



WAUCtalk

Wisconsin All-computer Users Club
<http://www.wauc.info>

Volume 29, Number 11

November 2012

**General Meeting, 7 p.m.
 Thursday, November 1, 2012**

- Reminders
- Sign up for potluck at the December meeting
 - Dues will be due for renewal of membership

**Grand Reunion
 with Former Members
 of WAUC
 and Refreshments
 Nov. 1 at 7 p.m.**

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November at a Glance

<p>1 WAUC General Meeting, 7:00 PM Jackson Park Lutheran Church 4535 W. Oklahoma Ave. WAUC Reunion and Sharing</p>	<p>15 Deadline for submitting articles for WAUCtalk, please send to: ricejulia@hotmail.com Subject: WAUCtalk</p>
<p>8 Windows 7 SIG, 7:00 PM Speedway Station, 60th & Layton</p>	<p>15 Q&A SIG, 7:00 PM Speedway Station, 60th & Layton</p>
<p>14 WAUC Lunch, 1 PM, Old Country Buffet, 4902 S. 74th RSVP: rgdurand@yahoo.com</p>	<p>28 Investment Tracking SIG, 7:00 PM Speedway Station, 60th & Layton</p>
<p>14 Mac SIG, 7:00 PM Villa at the Stations, 8935 S. Wood Creek Dr., Oak Creek</p>	<p>29 Exec. Bd. Meeting, 7:00 PM Doris Regner's Home</p>
<p>Future Presentation:</p> <ul style="list-style-type: none"> • January—Len Levine in his inimitable manner, 	

President's Message—Christmas Gift Planning Helps



November is here and that means two of the biggest days of the year. Of course, Thanksgiving and the day after known as Black Friday, What will be the hot tech items this year?

Smartphones are still a hot item and sure to be on many gift lists. While laptops, notebooks, and netbooks may be within your budget, tablet computers seem to be very hot this year. There are Sony, Samsung, Asus, among the most popular tablets, along with of course, the iPad. Whether you want a 7", there is probably one to suit you.

jump on Black Friday. Visit <http://www.theblackfriday.com/> and see what will be hot.

Of course, if you don't want to go shopping at midnight and face the crowds, there will be plenty of deals online. Have a Happy Thanksgiving and don't forget to vote. Above all, this Veterans Day, don't forget to thank a vet.

Well, if you have been following the ads, you have seen that big screen televisions have really come down in price. A 43" screen TV can easily be purchased for around \$350.

E-readers such as the Nook and Kindle are still popular and can be gotten for a fair price. Start doing your research and if you want to get a

*Bruce Kosbab
President*

Board Meeting—Officer Issues, Future of Club Faced

Your WAUC Board of Officers was scheduled to meet on the evening of

September 27th, 2012, but President Bruce Kosbab informed us that on that day he would still be in Arizona visiting his new grandchild. Upon checking, it was found that all Board Officers would be available on the evening of October 2nd, and so this was when the meeting actually took place.

one of our members, Tom Livermore. One certificate is for best club website, Tom being the webmaster for our club website, www.wauc.info/, and another certificate was for best photo in the APCUG photo contest. We're all very proud of what Tom has accomplished and the certificates will be presented to him at the next general meeting.

WAUCtalk	
WAUCtalk is a monthly publication of the Wisconsin All-computer Users Club. WAUC is a computer club dedicated to promoting and instructing the use of computers to WAUC members. Membership in WAUC is \$25 per year (\$12.50 if applying after June 1). WAUCtalk is emailed to all WAUC members.	
Contributions to WAUCtalk are always welcome. Please submit articles and computer artwork before the 15th of the month preceding the issue date, except where otherwise noted. Free advertising is available to WAUC members. We are not responsible for omissions or errors.	
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All members of the WAUC Board were present except for Bill Gierach, but Bill did arrive about an hour later. We took care of the very most important issue right away, which was to look at the pictures Bruce had brought showing his new grandchild. Is there anything more beautiful than a new grandchild? We think not.

It was announced that two WAUC members, Mike Kalawa and Jim Szydel, are experiencing ill-health, and so there will be get-well cards for them displayed at the next general meeting for members to sign.

