

THE PRINTER

Chesapeake PC Users Group, Inc.

PRESIDENT'S CORNER

Welcome back to the latest edition of **The Printer**. And it's time to talk about technology!

Your Broadband is too slow...

Many members of the group have broadband Internet access in their homes. This is usually either DSL or cable modem service. The cost of this service is typically \$20 per month on the low end and about \$40 per month on the high end. With download speeds anywhere from 1 Mb – 4 Mb per second, and upload rates about 256Kbps. Some people are satisfied with this service. But then there are the rest of us who consider 4 mbps down rather slow, and 256Kbps up unacceptable.

Enter into the picture, in Anne Arundel county, Verizon FiOS service. This is fiber optic service directly to your home. Fiber optic service is what the telecommunication companies use to transport large amounts of data around the world using light as the transport medium. This technology will be brought directly to your home. And the speed you ask? For the same \$40 per month that you are paying for your current 4 Mbps broadband service, the Verizon FiOS service will increase the speed to 15Mbps download and 2000Kbps (2 Mbps) upload.

If this sounds good to you, and you would like to learn more, be sure to attend the **November 9** general meeting. Representatives from Verizon will be on hand to give you all the details and answer your questions.

Gift giving ideas

It's nearing that time of the year where it's time to think of giving gifts. Many of you like

technology oriented gifts. At the December 14 meeting we will discuss some of the favorite gadgets and popular products for the Holiday season. This will be anything from flat panel televisions (the prices are becoming reasonable), to the Xbox 360 video game system, to the iPod Video, and some of the new PC games too.

For this meeting I need to have participation from many members of the group (if you are reading this, you should feel obligated to discuss some of your favorite toys).

I hope to see you at an upcoming meeting. Bring a Friend!

Michael

Friends of Anne Arundel County Trails

October is Membership month for "**Friends of Anne Arundel County Trails**". Interested parties can contact www.friendsofaatrails.org for information or to join their organization. Just remember, it's never too late to join!

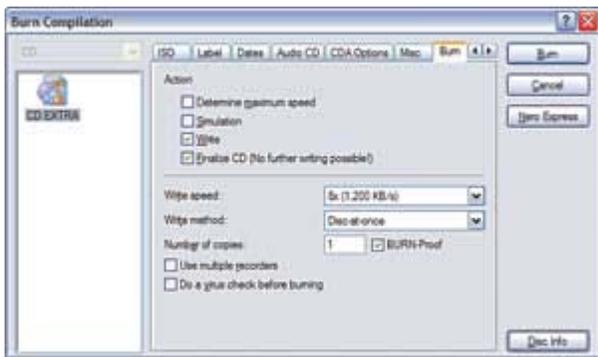
Basic Membership is \$20 (includes newsletter)
Tax Deductable Donations Include:
Lasting Gifts - Engraved Brick \$100,
Three types of benches, trees, picnic tables

Music and Data on the Same Disc

screens. They're mostly useless, but you can use them, or not use them and create your own folders. No matter what you do, you'll be able to access these files through your PC.

Drag your audio files to the audio windowpane at the lower left. Data files can go into the folders already present (these folders can't be removed because they are part of the official CD Extra spec), or you can create your own folders.

Keep in mind that your audio files will be raw, uncompressed audio, so they'll take up a lot of space. Our six measly tracks take up 300MB of space!



3. BURN THE COMPILATION

Before you initiate the burn process, consider who's going to use the disc, and on what kind of equipment. If you're giving it to a friend for listening in the car, or if you'll be playing the disc on an old boom box before looking at the saved pictures on your PC, we recommend cranking down the burn speed as low as you can tolerate; no more than 16x in this instance, and 8x is preferred. Compatibility problems with older players can generally be solved by burning your discs at a slower speed.

Click the matchstick icon to begin burning, or go to the Recorder menu and click Burn Compilation.

TIP: The older the player your disc might end up in, the lower you should set the burn speed. And don't forget to check the "Finalize CD" box!

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Diversification using Dividend Paying Stocks

by
Len Lindenmeyer

One of the important things that must be done in creating any portfolio, is to diversify the holdings. Below are outlined two portfolios, one a Growth Portfolio and the second a Growth & Income Portfolio. Both of these portfolios are aimed at including a substantial mix of dividend paying stocks so that the portfolio has a built in return through dividends, in addition to the growth that comes from price appreciation.

