

# New Style



Newsletter of the La Crosse PC Users Group

Volume 23 Number 3

March 2003

## What's Inside

- ☑ Your First Sale
- ☑ AOL Scam Alert
- ☑ Truth About Mail-In Rebates
- ☑ Requiem For A Mouse

## February Meeting

February 26th, 7:00pm

Lutheran Hospital Overhaul Auditorium

## "Demonstrating a 2002 Tax Return"

*Overview of TurboTax Versions*

Presented by Steve Anderson, Trane Co.

Overview of TurboTax Versions (Basic, Deluxe, Premier).

Installation Information.

Demonstrate 2002 Tax Return (Main portion will be this).

Tax Planning Features.

## Treasurer's and Membership Report

February 2003

*Dick Dahlby, Treasurer*  
[ddahlby@cs.com](mailto:ddahlby@cs.com)

March 14, 2003

Income received in February and March, was \$40.00 from two membership renewals. They were: Don and Carol Frank Atkinson, and Jack Storlie. Thank you for your continued interest and support.

The only expense paid in February was: \$13.19 for 25 photocopies of the January edition of the LCPC Newsletter.

The LCPC checking account balance as of 03/14/2003 is \$1,130.64.

We presently have 52 enrolled members in LCPC.

Members whose annual membership renewal fees (dues) are presently past due are: (December) Bill Brockmiller, and (February) Larry Nagy.

Membership renewals due in March are: Alvin and Monica Fritz, Shane Lambert, Dave Madson, and Chuck Whalen.

Annual dues are \$20 (individual or couple), and checks should be made payable to La Crosse PC Users Group. Dues may be mailed to either of the following addresses.

La Crosse PC Users Group     Dick Dahlby

P.O. Box 2991

501 Olivet St

La Crosse, WI 54601-2991

La Crosse, WI 54603-1318

### Reminder to all members:

If you become more than three (3) months delinquent in paying your membership dues, you will be subject to removal from the ListServ, and from LCPC. So please, be prompt with your renewal fees.

Also, if you change your email address, it is very important to inform LCPC of the change, so that the Membership ListServ can be changed accordingly. To do so, please send me an email with your new email address and I will make the change to the ListServ. If you haven't received an email from the ListServ within the last two weeks, please let me know that also, so that I can check on it. Thank you.

## Editor's Notes

*Shane Lambert*

It seems that I am doomed to have e-mail problems every month. As you probably read in the previous issue I changed from Netscape to Eudora because Netscape kept losing all of my e-mail settings and saved e-mails. I just couldn't have this so I decided to try something else. I downloaded and installed the program Eudora and it has worked well, up until this week. After checking my e-mail in the morning on March 19th I had several e-mails saved needed to build the newsletter.

Then after work as I started to work on the newsletter I opened Eudora and was presented with the error "Eudora can not open your inbox as the file has been corrupted. Do you want to attempt to rebuild the index?" So of course I clicked yes and shortly later a message came up saying that the inbox had been rebuilt, but none of the e-mails were there. I chalked it up to experience and now save all of my e-mails in separate folders in hopes that this won't happen again.

I asked everyone to send information again, only to have my e-mails bouncing back to them due to a problem on my server which took until Saturday (today) to fix. Now I have the information, the newsletter is done, and I guess all I can do is wait until next month's problems...

## Your First Sale

### Starting and Running Your Own PC Business

*By Morris Rosenthal*

You've sold your first PC to your mother's friend Doris, and then find out that whether you order it assembled or in pieces, there's not going to be any profit because you included Windows XP in the price but forgot to add in the cost. This drives you to ignore the top two tiers of distribution and go straight to the small importers with the aggressive pricing. You know the stuff is good because it says so on the fax. By using PriceWatch.com and going with the most aggressive pricing for each part, you figure you can scrape out a fifty dollar profit. You order an ATX case, keyboard and mouse from one place; a motherboard, CPU, RAM, hard drive and OEM Windows XP from a second place; and a floppy drive, video adapter, CD-ROM, modem, monitor and soundcard from a third place. Even the guy on the other coast promises you'll have the stuff within a week.

