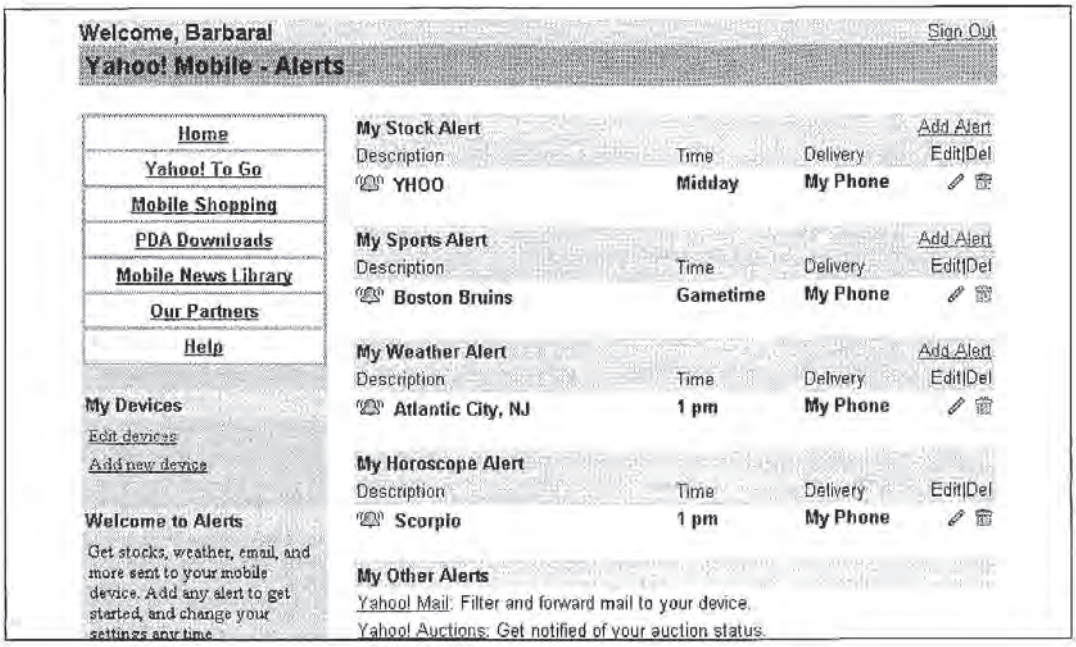


FIGURE 7-13 Listing of your alerts

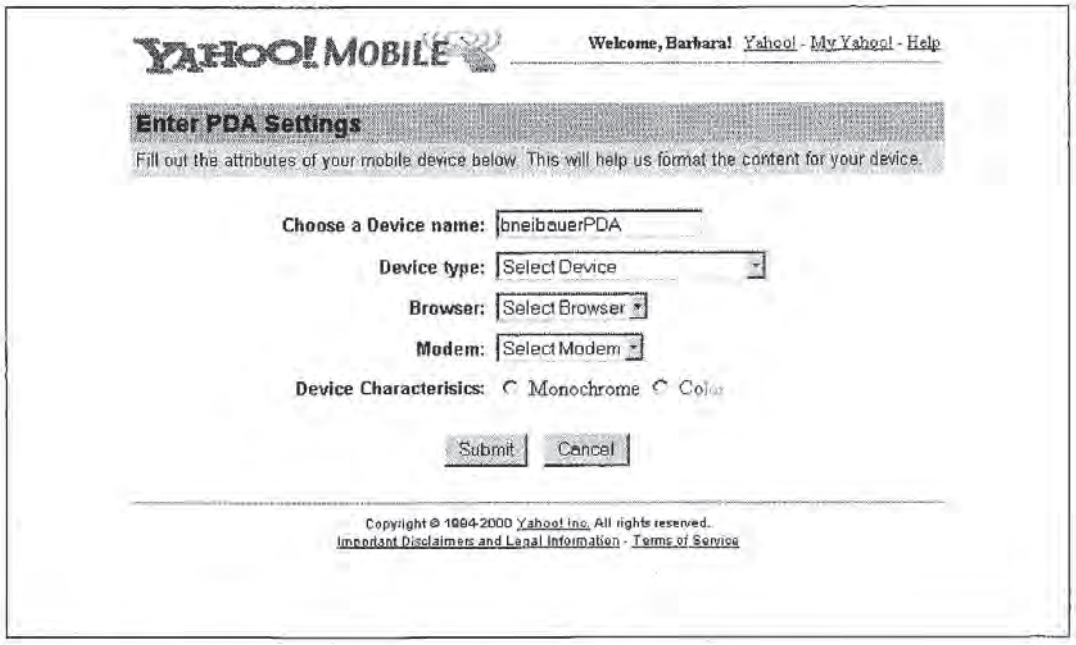


FIGURE 7-14 Setting up a PDA

How to ... Change Your PDA Layout

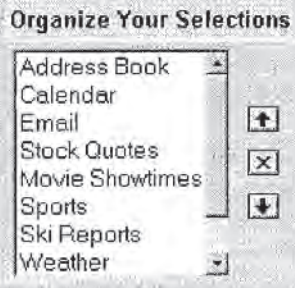
The items that you select in the Personalize Content for Your PDA page will appear as a menu on your PDA. You can change the order in which options appear by clicking Change Layout from the Personalize Content for Your PDA page.

A list box appears showing each of the items that you added to your PDA menu.

To change the position of an item, click it in the list box and then click the up or down arrow. Clicking the up arrow moves the item up on the menu; clicking the down arrow moves the item down.

You can also click the X button to delete the selected item.

When you're through adjusting the order of items, click Finished.



The Personalize Content for Your PDA screen appears, as shown in Figure 7-15. In the Choose Your Content section of the page, select the check boxes for the items that you want displayed on your PDA. Click Finished or click Change Layout to set the order in which the items appear and then click Finished.

You'll now see a list of your devices with the items that will be on your PDA's Yahoo! menu:

Device Name	My PDA Start Page	Edit	Delete
bneibauerPDA	Address Book, Calendar, Email, Stock Quotes, Movie Showtimes, Sports, Ski Reports, Weather, Lodging, People Search	Edit	Delete

You can edit or delete the device, or set up additional devices.

Accessing Your PDA Page

When you want to get Yahoo! information on your PDA, start the PDA's browser to connect to the Internet, and then go to this site:

http://mobile.yahoo.com/home

Sign in to Yahoo! with your ID and password, and then click Sign In to display your custom Yahoo! menu on your PDA. Click the link for the item you want to display.

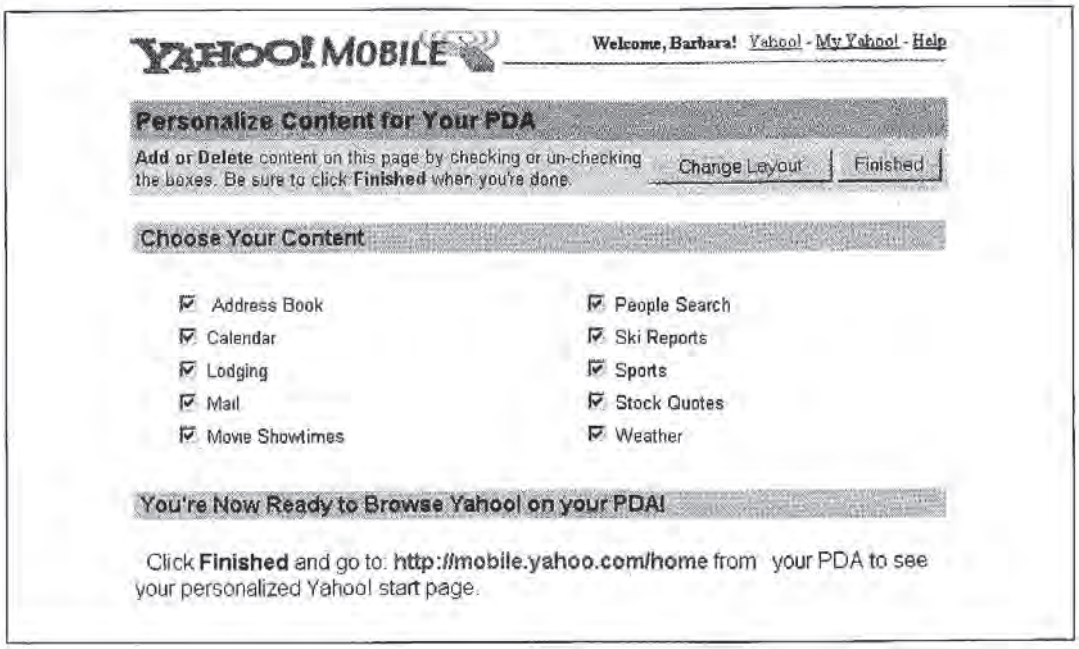


FIGURE 7-15 Adding content to your PDA Yahoo! menu

Yahoo! Mobile Shopping

The Yahoo! Mobile Shopping option in Yahoo! Mobile connects you to a virtual wireless communications shopping mall similar to the one in Figure 7-16. You'll find devices of all types, as well as accessories and service plans.

You can search for pagers, PDAs, wireless phones, and other products, and in so doing compare prices from hundred of companies. When you find the product you want, and at the price you want to pay, you can purchase the item online through Yahoo!'s secure shopping service. You'll learn all about Yahoo! shopping in Chapter 15.

PDA Downloads

The PDA Downloads section of Yahoo! Mobile provides thousands of free or inexpensive programs designed for Palm Organizer or Windows CE devices. As shown in Figure 7-17, you can search for a product by a keyword such as *calculator* or *e-mail*, or you can browse by category. Start by clicking either Palm or Windows CE to choose the system your device uses, and then search for the program.

When you find a program, you'll see a summary of it, its size, and the number of times it has already been downloaded from Yahoo! Click Download Now on the summary page to see additional details about the program, including user reviews and a table of information, as shown in Figure 7-18.



FIGURE 7-16 Yahoo! Mobile Shopping

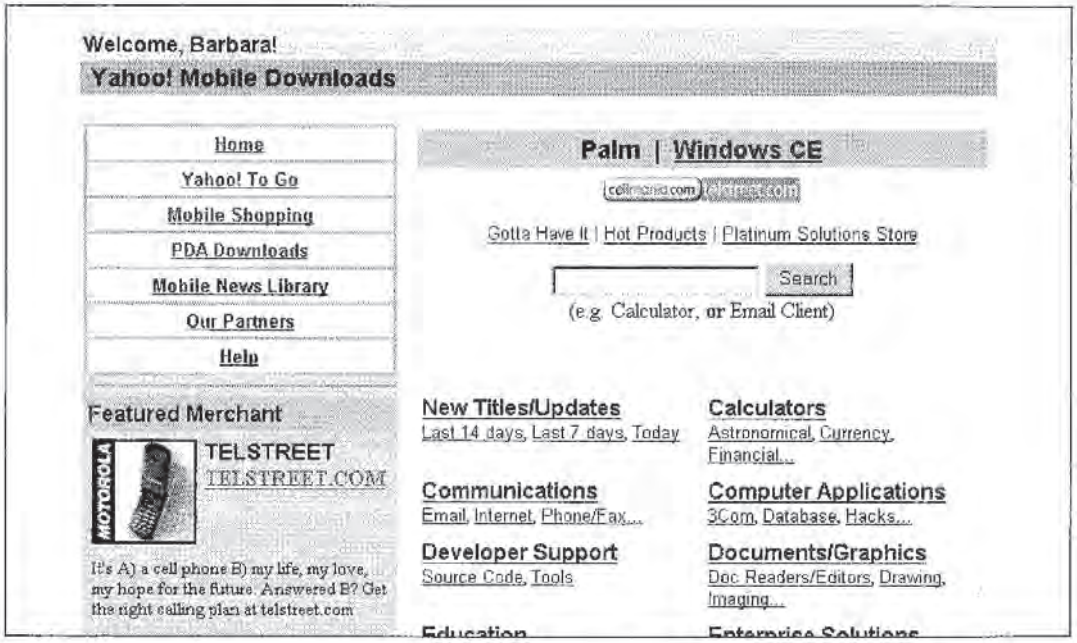


FIGURE 7-17 Searching for PDA downloads

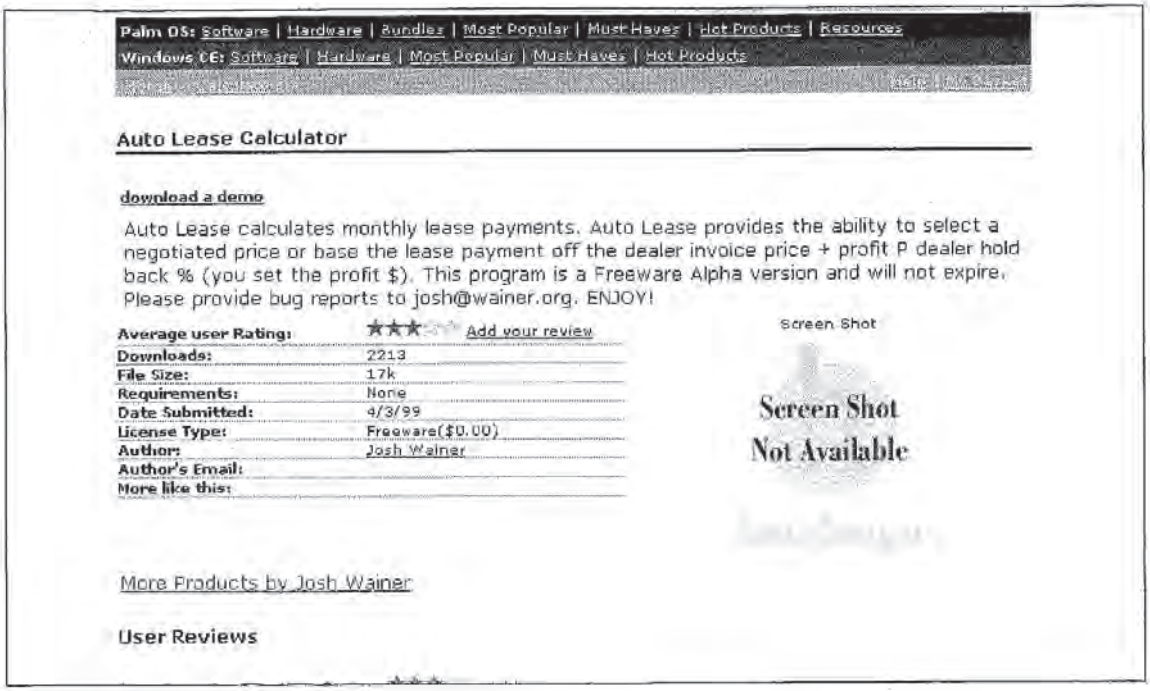


FIGURE 7-18 Details on PDA programs

The Average User Rating indicates the opinion of users who have downloaded the program. The ratings range from one star (the lowest) to five stars (the highest).

The Date Submitted gives you an idea how new the program is, although it may have been created at any time.

The License Type indicates how the program is distributed:

- Freeware means that the program is totally free.
- Shareware Registration means that you are free to download and test the program, but you are expected to pay the stated license fee if you continue to use it. Read the documentation that comes with the program to learn how to register it.

Note *Some program descriptions include a link called Add This To My Basket. Click this link to download and pay the registration fee in one secure step.*

The table also includes the author's name and e-mail address, and links to similar products. Click the e-mail address to send the author a question or comment about the program. There may also be links with which to see additional products by the same author, download manuals, and obtain other supporting information.

When you're ready to download the program, click Download a Demo (which is the option even when the program is a full copy and not a demo, by the way). The File Download dialog box appears with the following choices.

- Open this file from its current location.
- Save this file to disk.

Select Save This File To Disk, and then click OK to display the Save As dialog box. Select the location where you want to save the file, make a note of where you will save it so you can get to it later on, and click Save. The file will be downloaded to your computer.

What you do with the file after you download it depends on its type. Many files are in the ZIP format. To save downloading time, the files that make up the program are zipped, or compressed, so they take up less room and can be sent faster. To unzip files sent this way, you need an unzipping program such as PKZIP or WINZIP, which you can also download over the Internet for free. After you install the unzipping program on your computer, you just double-click on the compressed file to expand it so it is usable.

Other programs are downloaded as executable programs with the EXE extension. Some of these are self-extracting ZIP files. You can double-click a self-extracting file to automatically unzip it without the need of an unzipping program. Other EXE files may install or run the program immediately.

Program Reviews

Below the table are any reviews that other Yahoo! members submitted about the software. It pays to read the reviews to get an insight into a program's features and value. Read all of the reviews before making a decision to download. A few negative comments may be followed by a number of positive reviews, or vice versa. While the Average Rating is a good general indication, you may find specific information in the reviews that is more meaningful.

To add your own review of the program, click Add Your Review to display a review form, as shown in Figure 7-19. Complete the form and click Submit Review to add your critique to the program.

Installing Software on PDAs

After you download a program from Yahoo! Mobile, you may have to install it on your PDA. The exact steps for installing the program depend on your specific device and its operating system.

If you are using a Palm device, for example, you'll need to run the Palm Desktop on your PC and use the Install Tool. If you are using a Windows CE device, you run the program on your PC and then synchronize your PDA.

Downloading Yahoo! Software

The PDA Downloads page also lets you download two Yahoo! programs: Messenger for PalmOS and Messenger for WinCE. These are mobile-device versions of Yahoo! Messenger for sending instant messages to and receiving instant messages from other Yahoo! members who are online. To use either version of the program, download it to your PC and then follow the instructions for installing it on your mobile device.

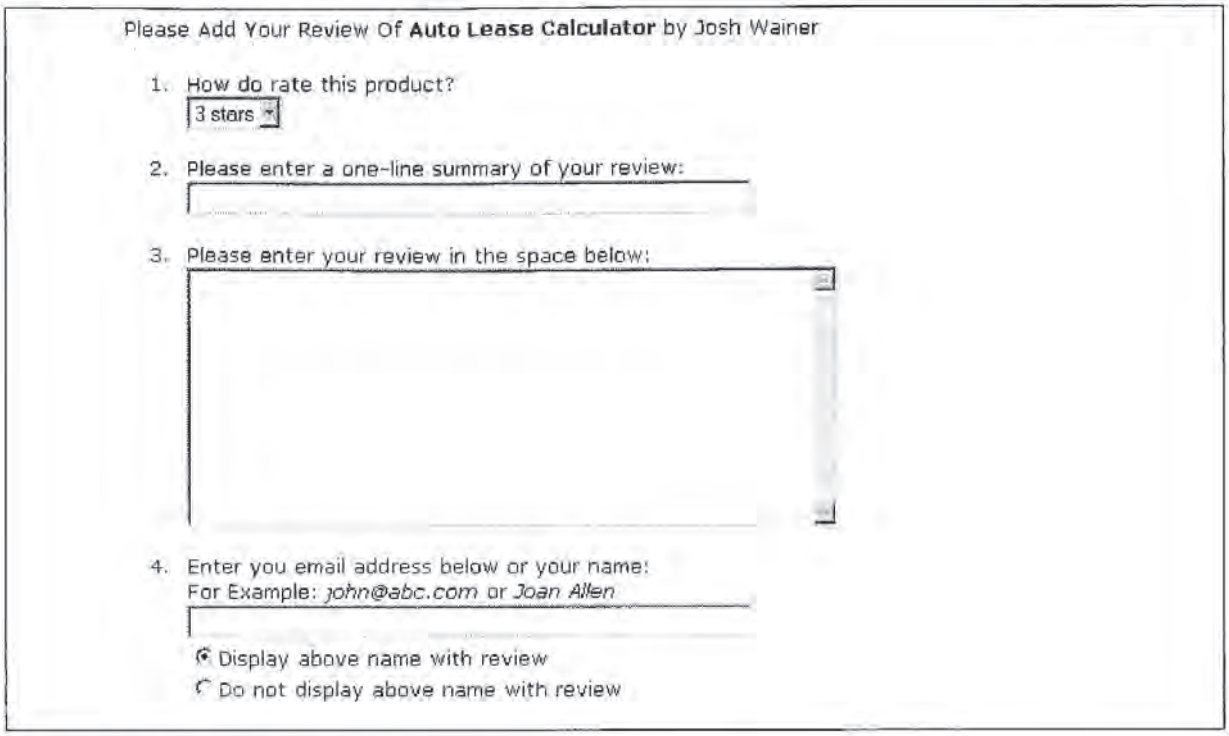


FIGURE 7-19 Adding your review to a PDA program

How Do I Yahoo! Everywhere

When you need additional help using Yahoo! Mobile features, choose How Do I Yahoo! Everywhere from the Yahoo! Mobile page. Doing so opens the main Help page for Yahoo! Mobile. It is divided into six sections:

- Top 5 Questions includes links to the most asked questions about Yahoo! Mobile.
- Yahoo! Mobile Basics covers the fundamental features of using Yahoo! on a mobile device.
- Yahoo! To Go includes frequently asked questions about Yahoo! Alerts and PDA features.
- Yahoo! Mobile Shopping provides answers about using the Yahoo! shopping service.
- PDA Downloads presents information about downloading and using software.
- Related Links lists additional topics of interest to mobile device users.