The Growth Portfolio below shows diversification using percentages with the largest holdings being 22% in Information Technology and 20% in Health Care. Some stocks in each of these sectors are shown at the end of the article in Table I. If you pick a stock or stocks the stock and the number of shares would be shown in the appropriate columns.

A. Growth Portfolio \$ 100 K

| # | Sector | % | Stocks | Shares | Dollars |
|----|--------------|----|--------|--------|---------|
| 1 | Health Care | 20 | | | 20,000 |
| 2 | Cons Staples | 4 | | | 4,000 |
| 3 | Info Tech | 22 | | | 22,000 |
| 4 | Cons Discret | 16 | | | 16,000 |
| 5 | Industrials | 17 | | | 17,000 |
| 6 | REITs | 3 | | | 3,000 |
| 7 | Financials | 7 | | | 7,000 |
| 8 | Telecomm | 3 | | | 3,000 |
| 9 | Utilities | 0 | | | 0 |
| 10 | Energy | 8 | | | 8,000 |

For the Growth and Income Portfolio below I have constructed an example portfolio, again using the percentage distribution in each of the ten sectors. In this portfolio Information Technology is now only 8% of the total, with Health Care being 12%. In this example I have picked a specific stock from the list in Table I below and shown the number of shares at current prices along with the specific dollars that would have been paid for those shares. United Health Care (UNH) would have cost \$11,700 at \$90. per share. The dividends

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Diversification using Dividend Paying Stocks - cont'd

that each of these stocks would have yielded is shown in the last column based on current dividend amounts. The current yield on this portfolio is 2.57% with a yearly payout of \$2572.74. A list of sample companies in each of the sectors is shown in Table I at the end. The stocks are listed based on Ticker Symbol. You can find other stocks by using Value Line or other services and searching based on Industry sector.

B. Growth & Income Portfolio \$ 100 K

| # | Sector | % | Stocks | Shares | Dollars | Dividends |
|----|--------------|----|--------|--------|---------|-----------|
| 1 | Health Care | 12 | UNH | 130 | 11,700 | 3.90 |
| 2 | Cons Staples | 15 | MO | 225 | 14,400 | 657.00 |
| 3 | Info Tech | 8 | HPQ | 380 | 7,980 | 121.60 |
| 4 | Cons Discret | 10 | LOW | 180 | 10,080 | 28.80 |
| 5 | Industrials | 16 | FO | 190 | 15,770 | 250.80 |
| 6 | REITs | 12 | KIM | 225 | 11,925 | 549.00 |
| 7 | Financials | 6 | C | 125 | 6,000 | 220.00 |
| 8 | Telecomm | 4 | SBC | 170 | 3,910 | 219.64 |
| 9 | Utilities | 7 | KSE | 180 | 7,020 | 327.60 |
| 10 | Energy | 10 | XOM | 180 | 10,080 | 194.40 |

| | |
|---------------------|-----------------|
| Total Stocks | 98,865. |
| Cash | 1,135. |
| Grand Total | 100,000. |

| | |
|--------------------------|----------------------------|
| Total Dividends | \$ 2572.74 per year |
| % Return per year | 2.57% |

Diversification using Dividend Paying Stocks - cont'd

Stock Exchange Symbol

| | |
|---------------------------|-------------------------------------|
| 1. Health Care | HUM, UNH, SRZ, TRI, PDCO, ISRG, SYK |
| 2. Consumer Staples | PG, MO, CL, PEP, KO |
| 3. Information Tech | MSFT, DELL, ADBE, INTU, ADSK, HPQ |
| 4. Consumer Discretionary | HD, LOW, MCD, DRI, PNRA, CKE |
| 5. Industrials | DD, FO, OLN, MMM, EMN |
| 6. REITs | EOP, KIM, TRZ, WRE, WRI, JOE |
| 7. Financials | BAC, C, TROW, CFC, LM, MER |
| 8. Telecommunications | CSCO, VZ, SBC, LU, MRVL |
| 9. Utilities | CEG, DUK, KSE, BKH, TE, AEP |
| 10. Energy | XOM, KMG, VLO, BP |