The next day, the ATX case and power supply show up with the keyboard and mouse, and the UPS gal wants a check for \$80. "What's this?" you say. "The parts cost was \$71." The UPS gal explains that the shipping cost was \$5 and the COD tag allowing you to pay with company check cost \$4. You pay and go back to your spreadsheet to see where this is heading. Three days later, the motherboard, CPU, hard drive and Windows show up from the middle of the country by Fed-X. You feel pretty good until you look at the invoice, which shows your credit card was billed for \$355. Wait a minute, the parts total was \$321. The bottom of the invoice shows a \$29 item for 2nd day shipping, and another \$5 for handling and insurance. You call the supplier, who reminds you that you wanted it by Thursday, and that he did tell you he was waiting for a shipment of RAM to arrive Tuesday morning. Well, at least you can give yourself credit that you bought the motherboard, CPU and RAM from a single vendor. Doing otherwise before you really know your vendors is pretty risky.

After assembling the parts that have arrived, you settle in to wait for the package from the other coast. It shows up after a week with a COD tag for exactly what you thought you were paying! Great! You pay, unpack the stuff to finish building your first PC and find the modem is missing. You read the invoice and see that the modem was "backordered" and the COD amount didn't include it. You run to the phone and call the vendor, who tells you, "Don't worry, it went out three days ago." "Call me next time before you backorder something on me," you yell at the voice. After you hang up, the voice says "Jerk." Three days later, the \$29 modem shows up with a COD tag for \$38. Hey, he did have to handle it separately, and the \$4 for the COD is a constant. It's not the modem you ordered, but at this point, Doris is calling every day (she pre-paid), so you swallow a total of \$81 (\$9 + \$34 + \$29 + \$9) in shipping, handling and insurance costs. You begin to see where ordering

everything from one nearby vendor, preferably with net terms (non-COD) or a credit card, makes more sense than parting the thing out all over creation.

You put all the paperwork in a file folder labeled "Doris" and file it. This is really a critical step. Nobody will take defective stuff back without paperwork, unless you have a real good relationship and can get the salesman to look it up on their computer system for you. You finish putting the PC together, load Windows XP, and everything is great. You load all the driver CDs for the video, modem, and sound card (you forgot to include speakers in the price), and Windows XP now takes twice as long to boot. Par for the course. The monitor gives off an odor like burning plastic on an ocean breeze, but you figure that will clear up. You run Scan Disk a couple times, wonder what a 24 hour burn-in really means, and if you should spend a hundred dollars on some testing software. Unless you have money to burn, don't bother. Just leave the thing turned on over night and check that it still works in the morning. It's a decent test, and you're doing a lot more than most guys I've known.

You put the PC in the car, and drive it to the customer's home. If you were a mail-order business you could leave it on the doorstep, ring the doorbell and run, but you aren't. You take the PC out of the box and plug everything together. Your customer turns it on, the Microsoft flag appears, so you leave your homemade business card and go home relieved that you only lost around \$31 selling your first PC. You use a hobby knife to cut up the boxes that Doris didn't want and you put them out for recycling day. The foam peanuts you save, believing that eventually they'll come in handy- good luck. The next morning the phone rings, your first tech support call. Doris bought an inkjet printer at Staples (they had it cheaper than any price you could find) and it doesn't work - Staples tells her it sounds like a computer problem. You warn your mother's dearest and oldest friend that if it's not a computer problem, you'll have to charge her your \$50 field service rate, and she agrees. You arrive at her house, and immediately see that she's trying to use old typewriter paper in the printer and the paper isn't heavy enough for the feeder, producing all sorts of jams and "printer not ready or not connected" errors. Since you only spend two minutes in the house and it's such a silly problem, you can't bring yourself to charge her.

