PPCUG*NEWS*

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Running a Successful E-Commerce Program in Your Business

David J. Mason

Monday, June 9, 2008

About 10% of the entire U.S. economy is flowing through the Internet using e-commerce technologies. Here is your chance to get a valuable overview of some current e-commerce techniques and the critical steps in the path to a successful online business. This presentation will provide new and experienced Internet users thoughtful points about running an e-commerce program, will cover online selling techniques, and will introduce you to types of online monetary transactions. It will also suggest ways to promote your business online, point out Internet marketing strategies, and explain what you can do to improve your website performance and increase traffic.

David J. Mason is Area Director of Fast Teks On-Site Computer Services, an international company with offices throughout North America. Mr. Mason's office serves business and residential customers in central New Jersey, including the communities of Hillsborough, Lawrenceville, Montgomery, North Brunswick, Pennington and Princeton. Fast-teks offers business owners and residential customers a one call solution for their entire computer needs. Fast-teks services include virus and Spyware removal, wireless networking, data back up and recovery, Web development, and remote management services.

Mercer County's Lawrence Library
Meeting Room 3
US Alternate Route 1 South & Darrah Lane, Lawrenceville, NJ

*Meetings of an organization at any of the facilities of the Mercer County Library System
in no way imply endorsement of its programs.*

In this issue:

Upcoming Schedule

July 14, 2008 --------- Nancy Blachman - Google!
August 11, 2008 ------ tba
September 11, 2008 - tba
October 11, 2008 ----- tba

Minutes of the May 2008 Meeting

Sam Giraffe by Judge Landis

At 7:30 p.m. Clarke started the Meeting.

Clarke asked the members for their overview of the Trenton Computer Festival. Most found the talks worthwhile but the sales area lacking in products.

Sam Giraffe then gave us an overview of the latest Apple operating system Mac OS X.

Submitted by Clarke Walker

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Pictures from the May Meeting
by Judge Landis, judge@alumni.princeton.edu
Member of the Princeton PC Users Group

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President's Message

In May I attended the APCUG's Membership and Leadership Development Conference in Nyack, NY. About 62 people attended the conference. Most came from the Hudson Valley area but there were club members from as far away as Pittsburg, PA. There were also attendees from two other New Jersey Clubs.

About a third of the time was spent on running a club and the legal requirements. Another third on various charity endeavors that a club can undertake. The rest of the time was a trade show with Magix, Microsoft and Pinnacle the major exhibitors.

It was a very useful experience and the APCUG plans to hold additional Regional conferences like this. I hope we can gather a host committee to sponsor one in our area.

As time permits I will share the information I learned.

- Clarke Walker

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Link of the Month

These recommended sites came from the New York State Assistant Attorney General Mark Hoops:

<p align="center">

www.fakecheck.org
www.hyperdynesoftware.org
www.annualcreditreport.com
(Not "free…")

</p>

Have you discovered a useful link or add-on? Then share it with the members of the P PC UG.

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Home Financial Records

by Richard Kennon, editor (at) acug.net
Editor, Amador Computer Users Group, CA, www.acug.org

On August 7, 2007 Dick Johnson gave us an excellent presentation on "Personal Finances" with emphasis on record keeping and check writing. I, like Dick, have used QuickBooks to write my checks and keep my financial records. Recently, a friend chided me for not using BillPay at my bank. I had looked into this a long time ago and determined that my bank charged a little more than it cost to write a check and mail it – so no good. After my friend prodded me to join the 21st century, I checked with my bank, again, only to discover that if they changed the name of my checking account, BillPay would be free. Done. So, I write many fewer checks than before. Perhaps I can write them by hand! (Gasp) That is reason #1 for this effort.

Reason #2 is that the average household (at least mine) does not need the sophistication of an accounting program to keep household records. About the only thing we need besides a check record (i.e. stubs) is a way to collect some information for the IRS each year. Twenty or twenty five years ago, I wrote such a program in Basic and used it for most of those intervening years. But, Bill Gates decided that he would no longer let me run Basic programs using his latest operating system. That

program also printed the checks on an old Epson 24-pin printer that served wonderfully for at least twenty years. That is when I turned to QuickBooks.

