



# Newsletter

Volume 17 Issue 3

March 2004

## March

### PRESIDENT'S COLUMN

(by Lon Hosford)

February could become a one time showing of pure video talent that members talk about for a long time to come. If you missed it you may need to pay or beg to see it again.

Carl Kukla presented his work in converting 8 mm film into digital format and then publishing on DVD format. Carl cleverly preserved the "flicker" characteristic of the silent 8 mm format. Then he added sound with the timing of maestro.

I particularly liked his piece on the Disney visit from the 8mm days.

Attendees who made the showing left knowing they were in the presence of genius. What they may not have know is that Carl's dedication to making the presentation.

Unknown to me Carl went into emergency surgery days before the presentation. Still he showed up, without a hospital robe thankfully :-), and professionally presented the topic.

We also add our thanks to the efforts Don Columbo and Peter Czerwinski on technical support as well as the back up efforts of Jac Carrol in making this topic problem free.

This upcoming March meeting is a very popular request: "How to Make More Use of Your Old Computers." Jac Carroll will present the topic. He has explored soft-

ware including alternatives to Windows you can get cheaply or for free that will make those old computers more useful.

Jac plans to demonstrate a computer he recently revived. This is a good meeting to make to get those questions out in the open about your old computer and its destiny.

The Hunterdon Computer Club is facing new financial challenges. We are looking at a number of items on the cost side including adding new electronic newsletter membership category.

This would result in a membership with and a membership without receipt of a printed newsletter. Other clubs still producing printed newsletter have gone to this fee structure. If it occurs the membership with the printed newsletter may increase.

We would like to avoid having a change or an increase in fees if possible. What we want to try is a voluntary plan for members to choose to not receive the printed newsletter. Instead you would receive a monthly email with a link to the web site when the newsletter is published.

To volunteer for this plan you can email Jim Aller (his email address is in mast head of newsletter). Be sure to provide him with the email address you want to receive the newsletter announcement. Once we see the volunteer response, then we will let you know if and when we implement the change.

Another plan is making the printed newsletter smaller in coming months, whereas the electronic version may be longer. The printed version may be reduced to one or two pages with relevant club event data, information about the other articles in the electronic version and necessary advertising.

On the revenue side we are making a strong effort to have well publicized topics each month. In my opinion this is critical to the club's monthly activity and the attraction of new members. You can help on this. Look in the newsletter for the program column, "Your Club Program." There you will find topics and software you can volunteer to review and present.

Remember this is a club and that is what club members do - share experiences and information.

The email loop is back. John Gbur has set up an email loop. If you are a paid member you can ask questions using the email loop. You need to send you messages to hunterdoncomputerclub@yahoogroups.com.

Subscribing, changing your email address and un-subscribing to the email loop is done by you. You will get basic information on these tasks once you use it. If you need any assistance you can email John (his email address is in mast head of newsletter).

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### SPEED TEST YOUR DSL CONNECTION

(by Don Franklin)

There are a number of websites that allow you to test the speed of your broadband connection through your browser, but they are not always accurate. The distance between your computer and the server used to test your connection speed compromises the accuracy of those tests. A more accurate test is available using FTP and connecting to a Sprint server close to home. This is the same server used by Sprint tech support to check the speed of your connection when there is a problem.

Here is how to speed test your DSL connection:

Connect to the Internet as usual. Minimize your browser, and open the DOS prompt. This is usually done by going to the Start Menu and then go to Programs and you should see MS DOS Prompt as one of the choices in the dropdown menu. At the prompt type: ftp\_207.14.188.35

and hit enter. (The underline means leave a space). Once connected, some information about the test will print to your screen. At the end, you will be prompted for a user name. Type anonymous and hit enter. Now you must enter a password. Type sprint and hit enter. The password will not type on your screen. You will be told that access was granted. Type hash and hit enter.

Type get\_test.5meg and hit enter. Remember the space.) The test will begin and hash marks will be printed to your screen. If your speed is where it should be, the test is very fast. If it takes a long time, your connection is slow. At the end of the test, something similar to the following will print: 226 Transfer complete. ftp: 5242880 bytes received in 29.77Seconds 176.11Kbytes/sec.

Note: after copying the speed test result, type quit and hit enter. You can then close the DOS box. The speed test is reported in kilobytes per second. Your DSL connection is rated in kilobits per second. To change kilobytes into kilobits, multiply by

8. In this case, the result is: 1408.88 Kbits/sec. My connection is supposed to be 1500 Kbits/sec, so this is a reasonable response. (If you have a 512 speed DSL connection, the top speed should be 512. I have a 1.5 meg connection.) If your speed is more than 20 percent off, you should complain about it, especially if it is consistently off. You should regularly check your connection speed, and keep track of the results. Sprint tends to initially tell you the lower speed is not accurate, but if you keep regular tests results, you will know what it should be. When I got a speed result around 1000, they tried to convince me that the problem was solved, but it was not. I persisted, and another problem was discovered, and my speed increased by an additional 50 percent. I recently had a line problem, and my speed test fluctuated between 26 and 350 kbits/sec. This is much lower than the 1500 kbits/sec speed in my contract. Fortunately, with some prodding, they credited my account for half the monthly charge after they fixed the problem.