Getting News for Mobile Users

The Yahoo! Mobile page provides several ways for mobile device users to keep up with the latest developments in mobile communications.

The What's New? section offers late-breaking news and top developments, as well as new downloads and product announcements. The From The Mobile News Library section contains a sample of stories from the Yahoo! Mobile News Library, a collection of stories of interest to mobile users. After each headline is the name of the publication in which the story appeared, as well as its date. Click a story to read about it in detail.

You can also choose Mobile News Library for a more comprehensive listing of news stories and product announcements, as shown in Figure 7-20. The page is generally divided into two categories: Wireless Communications Devices, and Handheld and Palmtop Computers.

Getting Alerts by E-Mail

Whether or not you have a pager or PDA, alerts can be sent to you by e-mail or through Yahoo! Messenger. Follow these steps:

1. Click More on the Yahoo! home page.
2. Click Yahoo! Alerts to open the Yahoo! Alerts page. This page will list the alerts that you create.



If the Yahoo! Alerts option is not displayed, go to http://alerts.yahoo.com/.

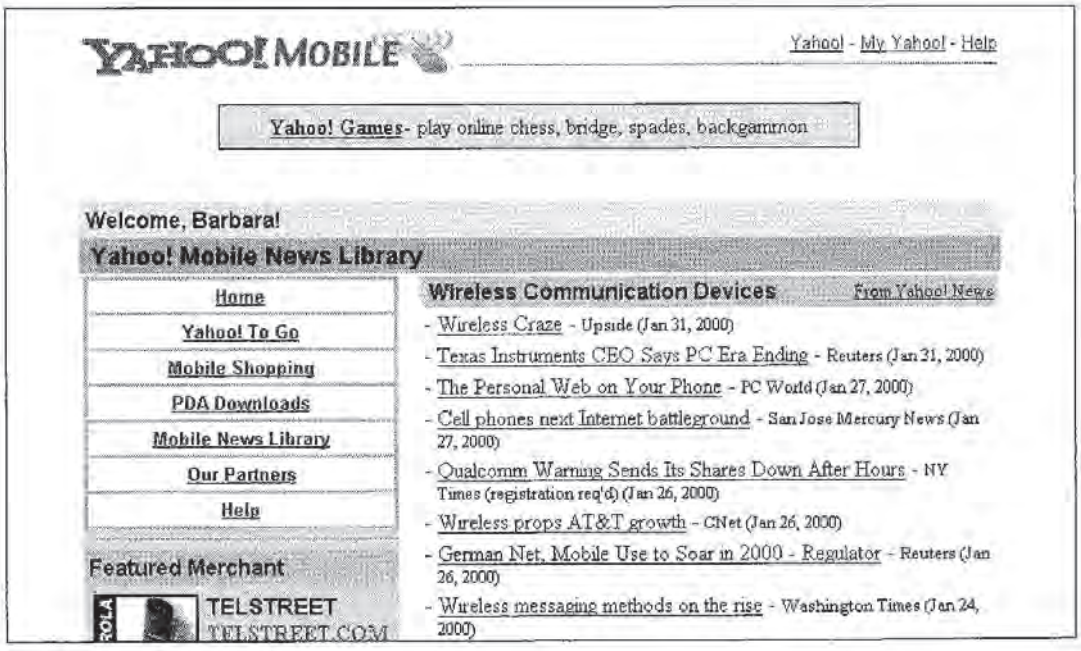
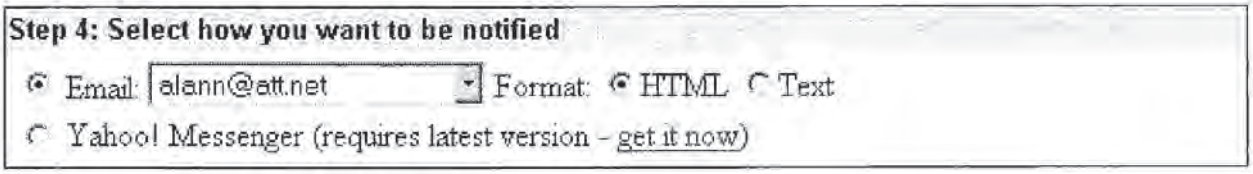


FIGURE 7-20 Stories of interest for mobile users

3. Select the type of alert you want to create from the list on the left side of the screen.
4. Click Create Alert. The options that appear depend on the type of alert you selected.
5. Enter a name for the alert.
6. Enter one or more words that the news story must contain to be sent to you. Separate the words with spaces.
7. Enter one or more words that the story should *not* contain.
8. Scroll the screen to see a list of news sources.
9. Select the check boxes for the sources that you want to be searched for stories.
10. Select how you want to be notified from these options. For instance, enter the e-mail address to which you want the alert sent or choose to be notified in Yahoo! Messenger when you are logged on to that feature.



11. Select the time of delivery. You can choose up to two times daily, or immediately when stories are found.
12. Click Finished.

The Yahoo! News Alerts page appears and lists your news alerts. From this page, you can edit or delete alerts, or click Create Alert to add another alert of the same type. To return to the Yahoo! Alerts page, see a list of your alerts, and perhaps create other types, click Y! Alerts.

Part II

Navigating the World



Chapter 8

Finding Information and People on the Internet



How to . . .

- Search by category
- Perform keyword searches
- Fine-tune your searches
- Search through newsgroups
- Find phone numbers and addresses
- Telephone people over the Internet
- Find e-mail addresses
- Locate businesses
- Perform reverse searches

Yahoo!'s roots are as a search company, a place to locate information on the Internet. Just because Yahoo! has become a full-service Internet portal doesn't mean that the company has abandoned its roots. Helping you locate information is still a big part of Yahoo! and one of the main reasons why millions of Yahoo! users keep coming back.

Using Yahoo!, you can track down phone numbers and addresses, get a person's e-mail address, or get a map to a house or business. Not only is searching this way easy, it can also be quite enlightening.

How Searching Works

Before learning how to search with Yahoo!, you should know something about the way that searching works on the Internet.

In general, a search company operates in one of two different ways—as a directory service or a search engine.

A *directory service* collects information about Web sites and organizes it into categories and subcategories. When you want to locate information, you start with the topmost category and work your way through subcategories that pertain to the information you are looking for. This process of searching narrower and narrower subcategories to locate specific information is called *drilling down*. Someone who works for the directory service has to examine each site to determine where to place it in the directory, and a site may be placed in more than one location. The review process ensures that a site is placed in a category that accurately describes its contents.

A *search engine,* on the other hand, creates an index of words found on Web sites. Using special software called a *robot*, *crawler*, or *spider*, the search engine seeks out Web sites, retrieves their contents, and builds an index of the words on the site. When you enter a keyword as part of a search, the engine checks its index and lists all of the sites where the word is found.

Search engines get words from several locations on a Web site:

- **Title** A single line of text specified by the site developer, the title appears in the browser's title bar when the site is displayed in a browser.
- **Description** A brief summary of the site, again specified by the developer, the description does not appear onscreen but is part of the HTML from which the site is constructed.

- **Keywords** A list of words that the developer has entered to identify the site, the keywords also do not appear onscreen but are part of the HTML.
- **Body** The actual full contents of the site.

Unfortunately, some Web site developers include words in the description and keyword list that do not truly describe what is on the site. To attract more visitors to their sites, they load the description and keyword list with popular words that are frequently used in searches, even if the words are not found in the site itself. A site about safe swimming, for example, may contain the words "Pamela Anderson" or "Baywatch" just to increase the number of times it is accessed.

The full-text indexing of all the words on a Web site doesn't guarantee that the search results will be any more relevant. Words in a site can be indexed out of context. Just because a site contains a word does not mean that it contains any useful or relevant information pertaining to it. For example, a search for references to Outlook, a Microsoft program, can get sites that refer to the weather's outlook or Outlook Point.

Fortunately, many search engines rank the results of searches by relevance. They use an algorithm based on the position of words, the number of times a word is used, and other criteria to determine which sites are more likely to pertain to the subject of a search. The results are listed in order of relevance, with the most promising sites at the beginning of the list.

Yahoo! uses a combination of both systems. With Yahoo!, you can search through the hierarchy of categories or search by keyword or phrase.

When you search by category, you drill down from one level to the next until you find the subcategory with the information you want. You can then display a list of the Web sites that have been collected in the subcategory.

When you search by entering a phrase or keywords, Yahoo! scans its categories, its database of Web sites, and the index of a search engine. Then Yahoo! displays the results of the search in the following order:

- Matching categories come first because they are most likely to be relevant to the search.
- Matching sites from the Yahoo! directory of sites comes next.
- Matching Web pages from a search engine called Inktomi (pronounced "Ink To Me"), which performs a full-text index of millions of Web pages, comes last.

The results are also ranked to provide more useful information:

- Categories of sites that match higher in the hierarchy are ranked higher than those in lower subcategories. Those from higher levels usually represent a more meaningful match than those from subcategories.
- Sites that have matching terms in the title are listed before sites with matching terms in the body. Again, the makers of Yahoo! feel that the title more accurately reflects the contents of the site than words, since words may be taken out of context.
- If you enter multiple keywords, sites that match more of the words are ranked higher than sites that match fewer words.

Browsing by Category

Let's first take a look at locating information by using Yahoo!'s extensive database of categories.

The categories are listed on the Yahoo! home page, from Arts & Humanities to Society & Culture, as shown in Figure 8-1. Below each category are the names of two or more popular subcategories. Notice that all of the categories and subcategories are links.

If you see a subcategory that relates to the information you are looking for, click it. Otherwise, click the category name to go to the next level of categories within it. At the top of the list will be a link to a Yahoo! page on the subject, if there is one.

Below the link to Yahoo! Health are individual links to some Yahoo! sites, followed by the list of subcategories. Numbers following an item indicate the total number of references you'll find in that subcategory, although you may have to drill down through additional levels to reach the sites themselves.

The at symbol (@) indicates that the same subcategory is actually part of another branch in the Yahoo! hierarchy under a different category or subcategory, but the subcategory is listed here because it relates to the topic. For example, the Disabilities subcategory is followed by the at symbol. It is actually part of the Society and Culture category and can be found there as well. Clicking Disabilities branches to that subcategory under Society and Culture so you can continue the search. Yahoo! uses this technique to help you locate subjects that do not clearly fit under a single category, or branch, of the hierarchy.

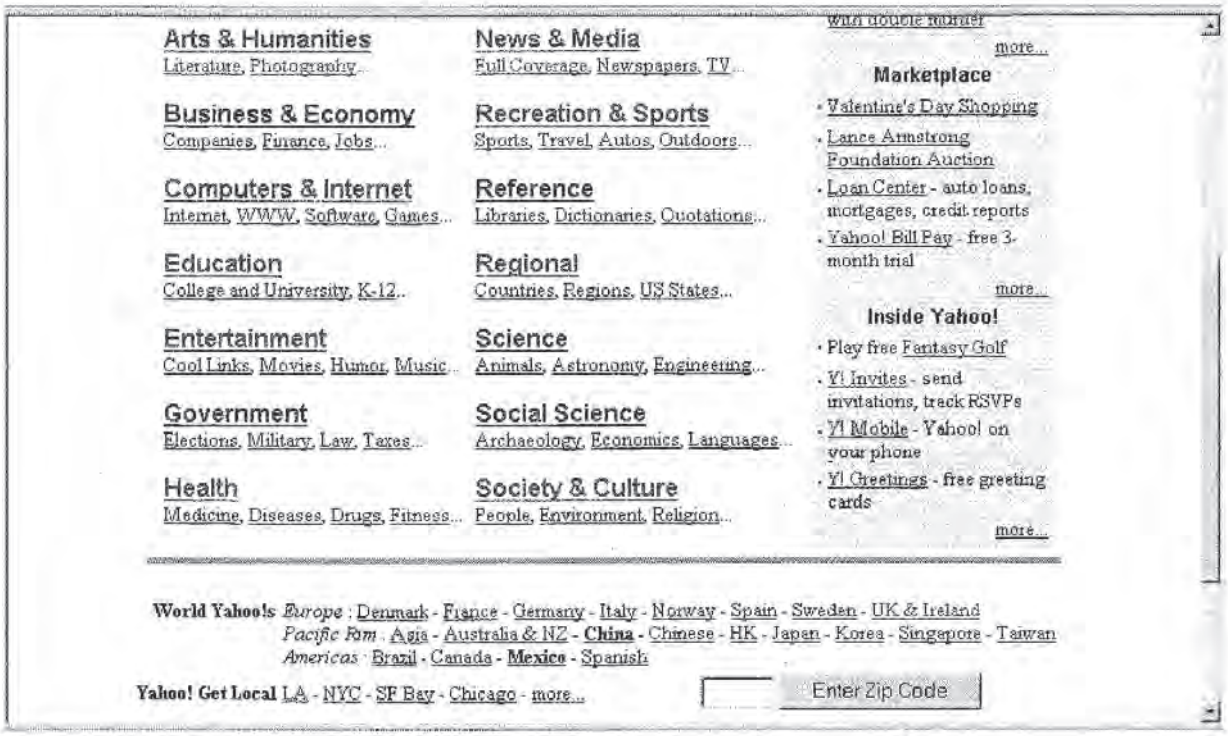


FIGURE 8-1 Yahoo! categories

When a category encompasses a large number of topics, you may see the alphabet on top of the page, with each letter as a link. Click the letter that starts the topic you are interested in to see a list of topics.

[A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | R | S | T | U | V | W | Y]

To get you started, let's work through three examples of finding information from the categories.

Example 1: High Blood Pressure

Suppose your physician tells you that you have high blood pressure. When you get home from the doctor's office, you want to learn more about this condition. Follow these steps to do so:

1. Click the Health category in the Yahoo! home page to see the subcategories. Obviously, Health is the place to start.
2. Click Diseases and Conditions. There are a number of subcategories, but Diseases and Conditions seems the most appropriate.
3. In the alphabet links, click H to see the list of diseases and conditions starting with that letter, as shown in Figure 8-2.
4. High Blood Pressure is not listed, but Hypertension is, so click Hypertension. Among the choices, you'll find those that provide information on high blood pressure.



FIGURE 8-2 Diseases and conditions starting with H

The entire path is

Health > Diseases and Conditions > Hypertension

Example 2: Computer Reviews

You are considering buying a new desktop computer. You've narrowed the choices to one or two companies, but you want to read some unbiased reviews before making the final purchase. Follow these steps to learn more about a computer:

1. Click Computers and Internet in the Yahoo! home page. The Computers and Internet category is the best place to start.
2. Click Information and Documentation to see the types of information available.
3. Click Product Reviews, the obvious choice. You'll see a list of the types of products for which reviews are available.

- Accessories *(1)*
- Components *(352)* NEW!
- Desktop Computers *(749)*
- Modems@
- Networking *(29)*
- Notebook Computers *(441)*
- Peripherals *(1125)*
- Personal Digital Assistants (PDAs) *(89)*
- Printers@
- Scanners@
- Software@

4. Click Desktop Computers to see a list of computer vendors.
5. Click each vendor you are considering to read reviews of its products.

The entire path is

Computers and Internet > Information and Documentation > Product Reviews > Desktop Computers

Example 3: Some Vacation Fun

Vacation time is getting close, and you decide to visit the Hard Rock Hotel Casino in Las Vegas for some gambling and gamboling. You want to learn more about the hotel. There are several ways to find this information. You can start from the activity you will be performing or from the location you will be visiting.

If your idea is to search for recreation and travel information, you might locate the information by following these steps:

1. Click Recreation and Sports to see a list of activities.
2. Click Gambling, one of the main activities in the area you will be visiting.

3. Click Casinos, the type of location you are interested in, to see these options:

- Casino Management Software@
- Directories *(28)*
- Individual Casinos *(145)*
- Online Casinos *(300)* NEW!
- Organizations *(3)*
- Web Services *(5)*

4. Click Individual Casinos because you want information on a specific casino-hotel.
5. Click Hard Rock Hotel and Casino for the information you want.

The entire path is

Recreation and Sports > Gambling > Casinos > Individual Casinos > Hard Rock Hotel and Casino

You could also approach the search from the location you will be visiting by following these steps:

1. Click Regional to see the subcategories, since you're trying to find information about a location.
2. You are going to a specific state, so click U.S. States to see a list of states.
3. Click Nevada, the state you will be visiting.
4. Click Cities to see the alphabet of links.
5. Click L, and then Las Vegas.

- U.S. States
- Countries *(448075)* NEW!
- Regions *(6333)* NEW!

You now have two different directions where you can go from the subcategories under Las Vegas—Recreation and Sports or Travel and Transportation. From the Las Vegas subcategory, use either of these paths to get to the same place:

Recreation and Sports > Gambling > Casinos > Hotel Casinos > Hard Rock Hotel and Casino

Travel and Transportation > Lodging > Hotels > Casinos > Hard Rock Hotel and Casino

To get to the Hard Rock Hotel and Casino Web page for lodging information, the entire path is either:

Regional > U.S. States > Nevada > Cities > L > Las Vegas > Recreation and Sports > Gambling > Casinos > Hotel Casinos > Hardrock Hotel and Casino

or

Regional > U.S. States > Nevada > Cities > L > Las Vegas > Travel and Transportation > Lodging > Hotels > Casinos > Hardrock Hotel and Casino

Searching for Web Sites

By using Yahoo! categories to locate information, you can pinpoint information rather quickly; but sometimes quite a bit of trial and error is involved. Sometimes you follow a branch through a series of categories—even drilling down to the lowest level—and you still can't locate the information you want. The branch just doesn't cover what you imagined.

When you are looking for very specific information, you may find it more efficient to perform a search based on one or more keywords.

If you prefer searching in categories, remember that a keyword search locates matching subcategories first, so searching with keywords is also a fast way to find information within the category hierarchy. You can then use the categories to locate matching sites in the Yahoo! database. But, more important, a keyword search taps into the huge, frequently updated Inktomi index of Web sites.

The problem with keyword searches is that hundreds, even thousands of sites can be located, many of which are irrelevant to you. So the trick to using a keyword search is to formulate the search words carefully (or as carefully as possible) and thereby make sure useable sites appear in the search results.

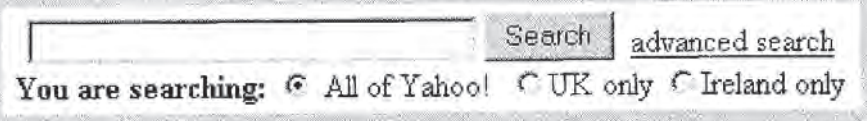
How to ...