These two intersecting forces of minimal "accounting" and lowered demand for check writing led me to wonder if, just maybe, an Excel spread sheet might do the job. Yes, I think it will. This thinking has resulted in a spread sheet that looks suspiciously like a check record in your check book. There are four added columns and they are "Account", "Memo", "Cleared" and "Reconciled." Maybe "account" is too grand a term. What I mean it to be is a code name that may apply to a number of different checks written to a number of different payees. This might be like lumping the electric, gas, water and phone bills under "Utilities." Or, lumping Red Cross, American Cancer Society and Yosemite Fund under "Contributions." But, then, one might write enough checks to one organization (i.e. Church at The Cross) to make that a separate "Account" like "Church." The Cleared and Reconciled columns are useful when it comes time to see if you and the bank agree. This is such an anxious moment that I use smiley faces to indicate it is done. Here is an example of what the spread sheet looks like. It is assuredly a fictitious account because I don't think I know anyone with this much money.

I had to scrunch it together to print it here. It looks better on the Excel spreadsheet where I set it up to print in Landscape orientation so there is plenty of room for about 48 lines per page. There are lots more accounts you will want to use such as Taxes, Medical, Insurance, House Payments, etc. I am a terrible organizer so I am sure you can do a better job of this than I can. Think mostly of what you need for outside demands like the IRS. Don't think in terms of detailed budgets because, admit it, you are not going to follow through with that. It seems as if I should be much more organized than I really am when I use QuickBooks or other accounting program. That is why I have a big "Miscellaneous" group in our personal records. That is none of the IRS's business.

One nice thing about Excel is that when you start to type something you have typed above in the same column, Excel finishes the entry for you. So, we two-fingered typists can create entries more quickly later in the year! I have anticipated that you and I will make less than 400 entries per year so have activated 400 lines on each sheet. Of course, the spreadsheet does the calculations automatically. The sheet is locked except for the columns where entries are required.

Now, how do we find out how much we gave to charity for the IRS? On the spreadsheet there is a little down arrow by each of the column headings that can be searched. Like this.
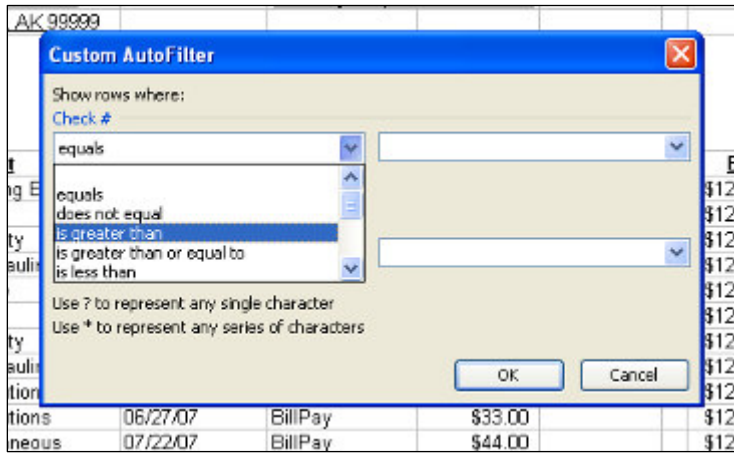
I have clicked on the Account column arrow and a choice box has dropped down. I have selected "Miscellaneous" and once I did that, this display popped up.

	A	B	C	D	E	F	G	H	I
		Checkbook							
1									
2									
3	Owner's Name	Dogburn Crankshaft							
4	Address	12345 Home Dr.		Tuesday, September 18, 2007					
5	City, State, Zip	Podunk, AK 99999							
6							Cleared		Reconciled
7	Payee	Account	Date	Check #	Amount	Deposit		Balance	
18	Payless Market	Miscellaneous	07/22/07	BillPay	$44.00			$122,722.24	
22	Wells Fargo Bank-Visa	Miscellaneous	08/24/07	BillPay	$1,456.23			$121,073.56	
23	Cash Machine Withdrawal	Miscellaneous	08/30/07	Cash Machine	$200.00			$120,873.56	
410									
411									

Do that for any other account name or payee name and you will have the information you need for preparing your income tax. You can print this sub-list in the usual way. Now, to get out of this, click the arrow in the same column and then click on (All). The original full list will show up. You can do that operation in either the Payee or Account column and you will have all you need to find out how much money you have spent in any given category. For some fun, you can click on the arrows in the Check Number column and search for a check number or all the checks over some number or under a certain number. You can do the same in the Date column. This may come in handy when the sheet grows large late in the year and you want to find an entry made on or before or after a certain date.