The following are full program topics in the works for consideration with potential speakers.

Smart Computing Magazine presentation of their web site  
 Transfer of Photos To Photo Web Sites - John Gbur  
 Perfect Publisher - Marlyn Reuter  
 Printer and monitor calibration - Bill Woodall  
 Dragon Naturally Speaking - Don Franklin  
 Wireless networking at home - \*\*\*  
 Using Adobe Premier - \*\*\*  
 Powerpoint Interactive Features - \*\*\*  
 How to set up and administer discussion groups at Yahoo - \*\*\*  
 Audacity Freeware Sound Editor - Lon Hosford  
 Brain Powers Map It! Mind Mapping Software - \*\*\*  
 Contact Lon Hosford for copy of software.  
 BigBossLan customer relation management software and personal information manager.\*\*\*  
 Contact Lon Hosford for copy of software.  
 Brave Dwarves 2 Gold the best family game of 2003. \*\*\*  
 Contact Lon Hosford for copy of software.  
 Suggest more topics for this list. +++

The following are filler topics for meetings we do not have a full program.

Genealogy web sites. \*\*\*  
 Any topics, tricks and tips for using Google you can share and demonstrate. \*\*\*  
 Any topics, tricks and tips for using Yahoo you can share and demonstrate. \*\*\*  
 Any topics, tricks and tips for using Ebay you can share and demonstrate. \*\*\*  
 How to find bargains in Ebay. \*\*\*  
 Suggest more topics for this list. +++

\*\*\* Volunteer to present this topic or arrange for an outside presenter. Contact Bill Woodall.

+++ We are actively looking for topics from members for review and consideration by the Program Committee.

You can suggest topics to Bill Woodall for consideration by the Program Committee.

## **WHY ONLINE BILL PAYMENT IS BOOMING**

*By Terry Savage  
(submitted 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. -- like your brother-in-law waiting to collect on a football bet. If your bank returns checks with your monthly statements, you can turn over the check that was sent to your brother-in-law 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 electroni-

cally, 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.

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.

*(continued on page 4)*

**FEBRUARY VISITORS***(by Ilene Shope)*

Douglas M. Cochrane, of Corporate AT&T, Rob Pantina and Valerie Pantina were guests of Sara MacQueen Oderwald.

Barbara Davies and Virginia Shaub, of Flemington, were the guests of Marlyn Reuter. Barbara said she was interested in the HCC program -"How to Preserve Your Home Movies Now and in the Future," by Carl Kukula.

Barbara A. Mille of High Bridge heard about the Club in Bill Woodall's class at the Hunterdon Senior Center.

PETER BICKFORD (a guest at the December Meeting) is a new HCC Member today. He mentioned his twelve computers that he networks continuously just to see how devices and parts work together. Peter won the 50/50 red raffle ticket prize! WELCOME.

BILL POWELL made a rare appearance. He is a special person to our Club. His association with the Club goes back to the early DOS-HUG days thirteen years ago.

BILL WOODALL showed his photographic work—a color print of the huge wall mural on the back of the boathouse in Cape May, NJ. The waterscape mural extends from the ground up to the roof-peak where his camera caught it and followed the slant of the roofline down the right side of the picture. A huge flat black fish is the center of attraction as the blue sea travels up the wall to its perspective at the horizon. Why do I think the black fish image is a manta ray? Bill did not say, but the image swims over the wall mural, its body washed translucent by the clear blue fade-in of sea water over its body mass. Its fore-section is above the water. Its small head set on its wide shoulders tapering down the sides of its large flat lithe black body under water, spreading as a black angelfish in wingspan, its wings curving gracefully to its menacing wingtips. Imagine this cool, blue seascape rising up the boathouse wall, a mural of the sea-sands of the South Jersey Cape.

**GOOGLE TOOLBAR***(by John Warsinski)*

If you are like me, you don't use the software provided by your ISP. I hate those home pages with all the stuff which is of no interest to me. If I go back to college, it will not be to study how to customize my home page. I like to surf the web "clean", with just Internet Explorer 6 and not all the stuff I don't need. The best part about Internet Explorer is that there are lots of enhancements out there which help you make it "your" Internet Explorer. Of course that is what your ISP has done, except that he forgot to ask you what you want.

One of the best and most useful enhancements is the addition of the Google Toolbar. You can download it from <http://toolbar.google.com>.