Moving on to more mundane but still important topics, Bruce showed us some products he had recently received. There were two books from O'Reilly, the computer book publisher: The Artists Guide to Gimp (photo-editing program) and How to Create Your Own Photo Book. These will be offered as raffle prizes at general meetings. Also received were a couple copies of the latest disk burning software from Roxio, which will be passed along to willing members for review. Bruce also had received certificates from APCUG, the worldwide organization of computer clubs to which WAUC belongs, issued to

Some time was devoted to discussing one of the most important services WAUC offers its members, our monthly newsletter, WAUCtalk. Our WAUCtalk editor, Julia Rice, is very good about communicating guidelines to members for writing minutes and articles and has done so again recently. The Board is all in agreement that Julia is doing a wonderful job as editor and fully supports Julia's decisions in the editing process.

It was mentioned that there was a delay in sending out the WAUC Membership Directory but that this has been completed. Instructions for

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General Meeting—Leadership Crisis Confronted

In the General Meeting of October 4, we faced several issues affecting WAUC and its future.

The meeting began with announcements: the treasurer's report by Tom Hermann, the receipt of books from the O'Reilly program (Artist Uses GIMP and Create Your Own Photo Book, Leo Hoffer's evaluations of software, especially from Roxio. Next month's meeting will be the reunion with former members (and snacks). Jim Smith, the first president, will appear on Skype. [?]

The January speaker will be Len Levine, topic to be created.

Bruce presented two certificates of participation to Tom Livermore, who had entered the 2012 Association of Personal Computer Users Groups (APCUG) Website Contest and Digital Photo Contest. He thanked Tom for taking the time to enter WAUC in the contest.

At this point the issue of the lack of a nominating committee and nominees arose. The Board offered a bylaw change based on this fact. Although the motion passed, some longtime members of the Board said that they would not run if no more nominees came forward. The positions of General Meeting Secretary and Program Chair have been empty all year. The situation is that attendance is dropping and no one seems interested in working for the club.

Some of the solutions presented were these. Should the club disband? This did not appear to be desirable, but why? The fact is that WAUC has become mostly a social club. Someone commented that we

We remember in our thoughts and prayers WAUC member Gilbert "Gil" Parazinski, who died October 11. He used to sit in the front row and was active. We offer sympathy to his loved ones.

older folks enjoy assembling. The SIGs are alive, but small. (There are only 12 chairs in the meeting room for SIGs.) But the general meeting has a larger attendance. Perhaps attendance has fallen to some extent because the presentations are not interesting to the group.

Should the club reorganize? Perhaps the smaller attendance means that the organization should be simplified. (Editor's note: Doing this would mean some brainstorming and planning.) Several suggestions were given to reorganization. Just have SIGs? No, that would take some organization too. Improve the presentations? That would take more participation by the members. Having term limits on Board positions might make the positions more attractive (one or two years—no reelection).

SIG reports followed: Richard Durand mentioned the website Intrade, which anticipates election results based on traders' information.

Presentation

Jim Lisowski's presentation, "Tablets Change Everything," demonstrated that an informative presentation does bring up attendance. He started by showing us the first tablet, a 1999 Caldor K2100, called the Calador Brick because of its shape. (Cost \$2000-3000: 386 processor, operated by stylus.) "The tablet used to be a solution looking for a need," he began. He then proceeded to tell us how the present-day tablet has brought major changes to how we shop and how vendors stock their wares.

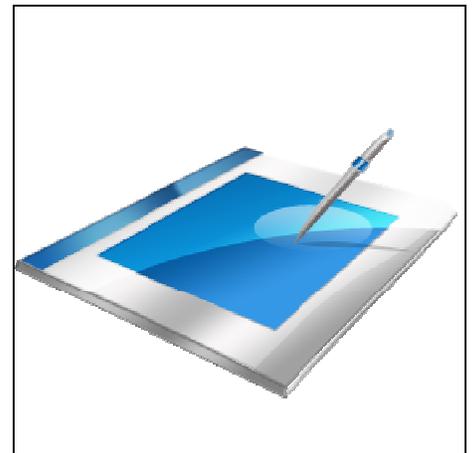
The tablet has given us more mobility, less privacy, less protection; it is not just a packaging change. The owner of a tablet is locked into a specific market: Apple, Google, etc. The owner's options and controls are limited. The tablet damages easily and needs to be replaced when damaged, not repaired. Tablets do not

have storage: iPads and Google Nexus 7s (the best options at present) use the Cloud.

