

TOOLS of the TRADE

Palm Pre™

Many predicted that this would be the year of the phone, and the major producers haven't disappointed. Last month, the long-awaited Palm comeback was launched almost simultaneously with the next version of Apple's iPhone. Palm Pre™ is Palm USA's attempt to squeeze in and find its own place between the king of pocket e-mail (BlackBerry) and the Internet/multimedia phone from Apple. Not content with just a collision like the one with the kid with the peanut butter and the kid with the chocolate bar, Palm also brings its legacy expertise in handling layered calendars, linked contacts, and the other organizer apps that PDAs do better than phones. Add the ability to run multiple apps simultaneously, and this hybrid could command a large part of the new market. There's a slide-out QWERTY keyboard for texters and e-mail, as well as a large screen (3.1-inch touch screen with 24-bit color HVGA display). The e-mail is Microsoft Outlook with MS Direct Push



Technology and POP3/IMAP for Yahoo!, Gmail, etc. Messaging includes IM (instant messaging), SMS (short message service), and MMS (multimedia messaging). The Pre can function on several networks, including Wi-Fi 802.11, Bluetooth 2.1, and GPS.

The built-in three-megapixel camera has an LED flash, and the Pre plays video and can function as an MP3 player. The screen rotates effortlessly with the accelerometer sensor, and the Pre also can sense ambient light and proximity. Onboard memory is 8GB with USB mass storage support. The carrier is Sprint. www.palm.com

Sony Ericsson GreenHeart™

The C901 GreenHeart™ from Sony Ericsson is part of a new product line that focuses on what the two companies call "sustainable innovation." The CO₂ footprint of the GreenHeart pioneer phones is reduced by 15%. The effort includes everything from the phone to the

headset to the in-phone e-manual, which reduces paper usage by 90%. Sony Ericsson also points out that the smaller packaging reduces transport emissions and paper usage, the unit uses a minimum of 50% recycled plastics, and the GreenHeart headset includes 100% recycled plastics in most plastic parts. But it isn't just the parts. The C901 has a WalkMate application that compares the steps the user takes, when walking, with the same distance traveled by car. The phone has a five-megapixel camera with up to 16X digital zoom, autofocus, red-eye reduction, face detection, Xenon flash, one-click uploading, and video recording. There's a speakerphone function and video call. Connectivity

includes Bluetooth and USB mass storage, and the messaging is capable of MMS (picture messaging), SMS (text messaging), chat view, instant messaging, and predictive text input. The organizer functions include alarm clock, calculator, calendar, notes, phone book, stopwatch, and flight mode.

www.sonyericsson.com

Nuance's OmniPage

The latest version of Nuance's OmniPage Professional 17 has a number of significant new features. The basic function of the software is to turn dead text into editable text that's flexible enough to be directly imported into PDF, Word, Excel, PowerPoint, WordPerfect, XPS, HTML, and XML formats—and even sound files and Amazon Kindle-ready exports. The two-step process involves creating an image of the documents you have and then converting them into the format you want. The image can be done with a traditional scanner, all-in-one printer/scanner/fax device, or even a digital camera, handheld or embedded in an iPhone. One of the more unusual functions is



TECH FORUM

Mint on Yahoo!

By Michael Castelluccio, Editor

IN A RECENT PRESS RELEASE, MINT.COM, the company that heralds itself as “the nation’s leading online personal finance service,” announced an application of its services designed specifically for those who have set up a My Yahoo! page, “the most popular personalized start page with more than 40 million worldwide monthly visitors” (Mint.com press release of June 5, 2009). The best app on the most popular portal, and it’s free—definitely worth a look.

First, maybe we should consider whether an online, all-in-one personal finance application is worthwhile. Do you need, or would you really want, to be able to monitor your total net worth, virtually in real time, from any mobile phone just by texting MyMint 696468? Up will pop your personal budget page, or an overview of all of your accounts: Cash Total at the top, then Cash including saving and checking, then your Investments, and your Credit Cards. You can drop down to windows with details on individual credit card accounts. The Mint Yahoo app has merged its mint.com online service, SMS communications, and a very popular new (December 2008) app for iPhones.

If you have a shelf of three-inch binders at home, all with hole-punched reports on investment and other financial accounts, a stack of envelopes with new data still to be filed, a shoebox with utility bills, and an accordion file with medical bills, the reduction of all of this to the thin, half-inch thick, pocketable profile of a shiny iPhone might be very tempting. But who is aggregating and handling all this information? Who or what is Mint.com?

MINT WHO?

