

# CLAY'S COMPUTER CORNER

2228 S. Fraser St. Aurora, CO 80014-4523

303-337-0607

APR / MAY 2011

## Save Smarter

(MONEYtalk Oct 2010 p. 3)

When it comes to saving, even the little things add up. If you want to take your saving efforts to the next level, here are a few tips to help you start saving more:

*Get specific about your goals.* Open multiple accounts and earmark each one with an appropriate label. Seeing accounts such as “Annie’s College Fund” or “Summer Vacation 2012” reminds you where the money is going and encourages you to save.

*Think before you buy.* If you struggle with impulse purchases, establish a system to help you. Give yourself a cooling off period of 24 hours to decide if the purchase is worthwhile, or commit to only buying with your debit card so the cash comes directly out of your account. This way, you can only purchase items you can actually afford.

*Look for opportunities in everyday purchases.* Focus on saving daily, and it will become a habit. Scrutinize your wireless bill or reconsider your options for cable or satellite TV. Eating at home, growing your own vegetables, planning potluck dinners and neighborhood swaps will also help you save.

*Live off one salary or consider moonlighting.* If you have a two-salary household, work to reduce your expenses so you can live on one salary and save the entire second salary. If you only have one income, moonlighting may be your best bet. Live on your current salary and save any money generated from your moonlighting efforts.

*Review expenses regularly.* Seeing your expenses regularly keeps you focused on where your money is going. Use a spreadsheet or track expenses online through a website like Mint.com.

*If you don't see it, you can't spend it.* Make savings contributions automatic so you don't change your mind about making a deposit. You can fund your 401(k) directly from your paycheck, have your tax refund sent directly to the credit union or simply set up automatic transfers to a variety of accounts.



## Need More Sleep? Turn Off Your Gadgets!

(PC World May 2011 p. 17)

A survey by the National Sleep Foundation confirms what most of us already know: Nearly all Americans are too connected, using either their televisions or their other gadgets too close to bedtime. That makes it harder to fall asleep and hinders good sleep habits. 95% of those surveyed acknowledged such bad gadget-using habits during the hour before bedtime.



## Want to Watch New Movies Without Actually Purchasing DVDs? Use Zediva Streaming Video

(PC World May 2011 p. 21)

Using a creative way around Hollywood restrictions, Zediva manages to stream movies the day they're released on DVD for just \$2 and gives you two weeks to watch them.

## Smartphone Data Theft Threat

(PC World May 2011 p. 38)

Research shows that your smartphone is a high-priority target for cyber criminals. The ease with which security researcher Georgia Weidman infected Android phones with her custom botnet at a recent security conference suggests that people who want to preserve the privacy of data on their smartphone should avoid downloading untrustworthy apps. Bots could, in theory, monitor and modify all data sent to and from the phone, allowing the botmaster to command and control the phone without the user's knowledge—and harvest any private data that the phone contained.

Once a botmaster has taken control of someone's phone, the first priority is to spread the infection to as many other users as possible. In the past, mobile botnets have taken advantage of smartphone Internet access to spread malicious code via e-mail; now many botnets communicate and spread via SMS text messaging instead.

Fortunately, it's pretty simple to secure your smartphone and keep your data private: Just take security as seriously on your iPhone or Android device as you do on your laptop. Don't download apps or files from people you don't trust, and be wary of links or files embedded in text messages. Recognize that any file you download to our phone has the potential to be infected, and plan accordingly.

## Free Online Education

(MONEYtalk Nov 2010 p. 2)

TED.com (Training, Education and Design) offers you free viewing of speeches from its annual conferences. Sound boring? It's not. You'll see world-renowned names and personalities from business, science, the arts and more sharing their thoughts on a variety of topics. It's a simple way to get new ideas and perspectives from the comfort of your couch.

•••••  
• Check Out Our Website:

• **[www.wcacpa.com](http://www.wcacpa.com)**

• Find Links To

• ❖ Newsletters

• ❖ Company History

• ❖ Staff Directory

• ❖ Contact Information  
•••••

## Grocery Tips for the Spending Savvy

(MONEYtalk Oct 2010 p. 2)

Stretching your dollar at the grocery store may be easier than you think. Try these simple tips to ease the load on your wallet:

- Combine manufacturer coupons with in-store coupons. Extreme couponers say this can help you get more groceries at low cost.
- Buy large amounts of non-perishable items when they are on sale. Stockpiling canned and paper goods can save you a bundle in the long run.
- Divide and conquer with a wholesale buying club. Buy wholesale, then split large amounts with others. You'll get what you need at significantly reduced prices.
- For one week, plan and cook meals only from pantry items and frozen foods on-hand. This will clear older items from your shelves while saving on gas and trips to the store.

## CYMA NEWS:

CYMA version 12 came out October last year. If you have installed 12, go to the CYMA website and download the 12.2 update. Call Clay before you install or if you have any other questions.

## CYMA Training Classes

### July 2011

*Tuesday, July 19th through Friday, July 22nd*

Please contact our office at 303-337-0607 if you are interested in taking any or all of the classes offered below.

### Tuesday, July 19th

8:30 a.m.-12:00 p.m.

Sys Manager/Installation

1:00p.m. - 4:30 p.m.

Version 12 Update

### Wednesday, July 20th

8:30 a.m.-12:00 p.m.

General Ledger

1:00 p.m.-4:30 p.m.

F9

### Thursday, July 21st

8:30a.m. - 12:00 p.m.

Accounts Paybl/Purchs Order

1:00 p.m. - 4:30 p.m.

Payroll

### Friday, July 22nd

8:30 a.m. - 12:00 p.m.

Crystal Reports

1:00 p.m. - 4:30 p.m.

Accounts Receivable

## LOCATION OF CLASSES

EXTENDED STAY DELUXE-AURORA

14095 E. Evans Ave

Aurora, CO 80014

303-337-7000



# SAFE COMPUTING ...~ CLAY