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F.Y.I. If web browsing seems a little slow, it may be that you have unnecessary toolbars loaded. They may have quietly installed when you upgraded another program such as Flash or Adobe Acrobat Reader that they piggy-backed on (especially the Yahoo toolbar and specialized search toolbars). To uninstall them, open the Control Panel and choose Add/Remove Programs; find them in the list and uninstall. Or just turn them off in the browser; click View, Toolbars in the menu and uncheck the unneeded ones.

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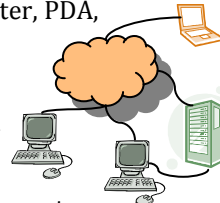
Cloud Computing

It's probably an unfamiliar term to most people, and *cloud computing* has a ring of intangibility to it. The Internet is the cloud, and you can reach the cloud from any Internet-enabled device—a computer, PDA, smart phone, or game console.

Now companies are offering ways to actually work in the cloud, using only your web browser, with their own hosted applications that allow you to craft spreadsheets, create presentations, and write. The applications have functionality that's not quite on the level of Word, Excel, or PowerPoint, but which may be enough for some purposes. Some services are free, some paid, and your documents are stored online.

You may already be using similar services in this category: Gmail, Live Mail, or online accounting services like QuickBooks Online.

The leaders in the document-creation field, with the most mature applications, are



Google Docs, ThinkFree, and Zoho. Adobe's recent entry into the word processing field—Buzzword—has gotten high marks for its ability to layout complex pages.

One of the benefits of cloud computing is that it puts the responsibility for processing on the remote server, so you don't need a fast processor or lots of memory on your computer. It's a good way to extend the life of an older computer at home that may not be able to run new applications. Yes, you need a fast Internet connection, but most people have that these days.

The document creation applications don't have all the features of Word, Excel, etc. but most will read and save in the MS Office document formats. You may not need these services for your office yet, but for travel, home use, and sharing documents with friends, family, and classmates these services might fit the bill.

Client Profile

How do you define your business? You might describe it as a Small Business. But now, acknowledging that small businesses have a lot in common with larger ones, the term SMB—Small and Medium Businesses is becoming more popular.

Businesses face many challenges, not the least of which is dealing with accounting, taxes, and financial planning issues.

O'Malley & O'Malley Certified Public Accountants in Cinnaminson focuses on the needs of individuals and entrepreneurs—the core of the small- and medium-size businesses that are such a large part of the U.S. economy. "We go beyond just crunching numbers", says partner Mariette O'Malley. "We offer not just tools to manage your

money, but also the help and direction to implement those tools."

As members of the American Institute of Certified Public Accountants, they can offer the assurance that your tax and financial concerns will be handled expertly. And with 40 years of history—at the same location—O'Malley & O'Malley can offer services other companies can't. "We're very personalized in our services;" says O'Malley, "We can advise on a broad range of matters, including financial management, tax planning and compliance, information systems, raising capital, succession planning, and more."

Their website, www.omalleycpa.com, gives more details on the scope of their services.

How Do I...

Choosing a Smart Phone

The new Apple iPhone 3G snagged a lot of publicity when it was released recently. It's undeniably a very cool product—more for the hobbyist than the business person—and the large screen has great resolution.

But if you want to hook in to your company's Exchange server for e-mail and calendar functionality, the iPhone is probably not your best choice. It is able to synchronize with Exchange, but there are many features that are missing. If you are a power user of Exchange, you will miss some handy features: the notes and tasks functionalities are missing; the flags that you use to track progress on items don't display, and you can't add people directly to your local address book from the global address list. There are lots of other limits on the software, and some of that is a function of portability and a small screen, but much of it comes from trying to integrate programs running on two different operating systems. And the onscreen keyboard is bound to be tedious to type on.

All smart phones are a compromise. The Palm Treo phones get generally high marks as phones, but their capabilities vary greatly because they use two different operating systems—the proprietary Palm OS and Windows Mobile 6.1. You will probably have a better computer/e-mail experience using the Windows Mobile models. But with any of them, the full QWERTY keyboard makes composing e-mails much easier.

The next general class of smart phones comes from Research In Motion, whose BlackBerry line sets the standard for on-the-go connectivity. BlackBerry phones come in five models, the Curve, Pearl, and Bold series, and

the 7000 and 8000 ranges. Further complicating matters is the fact that similar BlackBerry phones run one of three different operating systems based on the phone carrier to which the customer subscribes.

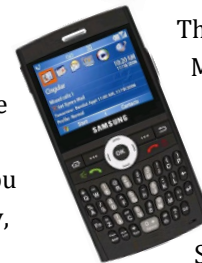
They all have QWERTY keyboards except for the Pearl, which uses a simplified 20-key SureType keyboard.

Then there are the other Windows Mobile phones—with widely different feature sets based not only on the manufacturer, but also on the carrier.

Manufacturers such as Nokia, Samsung, and HTC introduce new models with expanded feature sets for the US market regularly. Unfortunately, the US doesn't get some of the world's coolest phones due to its polyglot mix of carrier standards (GSM, CDMA). In other parts of the world, where all carriers use the same standard, the development of new phones moves at a faster clip.

So, how do you choose, if you are looking for a smart phone that will connect you to the office and your e-mail? Your first choice will probably be based on the carrier that serves your market with the best coverage. Then review its offerings.

If you are looking to change carriers, a few web sites can help: www.deadcellzones.com links to each major carrier's coverage map, and www.signalmap.com shows user-reported signal strengths. To compare models side by side, check reviews.cnet.com for phone reviews, and to check the software, visit www.microsoft.com/windowsmobile to start your search.



GPS-enabled smart phones have been finding a market, although it's small right now. The handful of phones with integrated GPS includes many that also offer e-mail connectivity to your company's Exchange server.

The screens on most of these phones is too small to follow as you drive, but most of these phones offer voice prompts to guide you to your next appointment.

If you need GPS and your phone is Bluetooth enabled, you can buy GPS add-ons. Many reviews give the performance edge to the TomTom systems, whether add-ons, integrated, or stand-alone. But most GPS systems have matured through many versions and the differences between them are narrowing.

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