Launched in September 2007, Mint.com is the brainchild of Aaron Patzer. A Princeton-trained computer science engineer, Patzer was a Quicken online customer until his level of frustration working on personal budgets led him off on another path. For two years, beginning in 2005,

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the ability to revivify the printed output of paper forms back into an editable electronic PDF form. The conversion software sees the conventional output formats and turns the text printed in the box or table into a field again that responds to new input. The mobile text capture for digital camera recognition features a 3DC technology that adjusts for skew, waves, and 3-D perspective, even with basic cell phone cameras. Two programs included in OmniPage are the PaperPort document management software and PDF Create, which provides fast batch creation of PDFs. The document-2-document conversion lets you convert one file format to another

while keeping the original intact. For instance, you can create a Word or WordPerfect file out of a PageMaker file.

www.nuance.com/OPPRO17

Econo-Keys EK-76-TP Keyboard

There are professional settings that require hygienic or sealed keyboards that meet very high standards for resistance to dirt, dust, and debris, and/or can be cleaned to meet hygienic protocols. Hospitals, school nurses' offices, and construction or mining sites come to mind. The Econo-Keys EK-76-TP keyboard is completely sealed to IP67 standards to keep out dust, dirt, and moisture, and the rubber sealing makes it completely washable with any hospital-approved disinfectant. It's also a very compact mobile keyboard that has full-size keys—76 of them, including 12 function keys. The overall size of the keyboard is 8.9" × 3.54" × .38", and the size is kept to a minimum by the unique placement of the touchpad—underneath. You can flip the keyboard over to use it or reach underneath. www.econo-keys.com



Patzer worked on a system that would automatically register and categorize electronic purchases, bank transactions, and investments. He then wrote a search algorithm that looks for ways to save that would fit the pattern of the individual user.

You need only look at this year's list of awards won by Mint.com to get an idea of the popularity and success of the founder's efforts. In May 2009, Mint won the Webby Award for Best Financial Services Website along with the People's Choice Winner in the same competition. Other awards include Best Online Money Management (2009) from Wisebread.com, Top 10 Global Emerging Software Company (2009) TIEcon, Best Budgeting Site (2008) Kiplinger, One of the 34 Most Innovative Companies (2008) World Economic Forum, Best Online Personal Finance Service (2008) *Money Magazine*, Editors' Choice (2008) *PC magazine*, Best New Financial Service (2008) American Bankers Association, and so on. You get the idea.

But how secure is the information that's being charted and updated? Well, to begin with, you are anonymous on the site. When you sign up, you are asked for a valid e-mail address, a password, and your Zip Code. If your usual Yahoo! or Gmail account has most or all of your name spelled out, just set up a new account with a nondescript name. And make your password strong—eight characters that are a mix of letters, numbers, and symbols.

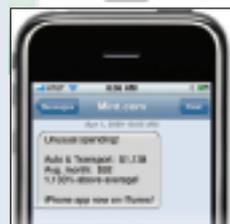
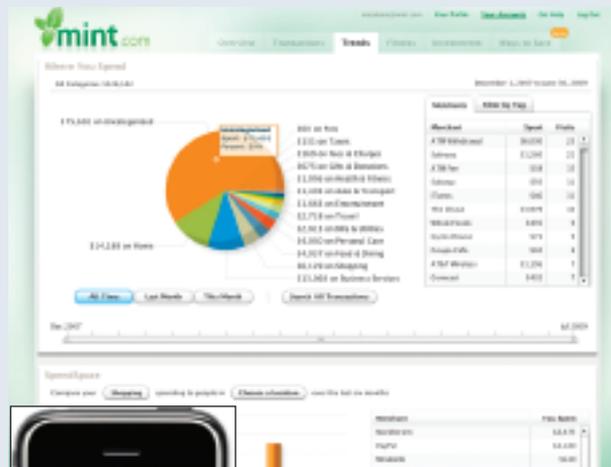
When the company sets up access to your credit card and banking accounts with the information you supply, that information is stored by the institution, and you aren't keying it in when you want to access accounts on your Mint account.

For the information that Mint keeps, they encrypt that with 128-bit SSL encryption. The site has received the VeriSign security seal with privacy protection certified by TRUSTe. The company uses anti-phishing protection by RSA Security, Inc.

You can't do banking, investing, or credit card transactions on the site. It's a read-only service that's designed to help you manage information and to budget your money. And there's one final dimension of protection: You will receive text alerts if Mint notices any large purchases or unusual charges in your accounts.

THE SERVICE

Personal budgets often have the built-in problem of blind spots that exist for any number of psychological reasons. You know you should cut back or increase in certain areas of spending or saving, but those things somehow never get done and remain vague as far as what they could change.



Because it categorizes and cross-references the like numbers, Mint is able to produce very specific data and graphic

representations of where your money is going and where it is or isn't growing. A pie chart that sums up all the spending categories across several different credit cards and checking will help focus your attention. And added to the general picture produced for your own numbers, the service will also compare your charts with other people in the area and/or nationally to see where you fit in the overall scheme of things.

You could possibly do the first of these tasks by designing spreadsheets cross-referenced by categories and then doing a lot of work keeping it updated, but the comparison across populations that use this kind of budgeting approach would be impossible, especially given the size of the user base for Mint.com.

Mint connects to more than 7,500 U.S. financial institutions, and the updates are done daily. But beyond the personal charts that it keeps, the company also searches thousands of offers from other credit card companies, banks, and brokerages to make recommendations in areas where you might save on fees or improve your interest earnings. These searches are customized from your own profile. In fact, Mint claims that it can typically "find users \$1,000 in savings opportunities in their first session—minutes after registering."

Another advantage of the service is that information is returned in understandable, often graphical formats. And the service is always on, so if there are suspicious transactions happening at 4 a.m., Mint will send out the text message alerts.

For information and access, Mint is at www.mint.com. **SF**