Perform International Searches

By default, Yahoo! searches its database for categories and Web sites around the world. If you are looking for resources in a specific country, click the country from these links at the bottom of the Yahoo! home page:

World Yahoo!s *Europe* : Denmark - France - Germany - Italy - Norway - Spain - Sweden - UK & Ireland
Pacific Rim : Asia - Australia & NZ - **China** - Chinese - HK - Japan - Korea - Singapore - Taiwan
Americas : Brazil - Canada - **Mexico** - Spanish

You will see options such as these under the Search text box:



Choose whether you want to search all of Yahoo! or in a specific country.

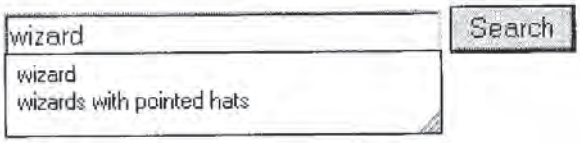
The restriction only applies to categories and sites in the Yahoo! databases. Inktomi still shows results from its entire index.

Search Basics

Performing a basic search is really easy. You start in the search text box at the Yahoo! home page.



Enter a phrase or keywords that identify the information you are looking for. If you recently performed a search starting with the same characters, you can select from a list of recent searches.



Press ENTER or click Search. Yahoo! searches its categories, Web sites, and the Inktomi Web page index. Then it displays the results onscreen, as shown in Figure 8-3.

The Search Result note at the top of the screen tells you the number of Yahoo! categories that contain the word, and the number of sites within all its categories that contain the word. In the case of Figure 8-3, there are 16 categories and 607 Web sites in the Yahoo! database that contain the word *wizard* in one form or another. By default, a word is located even if it is part of a longer word that has the same root, so a search for *wizard* will find matches that contain *wizards* and *wizardry*.

Notice these links at the top and bottom of the page:

- **Categories** Displays matching Yahoo! categories
- **Web Sites** Displays matching sites from Yahoo! categories

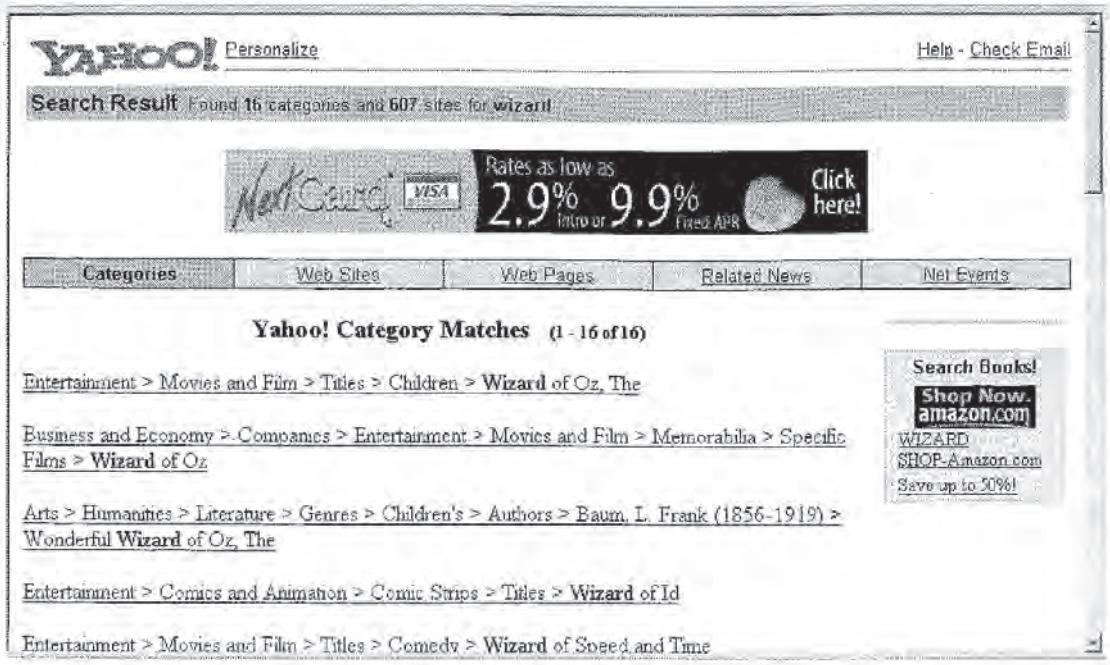


FIGURE 8-3 Results of a keyword search

- **Web Pages** Displays matching sites from the Inktomi index
- **Related News** Displays matching sites from a Yahoo! database of news headlines
- **Net Events** Displays matching sites from a Yahoo! database of Web events, including chats and other activities on the Internet

Yahoo! Categories and Web Sites

The list of matching categories is shown next. The heading Yahoo! Category Matches shows the total number of category matches and the number of those being displayed. The notation 1-16 of 16, for example, means that 16 categories match and that all of them are listed. The notation 1-16 of 32 means that 32 categories match but only 16 are displayed in the page. You see this notation at the bottom of the page to see additional results:





If no categories or Yahoo! Web sites match, you'll see the matching Inktomi Web pages.

Each listing shows the complete branch Yahoo! follows to get to the match. This is helpful in eliminating categories that do not contain information that is useful to your search. For example, if you are looking for the word *wizard* as it relates to role playing games, you could ignore the links to the Wizard of Oz and to categories such as Soccer, Baseball, and Ice Hockey because they obviously relate to the names of sports teams.

To see the sites within one of the categories, just click it. For example, here's one of the categories that contain the word *wizard*:

Recreation > Games > Computer Games > Titles > Role Playing > **Wizard**ry

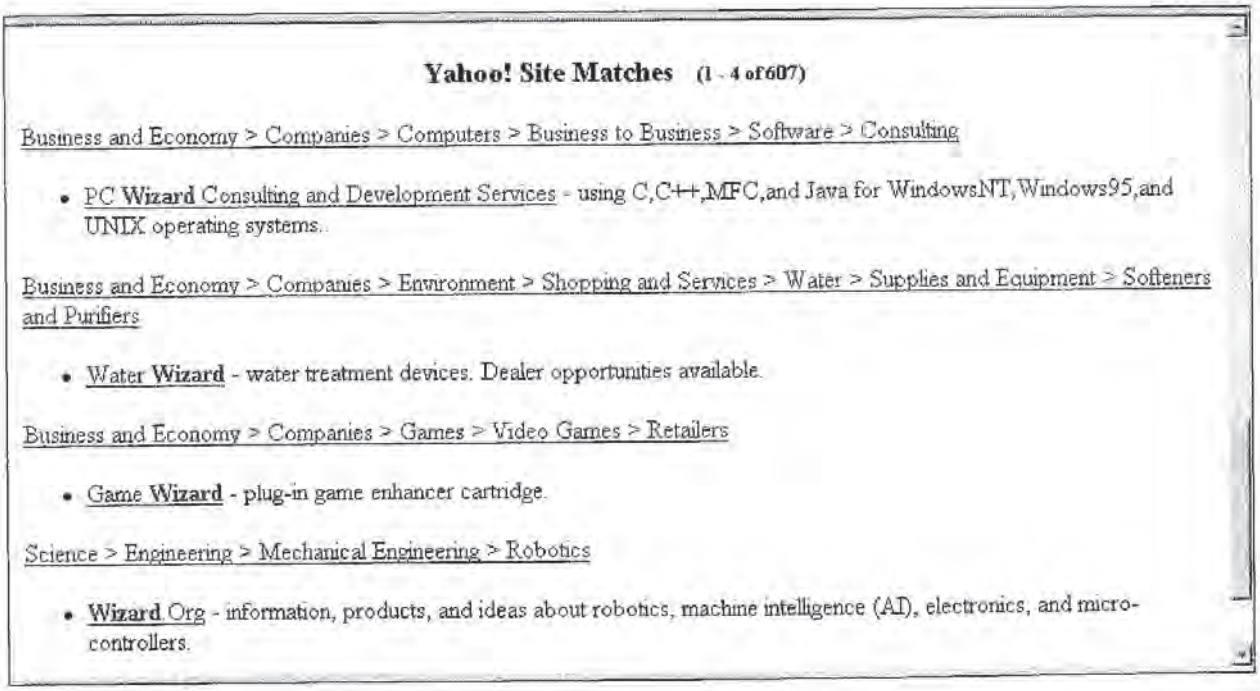
Each listing shows that it is located in the general category Recreation, below the subcategories Games, then Computer Games, then Titles, and then Role Playing. Click one of the links to drill down further or to open a specific site.

Below the matching categories is a list of Web sites in the Yahoo! directory that contain the search word, as shown in Figure 8-4.

Tip *Click the Web Sites link to go to the matching Web site list. Click Categories to return to the Category Matches.*

The heading Yahoo! Site Matches shows the number of matching sites and the number displayed on the current page. Each shows the category in which the site is found, as well as the title and description of the site itself. Click the title to open the site, or click the category if you wish to see other sites within it.

At the bottom of the page, you'll find links to related searches, other search engines, and other interesting Yahoo! locations.



Yahoo! Site Matches (1 - 4 of 607)

Business and Economy > Companies > Computers > Business to Business > Software > Consulting

- PC **Wizard** Consulting and Development Services - using C,C++,MFC,and Java for WindowsNT,Windows95,and UNIX operating systems.

Business and Economy > Companies > Environment > Shopping and Services > Water > Supplies and Equipment > Softeners and Purifiers

- Water **Wizard** - water treatment devices. Dealer opportunities available.

Business and Economy > Companies > Games > Video Games > Retailers

- Game **Wizard** - plug-in game enhancer cartridge.

Science > Engineering > Mechanical Engineering > Robotics

- **Wizard** Org - information, products, and ideas about robotics, machine intelligence (AI), electronics, and micro-controllers.

FIGURE 8-4 Matching Yahoo! Web sites

Yahoo! maintains a database of recently used search phrases. The Related Searches section lists recent searches that contain your own search word. Click one of the links to see the results of that search.

If you still can't locate your information on Yahoo!, click a link to one of the other search engines. Your search phrase will be transferred to the engine and its results displayed.

Use the Next Search box if you want to start another search.

Displaying Web Pages

If none of the categories and sites are appropriate, click the Web Pages link at the top or bottom of the listing. Doing so displays the results from the Inktomi index, as shown in Figure 8-5.

The heading on top of the page shows that there are 337,510 documents in the Inktomi database that contain the word *wizard*. The first 20 are shown on the page.

Each listing shows the site's title (as a link) and description, as well as the actual address of the site. Scan the list looking for sites you are interested in and click those sites you wish to visit. Click Next 20 Matches at the bottom of the page to display additional sites.



After viewing a site, click your browser's Back button to return to the list.

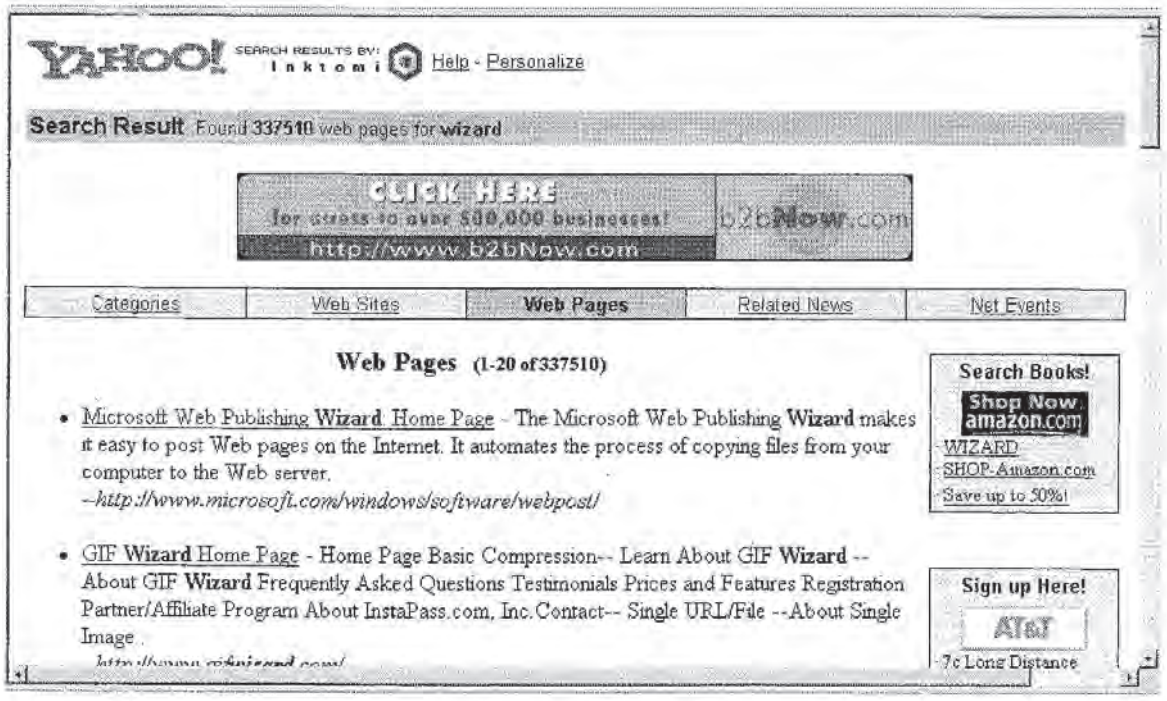


FIGURE 8-5 Matching documents in the Inktomi index

Improving Search Precision

Chances are that some, if not many, of the categories, sites, and Web pages located by your search will not contain the information that you are looking for. Even if some do, looking through hundreds, if not thousands, of Web sites to find information can be extremely time-consuming.

Internet searching is one case in which too much is not good. A search that locates ten sites that contain exactly what you want is better than a search that results in hundreds of sites that have nothing to do with your search. The goal of searching is to get results that fit your specifications, not simply a large number of sites.

A search that is too broad will return many sites that do not match your intent, even though the sites include the search text that you entered. For example, a search for information about the wizards of legend can turn up hundreds of sites about the Wizard of Oz. On the other hand, a search that is too narrow may overlook useful sites. For example, a search for *wizards with pointed hats* may find sites that include one or more words in the phrase, but no sites that really contain appropriate references.

There are several techniques that you can use to perform a more precise search.

Using multiple words, for example, usually locates relevant information. When you enter two or more words, Yahoo! looks for matches that contain all of the words. Here's an example:

Search Word(s)	Categories	Web sites	Web Pages
Soap	21	864	209,584
Opera	650	12,811	412,585
Soap Opera	9	176	32,942



Because the content of the Internet is always changing, the number of results shown here are illustrative only because they reflect search results at one specific time.

Using both words as the search phrase produces a narrower field of sites—sites that will more likely contain information on the subject. In a search for information about television soap operas, searching with the keyword *soap* or *opera* would produce broad results. The combination of words, however, more accurately reflects your intention.

Yahoo! uses a special intelligent search pattern, however. It will also locate Yahoo! categories and Web sites that contain one or more of the terms. Searching for *soap opera*, for example, will locate Yahoo! categories that contain the word *soaps* even if the word *opera* is not included because it matches the intent of the search.

You can also refine a search by simply adding an "s" to the end of nouns, as shown next.

Search Word(s)	Categories	Web sites	Web Pages
Soaps	19	792	36,901
Operas	156	1,437	32,603
Soap operas	9	175	10,920

In general, construct your search phrase using nouns, and leave out prepositions, conjunctions, and common words such as *and, the, of, a, in,* and *is.* Use modifiers, adjectives, and adverbs only when they clearly help to define the subject, as in *Gateway computer* or *rye bread.* This is particularly important with words than can be nouns or modifiers. For example, suppose your hobby is collecting antique tin containers. Here are the results of three searches:

Search Word(s)	Categories	Web sites	Web Pages
Tin	8	326	255,259
Tins	8	354	13,998
Collectible tins	0	74	13,859
Antique tins	0	54	1,627

The search for *tins* is obviously better than a search for *tin*, but *collectible tins* and *antique tins* are even better. In both cases, the word *tins* is used as a noun and further modified to narrow the results.

If you are looking for an exact phrase, enclose it in quotation marks, as in *"soap operas"*. The quotation marks tell Yahoo! to look for the two words only in that exact order and combination. You have to be careful, however, not to enclose too many words and thereby make the search too narrow, as shown in these results:

Search Word(s)	Categories	Web sites	Web Pages
"soap operas"	9	27	10,349
"daytime soap operas"	0	2	238
"ABC soap operas"	0	1	56

If you are looking for information specifically on daytime soap operas, a better combination would be *"soap operas" daytime*. In this case, the search locates sites that contain the phrase *soap operas* as well as the word *daytime*, but not necessarily the entire phrase *daytime soap operas*. The search, by the way, returned no categories, 22 Yahoo! Web sites, and 1,148 Inktomi Web pages.



When you want to locate two words in a site using some search engines, you must either enclose the words in quotes to find an exact phrase or place a plus sign (+) in front of required words.

You can also enter a minus sign (–) to specify words that should *not* appear. Searching for *soaps –opera* locates sites that contain the word *soaps* but do not refer to soap operas. Likewise, searching for *soap operas –daytime* might narrow the search somewhat. For example, while *soap operas* located 10,563 sites, *soap operas –daytime* found 9,907 sites.

You can also limit the search to text in a Web page's title or actual Internet URL address, rather than the entire body of the page. To do so, enter **t:** in front of the keyword to search in the title or **u:** in front of the keyword to search in the URL, like so:

- **t:soap opera** Restricts the search to titles
- **u:soap opera** Restricts the search to Internet addresses

By the way, the search for *t:soap opera* in my experiment located 909 matching Web pages, a vast majority of which probably have to do with television programs.

Because the URL restriction only searches Internet addresses, it does not return any matching pages from the Inktomi database. It does, however, locate sites in the Yahoo! database that contain the search words in the addresses. Searching for *u:soaps* located 54 matching Yahoo! Web sites.

When you search for a word, Yahoo! locates longer words with the same root. It will not, however, match words that contain just the letters. For example, searching for *cap* will locate sites with the word *caps* but not the word *cape*. To extend a search for a specific sequence of letters, such as all words that start with the letters *cap*, add the asterisk wildcard character (*), as in *cap**. The search for *cap** will find matches with *cape, capital, capricious,* and other words that begin with the letters *cap*.

Yahoo! Search Options

Because searching is such an important part of the Internet experience, Yahoo! provides some easy-to-use options. Click the Advanced Search link next to the search text box (at right) to see the options in Figure 8-6.

advanced search

There are four categories of options:

- The type of Internet documents searched
- How multiple search words are related
- The age of the sites searched
- The number of results displayed on each page

Your first choice is to select either Yahoo! or Usenet. Choose Yahoo! for the default search of all Yahoo! categories and Inktomi Web pages. *Usenet* is a collection of Internet discussion groups (called newsgroups) that cover thousands of topics. Select Usenet when you want to search these public discussions for your topic.

If you choose to search Yahoo!, you can select the search area—either Yahoo Categories or Web Sites. Selecting Yahoo Categories returns category, Web site, and Web page listings. Choosing Web Site will only display matching Yahoo! Web sites and Inktomi Web pages, not individual Yahoo! categories.

The Select A Search Method options determine how multiple search words are treated in a search:

- **Intelligent default** Uses the default Yahoo! method in which a site must contain all of the words in the search box, and words with the same root are located.