Review - AMD Athlon 4000+ and Other Hardware

Hardware Roundup X1300 Pro is a real gem

THE LAST single core Athlon, the [A64 4000+](http://neoseeker.com/Articles/Hardware/Reviews/amd64-4000/) is reviewed at Neoseeker. [<http://neoseeker.com/Articles/Hardware/Reviews/amd64-4000/>] Based on the San Diego core, it still has much to offer, but unfortunately, has been almost made redundant by the X2 3800+. A very good overclocker on its own - provided you have an equally good cooler. It will keep many overclockers awake for some time to come.

MVKTech puts the [Mushkin enhanced memory modules to test](#). The Mushkin eXtreme Performance 2GB XP4000 3-4-3-8 delivers more power than most mere mortals will need. On top of that they come with a heat spreader and lifetime warranty. Apparently BF2 benefits from 2GB memory and what's more, it runs cooler than before and does not cost the earth.

Techreport shares its views on the new [X1000 series from ATI](#). [<http://www.techreport.com/reviews/>]

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A Big Camera for Beginners



COMPANY _____ Nikon

USA <http://www.NikonUSA.com> SPEC DATA _____ Type: D-SLR
Megapixels: 6.1 Media Format: Secure Digital Battery Type Supported: [Lithium Ion](#)
Included Batteries: Yes 35-mm Equivalent (Wide): 27 35-mm Equivalent
(Telephoto): 82.5 Maximum Resolution: 3008 x 2000 pixels Interface: USB 2.0 Video
Capture Ability: No



BOTTOM LINE

For photographers

yearning to get their hands on an entry-level D-SLR, the D50 is the best choice. It's simply a delightful camera to shoot with. **PROS** _____ Excellent picture quality and performance. User-friendly features. Great price. **CONS** _____ 1.5X magnification factor.

When it comes to the digital SLR market, Nikon has always focused on high-end, professional models like the [D2X](#). While the company has not ignored consumer D-SLRs, its primary mission has always been serving pro shooters. That is why we were pleasantly surprised by the introduction of the D50 and what seems to be more of a commitment to the consumer. The D50 has a great price and includes helpful, user-friendly features. These, combined with excellent quality and performance, made it easy to single out this camera as our new Editors' Choice for D-SLRs.

.....
Nikon faced two challenges in introducing this D-SLR. The first was distinguishing it from the competition, especially Canon's 6MP [Rebel](#) and the very popular 8MP [Rebel XT](#). The second was differentiating

A Big Camera for Beginners - cont'd

the D50 from its own lineup of D-SLRs, specifically the recently released, consumer-level, 6MP [Nikon D70s](#). We wondered if Nikon could bring to market a D-SLR that was significantly less expensive than the D70s without compromising on quality. To our surprise, the company has produced a little beauty of a camera that does just that, and beats one of our existing D-SLR Editors' Choices—the Canon EOS Digital Rebel XT. The Nikon D50 is a light (1 lb. 3 oz.) and compact D-SLR with an 18- to 55-mm zoom range, which translates to a 27- to 82.5-mm zoom (35-mm equivalent) due to Nikon's 1.5X magnification factor. The camera has a maximum f-stop range of f/3.5 to f/5.6 across the zoom range. Like the D70s, it has a 6.1MP sensor and a built-in flash. You can shoot in a variety of modes, including auto, scene (Nikon calls these vari-modes), aperture- and shutter-priority, and manual. It has a wonderfully clear 2-inch LCD, which is smaller than most consumer camera LCDs but larger than the Rebel XT's (1.8 inches). In addition to the size of the LCD, the D50 shares other similarities with the D70s, including a hot shoe for adding a Nikon Speedlight or other flash unit, the ability to shoot in RAW format, and a five-point autofocus system.

The main difference that shoppers and shooters will notice is the price. The D50 is priced at \$899 with the kit lens, which is significantly cheaper than the Nikon D70s, which costs \$1,199 with its 18- to 70-mm kit lens. It's true that the 18- to 70-mm Nikkor kit lens found on the D70s has a slightly wider zoom range than the one on the D50, but for \$300 less, the D50 is a better deal.