Being the clever sort, you cut a deal with your local Internet Service Provider (ISP) where they promise to pay you \$100 at the end of the year for each new customer you deliver to them. You call your customer, talk her out of going with AOL or Compuserve, which her son in Dallas has told her to get, and you drive out and create a dial-up-networking connection to her new ISP. You set her up with Internet Explorer and Outlook Express, spend two or three hours teaching her how to use e-mail and buy junk on E-Bay. Then you go home satisfied that you're now making the \$35 to \$50 an hour you always knew you were worth, even if you won't get it for twelve months.

*Continued on page 3*

## AOL Scam Alert

Pass this on to all your AOL friends

By Steve Bass  
Pasadena IBM Users Group

We all know someone—friends and relatives—who use AOL, and I suggest you consider forwarding this message to them. As you'll see, it's not a hoax but a real-life scam.

It started when my mother recently received a beautifully done AOL message. It's the kind of thing you read about but rarely get to see firsthand.

The message she received was from the AOL Billing Services Team. She forwarded it to the accounting department—moi—because I pay for her account (she has me to blame, I know). Read the message here:

<http://www.pibmug.com/files/aolletter.jpg>

It took a minute to figure out something wasn't right.

### Telltale Clues

For one thing, the e-mail header showed that the AOL Billing Services Team was blind copying her using version AOL 5.0. (<http://www.pibmug.com/files/aolheader.jpg>) You'd think they could use a more current version, right? There's more: The return address was Remindingyou@aol.com and the subject line had a misspelling.

I followed the Billing link in the message. At first glance I saw an AOL Welcome box. (<http://www.pibmug.com/files/aolwelcomescreen.jpg>) Take a careful look and you'll know why I was suspicious. Yep, lots of misspellings.

I went along with the game plan and clicked OK. Now I was staring into what looked like a remarkably authentic credit card payment form. Even if you didn't click the other links, you HAVE to see this one. It's worse than a loan application.

<http://www.pibmug.com/files/aolcreditcard.jpg>

### Is it Really You?

To make sure it's really you, they also want your Social Security Number, date of birth, driver's license number, and mother's maiden name. With that, the scammers can get to "identity theft" heaven before you shut down your PC for the night.

But they're not finished. How about throwing in your AOL screen name and password, something even novices know AOL wouldn't do. To add a level of legitimacy, they warn you that, "For your safety, please do not download any files from strangers. AOL will never ask you to download anything."

### Who Is?

I went to <http://www.samspace.org>, my favorite Web examination site, and backtraced the Billing link. (The site was closed by Hypermart so it now leads to an error page.) It's an obfuscated URL: [http://www.aol.com-billing:july-](http://www.aol.com-billing:july-2002@072002.hypermart.net)

[2002@072002.hypermart.net](http://www.aol.com-billing:july-2002@072002.hypermart.net) that leads to <http://072002.hypermart.net>. It works because any characters before the @ sign are ignored. And all it took was a quick web search with Google.com to find locations loaded with AOL scamming files. You can view one site here:

<http://www.pibmug.com/files/aolhypermart.jpg>

I contacted one of AOL's security people I met years ago because of a story I did about AOL. Unfortunately, I never heard back from him. I also sent a message to [abuse@hypermart.net](mailto:abuse@hypermart.net) and they responded in four days.

### AOL Protection Strategy

Forward this to a buddy using AOL. They need to know that the best AOL protection strategy is to be alert to constant scams. You know, if it looks like a duck, smells like one, and occasionally quacks, there's a good chance it is one.

If you're unsure about a billing question, it's best to call AOL's billing services directly at 800/827-6364, or their Screen Name/Password line at 888/265-8004.

Steve Bass is a Contributing Editor with PC World and runs the Pasadena IBM Users Group. He's also a founding member of APCUG. Check PCW's current edition at [www.pcworld.com/resource/toc/index.asp](http://www.pcworld.com/resource/toc/index.asp) and sign up for the Steve Bass online newsletter at [www.pcworld.com/bass\\_letter](http://www.pcworld.com/bass_letter).