Digital rights are managed; e.g. Netflix still owns the movie and takes it away after a time. Yet the user has paid for the use. The initial price of the tablet may be low, but the costs continue to be paid. Each system tries to use its own apps. (Do we sense a little Mac-Envy here?)

Many people do not use all the functions of their desktop; a tablet can do all they want. But everything they do has a charge, so the costs keep needing to be paid. The tablet can replace most paper things: Jim listed multiples.

However, the tablet is always on. It is largely unprotected from viruses.



It can't erase. The location is always known to trackers: it keeps histories and maps on the owner, it tells when you are not home, the system can wipe out a single program without the owner knowing, or the whole system can be wiped out.

At this point Apple has sixty percent of the market; Google Nexus 7 is the best bet for a new less expensive tablet. Jim knows his business: after telling us all the disadvantages of a tablet, he makes you want to go out and buy one.

Julia Rice

Why You Should Attend the SIGs



I have been a member of WAUC for approximately twenty years. I was a member of the Executive Board for approximately 98% of that time. I at-

tended all WAUC General Meetings and all SIGs (except the Investment SIG and as of the last two years or so, the first SIG of the month. So, for all those years not only did I attend hundreds of SIGs but for many, many years I led 2-3 SIGs a month. The reason I'm giving you my history is to let you know that I've been around for a good deal of

attending yourself and getting YOUR question answered. Most WAUC members have at least one or two questions they would like answered.

I have a Samsung Galaxy 5 that I get great enjoyment from however I haven't been able to figure out how to get my music on my 32GB SD card in the Galaxy. I've been fooling with this intermittently for months. It has been extremely frustrating. To isolate some of the music I wanted on the SD card I put select music on a flash drive as I didn't want all of the music I have sucked onto the SD card. I could figure out how to get it onto the Galaxy itself but I wanted it

ting my question answered I also learned a number of things from other questions and comments made at the SIG. Last night at the SIG there were just eight of us. Two of those attending were Tom Livermore and Bill Gierich, who pretty much have the answers to almost everything. Another person attending was my husband, Bob, who drove me there because I'm not driving right now, but he really doesn't have an interest in computers. So, that leaves five of us who were there to learn something. That's really sad for those of you who didn't attend. You don't even know what you're missing if you're not a regular SIG attendee. SIG leaders are giving of their time just to answer your questions. It's included in your dues. There isn't any additional fee. You get all your questions answered and even questions you didn't know to ask! I can't tell you how many, many times members have said, "I didn't know you could do that with your computer." I have heard it literally way more than a hundred times.



time. I have spent hundreds of hours learning "how to get the most out of my computer". It was wonderful when Tom Livermore joined and took over those SIGs. When Tom started spending half the year in Arizona, Bill Gierich took over the Q & A SIGs.

Since I'm no longer a member of the Executive Board, I don't feel that I need to attend all the meetings like I'm used to doing. Anyway, here's my point.....If you aren't attending SIGs, you are missing out on the best part of your WAUC membership. Richard Durand attends the SIGs and takes fabulous minutes and you can learn a great deal from them, but it's still not the same as

on the SD card. Anyone who has been frustrated by a computer problem knows the feeling of wanting to throw the whole mess in the trash.

Anyway, last night I took my flash drive and my Galaxy to the Q & A SIG. Bill was able to figure out the whole mess in a flash (pun intended). As expected it was something very simple but not so simple that I, or Marcia Zientek (with a WAUC history that mimics mine) saw. Marcia put her music on her actual Galaxy but I really wanted my music on that SD card. Why am I boring you with all of this? It's because you are missing out on **so much** information. In addition to get-

Members, please try attending some of these SIGs. Really, you don't know what you're missing. No matter how computer savvy you think you are, you will learn something that will make your computing more enjoyable. There isn't any question that is dumb and I promise you no one will ever roll their eyeballs at your question or give you any impression of asking a dumb question. WAUC isn't made up of that kind of people. We are in a club because we want to learn and this is individual instruction. You could take years of classes at MATC or other learning places but here you learn specifically the answers to your questions.

A time will come when computer clubs won't be around anymore and you will have lost your golden opportunity.