	A	B	C	D	E	F	G	H	I
1		Checkbook							
2									
3	Owner's Name	Dogburn Crankshaft							
4	Address	12345 Home Dr.		Tuesday, September 18, 2007					
5	City, State, Zip	Podunk, AK 99999							
6							Cleared		Reconciled
7	Payee	Account	Date	Check #	Amount	Deposit		Balance	
8	Beginning Balance	Beginning Balance	03/15/07	Sort Ascending				$123,456.00	
9	Church At The Cross	Church	04/23/07	Sort Descending	$500.00	$700.00		$123,656.00	
10	PG&E	Electricity	05/19/07	(All)	$85.98			$123,570.02	
11	ACES	Trash Hauling	05/25/07	(Top 10...)	$77.93			$123,492.09	
12	Amerigas	Propane	05/17/07	(Custom...)	$234.00	$123.00		$123,381.09	
13	Church At The Cross	Church	06/21/07	120 / 124	$400.00			$122,981.09	
14	PG&E	Electricity	06/23/07	125	$78.92			$122,902.17	
15	ACES	Trash Hauling	06/24/07	126 / 127	$77.93			$122,824.24	
16	Red Cross	Contributions	06/25/07	128	$25.00			$122,799.24	
17	American Cancer Society	Contributions	06/27/07	BillPay	$33.00			$122,766.24	
18	Payless Market	Miscellaneous	07/22/07	Cash Machine	$44.00			$122,722.24	
19	Cash	Cash	07/30/07	(Blanks) / (NonBlanks)	$100.00			$122,622.24	
20	Volcano Telephone Company	Phone	08/11/07	128	$67.45			$122,554.79	
21	Yosemite Fund	Contributions	08/13/07	120	$25.00			$122,529.79	
22	Wells Fargo Bank-Visa	Miscellaneous	08/24/07	BillPay	$1,456.23			$121,073.56	
23	Cash Machine Withdrawal	Miscellaneous	08/30/07	Cash Machine	$200.00			$120,873.56	
24									
25									

I did that here on the Check # column. Then I selected (Custom…). That sounds a little scary, doesn't it? It's not. The next thing to pop up is:

You can choose "is greater than" or any other description of what you want to find. Then, on the right you type in the amount, say 500. Click OK and all the checks with numbers greater than 500 will pop up. Again, close this out by clicking the arrow and then (All).

A word of caution – be consistent. That is, do not call the electric company "PG&E" one time and "Pacific Gas & Electric" another time. Do not call an account "Charity" one time and "Contributions" another time. Keep it simple. Life would be simpler if we did not have to pay so many bills and it is also simpler if you use fewer accounts. Miscellaneous is a wonderful account.

Printing may also present a challenge. If you click <u>V</u>iew><u>P</u>age Break Preview, you will see that 400 lines cover eight pages. If you just click <u>F</u>ile>Print>OK, you will get the pages you want plus all the blank pages up to eight. So, In order to get just what you want, click on <u>V</u>iew><u>P</u>age Break Preview first to see what pages you want. Then you can select just those pages in the print window.

I will be glad to share this spreadsheet with anyone who wants to look at it more closely with the usual disclaimers about it is not my fault if you go bankrupt and so forth. You can copy the last blank sheet as many times as you wish so the workbook can last forever.

If you are interested in constructing your own spreadsheet, here are some particulars that might be of interest. What I call the search option is accessed by clicking on <u>D</u>ata> Filter> AutoFilter. If you do this while in the Payee heading, it will put the arrows and the function in all the contiguous headings to the right. I put a blank column after the Memo heading so it would stop there. The formula in the Balance column below the Beginning Balance is (are you ready for this?). **=IF(OR(E9<>"", F9<>""), H8-E9+F9, "").** This is not so complicated. The classic IF statement says something like this: "IF(something is TRUE, then do this, else do that)." Now, the 'something is true' part says if cell E9 is not equal (<>) to blank ("") or cell F9 is not equal (<>) to blank (""). That is, if either of the two cells under the Amount heading or under the Deposit heading is not blank then… do some arithmetic. That arithmetic is subtract the Amount of the check and add the amount of the Deposit to the previous Balance, H8-E9+F9, in line number 9. The 'else do that' is leave this cell blank (""). That is why all the cells below the active row are blank but will light up with a balance as soon as an entry is made. Just click on the **+** in the lower right corner and drag this formula down 400 rows. Isn't this slick?

With BillPay in full swing, I find that I write many fewer checks but I still have to keep a record, don't I? The bank record is handy on the web but it only shows those charges that have cleared. I want to know whether I am solvent if they <u>all</u> clear. So I need a record. My accounting needs are mostly limited to keeping a ready record for tax purposes. Budgeting is not my thing. For these reasons a check record with the addition of an "Accounts" and a "Memo" column is satisfactory. The frosting on the cake is the added feature of being able to isolate various accounts and payees for whatever reason. While I may have made the transition to the 21st Century, I have also simplified my life somewhat by not being dependent on Intuit to write my checks for me and demand that I account for every last penny. How often is it that computers simplify your life?