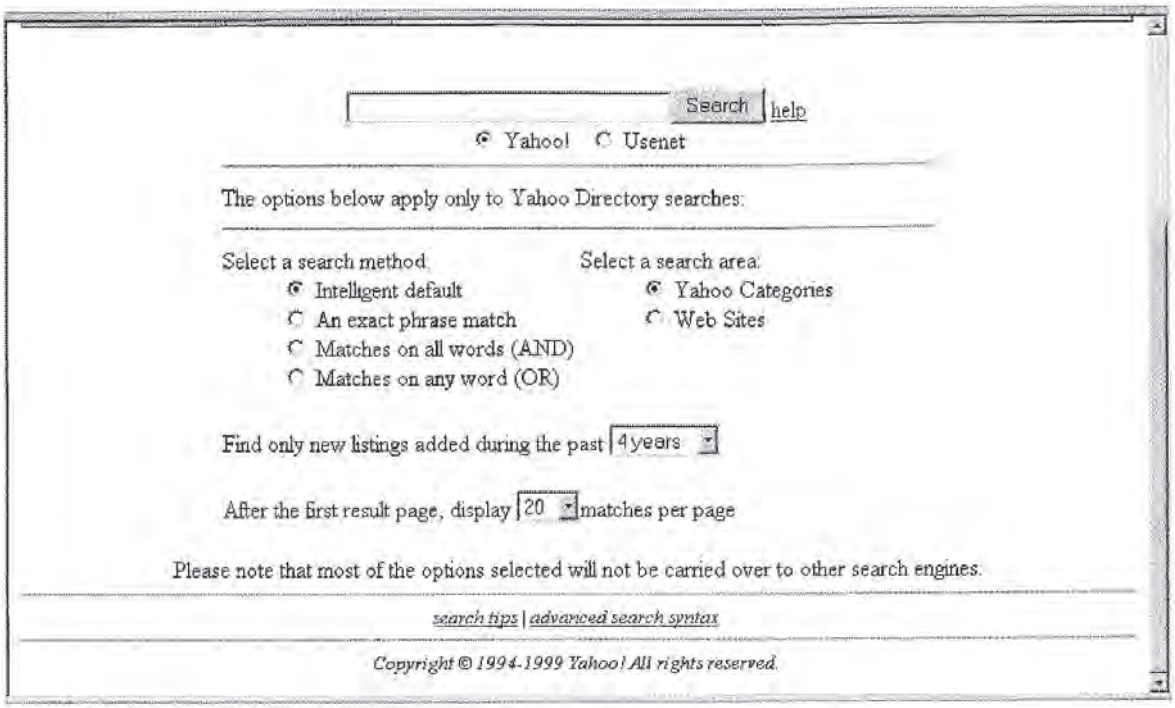


FIGURE 8-6 Advanced search options

- **An exact phrase match** Operates as if you enclosed the words in quotation marks. To match, the entire phrase in the exact order in which you entered it must appear on a Web site.
- **Matches on all words (AND)** Locates only those references that contain all of the search words, although the words can be in any order.
- **Matches on any word (OR)** Locates only those references that contain any one or more of the search words.



If you want to limit the search to more recent citations, use the list box shown here: Choosing 1 week, for example, only lists sites that have been added to the Yahoo! or Inktomi database during the last week. This is a good way to locate recent news, or to repeat a search you performed in the past but get newer listings. If you performed a default search for a topic last month, for example, choose 1 month from the list to limit the results to items posted since your last search.

The final list lets you specify how many items appear on each page. Your choices are 10, 20, 50, and 100. With the default, you'll need to scroll the screen to display all 20 items, and then click Next Results to list additional sites. Choosing 10 requires less scrolling but means more of a delay as each page is displayed.

Choosing 50 or 100 is useful if you want to save or print a copy of the matching categories, sites, and Web pages. When a result page is displayed, for example, you can choose your browser's Save As or Print command on the File menu. Save As copies the page to your computer's disk, so you can later open the page in the browser and review the results or click a link to open a category or site. The Print command prints a copy of the page.

If a search resulted in 150 matches that you'd like to save or print out for future reference, and you only displayed 20 matches per page, you would need to use the Save As or Print command eight times to get a complete record of the results. After saving or printing one page, you'd need to click Next 20 Matches, and then save and print the next page, repeating the process until all of the matches are recorded. Choosing to display 100 requires you to use the Save As or Print command only once.



When you use the Save As command to save multiple pages, you need to enter a unique filename for each page.

Searching Usenet

Usenet discussion groups offer a very public forum in which to discuss issues of all types. Most Internet Service Providers offer you a newsgroup server that lets you subscribe to newsgroups. As a subscriber to a newsgroup, you can read messages left by other members and contribute your own message to the group. When you log on to the newsgroup through your ISP, a list of new messages is automatically downloaded to your computer. You can then scan the message topics for one that interests you.

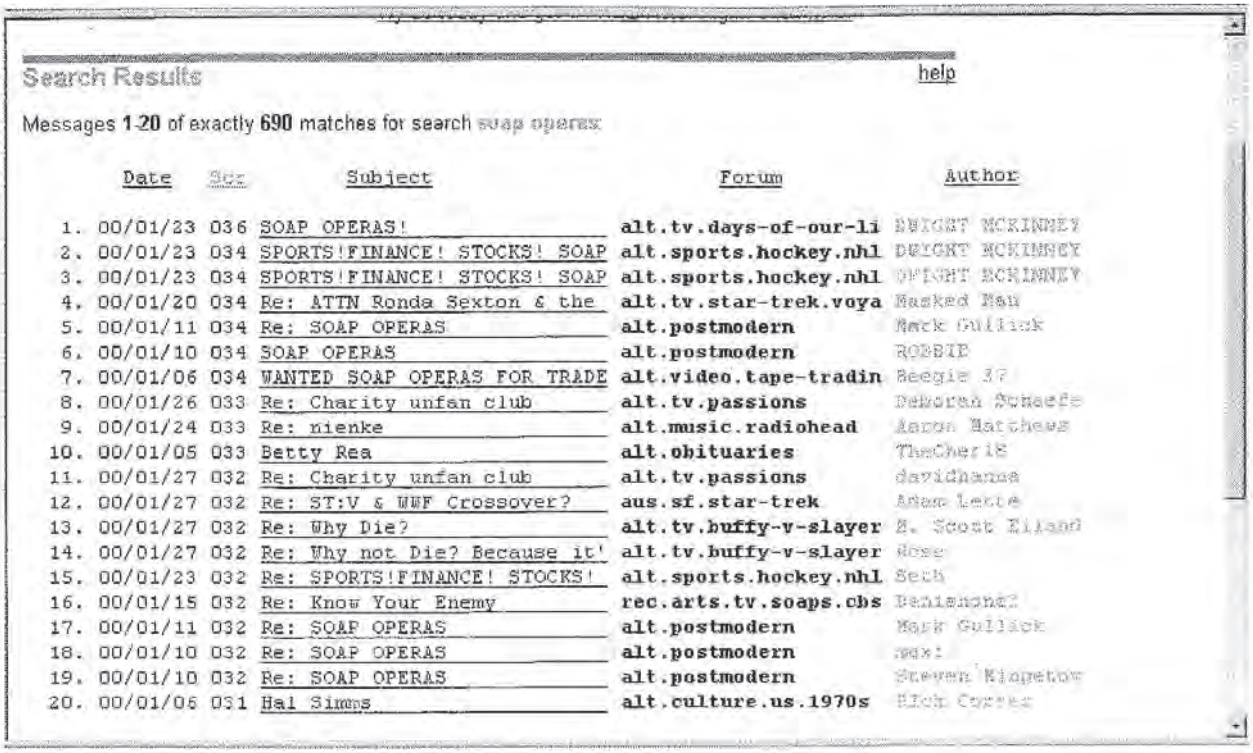
Newsgroup messages are organized in threads. A *thread* consists of a message and all of its replies. As a newsgroup member, you can reply to a message and list your reply with the others in the thread. You can also send, or post, a new message and thereby introduce a new topic that other members can reply to.

Through Yahoo!, you *cannot* subscribe to a newsgroup, scan its list of messages, or reply to messages. However, you can use Yahoo! to search newsgroups for specific topics, read the threads where the topics are discussed, and send an e-mail reply to a person who posted a message.

Select Usenet in the Advanced Search options page to perform a search and get a list of messages similar to the one in Figure 8-7. The list shows the date each message was posted, its subject, the forum (newsgroup) where it is located, and the name of the author.

Click a message that you would like to read to see it in its own window, as shown in Figure 8-8. You can click the Previous Article and Next Article buttons to move between messages in the thread, or click View Thread to see the complete list of messages in the thread by their author and date.

To send an e-mail to the person who posted a message, click the E-mail Reply button. Yahoo! opens your e-mail program and starts a new message that is addressed automatically to the person to whom you are replying.

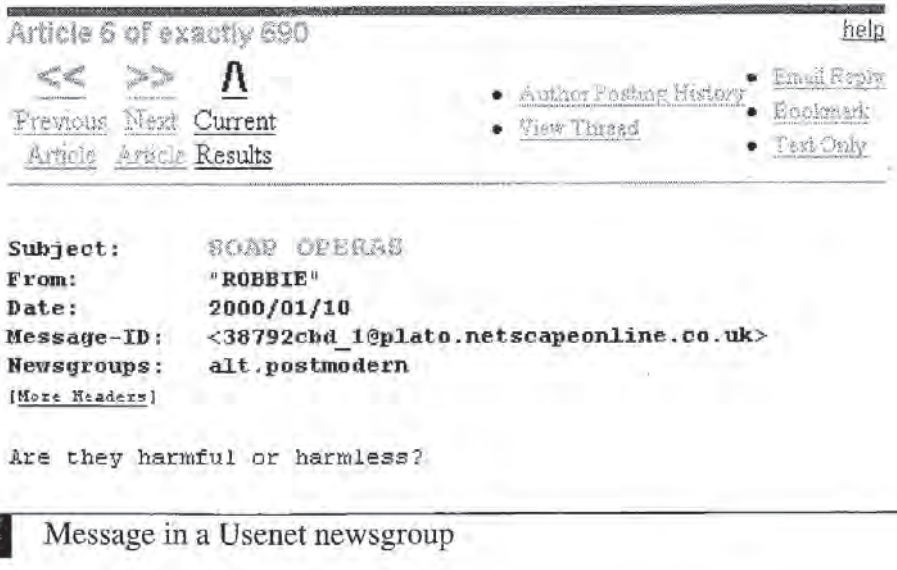


Search Results help

Messages 1-20 of exactly 690 matches for search soap operas:

	Date	Scr	Subject	Forum	Author
1.	00/01/23	036	SOAP OPERAS!	alt.tv.days-of-our-li	DWIGHT MCKINNEY
2.	00/01/23	034	SPORTS!FINANCE! STOCKS! SOAP	alt.sports.hockey.nhl	DWIGHT MCKINNEY
3.	00/01/23	034	SPORTS!FINANCE! STOCKS! SOAP	alt.sports.hockey.nhl	DWIGHT MCKINNEY
4.	00/01/20	034	Re: ATTN Ronda Sexton & the	alt.tv.star-trek.voya	Masked Man
5.	00/01/11	034	Re: SOAP OPERAS	alt.postmodern	Mark Gullick
6.	00/01/10	034	SOAP OPERAS	alt.postmodern	ROBBIE
7.	00/01/06	034	WANTED SOAP OPERAS FOR TRADE	alt.video.tape-tradin	Beegie 37
8.	00/01/26	033	Re: Charity unfan club	alt.tv.passions	Deborah Schaefe
9.	00/01/24	033	Re: nienke	alt.music.radiohead	Aaron Matthews
10.	00/01/05	033	Betty Rea	alt.obituaries	TheCheri8
11.	00/01/27	032	Re: Charity unfan club	alt.tv.passions	davidhanna
12.	00/01/27	032	Re: ST:V & WWF Crossover?	aus.sf.star-trek	Adam Lette
13.	00/01/27	032	Re: Why Die?	alt.tv.buffy-v-slayer	E. Scott Eiland
14.	00/01/27	032	Re: Why not Die? Because it'	alt.tv.buffy-v-slayer	Rose
15.	00/01/23	032	Re: SPORTS!FINANCE! STOCKS!	alt.sports.hockey.nhl	Sech
16.	00/01/15	032	Re: Know Your Enemy	rec.arts.tv.soaps.cbs	Deniseone2
17.	00/01/11	032	Re: SOAP OPERAS	alt.postmodern	Mark Gullick
18.	00/01/10	032	Re: SOAP OPERAS	alt.postmodern	rex:
19.	00/01/10	032	Re: SOAP OPERAS	alt.postmodern	Steven Kinpetow
20.	00/01/06	031	Hal Simms	alt.culture.us.1970s	Rick Correa

FIGURE 8-7 Matching messages from Usenet newsgroups



Article 6 of exactly 690 help

<< Previous Article >> Next Article ^ Current Results

- Author Posting History
- View Thread
- Email Reply
- Bookmark
- Text Only

Subject: SOAP OPERAS
From: "ROBBIE"
Date: 2000/01/10
Message-ID: <38792cbd_1@plato.netscapeonline.co.uk>
Newsgroups: alt.postmodern
[More Headers]

Are they harmful or harmless?

FIGURE 8-8 Message in a Usenet newsgroup

How to ... Search Public Records

In many Yahoo! search pages, you'll see an advertisement for 1800USSEARCH.com or Search Public Records. This service offers two kinds of reports, one for $19.95 and one for $39.95. The exact information you get depends on where the person for whom you are searching lives and the type of records that are available.



The Author Posting History option displays a list of all newsgroups to which the author has posted messages and the number of messages in each newsgroup. The Bookmark option redisplays the message in such a way that you can add its address to your browser's bookmarks or favorites list.

Finding Phone Numbers and Addresses

Most telephone companies offer a few calls to their directory service for free. But after the free calls, each request for information is billed to your account. With Yahoo!, you get unlimited telephone information about every place in the United States. And, through sites that you can access from Yahoo!, you can get information about most other countries as well.

Yahoo! is better than the phone company, in fact, because Yahoo! doesn't ask that question that all operator's ask: "What city please?" Using Yahoo!, you can find a telephone number even if you don't know where a person lives. Searching in Yahoo! is a great way to track down out-of-town friends or relatives when you're not exactly sure what city or town they live in.

Because the phone numbers are taken from real telephone books, you'll not only get a person's number, but the address that is kept on record. So even if you know someone's phone number, you can use Yahoo! to get his or her address.

To find a telephone number or address, follow these steps:

1. Click People Search in the Yahoo! home page. You can also find the People Search link on any Yahoo! feature that offers it, such as your address book or the form you see when composing an e-mail message. After you click People Search, you'll see the options in Figure 8-9.
2. Enter enough information to locate the person. You have to enter at least the person's last name, but the rest is optional. Of course, the more information you enter, the more likely you are to find the correct listing. If you know the state but not the city a person lives in, for example, just enter the state. If you are looking for an old friend who may have moved to parts unknown, just enter a name. Enter the first initial of the person's first name followed by an asterisks, as in **R***, if you're unsure how the person may be listed. Some persons list their name in the phone directory by their initial only or use an abbreviation such as Rob for Robert, for example.
3. Click Search. If any matching names are found, they appear in a list similar to the one shown in Figure 8-10.

Tip *If there is more than one listing, you'll need to scroll the list to locate the person you are looking for. You can also use the First, Prev, Next, and Last buttons to navigate the list of names.*

If more persons are listed than you care to scroll through, click your Brower's Back button and enter some additional information to help narrow the search. For example, you could enter a complete first name, city, or state.

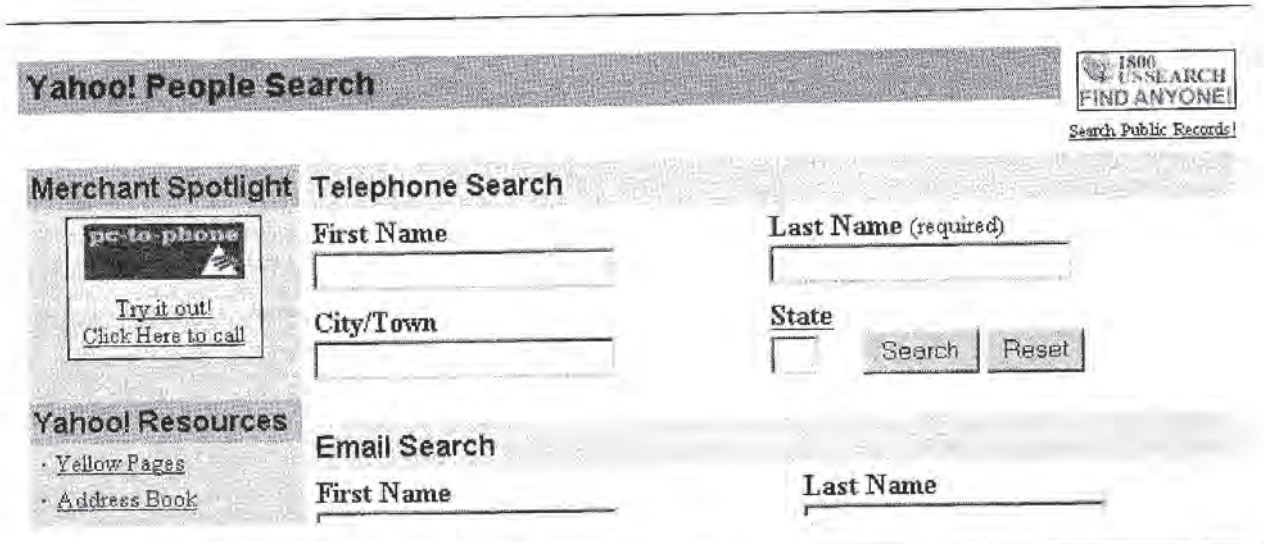


FIGURE 8-9 Searching for phone numbers and addresses

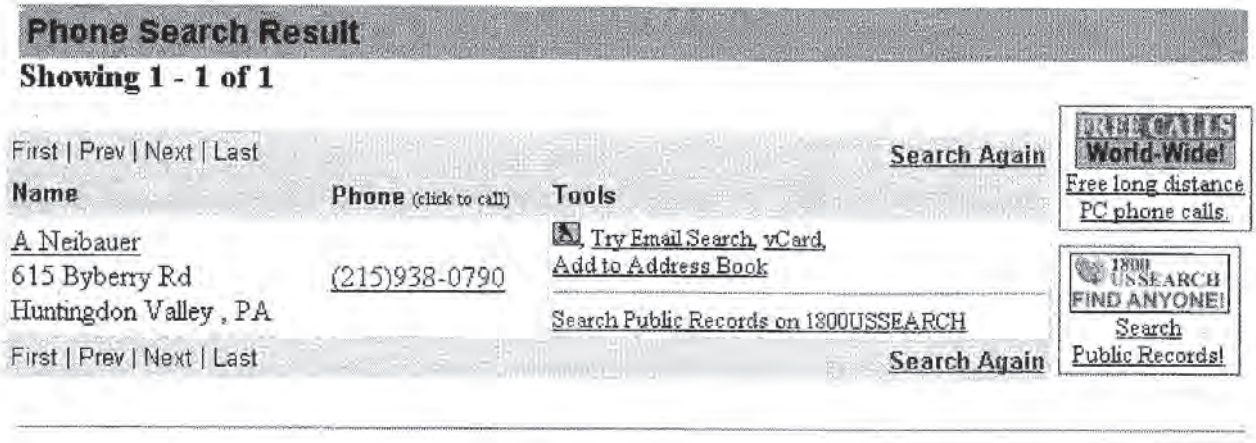


FIGURE 8-10 Results of a people search

If Yahoo! cannot find any matches, click the Back button and enter less criteria. If you entered the complete first name, for example, try just the first initial or no first name at all.

After you find a listing, then what? Notice that the name and phone number are underlined to indicate that they are hyperlinks, and that the Tools column contains additional links that let you do the following:

- Find a business in the person's area
- Make a phone call through the Internet
- Add the person's name and address to your Yahoo! address book
- Look for the person's e-mail addresses

Clicking a person's name displays what Yahoo! calls the *detailed listing*. Although the detailed listing contains no additional information about the person, it offers the same tools but with a link to see a map of the person's neighborhood.

