, paying your bills online is simply a matter of switching from pen and paper checks to issuing payment instructions using your computer. You can do it online or via a personal-finance program like Microsoft Money or Quicken.

What's making paying bills faster, less prone to error and far less of a chore is that so many companies now make your bills available online, too. The most convenient form is an e-mail that allows you to decide in your reply whether to pay now or schedule the payment for later.

No matter what service you use, when you pay online, you'll see a check on your screen that looks very familiar. There's nothing to relearn about writing online checks. If you're reluctant to part with your paper checks entirely, not to worry. Paying bills online doesn't mean you have to give up writing checks.

And even if you pay all your bills online, there's still a huge paper trail. Some companies, such as utilities, banks or the local department store, will get your payments as computerized funds transfers. But almost 66% of payees will get a paper check. If your bank returns checks with your monthly statements, you can

turn over the check and see the endorsement.

Moving your bill payment online offers more than a regular look at your bank balance to make sure you're not overdrawn. Especially if you arrange to have bills sent to you electronically, it can help you:

Get organized. Every time you write a check online, the transaction gets added to a register that subtracts the payment for you so you have a better sense of your current balance.

Save time. Enter your account number and address the first time you pay a bill, and the computer remembers all the information. And you can pay anyone at any time from anywhere you can access your account online.

Manage your money better. You can schedule payments so you don't miss due dates. You can check your account balances. With Microsoft Money or Quicken, you can sort all your payments quickly and easily and save time when you work on your income taxes.

Save money. Most banks charge a modest fee to process transactions, though many now don't. In any case, if you send out enough payments, the cost is less than the cost of stamps.

SECURITY—The biggest initial objection most people have to paying bills online is security, but there have been very few instances of fraud involving bill-payment transactions on the Web. All your payment instructions are encrypted at the highest level of security as they travel to your bank -- no matter where you issue your instructions. Online bill payment is made more secure by guarantees against fraud and delays. So if you give your instructions in time, you'll never have to pay interest charges on overdue bills.

Your bank is covered by Regulation E, which protects you against fraudulent use of your account if, say, your checkbook, cash card or credit card is stolen. The regulation limits your liability generally to the lesser of the amount involved or \$50. That same protection exists with

online bill pay. But since most financial institutions outsource their online bill pay operations, the company that processes 90% of those transactions -- CheckFree -- offers its own guarantee against fraud and delays. The fraud protection terms mirror those of Regulation E. The company will cover up to \$50 in late fees if you've scheduled a payment properly and the payment still ends up late. And, in fact, when you use online banking, fewer people see your checks as they are processed, giving a greater level of privacy to your financial life.

WHERE TO START—Start by paying your bills online using any one of hundreds of services, ranging from portal sites such as MSN Money, Yahoo! and America Online, to banks and other financial institutions. So far, the most popular sites for online bill payment are banks and credit unions. Just go to your bank's Web site to get started or speak with one of the bank's online experts who will guide you through the process. In addition, many portals and financial services firms are adding features that entice bill-payers to pay their bills securely right from their sites. Portals have been competing to get your online bill payment business, because they know you'll come back regularly -- and visit other parts of the site. That gives them a chance to promote their latest financial offerings -- from mortgage or auto refinancing offers to sales of life insurance or investment products.

Brokerage firms such as Charles Schwab see a chance to expand their business at the expense of the banks, so they encourage the integration of your bill-payment and investing data. You can pay with a click from your Schwab One account, and keep earning interest on your money market until the day the check clears. Surprisingly, one of the largest and most aggressive players in the arena is the U. S. Postal Service. Remember, most of the bills you pay online are still sent out as computer-generated paper checks. So the Post Office isn't worried about letter carriers' bags being too light. But they recognize that capturing online bill payments -- and being a leader in the new field of online bill presentment -- means more revenue.

(continued on page 4)

ONLINE BILL PAYMENT (cont'd.)

WHAT'S NEXT

Online bill presentment

Companies promoting bill payment are just as interested in sending you their bills online because they see substantial cost savings. Mailing a bill out costs \$2 for processing and postage, but a bill can be presented online for 35 cents to 50 cents. You can register at a company's own Web site, set up your banking information, and then just click to pay. But banks and portals also offer online bill presentment -- so you can have your bills directed to the Web site where you do your banking. It becomes a sort of online mailbox. Clicking on a bill displays the details; a credit card bill would show all the individual charges you made that month. Then with another click, you can pay immediately -- or schedule payment in time to meet the due date. Most sites send e-mail when bills arrive. Another opportunity in online bill presentment is "e-bill via e-mail." It works through your regular e-mail address -- or a new one you may set up specifically for this purpose. Your bill arrives by e-mail, and you can pay the bill or check the details from within that message. Again, though the bill arrives via e-mail, your instructions to pay are actually encrypted and routed back through your bill-pay site.

SO WHAT SHOULD YOU DO?

All the technology is established -- and made easy. Here's what I suggest:

Install Microsoft Money or Quicken on your computer. That way you can download information and sort it immediately. Contact your bank or favorite financial portal for information about enabling your account for bill payment. You'll need to establish a user ID and personal identification number (PIN). Getting started -- either on the Web site or by calling a toll-free number -- shouldn't take more than a few minutes. Some financial institutions, however, insist on mailing your PIN for security purposes.

Get started.

If you're timid, just pay two or three bills online the first month. For the rest of your bills, write paper checks. Remember, you're still using the same account whether you pay electronically or by paper.

Sign up for online bill presentment.

You can find a list of all companies offering this service at Checkfree.com. (See link at left under "Related Sites.") Go to their Web sites and tell them where you'd like your bills directed. Then you can pay from anywhere, anytime.

Have you ever wondered how digital camcorders can record images on videotape and still be considered digital?

(NY Times)

Videotape is simply a medium that, like a computer hard drive, uses magnetic particles to store data; some types of videotape are designed to accept analog data, while others accept digital data.

Analog tape formats include VHS and Hi-8, while digital camcorders often use tapes in the MiniDV format. MicroMV, a tape format used by some Sony digital camcorders, comes in cassettes that are even smaller than MiniDV tapes.

Magnetic tape is also often used as a backup option for computer data, and tape cartridges and their accompanying drives are widely available for backing up large hard drives.

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Home Phone (_____) _____ E-mail _____@_____

Fax (_____) _____

Information that will help us help you:

1. **WOULD YOU BE WILLING TO HELP THE CLUB ? (circle one or more)**
Club officer Technical advisor Setting up for the meeting Taking club minutes Newsletter Programs
Other _____

2. **DO YOU HAVE AN AREA OF COMPUTER EXPERTISE? _____ IF SO, WHAT IS IT?**

3. **PLEASE LIST ANY COMMENT AND/OR LIST WHAT YOU WOULD LIKE TO SEE IN OUR COMPUTER CLUB**

GENEALOGY HUMOR



"So far I've discovered I was in a litter of eight and my mother's name was Fluffy."

Submissions for articles, cartoons, pictures, or other information pertinent to the club are due to the editor by the 3rd of each month. If you plan to email your submission, please be sure to include HCC in your subject line. Send to:

mreuter@ptdprolog.net
or
marlynreuter@hotmail.com

or use snailmail to return address on next page.

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HCC

Guests Welcome – all ages all levels

8:30 A.M. To Noon

Next Meeting Saturday, July 19, 2003
Hunterdon Medical Center
Rt. 31 Flemington NJ

Hunterdon Computer Club

HCC NEWSLETTER

HUNTERDON COMPUTER CLUB

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