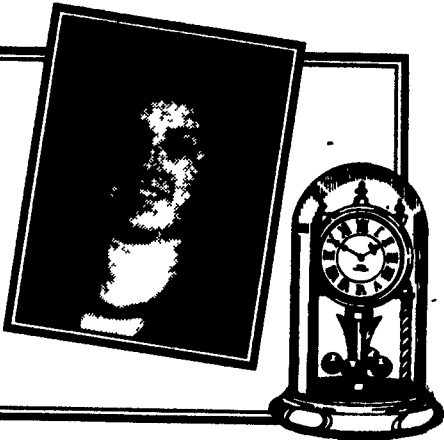


Taking Time by Rebecca Escott



Computer Savvy Consumers
With school just around the corner, some families are considering a major purchase—a computer. When my husband and I finally purchased a computer, it was the end of a long “battle” of wills, needs, opinions, and priorities. The six months that we debated about the purchase were a true test of our marriage. Fortunately, we survived. I got the brand of computer and word processing software that I wanted. He got the “bells and whistles” that he claimed were essential.

Just like not every family needs an answering machine, not every family needs a computer. But if you've decided that a computer is for you, taking time to become informed before purchasing a product makes good financial sense.

The first step (and maybe the hardest) is to decide what you want your computer to accomplish. If it's a family purchase,

guaranteed, different members will have different priorities. Will it primarily be used for writing, calculating, sorting data, doing work at home, graphic design, desktop publishing, communicating with others, entertainment, education, or shopping? Sorting this out in advance of the shopping trip is important! If having a computer to produce your Christmas letter and other correspondence is your main objective that's one thing. If you want to be able to entertain children with the latest animated games, you may need a computer with quite different capabilities.

If you're doing word processing, the speed of the processor is probably not an issue because most computers can keep up with people's typing skills. However, if you search for documents, work with graphics, use complex financial tables, and venture into the newest computer games market,

speed will be an important consideration. Consumer Reports recommends selecting upgradeable machines—ones that can have the “latest” capabilities added, so that you can keep up with the industry for awhile. If you currently own a computer and want to upgrade to a new model, choose a processor that provides at least twice the performance of the one you currently use.

Before you buy, read! Consumer Reports did an evaluation of computer hardware last year. And each month a range of computer magazines evaluates the newest models, and features. Check out recent issues at your local library. Familiarize yourself with terms and vendor options.

Second, if your friends or family members own a computer, interview them. Ask what they like and what they would change about the machine they have. Ask why they chose the model they did. Your family and theirs may have very different needs. If you are purchasing a computer for a college student, consider recommendations from the college or academic program. In some cases, it is important to have the right software/hardware to interact with professors, other students, or on-line services.

Unlike several years ago, the line between Macintosh and IBM-compatible is getting very gray as software and hardware changes are made.

When your family has selected

the product that will be best for you, begin to price shop. Check mail-order companies, computer superstores, special price programs through schools/work. But be cautious. Prices too good to be true in ads sometimes are gimmicks. Either, the store is selling the computer at below cost to generate more traffic in the store, or the product is not really what it appears to be in the ad. Maybe the price does not include all the components. Sometimes the hard drive is just what you want, but it's paired with a less-than-adequate monitor. Ask to see the monitor in use to test its readability.

Watch for salespeople that try to steer you into buying an upgraded component that increases the cost of a sale-priced item significantly, especially if the computer has the components you already decided were right for you.

Finally, be sure to read the company's refund and warranty policies. Keep any paperwork that is necessary to make exchanges and to arrange for repairs as needed. Generally, the company's warranty for the hardware is adequate, and extended warranties are not

necessary.
Buying the computer is not the only important decision you'll have to make. Selecting the right software is also important. Software evaluator, Mima Spencer, suggests that if children are going to be using the software, have them actually try out the program. Does it occupy their attention repeatedly? Does it foster creativity and encourage the child to make choices? Are the directions clear so that the child can operate the program independently? Again, read reviews and compare notes with other parents, teachers, or librarians. The more a child returns to a program, the more you get your money's worth. Also be sure that your computer has the capacity to run the software. This is usually described on the package. Read carefully.

If the software is for you, you try it. If it's for your kids, let them try it. Sometimes what delights a child does not amuse an adult and vice versa.

Taking time to investigate options and communicate considerably about needs will ultimately result in the best purchase possible.

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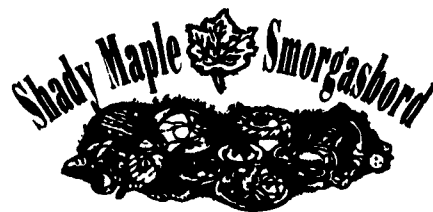
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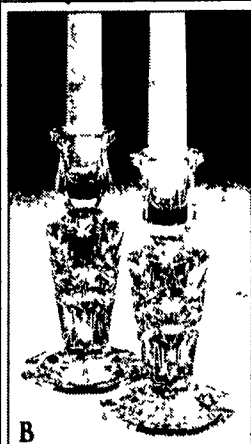
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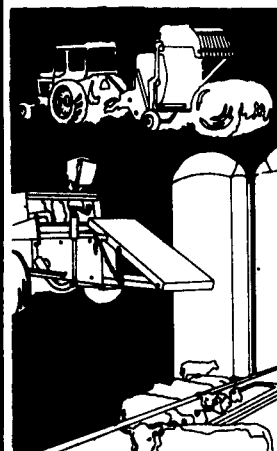
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