There are some noteworthy, if not tremendously significant, features that differentiate the D50 from the D70s, aside from the kit lens. For starters, Nikon designed the D50 to use SD memory cards, perhaps as a way to make it smaller than the D70s. Other differences include a slower burst mode (2.5 frames per second as opposed to the D70s's 3 fps), a slower top shutter speed (1/4,000 second compared to 1/8,000 second) and no [depth of field](#) preview button. We don't think first-time D-SLR buyers will notice these differences, though.

As stated previously, the D50's toughest competitor is our former Editors' Choice, the 8MP Canon EOS Digital Rebel XT. The Rebel XT does have a slightly wider ISO range (100 to 1600) and accepts higher-capacity CF cards. And the Rebel XT has a higher megapixel count (though we feel that for most entry-level D-SLR owners, a 6MP sensor is plenty big). On the other hand, the D50 has a superior menu system, which was far more user-friendly than the Canon menus. We love the onboard help button that Nikon is now including on its menus—not only are the menus easy to read, but now you can understand what they mean. We still think Nikon can make improvements by adding more complete descriptions of camera functions or tips on how to improve photos, but Nikon has taken a great leap forward here.

In our testing, the D50 had better quality than the Rebel XT in both our simulated daylight test shot and the flash test shot. Moreover, the D50 edged out the Rebel XT on our performance tests, although it did so by just tenths of a second. We also found less in the Nikon D50 photos, especially at ISO 1600.

In both the simulated daylight and the flash shots, the D50 kept noise to a minimum, even at ISO 1600, although there was some subtle colored noise at this sensitivity level. We found both shots to be just a tad on the warm side, but other than that, the colors were vibrant and on target. We saw very little fringing or

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A Big Camera for Beginners - cont'd

artifacts in either the daylight or the flash shot. Overall, the still-life image was wonderfully exposed and had the full range of tones for a digital SLR. We also found good flash coverage with even distribution of the illumination. The only problems in the flash shots were at ISO 800 and 1600, where the images were a bit too contrasty.

The camera scored very well on our resolution test, with 1,550 lines. (By comparison, the Rebel XT scored 1,750, which you'd expect because of the higher megapixels. The D70s—also a 6MP camera—came in slightly higher than the D50, at 1,600.) The results from our performance tests were outstanding, with a boot-up time of 1.06 seconds and a blazing 0.7 seconds shot-to-shot recycle time. As we've found with all the D-SLRs we've tested, there was no shutter lag on the D50, nor did we find any pincushion distortion. We did see a moderate amount of barrel distortion at the high end of the zoom range, but no more than is expected.

For the money, you can't do better than the Nikon D50. Of course, if you want an 8MP D-SLR, you might think of stepping up to the more robust—and more expensive—[Canon EOS 20D](#), which has a nine-point AF system, lets you shoot at five shots per second, and gives you greater control over white balance settings. But for photographers yearning to get their hands on an entry-level D-SLR, the D-50 is simply a delightful camera to use.

AMD Athlon 4000+ reviewed - cont'd

2005q4/radeon-x1000/index.x?pg=17] Much has been said about the new card but TR has no doubt that the new XT card from ATI beats the GTX hands down - now where is that Ultra. Even the X1800XL can be competitive at time with the GTX at time. But TR has less consideration for the 1600XT which confounds the reviewer and us as well.

Hexus reaches the same conclusion as TR as they preview the [X1800XT](#). [<http://www.hexus.net/content/item.php?item=3603&page=12>] A very powerful card with all goodies that can be expected at that price - AVIVO display, dual-link DVI and H264 support. They also curse ATI for the lack of cards even for reviewers, whereas Nvidia provided shops and European reviewers with more than enough samples and products.

Meanwhile Hardwarezone goes a notch down with the review of the [MSI Radeon X1300 Pro 256MB](#).

[<http://www.hardwarezone.com/articles/view.php?cid=3&id=1723>] The new ATI entry level is bound to take the place of all those X300, X550 or ATI 9250 - if it comes in AGP format that is. Overclocking was not possible because most 3rd party software were not compatible with it. But performance wise, this little baby gets very close to the 6600. This entry level card has mid range performance of the preview generation with added SM 3.0 support.