Terry Harvey

MS Windows 7 SIG—New Group Gathers, Enjoys



Although the Green Bay Packers were playing a football game (and won), the following 11 people attended our Microsoft (MS) Windows 7 SIG: members

Dolores Dettmann, Edward Marquard, Richard Durand, Ted Torkelson, Dennis Wilson, Dick and Kay Yezek, Tom Livermore, Bill Gierach, Ginny Splinter, and guest Ilona Backstrand. Ginny prepared a printed handout of Windows 7 Syllabus for our first Professor Teaches tutorial.

Chapter 1 - Windows 7 Basics - We covered Chapter 1 on Windows 7 Basics. This section consisted of 79 teaching windows. The topics of what Windows 7 is, an operating sys-

tem, and the different versions of Windows 7: (1) Home Premium for home users, (2) Ultimate for small business users, and (3) Professional for business desktops and mobile laptops with special corporate features. WAUC has Home Premium on its laptop. Then we learned how to log on to Window 7 using the Welcome screen, introduction to the Desktop, working with Explorer Windows, working with program windows, resizing and moving windows, working with dialog boxes, getting Help, and shutting down your computer.

Windows Changes - One of the major changes is having a Libraries folder in Windows Explorer. Inside your Libraries folder are folders for (1) Documents, (2) Music, (3) Pic-

tures, and (4) Videos folders. Also, there is no Quick Launch area to the right of Start button. Quick Launch is replaced by having items pinned to your Taskbar. When you want to sign-off, Shut Down, Restart, or Sleep are the most used. There is no Hibernate.

PP On South America - Member Marcia Zientek attended the MS PowerPoint (PP) SIGs; then she created PP shows for her vacations. We watched Part 1 (of 2) of her South American trip and were amazed at the excellent PP work Marcia did using maps, text, pictures, and video.

Ginny Splinter

Apple, Google, Ms Create Technology Ecosystems

By Sandy Berger, CompuKISS
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Today's technology is being separated into ecosystems. Will you buy into Apple's ecosystem? Google's Ecosystem? Amazon's? or Microsoft's? Or perhaps you have already bought into one or the other without even knowing it? This is a must read for anyone making purchasing a piece of digital equipment or software.

Not only has technology changed over the last few years, but the way we use technology has also changed. There used to be two main camps when it came to technology: PC and Mac. These were built around the two competing computers systems, Microsoft's Windows PC operating system and Apple's Mac operating system. Software was written specifically for each of these systems, so you couldn't use PC software on a Mac or Mac software on a PC. When you bought a computer, you pretty much bought into one of these two types of computers. The PCs and Apple battled it out for

years with PC garnering more than 90% of the market and Apple never getting out of single digits.

Now, however, things have completely changed. With the introduction of the iPhone and the iPad, Apple has soared in popularity. Other large companies have become technology powerhouses. Google with their Android operating system and Amazon have both entered the fray, while Microsoft is struggling to keep up.

Previously we were only talking about computers, but now we are talking about smartphones, tablets, and cloud computing. We are talking about entire ecosystems. The choices are mind-boggling. Each of the above mentioned companies is trying to get you to buy into their ecosystem. Each is pretty much proprietary. That means that for the most part, they are incompatible.

Right now, Apple has the largest ecosystem (I call it an ecosystem because it is an entire network or environment where one thing is dependent on another.) Apple's iPhone

and iPads run on the iOS operating system. These devices run apps, which are like mini software programs that are purchased from the iTunes App store. There are currently more than 500,000 in Apple's App store. Some are free, but many are sold for a fee. These can only be used on Apple devices. If you switch to a Google Android phone or tablet, you cannot use the Apple products that you may have already purchased. You have to repurchase them from the Android Marketplace that has apps similar to those found in the Apple iTunes store.

This ecosystem also extends to storage and services in the cloud (think Internet). Apple has announced a cloud service, called iCloud that lets you store information on Apple's servers and access it from any Internet-connected device. Amazon, Microsoft, and Google also have cloud storage systems available. Since many of Microsoft's followers use Microsoft Office, Google has also developed a set of programs that are the equivalent of Microsoft Office programs, but that can be stored in

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Board Meeting Minutes Continued

(Continued from page 2)

printing out and assembling the Directory are included in the WAUCtalk issue for October, and this is something the members should be reminded of at the upcoming general meeting. Most issues of WAUCtalk are now sent by email, and this is working well, but it seems every month someone reports not receiving their issue. This is a fact of life with email and so announcements will be made reminding members to make sure that WAUC has their correct email addresses and contact information and asking that the club be informed if WAUCtalk is not received. Also, announcements should be made reminding members to periodically examine the Spam folders in their email programs. It's amazing how many valid emails can end up there.