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### Your First Sale - Continued from Page 2

Unfortunately, when her son visits for Christmas, he convinces her that she can save big bucks by signing a multi-year deal with a national provider, and your \$100 miraculously vanishes. Adding insult to injury, the day after New Year's she calls you to say the modem isn't working anymore. On hearing that she has moved to AOL, you spend a half-hour on the phone angrily explaining that it's probably a software problem, and that you'll have to charge that elusive \$50 field rate if you come out. She agrees, and you show up to find that the modem really did die.

You go home, pull out the "Doris" folder, call the vendor, who gives you an RMA (Return Merchandise Authorization) number and tells you he'll ship a replacement. You breathe a sigh of relief that the vendor is still in business, since you haven't talked to him in three months, and then send off the modem. After a week, you call, and he explains that he has to ship it back to his supplier, but they turn stuff around really fast, and you should have the replacement within two weeks. You give up and call your local importer and buy another \$29 modem, paying with a credit card. It comes the next day and you install it. Doris is pretty upset at having been offline for a week, and suggests that maybe you've bitten off more than you can chew in "your little computer business." Two months later, her original modem arrives in a beat up package from some place you never heard of with a note saying they tested it fully and it worked for them. You put it in your own PC to test it and immediately smell smoke. Welcome to the PC business.

## The Truth About Mail-in Rebates

*By Roger A. Poverny, TUGNET*

Mail-in rebates are a bonanza for retail computer stores: They can advertise a very low sales price (or even a free price, after mail-in rebates), and then charge buyers of these so-called bargains a higher-than-normal sales price. It brings in the customers who are looking for good deals, and who may purchase other items while they are in the store. It means higher sales figures for the retailer since these mail-in rebates are underwritten by the manufacturers, and they cost the retailers nothing. It also creates a cadre of unhappy customers. Why? Consider this: according to the Wall Street journal, up to 95% of people forget to claim the rebate. They end up paying more for the product than they would have without a rebate. For those who make the claim, there are a variety of reasons why the claims go unpaid. Some of these reasons are detailed below.

Let's start with this premise: manufacturers don't want to rebate money to you, so they put a number of obstacles in your way. Sometimes the rebate forms are hidden in the store or you have to ask the cashier for a copy. The rebate form lists the submittal requirements in great complicated detail so that a simple non-compliance error on your part will void your claim. You must include a copy of your purchase receipt (sometimes with the purchased item circled or underlined) along with the original UPC code from the package. Be careful here, as some packages have multiple UPC codes with different numbers. Then you must mail the completed rebate form, with inclusions, to a specified address (usually a fulfillment house hired to handle the rebate). There is always a window of opportunity; i.e. an "offer expiration date" and a "postmark before" date. Most mail-in forms tell you to expect your rebate in eight to ten weeks.

Very seldom will a rebate check arrive by the promised waiting period: you are forced to call their 800 number (although some don't have a toll-free number) to find out what the holdup is. The manufacturer is counting on you to forget that a rebate promise date has passed. If you do remember to call them, this is generally when the excuses start. Typical excuses are: "We didn't receive your UPC code or register receipt," "We never received your letter," "You didn't complete your rebate form properly," "The offer has expired ... or is no longer funded by the manufacturer." The fulfillment houses are experts at not paying, and as a matter of fact are hired by some manufacturers just because they are so tough. Many times you will get a postcard, not a letter, saying you were denied a rebate. Postcards are easy to lose or throw away in the trash, which is why many rebate checks are mailed in the form of a postcard. They don't even look like checks! Most people will stop trying once they have been rejected. The manufacturers count on this. At a FRY's the other day, a customer relations representative pointed at two 4-drawer filing cabinets and said they were full of customer complaints about rebates. That's eight

drawers of unhappy customers, and they represent only that five percent (according to The Wall Street Journal) who actually sent in their rebate forms. After all is said and done, probably 2% of the customers receive a rebate check.