Aussie website [Tweaktown review](#) [<http://www.tweaktown.com/document.php?dType=article&dId=816>] those fresh new but yesteryear cards based on the X800GT chips; from HIS and Powercolor respectively. Should you call those who bought them poor lads? Both cards overclocked well but the HIS has the upper hand thanks to its Arctic cooler; with a great price and a great bundle - as well as dual DVI, it has to be a winner.

Spam Reader 2.0

For Immediate Release

Spam Reader - Anti-Spam Solution for Active Mail Users

Moscow, Russia — LuxContinent LLC announces the release of Spam Reader 2.0, an anti-spam plug-in that easily integrates with Microsoft Outlook and can work with Exchange, POP3, IMAP and HTTP accounts. Spam Reader is capable of catching up to 98% of incoming spam messages while important e-mail safely passes to your inbox.

If you are an active mail user, you are subscribed to various mailing lists, your mailbox receives messages from different mail accounts, then Spam Reader 2.0 is the right anti-spam solution for you. The program contains a set of features that can be useful, especially for this type of user.

White List feature guarantees that all messages from your regular correspondents will reach your Inbox. Automatic recognition of newsletters and different mailing lists prevents accidental filtering these messages as spam. When the program detects a mailing-list letter, it suggests user to add its address to Safe Recipients List. After that all messages from this list will be treated as legitimate.

The Microsoft Outlook users who receive e-mail from different mail accounts often use Outlook Rules to sort the incoming mail and to organize mailbox in a certain order. Spam Reader 2.0 guarantees you will have no conflict between spam filtering and Outlook Rules. By changing the program options you can set the order of Outlook Rules and Spam Reader execution.

In addition to advanced features, Spam Reader 2.0 implements highly accurate Bayesian spam filtering technology. Using “self-training” algorithms Spam Reader 2.0 regularly analyzes contents of your Inbox and Spam Folder to update the mail database for Bayesian filtering. In this way Spam Reader 2.0 can easily adapt to new or modified spam attacks.

Pricing and Availability: The fully functional Spam Reader 2.0 trial version is available for 30-day evaluation period. Registration costs only \$29 for a single user license. Volume discounts are available.

Contact Information: If you have any questions, would like to request editor’s copy, want to inquire about special prices for volume buyers/software resellers, or have a business proposal, please contact Alex Rubin, Marketing Director, arubin@luxcontinent.com.

System Requirements: Microsoft Outlook 2000, XP, 2003

Company Website: <http://www.luxcontinent.com>

Product Page: <http://www.spam-reader.com>

Screenshots (TIFF, 300dpi, 1.4Mb):

<http://www.spam-reader.com/spam-reader-screenshots.zip>

Download: <http://www.spam-reader.com/spamreader20.exe>

Verizon FiOS TV User Review

Editor: To coincide with our presentation on the Verizon FiOS Service, I have included this short article on the Verizon FiOS TV service that is up and running in Keller, TX. Almost makes me want to move!

Topic: **I4U Gadget Reviews**

We reported in September that Verizon launched it's fiber optics FiOS TV service in Keller, Texas. We asked in that story if anybody living in Keller is getting the FiOS TV service. Craig J. contacted us and answered a couple of questions about his new Verizon FiOS TV service for us. Craig also was kind enough to make a couple of photos of his setup (see below).

So, read on to learn about Verizon FiOS TV and why it sucks that you do not live in Keller.

I4U: How is the image quality of Verizon FiOS TV?

Craig: The picture is really the best that I have seen ever, even on non-HD channels.

I4U: What about the promised HD channels?

Craig: I have about 20 HD channels including all the major networks starting at 801 and working down to PBS HD, WB HD, TNT HD, UPN HD, NFL HD, ESPN HD & ESPN2 HD and to HBO HD. I even have some that I have not heard of, like Wealth TV.

I4U: Anything that reminds you that it is not cable or satellite?

Craig: I know that it is not satellite, because it rained over the weekend and we all know what happens then. It is not cable because the starter channel package is really affordable.

I4U: What can you tell us about the video on demand channels?