Looking ahead, we are still planning on celebrating the long existence of WAUC by having a reunion with former members at the November general meeting. Bruce has received only a couple replies from the invitations he sent, but Richard said he had encountered former member Richard Coplan recently and understood that Mr. Coplan was planning on attending.

We don't expect that our most illustrious former member and WAUC president, James Smith, will be able to attend, but we may be able to use our equipment to set up a Skype call with him for the occasion. Bruce will make an inquiry to James Smith about this and at the upcoming general meeting, Bill and Richard will set

up and test the club laptop for using Skype. There are plans for events and presentations up until this coming January but WAUC continues to miss the services of a Program Chairperson and also a General Meeting Secretary, both of which remain as vacant positions.

At the last meeting, no one stepped up to be part of the nominating com-

mitted, Tom Hermann will have the ballots printed and bring them to the November general meeting when elections will be held.

The Board is very concerned about the future existence of WAUC. Bruce said he cannot continue to write the minutes for the general meetings in addition to his other functions. We do not have a Program Chairperson and



mittee for the election of Club officers for the coming year, and some alternative needs to be found. Member Leo Hoffer had presented to the Board a proposal that the nominating committee be dispensed with and that elections be carried out with a ballot listing the current officers running again, together with blank spaces for other nominated candidates or write-ins. This would require a change in the Club bylaws. Doris called up the relevant section of the bylaws, Article 7, Section 1, on the Club website and printed out copies for all members of the Board. In the absence of a nominating committee, the Bylaw was re-written in terms of Leo Hoffer's proposal and it will be presented to the Club for a decision at the next general meeting. If ap-

the scheduling of presentations continues to be a challenge.

Membership and attendance at meetings and functions continue to decline. With great reluctance and after much discussion, all members of the Board agreed that they will not run for re-election if no other members will run in the next election for the vacant offices of General Meeting Secretary and Program Chairperson. The Board sincerely hopes this will not be necessary. And these were the topics covered at the WAUC Board meeting for September 2012.

Submitted by

Richard Durand

Address Changes

If you are changing your email or home address, please note:

Email address changes should be sent to Terry Harvey at terryharvey@wi.rr.com and Tom Livermore at exyooper@gmail.com

Home address changes should be sent to Tom Hermann at singer@execpc.com

Q & A SIG—Multiple Problems Solved with Many Tries

The WAUC Q&A SIG met again on September 20th, 2012, and eight WAUC members were present. At the previous SIG, we had discussed the various guides about computers and about other subjects displayed on durable plastic sheets from "Barcharts," www.barcharts.com. Ed Marquard showed us one on Windows 7 which he had ordered on the Internet and which he had just received. These products are normally available at the UPS Store or at the FedEx Store, but the one for Windows 7 was not in stock, so this is just an example of the difference the Internet makes in our lives. And it's a pretty handy little reference tool.

Ed also said he wanted to get the Internet Explorer browser back because he isn't able to print things from the Firefox browser. Bill Gierach explained that one can print from Firefox by going to "File" on the menu bar and tracing down to the "Print" selection. To get a Print button on the toolbar, go to View/ Toolbars/Customize and click and drag the button to the toolbar of the Firefox browser. There's no need to go back to Internet Explorer.

Richard Durand had brought his Asus netbook along to be examined because three keys on the keyboard were not working. Bill started it up and examined it and confirmed the bad news that there is no computer setting that can fix this. The keys are just no longer good and the machine needs professional service.

Richard also asked what the latest version of the anti-spyware program Malwarebytes is, and if it will be on the next WAUC CD of the month. Bill looked this up on the Internet and found that the latest version is "1.65" and the version on the most recent CD of the month is only "1.61." Bill said that the latest version will be on the next CD of the month, but one can install an earlier version and then one will be prompted by the program to upgrade to the current version.