This article may be used in any non-profit publication if credit is given the author and the Amador Computer Users Group of Jackson, California.

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Get Ready for XP and Vista Service Packs 925

by George Whitesell, pcug (at) Comcast.net
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Service Pack 1 for Windows Vista and Service Pack 3 for Windows XP are going to be released soon, perhaps even by the time you are reading this. I recommend not being one of the first on your block to install either of the new service packs. Let others discover any problems with the installation of the final versions of the Service Packs!

What are service packs? They are a compilation of all critical updates released since the initial release of an operating system or the last service pack. They often contain new features or enhancements as well. Service Pack 2 for Windows XP contained a number of security improvements and was arguably the most significant Service pack ever released. I think it was only because of the negative publicity Microsoft was receiving over weak security that led them to release it as a free Service Pack and not "Windows XP Second Edition" which they would have charged us for. You will not see any major changes or additions to XP in Service Pack 3 but you will still want to install it. Service Pack 1 for Vista is reported to have sped up some aspects of the operating system.

There is an article at http://support.microsoft.com/kb/935796 listing 11 programs that are blocked, do not run, or have a "loss of functionality" after the installation of Service pack 1 for Vista. Three of the programs listed are Zone Alarm, Bit-Defender AntiVirus or Internet Security and the New York Times Reader. Check the list before you install the service pack. Personally I will wait at least one week (maybe more) to make sure there are not any other problems that are affected by the final release of either new service pack. If you have been installing all Microsoft updates as they were released, you already have most of the service pack installed.

Here are some general guidelines for the installation of any service pack:

1. Run complete scans of your computer for viruses and spyware. A majority of the problems people encountered while installing Windows XP Service Pack 2 were caused by viruses and/or spyware on their computer. Service packs replace or update a number of system files. You want to make sure your computer is free of any malware.
2. Fix any hardware or software problems. If you are experiencing frequent lockups or system crashes, or extremely slow performance, resolve those problems before trying to install a service pack. Many people assume the installation of a service pack will clear up problems they may be experiencing. This usually is not the case. This is another frequent cause of service pack installations failing or causing more problems.
3. Create a System Restore point. If you found any viruses or spyware delete all of your old Restore Points and then create a new one. If you have a problem and use a System Restore point prior to the time you removed any viruses or spyware, guess what happens? That's right; you reload the viruses and/or spyware! Instructions on deleting System Restore points are at the end of this article.
4. If you installed a beta version of a service pack, uninstall that version before you install the final service pack.
5. NEVER attempt to abort the installation of a service pack (or any program). If you have started the installation and then decide you do not want to continue, allow the installation to complete; reboot the computer; and then uninstall the service pack (or program).

Follow the steps below if you need (or want) to delete all System Restore points:

Windows XP

1. Click the Start Button.
2. From the Start menu click Control panel.
3. Click on "Switch to Classic View" in the upper left portion of the Control Panel window.
4. In Control Panel double-click the "System" Icon.
5. Click the "System Restore" tab.
6. Check the box next to "Turn off System Restore on all drives".
7. Click "Apply" at the bottom right corner.
8. Click "Yes" in the warning box asking if you want to turn off system restore.
9. Click "OK" and close all windows.
10. Reboot the computer to clear all System Restore points.
11. To re-enable system restore repeat the above steps; this time removing the check in the box next to "Turn off System Restore on all drives".
12. Reboot Again.

Windows Vista

1. Click the Start Button.
2. From the Start menu click Control panel.
3. Click on "Classic View" in the upper left portion of the Control Panel window
4. In Control Panel double-click the "System" Icon.
5. On the Left of the System properties window you will see a list of Tasks, click on the "System protection" link.
6. Click "Continue" on the 'User Account Control' box if it appears.
7. In the System protection window remove the "check"' mark for the drive you want to disable system restore on. A message will now appear asking: 'Are you sure you want to turn System restore off'.
8. Press the "Turn System restore Off" button. System Restore will now be turned off permanently on that particular drive.
9. Click "OK" and close all windows.
10. Reboot the computer to clear all System Restore points.

To re-enable system restore repeat the above steps, but click the box next to the drive you require system restore to monitor (a check will appear in the box), then click the Apply button and system restore will resume monitoring the drive.

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All unattributed articles are solely the fault of the editor.

This and previous Princeton PC User Group Newsletters can be found at:

http://www.ppcug-nj.org/newsltr.html

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