Once installed, it gives you instant access to a Google search right from a tool bar which is always accessible. It eliminates pop-ups but still allows you to accept them on sites which employ that system for answering requests (requires IE 5.5 or later). You can activate the option to highlight your search terms in the search results, which makes finding info easier. Another handy feature is that you can specify the data it uses to auto-fill forms, when you are shopping for example. It is very customizable from an easy to understand interface.

If you feel that the addition of another tool bar reduces the size of the window, fear not. You can close the address bar, which you no longer need, and thereby not lose any space. The Google tool bar acts as an address bar and a search bar. Type in an address, hit "enter" and off you go to that site. Type in a request, click the search button and you do a Google search. If you want to do a special search, click the drop down arrow next to the search button and pick your specialty.

The best part about this little gem is that it is absolutely free. Of course, if you use any other browser, forget this add on. It only works with Internet Explorer. The truth is that if you are using any other browser many of these features are built

in. So, if you (like me) like to live dangerously and use Internet Explorer, this little add on will make your life on the web a whole lot easier.

**ONLINE BANKING**

Continued from page 3

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 presentation 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 presentation. You can find a list of all companies offering this service at [Checkfree.com](http://Checkfree.com). Go to their Web sites and tell them where you'd like your bills directed. Then you can pay from anywhere, anytime.

## **BECOMING A HIT AND RUN SPAMMER**

*(by Lon Hosford)*

So you want to be a spammer. You know the trite excuse that if you can not beat them then join them.

Why would you want to spam anyway? Other than you get a kick out of clogging the Internet mail system and your life is void of any meaning, your motive would be quick financial payback.

Put the right message together, send it to millions of people instantly and within minutes you have cash flowing into your coffers.

Sound good? Where do you start?

First may I recommend becoming a hit and run spammer and operate digitally anonymous.

As a hit and run spammer you appear out of the digital void to dump your load, so to speak, into the perpetual flow of email on the Internet without anyone really knowing you did it, snicker as recipients almost instantly start sending you money and then disappear again into the digital void.

You can offer a real product or service usually as an agent, associate or partner. You could as well return nothing for what you are paid.

The goal is to be digitally anonymous and repeat this over and over without a trace. You may even use the same spam message each time.

You do not need a permanent home or office either. Actually being on the move may be a necessary part of being a hit and run spammer.

All you need internet access and perhaps a USB flash drive on your key chain.

The USB flash drive is for your data you may need to type in for each spam hit. Be prepared to swallow the drive if approached by law enforcement officers.

Consider hit and run spamming as a way

to finance your next trip around the world. At any airport, Internet cafe, hotel or library, you open a window into the digital flow, drop your spam email like dropping leaflets into a wind current.

Now you just wait for your new eBank account to fill up. Have a latte while you wait. Then withdraw the cash at the nearest cash machine in the currency you need for touring, lodging and nourishment. Then close the eBank account or not.

There are two ways for you to make your anonymous lunges into the digital email stream.

1. Email Account Terms of Service Fraud
2. Email Server Relay Rape

Terms of service fraud requires your opening an email account with an ISP. You use the account to upload and dump your message knowing that as complaints flow in, the ISP will then close the account.

Tip: save a buck and use a free email account.

Be advised that you are committing a civil fraud and violating the ISP service agreement. You could be arrested and prosecuted assuming that detection of your location on the globe could happen as fast as your hit and run spam attack is concluded.

Email server relay raping is using an email server without an account on the server.

Relay rape is invited as a result of careless email server software configuration. The configuration setting to prevent sending email unless there is an account on the server is turned off!

You might try the email server at a major company, a government agency or a school. You could try any ISP's email server. You may find they are all blocking relay rape or you may get lucky.

Still there are servers set up with email service that allow email relay without your having an account. Some by acci-

dent and some by design.

In some countries, such open servers exist just for hit and run spammers. You need just to find them. Due to international laws there is little that can be done to shut them down.

With email server relay rape, the tracing of the spam goes to the person or organization hosting the email server. For hit and run spamming, the detection of your activity is too slow to catch you.

Is this as anonymous as it all sounds? Well think of this, the person next to you in a classroom, in a library, in the business class lounge of an airport could be a hit and run spammer and so could you.

In case you missed it, this article is written in jest to give you an insight into the life of a hit and run spammer and two key techniques used in their trade.



## **COMPUTER RULES FOR CATS**

*(submitted by Eleanor Mistler)*

1: Only show interest in computers that are turned ON, the operator will need your help.

2: Monitors are bad for human eyes. It might ruin your owner's sight and cause them to buy less cat food. Always get in between the monitor and the person operating the computer. For best results, stands as close to the monitor as possible. If you are removed, go and sulk in a corner for a minute, then repeat. Look as innocent as possible.