Terry Harvey brought a new Samsung Galaxy e-reader tablet type device to the SIG and also, a flash drive with some music files. Terry was not able to transfer the music files from the flash drive to the Samsung Galaxy and needed help. The Galaxy has a micro SD card mounted in it for file storage and Terry wants music files on this card so as not to use up the device's regular internal memory. Bill connected both the Galaxy and the flash drive to the club laptop and then opened Windows Explorer to copy and paste a couple of sample music files from one to the other. Bill then looked up the Galaxy's user guide on the Internet, found and practiced how to do this properly, and showed Terry the steps.

Terry also needed help replacing a lost music file, the 1970's song "Miracles" by Jefferson Starship. Richard Durand suggested trying to find it on Youtube because there are thousands of songs on this site. Bill just did a search for it on Google and sure enough, the top results for this song were listed at the Youtube website. To capture this song, Bill then looked for and found an Add-on for the Firefox browser being used, called logically enough, "Youtube Downloader." This was downloaded and installed and resulted in a new option displayed at the top of the browser with arrows to click on.

Using it brings up a dialogue box for selecting the download speed and the location to save the file. It worked fine, but the music file saved had a new extension type, ".3gp." Bill opened this file in the program, VLC Media Player, also on the WAUC CD of the Month, and was able to convert and save it as an "mp3" file. From there it was easily transferred to Terry's Galaxy. Learning and doing this together took a fair amount of time in the SIG but was well worth it.

Dolores Dettmann got some re-manufactured ink cartridges for her Kodak printer but the printer won't

recognize them. In the little screen display it gives a message, "Print spooler preventing standby," and no matter what Dolores does, this message won't go away and the printer won't recognize the new ink cartridges. Ted Torkelsen recommended trying to use the fax and scanner functions of this all-in-one device and if they work, the problem might be the circuit in the cartridges. Dolores had tried that and those functions still work so apparently the problem is with the cartridges and that's where Bill concentrated his efforts.

First, he found a relevant website, www.inkfilling.com with instructions on how to reset ink cartridges and it offers new chips for only \$2.39 each. Bill moused around some more but never could find out for sure if the chips were for the cartridges or for the printer. Another website he found, www.ehow.com recommended getting and using a new piece of equipment, a "cartridge re-setter," something Dolores would rather avoid having to do. Bill also went to the home page of the printer manufacturer, since it is a Kodak, "support.en.kodak.com/" and found some step by step instructions with pictures and diagrams but they turned out to be for how to change the ink cartridges. Dolores had already been able to do that but was not able to get the printer to work with them. We spent quite a bit of time on this topic, trying different questions in Google and checking out a number of different websites. At the end of the SIG, we still did not have a definite answer. Bill will have to examine the printer later to see what can be done but he recommended to the rest of us to get and use Canon printers because instead of cartridges, they have ink "tanks" that can easily be refilled by any user.

And those were the computer questions dealt with at the Q & A SIG for September, 2012.

Richard Durand

Investment Tracking SIG—About VectorVest.com



After the summer recess, during which there were actually two special meetings, the WAUC Investment SIG resumed its regular meetings on Wednesday,

September 26th, at its usual location, the Speedway Station at 60th and Layton in Greenfield. Present were WAUC members Richard Durand, Don Gardner, Ed Marquard, and Dale Voit. As we had been doing at previous SIGs, we again watched an investing video from the well-



established and well-respected online investment service, VectorVest, which can be found at www.vectorvest.com. This video was titled, "Seven Secrets to Making Money with VectorVest." The labeling of principles as being "Secrets" is so typical of language use these days.

This video was like the others from this series we have watched, consisting only of PowerPoint slides alternating with screens of graphs and tables from the VectorVest online service. There was narration to explain everything, in this case, from Dr. Bart DiLiddo himself, the founder and main man of VectorVest. There is no distracting video footage of the speaker, the audience, or the hall the presentation took place in.

On to the Seven Secrets. The first secret is: Understand how the stock

market works. After much explanation and illustration, this boils down to finding out if overall earnings in the market are forecasted to go up or down. Subscribing to VectorVest will answer this. Second, buy safe undervalued stocks which are rising in price. Again, VectorVest will tell you what these are. Third, favor high-profit, low-risk strategies. VectorVest has a lot of these strategies to choose from. Fourth, open a margin account because if used properly, it will allow using leverage, the selling of short positions, and the use of options to make extra money by selling covered calls.