Clicking the phone number accesses the Net2Phone service. This is a paid service that lets you make a phone call from your computer through the Internet to the person's telephone. You have to register for the service, download special software, and give credit card information to pay for calls, although Net2Phone usually has a free offer for an initial set of minutes.

The Net2Phone service is really quite interesting. Net2Phone places the call to the recipient's regular telephone, but you speak using your computer's microphone and hear the other party through your computer's speakers. You do not need a separate telephone to complete the call, just your Internet connection. The quality of the phone call depends on your hardware, the quality and speed of your Internet connection, and the amount of traffic currently on the Internet.



Another source of free Internet telephone calls is http://www.dialpad.com.

Clicking the Yellow Pages icon lets you locate a business in the person's area. We'll look at locating businesses in more detail later in the section "Finding Businesses." However, generally speaking, the icon takes you to a business search function that can find a business in a geographic area.



The Try E-Mail Search option looks for an e-mail address registered to the person.

Clicking vCard saves the person's telephone and address information on your disk in a special format called a vCard. Some programs, such as Microsoft Outlook and Outlook Express, can import the information on a vCard into the address book.

- Add To Address Book inserts the name and address information into your Yahoo! address book.
- Create My Listing lets you create an address listing that will be stored in a Yahoo! database and be made available to other persons performing a people search.

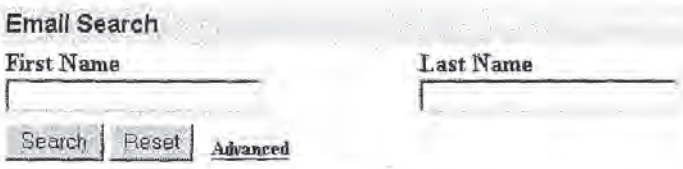
Finding E-Mail Addresses

Because a growing number of people are communicating online, you may want to contact someone via e-mail rather than telephone. Using Yahoo! People Search, you can look for the e-mail address of a person just as easily as you can look for a telephone number.



Unfortunately, there is no universal source for e-mail addresses, such as the telephone directory, so the results of an e-mail address search may not be complete.

To search for an e-mail address, start by filling in the E-Mail Search section of the People Search page, as shown here, or click Try E-Mail Search in the results of the search for a telephone number.



Enter the person's first name or initial, enter the last name, and then click the Search button. If any matches are found, they appear in a window similar to the one in Figure 8-11. Click the e-mail address to open your e-mail software and send the person a message, or click a person's name to go to a detail page.

If no address is found or you want to narrow a long list of addresses, click the Advanced hyperlink and search for an e-mail address using the options shown in Figure 8-12. The



FIGURE 8-11 Matching e-mail addresses

SmartNames, domain, organization name, and organization type might be the most useful fields in tracking down a person.

SmartNames substitutes common names in place of first names that you enter. As the screen shows, for example, entering **Bob** tells the software to search for **Robert** as well as Bob (Bob=Robert).

If you know or suspect that the person is a member of America Online, for example, enter aol.com as the domain.

If you happen to know which company the person works for, you can also try the company name as a domain, as in Microsoft.com or ibm.com. If you are not sure of the company's domain, just enter the company name and then choose a type of organization.

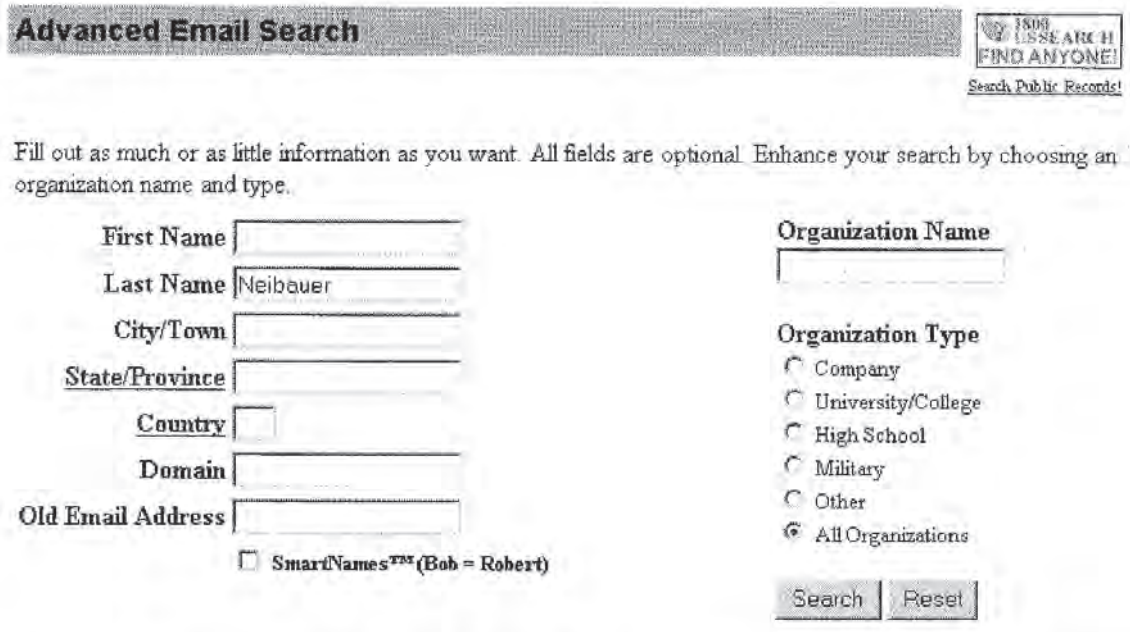


FIGURE 8-12 Advanced search options for e-mail address

The type of organization often determines the full domain name. Educational institutions, for example, usually have the .edu extension; so if you enter **Temple** and select University/College as the type, the e-mail address is likely to be in the domain temple.edu.

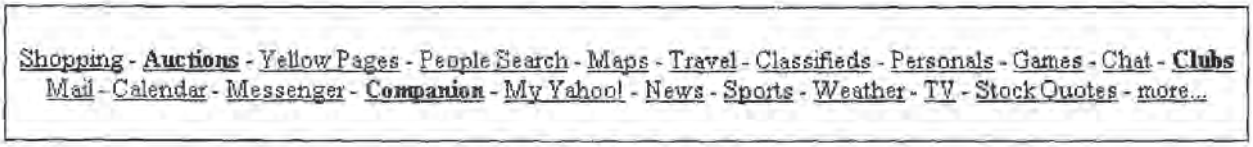
Finding Businesses

Looking for something to buy, a place to go, or someone to hire? With Yahoo!, you can search for businesses as easily as people.

You start by specifying the geographic area of the business you're looking for. You can then browse through businesses in that area by type, or enter the name of the business you are looking for. If the business is not in the area that you searched, you can expand the search into nearby areas.

Here's how to start a search for a business:

- From the Yahoo! home page, click Yellow Pages in the list of links at the top of the page.



- If you are looking at a person's telephone and address listing from a people search, click the Yellow Pages icon to start at the person's address.



If this is not the first time you have used the Yellow Pages, the name of the last location you searched will appear. You'll need to change the location as described later to search another area. Likewise, if you clicked the Yellow Pages icon from a People Search screen, the neighborhood of the person displayed at the time will be used for the business search. We'll look at those contingencies later. For now, let's assume that this is the first time you have used the Yellow Pages.

Click the category of your search. You'll be asked to specify the geographic area to search, as shown in Figure 8-13. Use the Search In A City tab to locate a business in a specific city or zip-code area. Enter either the city and state or the zip code. Use the Search Near an Address tab to locate a business near a specific address. You can then enter a street address, city, and state or zip code.



Both tabs offer a list of recently searched locations.

If you have used the Yellow Pages before or you started from a People Search listing, the address will appear on the Yellow Pages home page. To search for a business in another location, click Change Location. You can then enter a new location or select a recently searched location from the recently searched locations list.

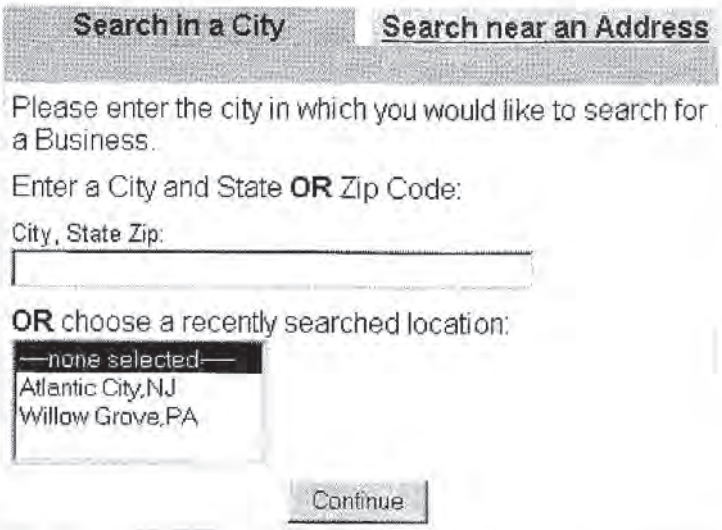
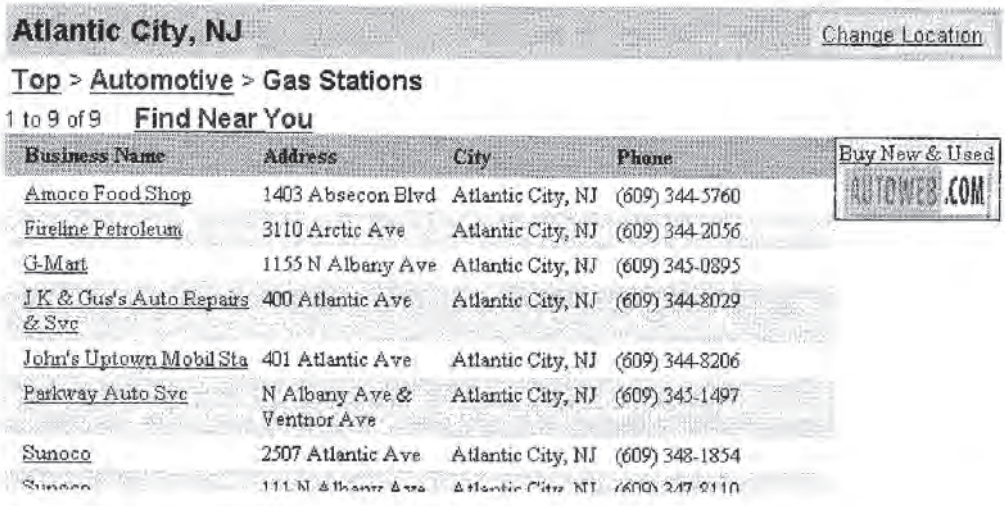


FIGURE 8-13 Specifying the area to search

The business type categories work much the same way as the categories for general searching. Clicking a major category displays a list of subcategories. You continue selecting subcategories to refine your search until you see specific listings such as those shown in Figure 8-14.



Atlantic City, NJ Change Location

Top > Automotive > Gas Stations

1 to 9 of 9 **Find Near You**

Business Name	Address	City	Phone
Amoco Food Shop	1403 Absecon Blvd	Atlantic City, NJ	(609) 344-5760
Fireline Petroleum	3110 Arctic Ave	Atlantic City, NJ	(609) 344-2056
G-Mart	1155 N Albany Ave	Atlantic City, NJ	(609) 345-0895
J K & Gus's Auto Repairs & Svc	400 Atlantic Ave	Atlantic City, NJ	(609) 344-8029
John's Uptown Mobil Sta	401 Atlantic Ave	Atlantic City, NJ	(609) 344-8206
Parkway Auto Svc	N Albany Ave & Ventnor Ave	Atlantic City, NJ	(609) 345-1497
Sunoco	2507 Atlantic Ave	Atlantic City, NJ	(609) 348-1854
Sunoco	111 N Albany Ave	Atlantic City, NJ	(609) 347-9110

Buy New & Used AUTOWEB.COM

FIGURE 8-14 Results of a business search

If there are a large number of listings, you'll need to scroll the list or click Next Matches. You may also see the alphabet links, in which case you can click a letter to search for a business whose name starts with the letter you clicked.

Note *A list of featured businesses may appear before the others. These are businesses that have a relationship with Yahoo!. You'll see links to their Web sites.*

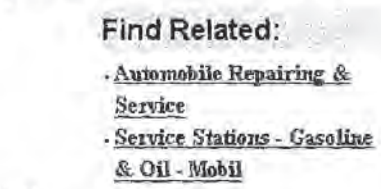
Depending on how you initiated the search, you may see two other options:

- **Find Near You** You may see this link if you started by looking for a business based on its city location. Click this link to enter a street address to use as the basis for a search.
- **Beyond (City Name)** Click this link (for example, Beyond Atlantic City) to extend the search into the area surrounding the city being searched.

Click the business you are interested in to see detailed information about it. In addition to its name, address, and phone number, Yahoo! shows a map of its location.

To place an Internet to telephone call to the business, click the underlined phone number. You can also click Add To Address Book to insert the listing into your Yahoo! address book.

The Find Related section of the page, shown on the right, contains links to similar business categories. While looking at a listing for a service station, for example, you may see links to these types of establishments. Click a link to extend the search to a related business.



The path to the business is shown at the top of the page. You can quickly go back to one of the previous levels to search for other business types.

Tip *There may also be a link to Yahoo! Categories that relate to the business type.*

The map shows the location of the business and the roads surrounding it. There are three links under the map (you'll learn about them in Chapter 10):

- **Interactive Map** Lets you navigate the geographic area and see locations adjacent to the one shown
- **Driving Directions** Lets you get detailed step-by-step driving directions from a location you specify to the one shown in the map
- **Find Nearby** Helps you locate other businesses in the geographic area

Chapter 9

Find Your Roots: Genealogy Online



How to . . .

- Search for relatives
- Use Yahoo!'s Genealogy Guide
- Search the Social Security Death Index
- Access the Genealogy How To Guide
- Follow genealogy links from Yahoo!

Yahoo! is a great place to start if you are researching your family history because it provides a way to share information with other genealogists around the world and to access thousands of sites that support family research.

Performing genealogical research online focuses on three areas:

- Making personal contacts
- Learning about resources
- Searching online databases

Because a great many people are online, you can use the Internet to locate near and distant relatives through a variety of channels. Through messages boards, chats, and genealogical organizations, for example, you might get lucky and find distant relatives who are researching a branch of a family tree that the two of you share. Sharing information with other family members is one of the best ways to get started in genealogy and to fill in the empty branches of a family tree. One bit of information leads to another, from one branch of the family to another, and sometimes the most useful bit of information comes serendipitously when you least expect it.

You can also use the people search techniques that you learned in Chapter 8 to locate relatives. In our highly mobile society, families can easily spread apart and lose touch with each other. Searching for extended family members who have moved and with whom you have lost contact is easy with Yahoo!'s directory resources and links.

The next level of genealogical research is learning which resources are available. Resources include organizations both private and public, as well as companies that perform genealogical research for a fee. Most of the information that is available to genealogical researchers is not available online. It is stored in hard copy form, on microfilm, and on other media. Through online research, however, you can find out where the records you need are stored and learn how to access them. In some cases, you can even arrange to have microfilm sent directly to you or to a local library or research center.

In this chapter, you'll also learn about online and offline services and software that you can purchase to help with researching and creating a family tree. If you need to research records in a foreign country, for example, you'll find companies and individuals who can do it for you. You can also purchase databases of information, such as census and immigration records, that will help your efforts.

Online databases are the third level of genealogical information. These are searchable databases from which you can retrieve information while you are online. A great many online

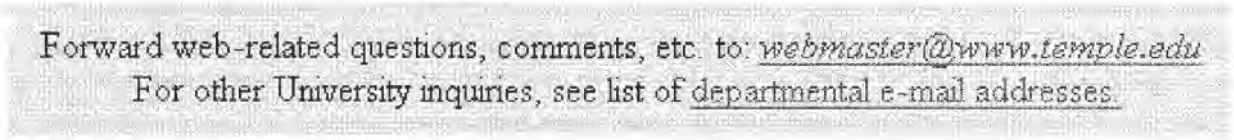
databases are maintained by volunteer organizations that are interested in genealogy and want to share their information in the hopes of making contact with relatives. A few official governmental databases are available to the public, such as the Social Security Death Index. Unfortunately, most official records are not yet searchable online.

Searching for Relatives

The easiest place to begin researching your family genealogy is with the living. Contact as many relatives as possible, and get in touch with people who were close to your family and remember your relatives. You should also consider contacting physicians, attorneys, accountants, and other advisors who may have personal memories about family members and the events in their lives.

To locate relatives and other persons for your research, use the people and business search techniques covered in Chapter 8. Start by looking for relatives you know about. You can also use international directories to look for relatives who are living abroad.

Search for e-mail addresses, residential listings, and business listings. A relative may have opened a business under his or her name or founded a business in the past. If you know whom the person works for, check company and institution Web sites. Some company Web sites provide employee e-mail directories or links to the personnel department. As a last resort, look for the e-mail address of the company's Webmaster. E-mail the Webmaster and ask for the e-mail or mailing address of the personnel department.



Buyer Beware

Most companies that offer genealogical research, services, and software over the Internet are reputable. They offer a valuable service, especially to those who cannot travel and collect information firsthand. But, as with all purchases both online and offline, you have to use discretion when you decide whether to buy.

Keep in mind that unless you are directly related to a famous, or infamous, family, no company can guarantee that it will be able to locate historical information about your family. Having the same surname as a famous family doesn't guarantee anything either. Imagine how many Kennedys would stake claims at the probate office if it were otherwise.

In some cases, you'll see advertisements for genealogical companies and software on Yahoo! pages. Family Tree Maker, it so happens, sponsors some of the Yahoo! genealogical resources. Brøderbund, the company that makes Family Tree Maker, and the other companies that appear on Yahoo! pages have been in business for some time and have earned good reputations. Just use the same caution with genealogical purchases that you use when you make other kinds of purchases.

To find members of the extended family, try searching the entire country for people who have a certain surname. Searching this way is most effective if you have an uncommon family name, where the chances are high that a person with the surname might be a relative. You should try a surname search even if your name is not that uncommon, however, on the chance that an interesting lead turns up.

Try searching for variations of the spelling of a name, especially if your family immigrated to the United States. The spelling of names was often changed when immigrants entered the country. I have relatives, for example, who spell the name Neibauer like so: Niebauer and Neubauer. You may have relatives who spell their names differently or who have anglicized their names.

Search also for other surnames in the family tree, not just your own surname. Married aunts and first cousins may have different last names, for example, even though they are closely related.

If your research locates a potential relative with an e-mail address, send him or her a brief e-mail to ask if they and you are related. If you only have a mailing address, send a brief letter. Explain that you may be related and provide the names of relatives that you may have in common. If you think a person is a cousin, for example, mention how you think the person is related to your side of the family.

Yahoo! Seniors' Guide—Genealogy Section

Because it is frequently a senior member of the family who is interested in the family history, Yahoo! has a section on genealogy within the Seniors' Guide. However, the information is useful to anyone searching his or her family roots.

To access the section, go to www.seniors.yahoo.com and click the Genealogy link on the left side of the page. You see the site shown in Figure 9-1. The page contains sections titled How To Articles, Top Picks, People Finder, Tree Talk, Daily Tip, and More Yahoo!.

People Finder provides a link to the People Search features. Tree Talk offers links to genealogy-related chats. Daily Tip offers a useful insight into family research.

'How To' Articles

The How To articles are a great place to start, especially if you are new to genealogical research.

Creating a Family History Book explains the basics of creating a family history book. The book will serve as a reference for all members of the family, and you can have copies of the book placed in the National Archives and other libraries for other genealogists to access. The articles cover planning, writing, and finishing the book, as well as using other documents and photographs.