Craig: As far as the VOD, a lot of shows are free, the wife loves the 18 or so Sex and the City episodes that she can watch and rewind, fast-forward, but can't record. I really have my own DVD collection on my remote. If you have HBO then you get all the movies that appear that month and so on with Cinemax and Starz, etc. The new releases are \$3.95 and movies from the library are \$2.95.

I4U: Is the DVR function in the Verizon FiOS setop box (by Motorola) usable?

Craig: The DVR hard drive is about par for the size of the box, 30 hrs. Dish has the 80 hrs DVR but is the size of a boat. The 30 hrs gives you enough to record your month of favorite shows but with the VOD, you are really cutting your live TV viewing time in half.

I4U: Thanks Craig for giving us a reason to move to Keller.

Craig: You are welcome.

Besides TV, Verizon offers also broadband internet access over their FiOS network. You can get up to 30Mbps/5Mbps.

How To: Burn Music and Data on the Same Disc



Making an audio CD these days is as simple as drag-and-drop, and every disc-mastering program comes with software to walk you through the process of creating fancy-lad DVD menus for your video. But there's more to your optical drives than common tasks like these. You can, for instance, add data files to your audio CD (including cover art images or digitally compressed versions of the songs) without losing compatibility with CD players.

You can also boost the set-top compatibility of your DVD-Video discs with a couple of simple tweaks. You can even create your own custom bootable discs with all the utilities you might need for a rescue job. Master optical-disc burning, and you'll be able to deliver miracles that leave recipients of your discs in awe!



1. Choose Your Format

Your software might offer you several ways to combine audio and data on the same disc. The Mixed Mode and Pre-Gap methods, if they're available, should be avoided. These methods put the data track

ahead of the audio track, and older CD players may attempt to "play" the data track. The result is a horrible screech—only slightly less unpleasant than a dentist's drill—and could damage your speakers.

Instead, choose CD Plus or CD Extra, which are the same thing. CD Extra writes the audio tracks first, and then writes the data last, in a single track. Because it closes the audio portion of the disc (called a session) before it starts a new session to write the data tracks, your CD player, which cannot see beyond the first session of a disc, won't stumble into the data area.

Even if your disc-mastering software doesn't support CD-Extra by name, you should be able to approximate it using session-at-once (SAO) recording. Just start a multi-session disc, record the audio tracks in the first session, close it, then write the data in a second session, making sure to finalize the disc after that (you'll usually find that option on the last screen you see before you begin burning).



2. LOAD YOUR DISC

Once you select CD Extra as a destination format, your disc-mastering application will automatically create the folder structure required by the CD Extra spec. The CDPlus and Pictures folders are leftovers from a simpler time when visionaries imagined we'd be carrying around CD players with full-color

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**The Next Regular Meeting will be at
The Severn River Middle School**

**Wednesday,
November 9th, 2005
Meeting will be held in the large meeting
room.**

**It starts at 7:00 PM with club business
and a short discussion period.**

There will be Presentations on

Verizon FiOS

**Members and their friends are welcome to
come, ask questions and become enlightened.**

How to Find: Severn River Middle School

SRMS is close to the Arnold, MD campus of the Anne Arundel Community College. From Annapolis and parts south, take Rte 2 (Ritchie Highway) north about 3 miles from the intersection of Rt. 50, **turn right on College Parkway**. At the first light, turn left on Peninsula Farm Road. (Of course, if you are coming from points North, you would turn left on to College Parkway) about a half-mile down the road the large SRMS school building, set back off a large two level parking lot, will be visible on your right. Park here and go to the main entrance. Signs will be posted to direct you to the **Large Group Room** where we will be meeting.

How to find: The Technology SIG, A ChPCUG Special Interest Group**

Meets the 1st Wednesday of each month at 7:00 PM

The meetings are held at the SRMS in the Library.



Chesapeake PC Users Group

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FIRST CLASS

INSIDE THIS VERY ISSUE!

Computer Hardware Reviews

President's Corner

Investment Diversification

Verizon FiOS TV

Big Camera

Spam Reader 2.0

... and a little more!

Note: The date above your name on the mailing label is the expiration date of your membership. Contact the Membership Chairman (page 2, column 2) to update.