3: Keyboards are great to lie down on. Make yourself as comfortable as possible. Marching over the keyboard several times is fun too. Practice aiming at alt-F4, N, and ctrl-alt-del.

4: Always chase the mouse. Your owner can't blame you for this, since it's your feline instinct to chase mice.

5: Floppy disk make great scratching posts. Nothing beats floppies when it's time to sharpen your nails.

**COMPUTER CLASSES**  
**AT THE SENIOR CENTER**

(Grace Marcus)

Mondays 9:30-11:30

**Print Artist with Evelyn Stewart**

Mar. 22nd- Using photos on cards  
(bring your digital camera, if any)

Mar. 29th – Easter print art

Mondays 1:00-2:30 — Open Lab

Volunteer monitor available. All welcome. No reservations needed.

Tuesdays– 9:30 – 11:30

**Workshops with Bill Woodall**

Mar. 23rd Using Your Digital Camera - 1  
Mar. 30th Using Your Digital Camera - 2

Thursdays - 9:30 – 11:30

**CD Burner BASICS with S. Shah**

March 18th - Single session  
March 25th - Single session

Fridays 9:00 – 10:30

**MS Word Basics - A-M. Anderson**

March 19th – Formatting text, using  
Spell check

March 26th – Page set-up, print preview

Friday, March 26th - 12:30 – 2:00

Computer Social

Computer users gather monthly to share their knowledge and experiences. Bring a bag lunch. We provide coffee, tea, and dessert. And there's always a door prize!



Saturdays 9:30 – 11:30

**ADVANCED Windows \***  
**with Diane & Ron Steiner**

March 13th – Part 1

Review customizing desktop, taskbar,  
shortcuts  
Interpreting contents of the system tray  
Defragging a machine

March 27th – Part 2

Installing & Uninstalling programs  
Running third party software  
Keeping your computer in good running order

April 3rd – Part 3

Customizing the “My Computer” window  
Finding files & folders  
Creating folders  
Deleting, moving & restoring files & folders

\*BASICS pre-requisite

ADVANCE REGISTRATION REQUIRED

For all classes

CALL (908) 788-1359

OR Email [gmarcus@co.hunterdon.nj.us](mailto:gmarcus@co.hunterdon.nj.us)

HCC NEWSLETTER is published monthly at 267 Federal Twist Rd., Stockton, NJ shortly after the regular meeting, which is normally on the third Saturday. Subscription is included in the annual dues of \$25 for an individual, and \$30 for family. Non-member subscriptions, out of state only, are \$8.00 a year. Contributions are eagerly sought, and may be on paper, by phone, on disk, or file or email to [mreuter@ptdprolog.net](mailto:mreuter@ptdprolog.net).

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**[pglatt@ptd.net](mailto:pglatt@ptd.net)**

**Computer Volunteers**  
**ALL MEMBERS**

**H.C.C. HUNTERDON COMPUTER CLUB**

Attn: Jim Aller, 85 Little Philadelphia Road, Washington, NJ 07882 — jimaller@att.net

**MEMBERSHIP FORM**    **RENEW**    **NEW**    **LAPS**  
**ANNUAL DUES**   **\$25 Single**   **\$30 Family**

PLEASE PRINT THE FOLLOWING INFORMATION:

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Address \_\_\_\_\_

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

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 YOU LIKE TO SEE IN OUR COMPUTER CLUB**  
\_\_\_\_\_

Thank you to the following club members for their contributions to this month's newsletter:

Jac Carroll  
Don Colombo  
Don Franklin  
Lon Hosford  
Grade Marcus  
Eleanor Mistler  
Ilene Shope  
John Warneski

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

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&  
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**BAGEL CLUB**  
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# Hunterdon Computer Club

Next Meeting Saturday, March 20, 2004

Hunterdon Medical Center

Rt. 31 Flemington NJ

8:30 A.M. To Noon

## PROGRAM — Learn How To Make Use Of Your Old Computers

Hunterdon Computer Club member Jac Carroll will present how to take your older computers and install software that can make them useful as well as hardware upgrade advice. Jac will demonstrate one of the computers he has recently revived with software available a low or no cost including alternatives to the Windows operating system that let you use Windows applications. Jac is an expert in the field of computer maintenance, trouble shooting and software installation. Jac runs a successful computer services business spanning a few decades serving the Hunterdon and Somerset county region and has volunteered his services to various club volunteer activities in the community. This is a great and very rare opportunity for those who are trying to decide what to do with that old clunker of a computer and ask the expert.

**Guests Welcome – all ages all levels**

**HCC NEWSLETTER**

**HUNTERDON COMPUTER CLUB**

Marlyn Reuter  
267 Federal Twist Road  
Stockton, New Jersey 08559

FIRST CLASS MAIL  
Address Correction Requested

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