Sharing Family Research at a Reunion explains how to learn about your family history from other family members. The article suggests holding a family reunion so you can share information, retell stories, and just get reacquainted with relatives. The article is divided into these subjects:

- Genealogy and history live
- Ways to share your genealogical research

- What was it like back then?
- Honoring the past
- Everyone grows on one
- Can anyone solve this mystery?
- Who are you?
- Making history
- Family history helps fund reunions
- Flavor yours ethnically
- There's lots more where these ideas came from

You can use the reunion to hold informal workshops on genealogy, as well as share pictures and label old pictures with the names of people whom you may not be able to identify. Make copies of pictures that are difficult to identify so that other family members can study them at length at home.

Tip *For more information about reunions, check out Reunions Magazine on the Web at http://www.reunionsmag.com/.*

Understanding Genealogical Acronyms is more than just a list of the acronyms that you'll find when conducting your research. The article explains how genealogists are certified. It also contains links to a variety of wonderful genealogical resources.

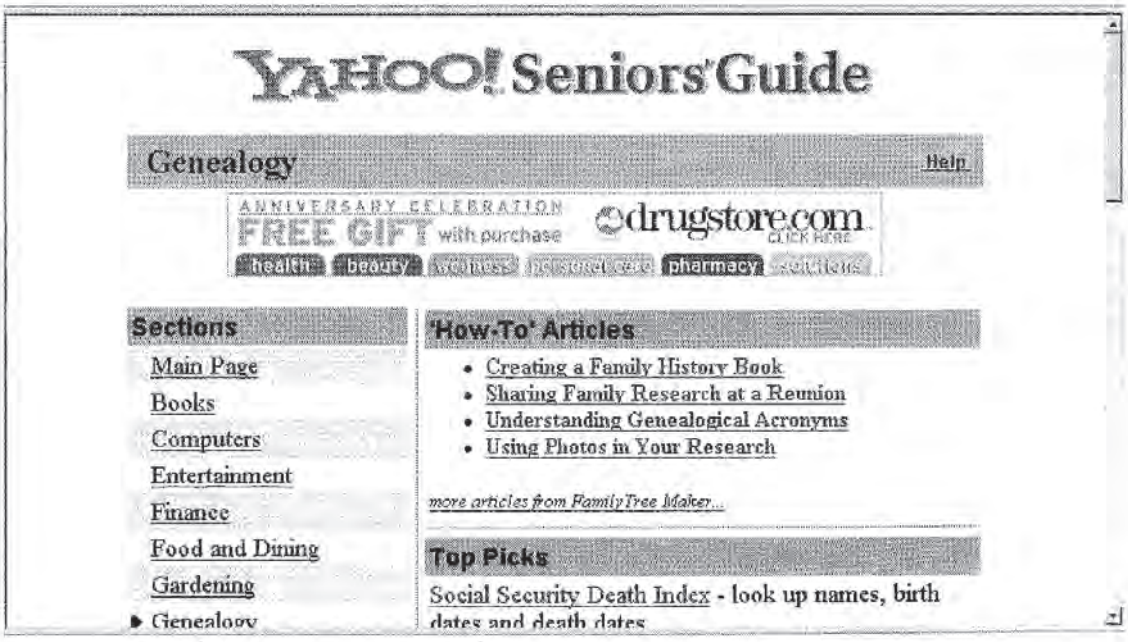


FIGURE 9-1 Yahoo! Seniors' Guide to genealogy

Using Photos in Your Research is a detailed article about how to use photographs for your research and incorporate them in your family history. The article is organized into these areas:

- Properly Labeling Your Photographs
- Using Photography to Document Your Research
- Getting Photographs from Microfiche And Microfilm
- How Photos Can Help You with Your Research

The importance of properly labeling photographs cannot be overstated. If you want to preserve your generation's family history, you should label your own snapshots so later generations will be able to identify the family members and places shown. The article recommends adding these notations to the back of all photographs:

- The date that the photograph was taken.
- The names and ages of the persons in the photograph, in the same order in which they appear.
- The location the photograph was taken, and any additional information about the circumstances.
- The name and relation of the person who took the photograph.
- The location of the original negative or slide.

Top Picks

The Top Picks section of the Seniors' Guide contains a number of links for useful information. You can search the records of the Social Security Administration for a relative's social security number, date, place of death, and other information. You can also access useful articles on genealogy and share information with other Yahoo! members on message boards.

Social Security Death Index

The Social Security Death Index is a searchable database of over 55 million persons that is maintained by the Social Security Administration. The online search tool is provided by Family Tree Maker, Yahoo!'s partner in the genealogy page of the Seniors' Guide. Follow these steps to use the index to get information about relatives who have passed away:

1. Click Social Security Death Index to see the form shown in Figure 9-2.
2. Enter enough information to identify the person you want to research. Enter the first and last name, and any other identifying information. Use just the last name to list all persons with that name in the index. The Soundex option will locate names that sound like the one you enter. Soundex codes are especially useful if you are not sure of the spelling of a name or if relatives have changed the spelling of a surname over the years.
3. Click Search Now.

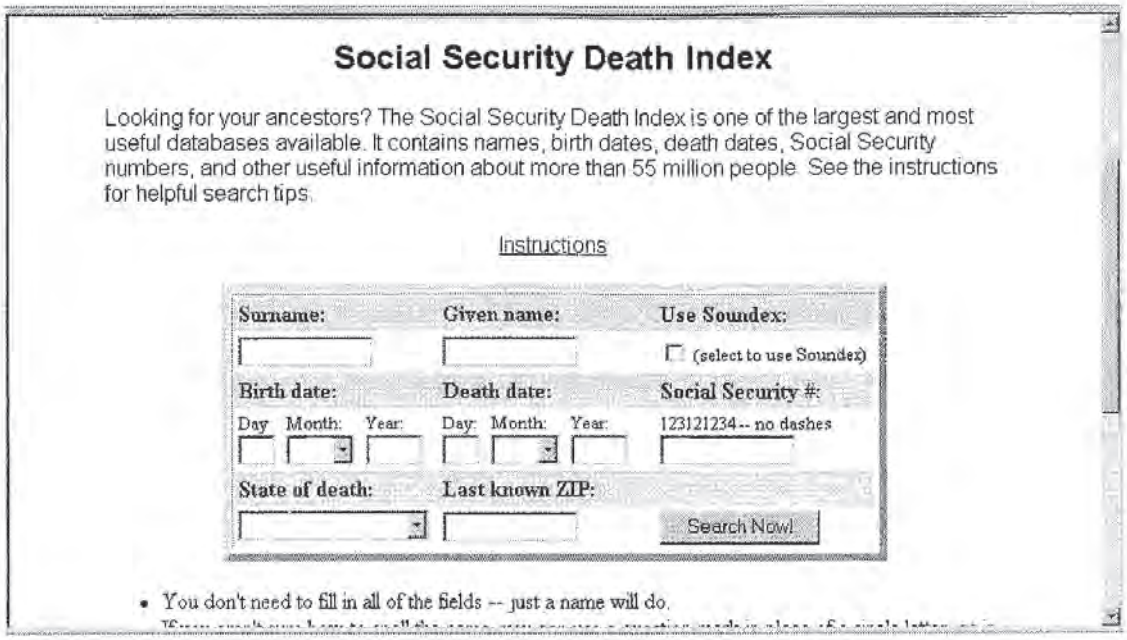


FIGURE 9-2 Social Security Death Index

A sample of the search results is shown in Figure 9-3. With this information, you may be able to learn more about the relative from other resources.



Social Security Death Index

The 6 name(s) below were found.

Name	SS#	Issue State	Birth	Death	Death State	Last Known Residence	Last Payment Location	AutoWrite Letter
NEIBAUER, JOSEPH	388-10-6196	WI	8 Apr 1898	Mar 1986	WI	Milwaukee, Wisconsin 53223		Write It
NEIBAUER, JOSEPH	502-09-1794	ND	1 Jan 1907	Nov 1965	ND	Bismarck, North Dakota 58501		Write It
NEIBAUER, JOSEPH	390-01-0611	WI	31 Dec 1911	Mar 1976	WI	Eau Claire, Wisconsin 54701		Write It
NEIBAUER, JOSEPH	394-01-5441	WI	25 Nov 1912	Oct 1977	WI	Mellen, Wisconsin 54546		Write It
NEIBAUER, JOSEPH	207-03-9465	PA	21 Jan 1913	Mar 1974	PA	Coal Township, Pennsylvania 17866		Write It
NEIBAUER, JOSEPH	164-12-7991	PA	27 Sep 1919	Jan 1973	PA	Jenkintown, Pennsylvania 19046		Write It

FIGURE 9-3 Results of a search in the Social Security Death Index

You can use the social security number, for example, to access military, financial, and employment information. The birth date and issue state information may help in getting birth records. The death date, last known residence, and last payment location may help in locating a death certificate or burial site.

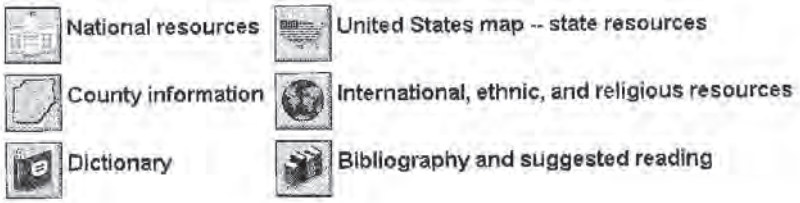
To get more information from the Social Security Administration, click the Write It link. Doing so displays a form letter that is already addressed and written to the Social Security Administration. The letter requests information from the person's social security application. When the letter is displayed, use your browser's Print button to print out a copy. The letter will contain the person's name, social security number, birth date, and death date. Write in your own name, address, and phone number, and mail the letter with a check for $7.00 to the Social Security Administration. Its address is shown on the letter.

Genealogy 'How To' Guide

The Genealogy How To Guide choice from Top Picks accesses detailed articles and information about hundreds of archives and libraries that can be useful for your research, as shown in Figure 9-4.

There are also links to various reference tools, including lists of phones numbers and addresses that are of interest to genealogists, a dictionary of genealogy terms, information about the Family Tree Maker program, and form letters and other documents that you'll find useful in your research.

The directory page includes six links to resources, as shown here:



Clicking County Information, for example, displays a map of the United States. Click the state in which you are interested to find the location of record offices in each county, as shown in Figure 9-5.

The International, ethnic, and religious resources options display lists of links to ethnic and religious groups. Select a link to see a summary of genealogical tips for collecting records as well as addresses and links to various resources.

To make use of the form letters and other sample documents, follow these steps:

1. Click this link on the Genealogy How To Guide page.



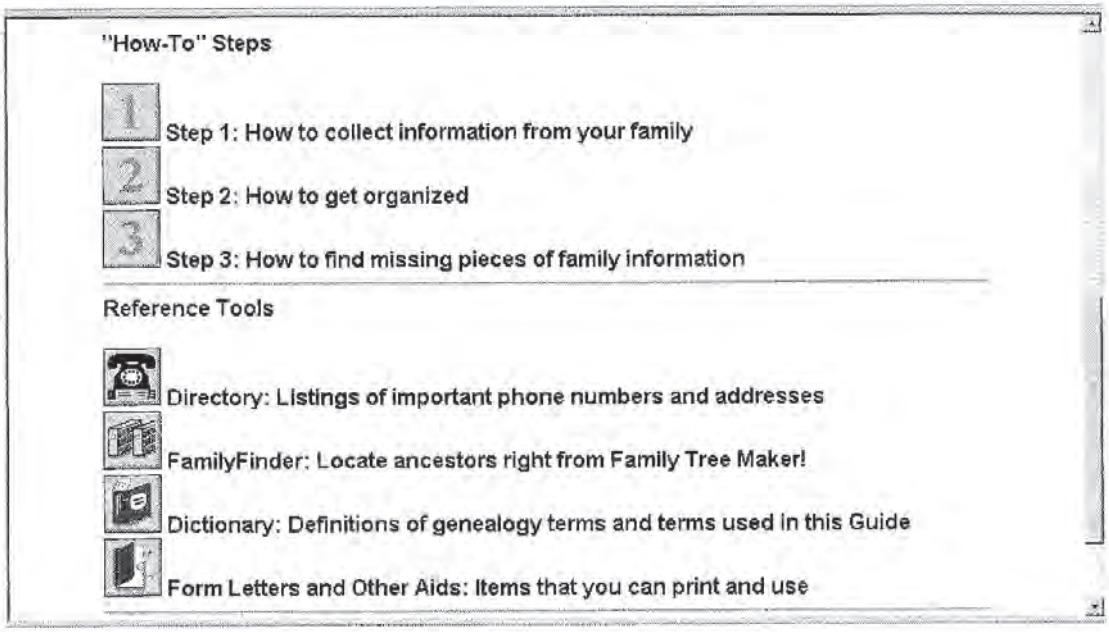


FIGURE 9-4 The Genealogy How To Guide

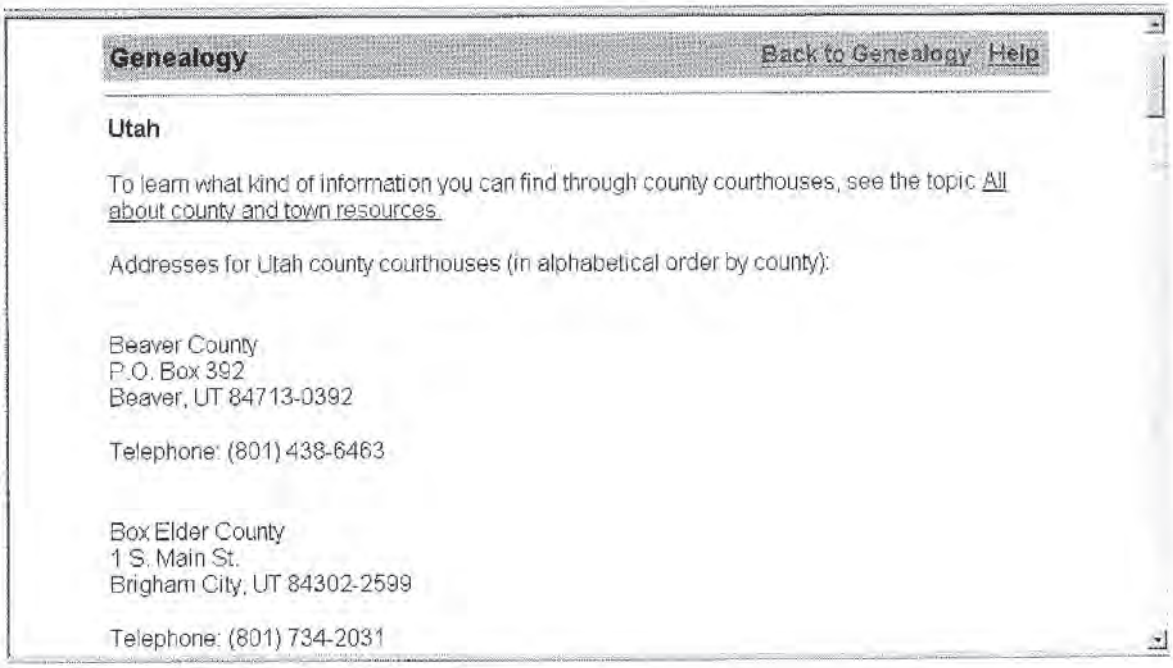
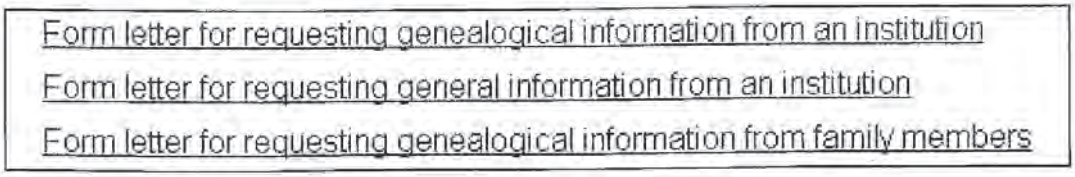


FIGURE 9-5 County information

2. Click the link for the type of letter or document you want to use, as shown here:



   The sample letter appears.
3. Start your word processing program.
4. Click the listing for your Web browser on the Windows taskbar to return to the sample document.
5. Click and drag the mouse to highlight the entire letter.
6. Choose Copy from your browser's Edit menu.
7. Click the button for your word processing program in the Windows taskbar.
8. Click the Paste button or choose Paste from your word processor's Edit menu.
9. Insert your own name and address in the letter, as well as the address of the organization to which you want to write. Include a description of the information you want. You may be able to copy the organization's name and address from another page on the Internet.
10. Print the letter.

Yahoo! Message Boards: Genealogy

The Yahoo! Message Boards: Genealogy link under Top Picks accesses Yahoo! message boards that are of interest to genealogists. You'll learn all about message boards in Chapter 21.

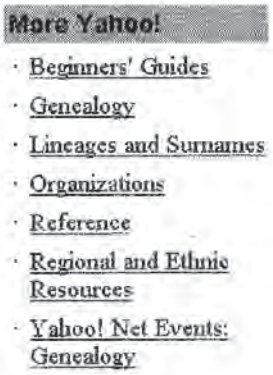
Through message boards, you can share information, find answers, and even locate relatives by reading and leaving messages.

Resource Links The other items under Top Picks are genealogical links to organizations, research sites, and general resources.

More Yahoo!

The More Yahoo! section of the Seniors' Guide, shown at right, provides links to other Yahoo! features of interest to family researchers.

The Beginners' Guides, for example, represent a series of links to Yahoo! features and other Web sites.



The other links lead to lists of Yahoo! categories and Web sites. For example, clicking Genealogy displays these subcategories:

- Beginners' Guides *(19)*
- Chats and Forums *(49)*
- Companies@
- GEDCOM *(7)*
- Lineages and Surnames *(2271)* NEW!
- Lookups *(1)*
- Magazines *(10)*
- Organizations *(95)*
- PAF *(3)*
- Reference *(50)*
- Regional and Ethnic Resources *(205)*
- Royal Genealogies *(9)*
- Web Directories *(37)*

Clicking Reference, on the other hand, leads to these sites:

- Cemeteries@
- Census Records *(18)*
- Church of Jesus Christ of the Latter-Day Saints: Family History Centers *(16)*
- U.S. Civil War Muster Rolls@

Chapter 10

Maps and Driving Directions



How to . . .

- Get a map of a location
- Use an interactive map
- Print and e-mail maps
- Get detailed driving directions

Locating people and businesses is one thing, but finding your way to them is another. To make sure you know how to get somewhere, or just to learn more about an area where a place of interest is located, you can use Yahoo! to map the location for you.

Mapping a Location

You might need a map to find your way somewhere—the airport, a business meeting, a social event, a relative's house. With Yahoo!, you can get a detailed street map that shows where something is located. What's more, you can get step-by-step driving directions that show every turn in the road between two different locations.

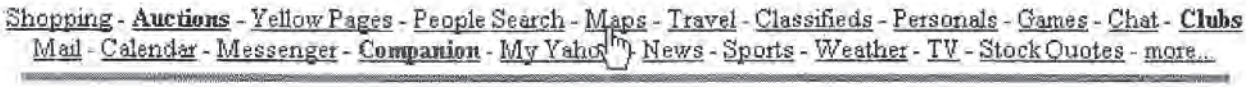
Next time you're planning a trip, you might use a map to select a hotel near a location you want to visit—a tourist attraction, convention center, or friend's house. Before making reservations at a hotel, for example, examine a Yahoo! map to see how close it is to your destination. If you're attending a convention, choose a hotel that's close to the convention site or easy to get to by public transportation.

You might also use Yahoo! maps just to learn more about an area. For example, you can learn how close an area is to an ocean or a river, whether it has any lakes or large parks, or what major roads are near it.