Manufacturers and retailers make more money from us when the items they are selling have mail-in rebates, so it doesn't seem likely that the practice will end any time soon. The number of items using rebates appears to be rising exponentially, and the customer is the loser. It is just plain unfair. How can we fight back?

There are two ways to fight back: (1) Politically, through our Legislatures, Better Business Bureaus, Federal Trade Commission, Retail Store Managers, etc. We can write letters or call and complain; (2) The second method is to make it so costly for the manufacturers to offer these rebates that they will abandon the practice. We can do this by making sure we get every one of the offered rebates. If you follow the directions outlined below, you will get every one.

1. Make sure you have the rebate form before you leave the store. Check the form to be sure you fall within the offering's dates. Also ask the cashier for a second copy of the purchase receipt.

2. As soon as you get home, remove the UPC code from the container or wrapping before you throw the packaging away. If you intend to try out the product first to make sure you want to keep it, and don't want to remove the UPC code yet in case you want to return it, see #7 below.

3. Read the form carefully so that you will comply exactly with their requirements. Read it a second time before you fill it in. Don't forget to circle or underline the item on the receipt if required to do so.

4. Make copies of everything you send, including the UPC code. This is where most people falter since they don't have copy machines. They set it aside to take to work or to a copy store and forget about it. But, most of us have scanners! Use them to make your copies. Even most fax machines will work.

5. Staple together all the pieces: receipt, UPC code, rebate form. Then they can't say they were not with your submittal, or must have fallen out of the envelope.

6. Mark the mailing date on your copy. Also mark the date when the waiting period ends, 8 to ten weeks later.

7. This next step will help you to remember. Go to: [www.memotome.com](http://www.memotome.com) (memo to me) and sign up for their free e-mail reminder service. Have them to send you an e-mail when the rebate check was promised. If you are trying out a product prior to sending in the rebate form, ask for a reminder in a couple of weeks.

8. If all else fails, go to the retail store where you purchased the item. Bring your paperwork and insist that they do whatever is necessary to get you the rebate check.

## REQUIEM FOR A MOUSE

by E. M. Hazell

It had served me faithfully, that little mouse, for at least a year. And in this time and place of throwaway societies one year is considered a long long time as far as faithful service, rendered by a mechanical device is concerned. That little mouse was of the bobtail variety. It was referred to as wireless and could travel quite a distance from that desktop village of mine. Of course sometimes the cats thought of making off with it, but I usually discouraged that. That little mouse died quietly. It just left that little cursor stranded in the middle of the monitor and nothing short of crashing the computer could persuade that cursor to move. When Faye called I was just about in the middle of a temper tantrum. I hate it when mechanical devices get the best of me.

"Did you say the mouse is wireless?" Faye asked.

"Yes," I responded.

"Did you check the batteries?"

Of course I hadn't. Bright and brilliant Mensa person that I am, whatever made me think that the wireless mouse and keyboard needed some source of energy, like maybe a few batteries. I thanked Faye for that helpful assist. Then I called the Guru just in case it could be something more serious. He agreed with Faye. He did, however, remain on standby just in case something else was wrong. I had promised Faye to have my column in and in order to do that, I had to have access to my village.

"How long have you had that wireless set," Clarence inquired. By now I was beginning to be sort of hesitant about giving out any more information about my latest debacle. When Clarence asks a question, a truthful answer seems to be well, shall we say mandatory? Lies, even little white lies are not the stuff that good relationships and solid friendships are made of. I value Clarence as a friend as well as a computer guru.

"Since Christmas," I said.

"Since Christmas and you never once wondered where the energy for that mouse comes from?"

He didn't say anything about that Mensa thing but I could read his mind even from a distance.

"Where did you buy it?"