At this point we paused the DVD and reviewed the basics of selling covered call options, which had been explained in greater detail at SIGs in the past. Fifth, listen to the market, which means looking at stock prices and volume. VectorVest has the data. Sixth, buy low and sell high. This means timing the market which can be done if one knows how to use VectorVest. And finally, seventh, be an optimist. Being an optimist, according to Dr. DiLiddo, does not mean just being positive no matter what, but analyzing what happens and taking corrective action with the confidence that eventually one will succeed. Of course, there was a lot more detail in this video that lasted well over an hour, but this is basically what it was about. One has to accept that this video series is produced in such a way as to promote its product, VectorVest, and in this it makes a very persuasive case. But there is a lot of good knowledge here even for the investor who does not subscribe, and we find these videos worth watching.

After watching the DVD, there was a little time left, but not much. Richard wanted to show something on the Internet so after logging on, we went to www.intrade.com. This is for a market of sorts in which investors put up money to take positions on the likelihood of certain events happening in the near future. The resulting

prices on positions give a good indication of what can be expected, because the individual investors have committed their resources, popularly known as having "skin in the game." Therefore, they are looking at possible outcomes dispassionately and usually not in terms of what they would "like" to see happen.

Since this SIG took place at the height of the current election season, the most-traded positions are about potential election results. At the time of the SIG, the Intrade market is showing that the likelihood of re-election of the current administration is at about 76%.



Learning to trade in this type of market would be a whole new ballgame where one would have to start from square one, but looking at this site can be very useful in giving a conventional investor an idea of what to expect. As can be imagined, there was a good lively discussion about all of this. We wanted to look at other things but our time had run out and we had to pack up and depart.

Until next time, please consider these words of wisdom about investing from the great eighteenth century French philosopher, Voltaire: "Paper money eventually returns to its intrinsic value—zero."

Richard Durand

Ecosystems

(Continued from page 5)

the cloud and used from any Internet-connected device.

These companies make money from their hardware and their App sales. They give you a basic amount of cloud storage for free, but if you need more storage, there is a charge. You can see why so many companies are battling for supremacy of their ecosystem. It is very profitable.

Each of the current ecosystems is expanding. Apple not only has the software in its App store, but they also have the hardware in their iPhone, iPad devices and Mac computers. Apple recently announced their new cloud storage system and an App store for their Mac computers. Their new Lion operating system which is used for their Mac computers is so similar to the iOS operating system that you have to wonder just how soon the Mac computer and the Apple iPhone and iPads will share an operating system. When that happens, they will have added another component to their ecosystem.

Microsoft is a slightly different story. They don't manufacture smartphones or tablets, but they have a new mo-

bile operating system called Windows Phone 7, which runs on hardware from other manufacturers. Microsoft has an App Marketplace like Apple and Google. They also have cloud storage. The phones that run the Microsoft operating system shine



at running Microsoft office programs like Word and Excel. This is a part of their ecosystem. I expect that when Microsoft comes out with Windows 8, it will also be able to run on tablets, so we will soon see tablets running Microsoft software and apps.

Amazon has developed their own app store filled with Android apps. They also have a cloud storage system called Amazon Cloud Drive. They are already into the hardware

business with their Kindle e-reader, and I expect that they will soon release a tablet to compete with the Apple iPad.

Blackberry and HP have both entered this competition with operating systems, hardware, and app stores of their own.

It's not that you cannot mix products. For instance, my husband has an Android phone, while we also own an iPad. He obviously can use both, but to do so, he had to learn two different operating systems. On top of that, if he wants to have a certain app on both his phone and our tablet, we may have to purchase it twice, buying a copy for his phone from the Android Marketplace and buying a copy for our tablet from the iTunes store. So not only is it easier to stay within one ecosystem, it is also more economical.

Knowing about these ecosystems may make purchasing a tablet or a new smartphone a little more complicated, because besides assessing the qualities of the hardware, you also have to stop and think about the ecosystem you are buying into. Yet, the number of large companies involved in this rivalry and the constant changes, additions, and improvements they make to their line-ups makes this a very exciting time in the history of technology.

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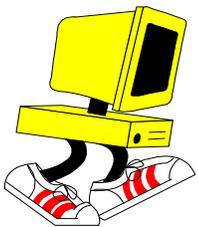
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