Yahoo! gets its maps from a company called MapQuest, which in turns gets its data from other vendors. Depending on the vendor, the information on a map may be several years old and may not show new streets and addresses.

Here's how to map with Yahoo!:

1. Click Maps in the Yahoo! home page to see the options shown in Figure 10-1.



2. If you need a map to an airport, click Airport Code. The Map and Driving Directions page opens with a list of major United States airports and their official abbreviations. Make a note of the abbreviation of the airport you want, and then click your browser's Back button.

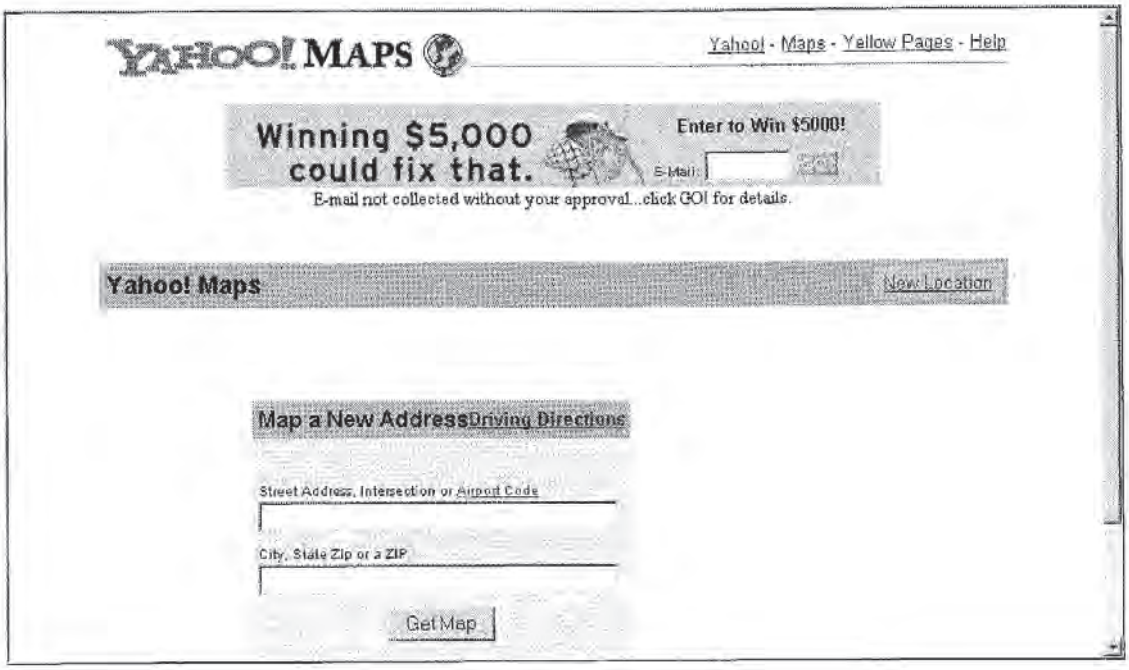


FIGURE 10-1 Specifying a location to map

3. Enter the street address you want to map, the nearest intersection, or the airport code. If you don't know the exact address, you can enter the two closest cross streets. For example, you could enter Broad St. and Market St.
4. Enter the city and state, or just the zip code. (You do not have to enter any of this information if you are mapping the location to an airport code.)
5. Click Get Map. A map will appear, as shown in Figure 10-2.

If Yahoo! cannot locate the street, you may see a street with a similar name or a list of possible locations. If a list appears, select the location that matches the one you want to map, or else go back and enter another address. If you enter an intersection and a street is not found, you will see a city map.

Tips for Getting Accurate Maps

Here are a few steps you can take to help ensure that the maps you generate accurately reflect the locations you want to map:

- Use the proper abbreviations for street suffixes: Rd., St., Ave., Blvd., and so on. Moreover, use prefix abbreviations such as N (North), S (South), E (East), or W (West) where necessary.

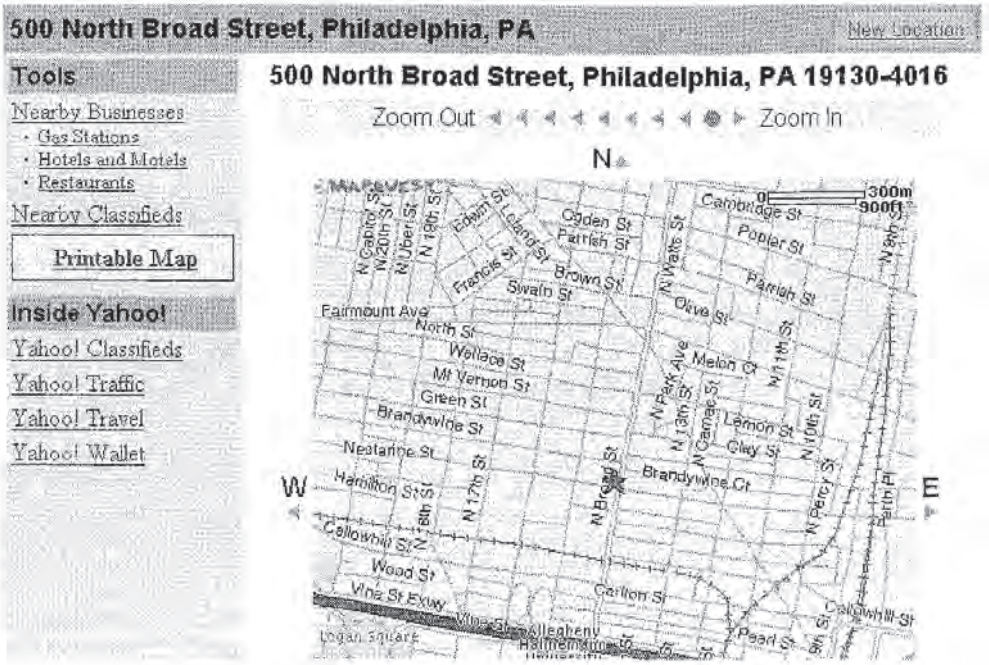


FIGURE 10-2 Typical Yahoo! map

- Enter a zip code whenever possible, rather than the city name and state, but make sure that the zip code is accurate.
- If you enter a city name, spell it correctly. Yahoo! can automatically correct some city names, but not all of them.
- If a map cannot locate a place or displays it in the incorrect location, go to www.mapquest.com and report the problem so that a map can be generated correctly in the future.

The position of the star that indicates the location you are looking for is placed by interpolation. MapQuest divides the street into equal segments based on the range of addresses. If a street contains numbers ranging from 1 to 100, for example, the location of the house at address 50 is placed in the middle. However, this placement may not be accurate where the addresses on a street are not equidistant from one another.

Zooming and Navigating Maps

There is a lot to a Yahoo! map page, so let's look at it in detail, starting with the map itself.

The location you entered is shown with a star in the center of the map. Yahoo! maps are interactive. You can start from a specific location and then use navigation controls to change the view.

How to ... Locate an Intersection

Instead of locating a specific street address, you can enter a nearby intersection. Locating an intersection is especially useful when mapping a new street or address that has not yet been added to the MapQuest maps. You can display a map of the closest intersection and thereby see the surrounding area.

Just enter the two street names, as in Broad and Chestnut, and then enter either the city and state or the zip code. To designate an interstate highway, use the designation IH, as in IH 95. Use the designation SR for a state route (a state highway), as in SR 40. The location IH 85 and SR 40 would represent the intersection of Interstate 95 and State Highway 40. When you click Get Map, Yahoo! displays a map of the area. You can then navigate around the map to find an exact location.

The Zoom Out and Zoom In bar above the map lets you determine how much detail is displayed. The round dot indicates the current zoom level. The closer the dot is to the right (Zoom In), the more detail is displayed. The closer the dot is to the left, the less detail is displayed, although you can see a wider geographic area. Click an arrow to the left or right of the dot to zoom in or out.



Zoom in, for example, if you have trouble reading street names. If you zoom in all the way, however, you may no longer see the names of landmarks such as hospitals, schools, and parks. Zoom out if you want to see what roads lead to the area or what communities surround it. Figure 10-3, for example shows the same location as Figure 10-2, but now the map has been zoomed out by two levels. Notice as you zoom that the scale in the upper-right corner changes. The scale shows the approximate distances represented on the map.

Note *Zooming out all of the way shows the entire North American continent.*

If you want to see a surrounding area in the same detail, you can't use the Zoom In and Zoom Out bar. Instead, click one of the compass points: N (north), S (south), E (east), or W (West). To see what is just to the east of the displayed area, for example, click E. The map is redrawn, and the star that indicates the original location you searched for moves accordingly.

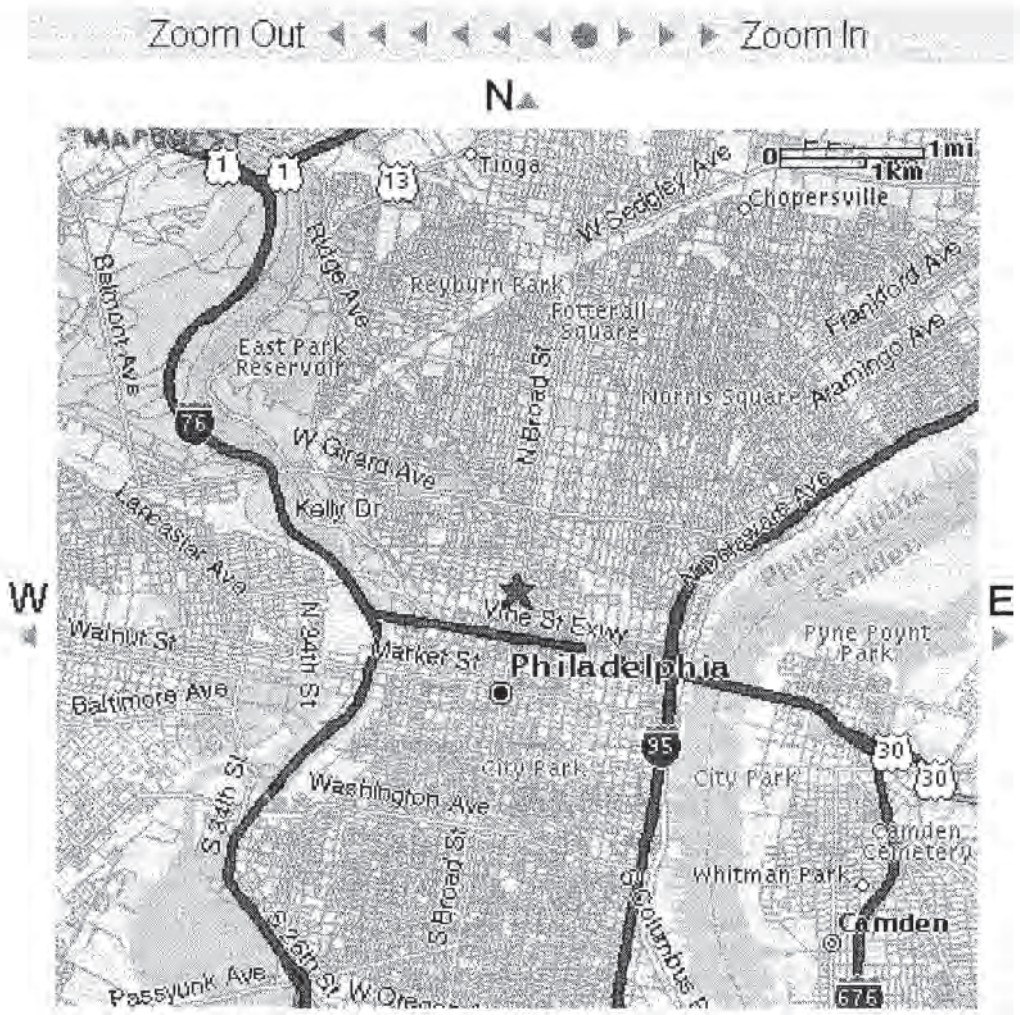


FIGURE 10-3 Map zoomed out two levels (compare this to Figure 10-2)

You can also change the center position of the map to another location. To do so, click the location on the map that you want to be the center. To return from the center to the original location, click the star that marks the location you specified.

If you want to create a map for another address, click New Location or scroll down the page to see the Map A New Address box. Enter the new location and click Get Map.

Printing and Annotating a Map

To print a copy of the map, click Printable Map. Yahoo! removes the other page elements, as well as the navigation and zoom controls, and you get a map like the one shown in Figure 10-4. You can now print the map using your browser's Print button or the Print command from its File menu.

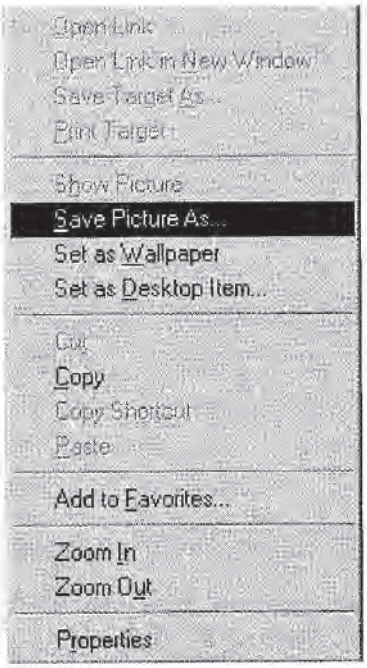
500 North Broad Street, Philadelphia, PA 19130-4016



FIGURE 10-4 A printable map

10

Because the map is a separate object in the browser window, you can also save the map and annotate to it in the Windows Paint program. Here's how:



1. Right-click the map to see a shortcut menu, such as the menu at left if you're using Microsoft Internet Explorer.
2. Choose Save Picture As from the shortcut menu to open the Save Picture box. Note the location of the files displayed.
3. Enter a name for the map.
4. Pull down the Save As Type list and choose Bitmap (*.bmp)
5. Click Save.
6. Click the Start button on the Windows taskbar and choose Programs, Accessories, and Paint.
7. Choose Open from the File menu.
8. Locate and open the file you saved.
9. Add any text to the map as desired, as shown in Figure 10-5.
10. Save and print the annotated map.

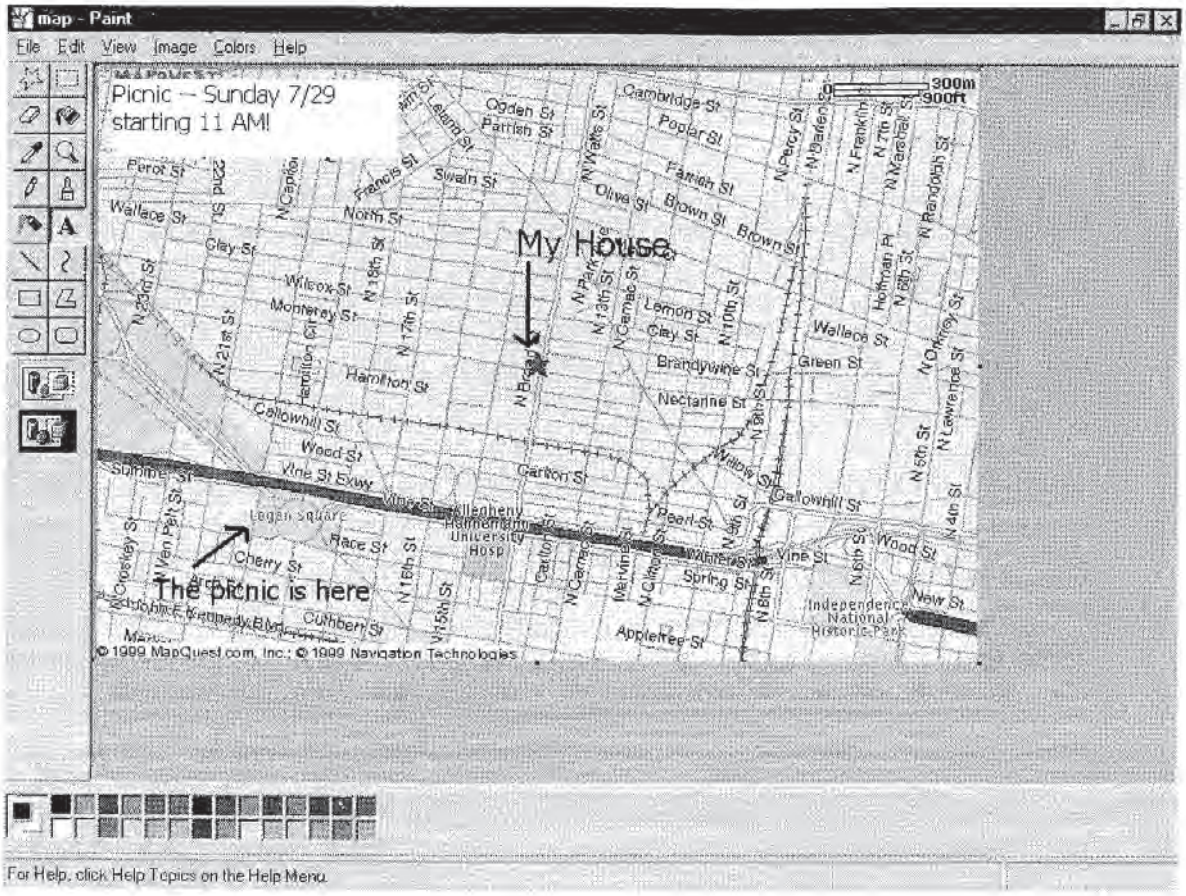


FIGURE 10-5 An annotated map in Paint

Locating Businesses

The Tools section of the map pages lets you locate businesses in the area being mapped. This is a great way to locate a hotel, restaurant, or other business in the area. The links take you to the Yellow Pages search feature discussed in Chapter 8. When you arrive in the Yellow Pages, the location is set already to the location being mapped.

Click Nearby Business (or Find Nearby Businesses under the map) to select from the Yellow Page categories, or click one of the other links to go directly to a list of service stations, hotels or motels, or restaurants.

For example, suppose you want to locate a hotel in an area that you've mapped. Follow these steps:

1. Click Hotels And Motels to see a listing such as the one shown in Figure 10-6. The listing shows the name, address, and phone number of hotels, as well as their distance



500 North Broad Street, Philadelphia, PA Change Location

Top > Travel and Transportation > Hotels and Lodging > Hotels and Motels

Featured Businesses — Make your listing a Featured Business

Business Name	Address	City	Phone	Miles**	
Holiday Inn	4100 Presidential Blvd	Philadelphia, PA	(215) 477-0200	4.0	Website

1 to 20 of 43

Business Name	Address	City	Phone	Miles**	
Divine Lorraine Hotel	699 N Broad St	Philadelphia, PA	(215) 765-0521	0.3	
Hawthorn Suites Philadelphia	1100 Vine St	Philadelphia, PA	(215) 829-8300	0.5	
Wyndham Franklin Plaza Hotel	17th & Race	Philadelphia, PA	(215) 448-2000	0.5	Website Reviews
Mary Jane Home Enrichment Ctr	1622 Ridge Ave	Philadelphia, PA	(215) 684-2847	0.5	
Korman Suites Hotel	2001 Hamilton St	Philadelphia, PA	(215) 569-7000	0.5	Reviews
Two Buttonwood Square	2001 Hamilton St # 301	Philadelphia, PA	(215) 569-7270	0.5	
Carlyle Hotel	1425 Poplar St	Philadelphia, PA	(215) 978-9934	0.5	

FIGURE 10-6 Listing of hotels in the mapped area

from the location being mapped. In some instances, there is also a link to the hotel's Web site or to a Web page with reviews.

2. Click the name of the hotel to see its detailed listing, including a map of its location.

As you learned earlier in this chapter, you can then click Interactive Map under the map to see the same zoom and navigation controls or get driving directions.