Actually I hadn't bought it, it had been a Christmas gift from my son; a totally unexpected Christmas gift. I hadn't been unhappy with my long\_tailed mouse. I set out the following morning to purchase batteries. The mouse wasn't the only critter at this establishment dining on batteries. Faye and Clarence had been correct about pointing out to me the importance of changing batteries. As it turned out, batteries could not resuscitate my bobtailed mouse. Something more serious was wrong in that entire wireless set up. "Where is that old keyboard and mouse?" Clarence asked as he was about to

attempt to get things straightened out again. "I think I might have accidentally sort of given it away," I replied. That was a lie; accidentally was stretching the truth a little. And now it was time for another lesson. That lesson is clearly imprinted on my mind:

### **ALWAYS KEEP A BACKUP HANDY!**

I'm writing this column on Clarence's backup device. I still have another lesson to learn, like how to purchase the kind of device most suitable for my own personal computer needs. But in the meantime I'm having to compose a proper requiem for my fallen comrade. "Whoever heard of a requiem for a mouse, and a mouse as a sidekick is laughable," Nor was it thinkable that I should get by with anything here without Grandmama putting in her penny's worth of opinion. But this time I had her.

"Walt Disney died a rich man because of a mouse in his desk drawer."

"I don't see you getting rich with your mouse!"

"That's a different mouse!"

"A mouse is a mouse is a mouse; a mouse is a varmint and the only good mouse is a dead mouse."

As far as Grandmama was concerned, that was an absolute. Mice usually ate in to the profit as far as the farmer was concerned. I conceded. Grandmama would always be right. Still, there was that brave little mouse that responded to my every click.

"Last time it was that brave little Umax. Now it's that brave little mouse. Maybe you starved it to death when you didn't provide those 'batteries.' Any plans for some demise next month?"

I took a moment before I responded. "I'm thinking of having my office exorcised to keep the spirit world away."

"Didn't I tell you I had myself immunized against exorcisms?"

There seemed to be a gentle breeze and she was gone. I could have sworn it was a kiss on the cheek. I could never bar her from her own private little kingdom. Life would be so terribly dull with out her. Of course, there was still the matter of a requiem for my bobtailed mouse. A few bars of Beethoven entered my mind. And as I hummed along I thought; Why not. I'm certain Beethoven wouldn't mind.

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**Editor's Note:** I am sure that some of you are using wireless keyboards and/or mice. I had provided my mother with a wireless mouse some time back and after three battery replacements in less than a year I went back to the corded mouse for her. I was getting tired of hearing "The mouse is dead again" and now the only problem is "How do I get my e-mail"?

By the way, for those of you asking, no, I do not use wireless devices for myself. I wear out keyboards and mice so quickly it's cheaper to buy the corded ones!

## LCPC Board and Officers

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New Style is published eleven times a year, monthly January through October with a combined Nov-Dec issue. General meetings are held in the Overholt Auditorium at the Lutheran Hospital on the last Wednesday of January through October with a combined November-December meeting on the second Wednesday in December. A list of our upcoming meeting topics is available at our web site at <http://www.lcpconline.com>. Thank you, Gundersen-Lutheran, for making this wonderful facility available. Meetings begin around 7:00 PM. Everyone is welcome, attend a meeting or two with no obligation to join.

Membership Dues are \$20 and cover an annual period following the month of payment. Membership entitles you to attend meetings, tap into the corporate wisdom, receive special user group discounts from publishers and others, and receive (and contribute to) this newsletter. You may also obtain software provided by publishers for review of the product.

The monthly newsletter is printed the Wednesday before the meeting, please submit advertisements and articles by the 13th of the month to [editor@lcpconline.com](mailto:editor@lcpconline.com). Unsigned articles are written by the editor. Other user groups are welcome to reprint with proper credit to the La Crosse PC Users Group and must include our web page address. Please contact the Newsletter Editor for commercial advertising rates. There is no fee for non-commercial advertisements placed by members.

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