

Technology Corner  
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### **Record your belongings for Insurance**

Hurricane Katrina reminds us that life can bring unexpected losses. Although Quail Run is not six feet below sea level like New Orleans, we do get hurricanes and fires. For this reason it is a good idea to have a record of belongings for insurance purposes. An easy way to do this is photographically, either with a camcorder or a digital still camera. Simply walk through your house and take a picture of everything that you have. An advantage of a camcorder is that you can record an audio commentary on the various items. The still pictures can then be burned on a CD. The CD or video tape should be stored "off premises" (with a friend or relative) so that if there is a fire, it will not destroy your photographic record of possessions also.

### **Internet Telephone**

The telephone industry is on the verge of a major transformation, caused by Internet Telephone (sometimes called Voice over IP or VOIP). The leading vendor in this area is Vonage, which offers unlimited telephone service for Canada and the United States including Puerto Rico for \$25 per month. International calls are about five cents per minute extra. In addition, you get almost every telephone service you can imagine (call waiting, voice mail, call forwarding, caller ID, etc) at no extra cost. If you move, you take your phone number with you. You continue to use an ordinary phone set, but it plugs into a special box attached to the Internet via a cable modem or DSL. For more information see: <http://www.vonage.com>.

Another Internet Telephone is Skype, which is free for computer-to-computer telephone calling anywhere in the world. You install the free Skype software on your computer. The software lets you make a phone call any other computer which has the Skype software installed. This could be very useful if you frequently talk to someone in Vancouver for long periods of time, for example. The calls have excellent sound quality and are highly secure with end-to-end encryption. For a small additional charge, (for example two cents per minute to Australia) you can call an ordinary telephone instead of another computer.

In order to use Skype for Windows software, your computer must meet the following minimum system requirements:

- PC running Windows 2000 or XP
- 400 MHz processor
- 128 MB RAM
- 15 MB free disk space on your hard drive
- Sound Card, speakers and microphone
- Internet connection. Cable or DSL connection or at least 33.6 Kbps dialup.

For more details see: <http://www.skype.com>. The use of Skype is growing rapidly. Whereas Vonage has about one million users, Skype has about 100 million users (“free” wins again). Skype was just purchased by E-Bay and should continue to grow rapidly.