The Nearby Classifieds link opens the Yahoo! Classifieds page, as shown in Figure 10-7. From here, you can access classified and personal ads for the area. You'll learn more about classified ads in Chapter 21.

Getting Driving Directions

Once you know where you are going, you likely want to learn exactly how to get there. Yahoo! driving directions give you step-by-step, turn-by-turn directions from one location to another.

There are several ways to get driving directions:

- From the initial Yahoo! Maps page, click Driving Directions to see the options shown in Figure 10-8.



FIGURE 10-7 Classifieds for the mapped area

- If you have already mapped the location, click Driving Directions under the map to see the same options shown in Figure 10-8. However, if you have already mapped the location, the destination is already filled in.

Enter the starting location and the destination location and then click Get Directions. Figure 10-9, for example, shows directions for getting from San Francisco Airport to a location in Berkeley, California. At the top of the page are the starting and destination addresses, the distance in miles between the two, and the approximate driving time.

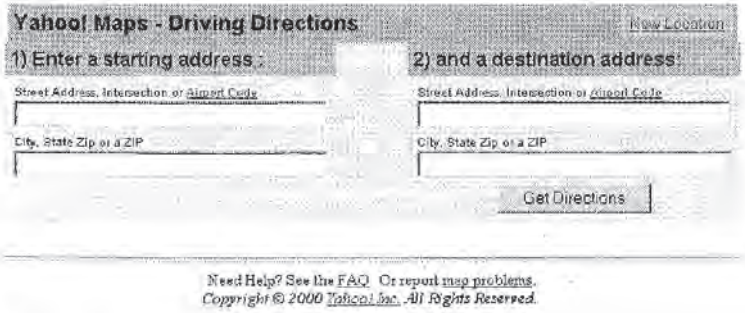


FIGURE 10-8 Getting driving directions

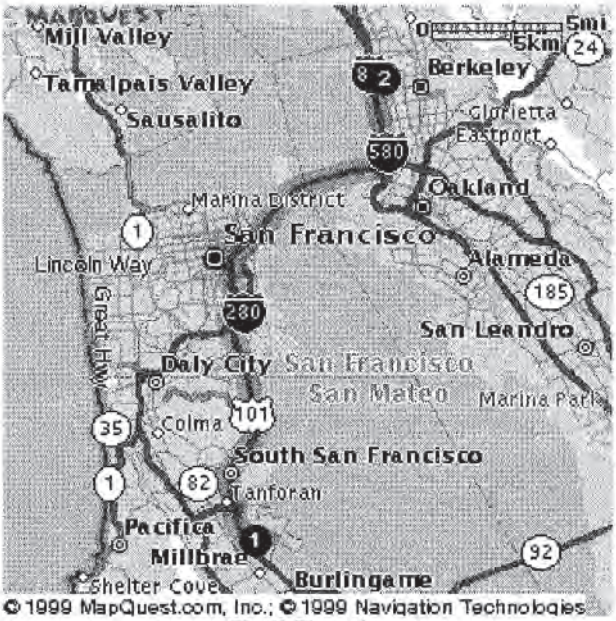
Yahoo! Maps - Driving Directions New Location

Starting From:	Arriving At:	Distance	Approximate Travel Time
SFO San Francisco, CA	1600 10th Street Berkeley, CA 94710-1816	24.1 miles	32 mins

	Directions	miles
1.	Start out going West on ARRIVING FLIGHTS ACC towards AIRPORT EXIT by turning left	0.5
2.	Stay straight to go onto AIRPORT EXIT.	0.4
3.	Take the US-101 NORTH/I-380 WEST ramp towards SAN FRANCISCO(I-280)/SAN BRUNO.	0.1
4.	Keep LEFT at the fork in the ramp.	0.2

FIGURE 10-9 Driving directions

The actual driving directions are shown next along with the distance of each segment. Below the directions are two maps, one that shows the overall route and another that shows a closeup of the destination address.



Full Route



Destination

Note *Below the maps are boxes for changing addresses and getting new directions.*

Let the Driver Beware

Depending on which vendor supplied the information to MapQuest, some driving directions are not totally accurate or up to date. Watch for new roads, changed traffic patterns, one-way streets, and other factors that might make driving directions more accurate. Pay particular attention to the location of on and off ramps on limited access highways and bridges, and give yourself extra time to reach your destination.

International Maps

The Maps and Driving Directions feature only works when you are seeking directions in the United States. If you want to map a location outside the United States, you need to look at the Yahoo! Travel service or access other sites that are linked to Yahoo!.

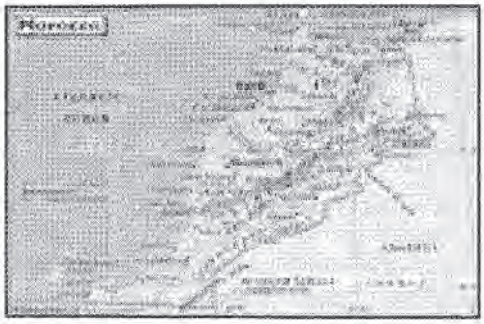
Yahoo! Travel offers information about hundreds of countries, including a country map and some maps of major cities and metropolitan areas. Go to the site at http://travel.yahoo.com/ to see the options shown in Figure 10-10.



FIGURE 10-10 Starting a search for maps at Yahoo! Travel

Follow these steps to locate country or city maps:

1. Click the area in the Destination section to see a list of countries.
2. Click the country in which the destination is located. In the detail page about the country, you'll see a small map like this one:



Full-size Map

3. Click Full-size Map to enlarge the map.

The detail page for the country may also list cities or regions within the country. If your destination is shown, click it to see additional details, including Travel Resources, as shown here:

· **Lodging**
Hotels, Resorts...

· **Travel Resources**
Guides, Tours, Maps...

· **Getting Around**
Car Rentals, Taxis...

Click that link to see if maps of the area are available. Follow the links that appear to locate city maps and driving directions.

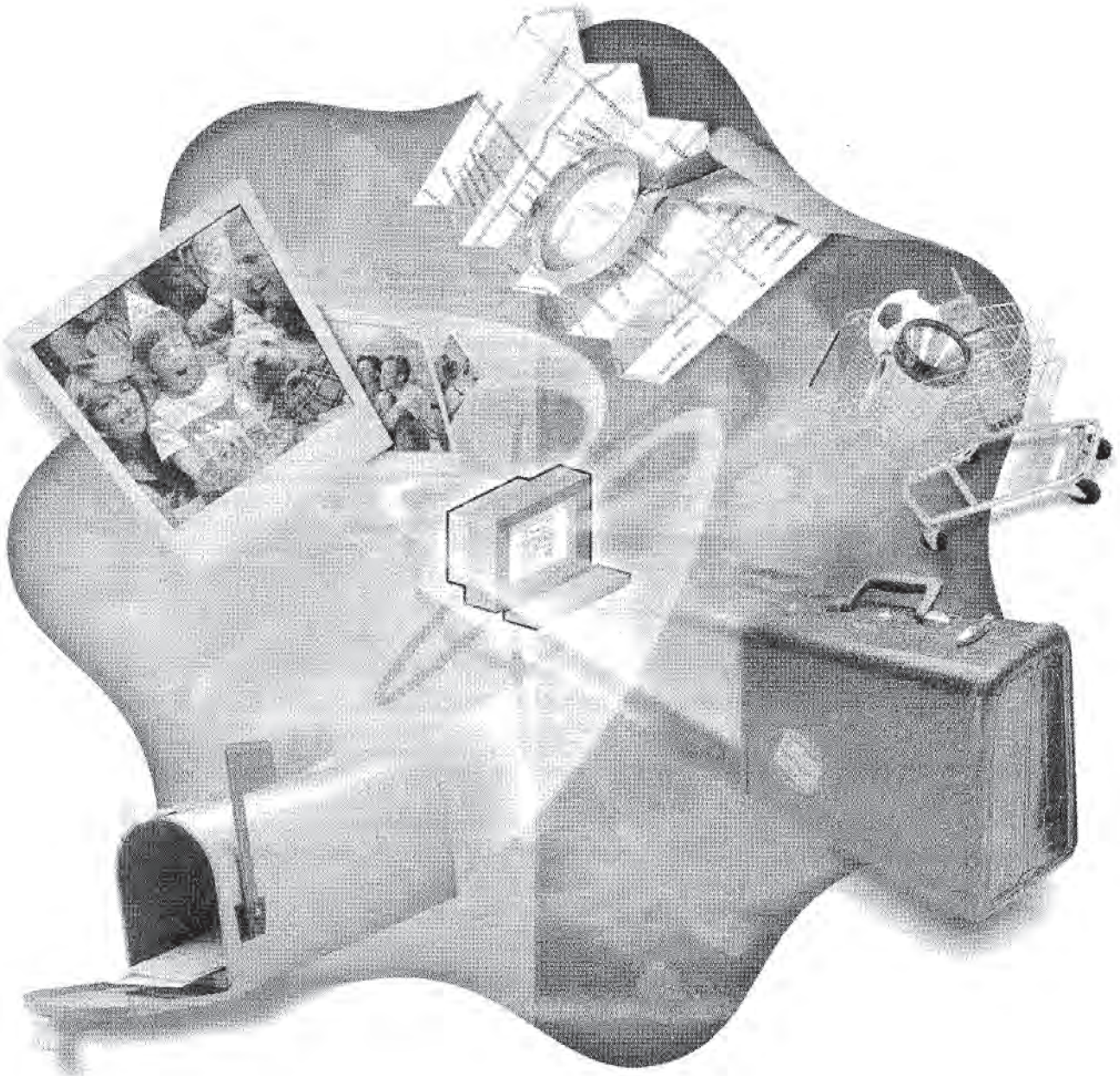
Part III

Personal Finance with Yahoo!—Taking Care of Business



Chapter 11

Build and Manage Your Portfolio



How to . . .

- Get stock quotes
- Research stocks, bonds, and funds
- Use the Stock Market toolbar
- Use the Yahoo! Companion
- Create an online portfolio
- Add investments to your portfolio
- Manage your portfolio
- Customize your portfolio
- Use the portfolio calendar
- Interact with the Java Portfolio Manager

Investing can be fun and profitable if you do it correctly, and the Internet has changed the basic nature of investing so that it can be fun and profitable for the average person. Information that was once privy to a select few insiders is now freely available to anyone with an Internet connection. Online research and investment tools make it easier to make sound decisions. Online trading with low commissions makes investing more efficient and profitable.

Yahoo! offers an amazingly significant range of tools for investors. On Yahoo!, you'll find information about thousands of companies, as well as the tools you need to make decisions and track your investments.

In this chapter, we'll look at the research information and tools that Yahoo! provides, as well as how to create and maintain your own portfolio.

Yahoo! provides three ways to access financial information:

- Yahoo! Companion
- Stock Market toolbar
- Yahoo! Finance page

Yahoo! Companion

If you installed the Yahoo! Companion toolbar on your browser, as described in Chapter 3, you have quick access to many investment tools no matter where you are on the Internet. Where are these tools? Click the down arrow beside the Finance button to see them on the pull-down list, shown at right.



Click the Finance button, for example, to go directly to the Yahoo! Finance page, or choose an option from the pull-down list to access specific features.

The first four options on the list let you display and manage your own personal investment portfolio. You'll learn about them in the next chapter.

The US Indices option displays the page shown in Figure 11-1. It contains information on the Dow Jones Averages, New York Stock Exchange, Nasdaq, Standard and Poor's, and 14 other indices from the AMEX Composite to the Wilshi 5000, United States Treasuries, and Commodities.

In addition to the information displayed, you will find links to sites that offer more details about each index. Clicking ^DJT, for example, displays detailed information about the Dow Jones Transportation average.

There are also links to more information, including Chart, News, and Components. Chart displays a graph of the indices, News offers current news stories about the indices, and Components lists the individual stocks or other items that make up each index. We'll look at these links in detail later on.

The Most Actives option on the Finance pull-down list displays information about the Nasdaq, AMEX, and NYSE volume leaders, as shown here:

Symbol	Name	Last Trade		Change		Volume	More Info
PAGE	PAGING NETWORK	11:13AM	2 29/32	+13/16	+38.81%	22,575,200	Chart, News, SEC, Msgs Profile, Research, Insider
MCLL	METROCALL	11:13AM	13 1/4	+1 5/8	+13.98%	19,352,900	Chart, News, SEC, Msgs Profile, Research, Insider
TCSI	TCSI CORP	11:13AM	7 19/32	+4 15/32	+143.00%	15,904,700	Chart, News, SEC, Msgs Profile, Research, Insider

11

Major U.S. Indices

Mon Feb 7 11:21am ET - U.S. Markets close in 4 hours 40 minutes

Name	Symbol	Last Trade		Change		More Info
Dow Jones Averages						
30 Industrials	^DJI	11:21AM	**10897.18**	-66.62	-0.61%	Chart, News, Components
20 Transportation	^DJT	11:21AM	**2610.50**	+1.54	+0.06%	Chart, News, Components
15 Utilities	^DJU	11:21AM	**309.66**	+0.36	+0.12%	Chart, News, Components
65 Composite	^DJA	11:21AM	**3076.73**	-11.31	-0.37%	Chart, Components
New York Stock Exchange						
Volume in 000's	^TV.N	11:20AM	**338605**	0	0.00%	N/A
Composite	^NYA	11:21AM	**623.35**	-3.55	-0.57%	Chart
Tick	^TIC.N	11:20AM	**-182**	-142	+355.00%	N/A
ARMS	^STI.N	11:20AM	**0.96**	-0.22	-18.82%	Chart

FIGURE 11-1 Getting information about the major U.S. stock indices

Click a stock's symbol to get detailed information about a stock, or click any of the links in the More Info column. In addition to Chart and News, you can try out these links:

- **SEC** Displays Securities and Exchange Commission filing information.
- **Msgs** Accesses discussions about stocks on the Yahoo! message boards.
- **Profile** Displays information about a company, including a business summary, the dates of upcoming events and earnings announcements, a financial summary, an address, officer and owner information, and a summary of the company's financial statistics.
- **Research** Displays a summary of basic recommendations, such as buy and sell recommendations, and earnings estimates and recommendations. It also displays data about the company's earnings growth and history, as well as research abstracts.
- **Insider** Displays a summary of trades by company directors and officers.

The World Indices option on the Finance pull-down menu displays a summary of major financial indices in other countries. The categories are Americas (8 countries), Asia/Pacific (15 countries), Europe (19 countries), and Africa/Middle East (3 countries). Click the links to get details or additional information about a stock index in a foreign country.

The Currency Exchange option on the Finance pull-down menu lets you convert one currency to another:



Here's how to use the currency converter:

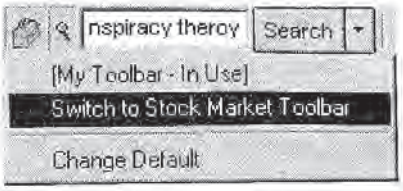
1. Enter the amount of currency you want to convert.
2. Select which currency you want to convert—options range from the Afghanistan Afghani to the Zambian Kwacha.
3. Select the currency into which the conversion will be made.
4. Click the Convert button.

For example, the results of converting 50 Belgian francs into United States dollars is shown here:

Symbol	Belgian Franc	Exchange Rate		U.S. Dollar
BEFUSD=X	50	11:20AM	0.0242318	1.21

The Stock Market Toolbar

If you have downloaded Yahoo! Companion, you can also use the Stock Market toolbar to access investment information. To display the toolbar, click the Change Toolbar button on Companion and choose Switch to Stock Market Toolbar, as shown here on the right.



The Stock Market toolbar, which is shown here, offers the following buttons:



- **Ticker** Click the Folder icon next to the Ticker button if you want to get quotes for the stocks in your online portfolio or clear the contents of the symbol text box.
- **Symbol Text Box** Enter the stock symbol of a company for which you want a stock quote.
- **Quotes** Click Quotes to get the last trade amount, change, and volume of the stock in the symbol text box, as shown here:

Symbol	Last Trade		Change		Volume	More Info
PLSIA	11:42AM	1 15/32	-1/32	-2.08%	95,600	Chart, News, SEC, Msgs Profile, Research, Insider

- **Charts** Click Charts to see a graphic that presents stock prices in the past, as well as additional details about prices. Pull down the Charts menu and choose an option to track a stock over different time periods.
- **News** Click News to see recent news stories about a company, or pull down the list to choose a news source.
- **Research** Click Rsrch to get a research summary for the stock, or pull down the list to select the type of summary you want.
- **Add To** Click Add To to add a stock to your online portfolio.
- **My Portfolios** Click My Portfolios to choose which of your online portfolios to display.
- **Markets** Click the Markets button to go to the main Yahoo! Finance page, or pull down the list to select a specific section of Finance to be displayed.



You can also get stock information from the News Ticker, which is discussed in Chapter 18. Stock information is also available through Instant Stock Alerts and Instant Messenger, which are covered in Chapter 19. To get stock reports about your pager or personal digital assistant, see Chapter 7.

Using a Stock Quote Report

From both the Companion and Stock Market toolbar, as well as many other locations including the Yahoo! Finance feature that you will soon learn about, you can get information about a stock or a market index.

Because investor information is available from so many locations, and because the information is essential for investment research, we'll take a detailed look at the information that you can get. For example, entering a stock symbol in the symbol text box and clicking Quotes on the Stock Market toolbar displays stock information such as that shown in Figure 11-2. The report shows the stock symbol, the trade price the last time it was updated (there is a delay of 15 or 20 minutes, depending on the market), the change in amount and percentage, and the volume. An increase change is shown in black; a decrease is shown in red. Below the statistics is a list of recent news stories about the company. Click a headline to read the complete story.

Quotes

Get the latest stock split information with the Yahoo! Finance Splits Calendar. Click to trade or open an account. - Important Disclaimer

Views: **Basic** [edit] - DayWatch - Performance - Fundamentals - Detailed - [Create New View]

Tue Feb 8 10:52am ET - U.S. Markets close in 5 hours 8 minutes.

Symbol	Last Trade		Change		Volume	More Info
PLSIA	10:35AM	$1\ ^{17}/_{32}$	$+^{1}/_{16}$	+4.26%	115,900	Chart, News, SEC, Msgs Profile, Research, Insider

Select a Symbol for a detailed quote. Quotes delayed 15 minutes for Nasdaq, 20 minutes otherwise.

Customize Finance - COOL JOBS @ YAHOO - Yahoo! Finance Home

Non-Tables Version - Download Spreadsheet Format

Recent News Customize News

Tue Feb 8 PLSIA Premier Laser Systems Completes $2 Million Convertible Debt Financing - *PR Newswire*

Fri Jan 21 PLSIA Premier Laser Systems Extends Expiration of Class B Warrants - *Business Wire*

Tue Jan 18 PLSIA Michael J. Quinn Appointed to Premier Laser Systems Board - *Business Wire*

Wed Jan 5 PLSIA Fredric J. Feldman Elected Chairman of Board At Premier Laser Systems - *Business Wire*

Tue Nov 30 PLSIA Johnny Dotcom's Journal, Special Edition, On RadioWallStreet Internet Broadcast - *Business Wire*

FIGURE 11-2 A stock price quote

How to ... Download Stock Information for Charting

If you want to track or chart stock information in a spreadsheet program such as Microsoft Excel, click Download Spreadsheet Format. A box appears and asks if you want to open or save the file. Choose the Save This File To Disk option and then click OK to open the Save As dialog box. Note the location where the file will be stored and then click Save.

Yahoo! saves the information as a comma-separated values (CSV) file. You can now open the file in Excel or any other spreadsheet program that accepts files in the CSV format.

Viewing Reports in Different Ways

Yahoo! offers five different views of stock reports. Figure 11-3 shows the Basic view. The other views are DayWatch, Performance, Fundamentals, and Detailed.

- **DayWatch** Displays the symbol, last trade amount, change, column, average volume, opening price, and the day's range

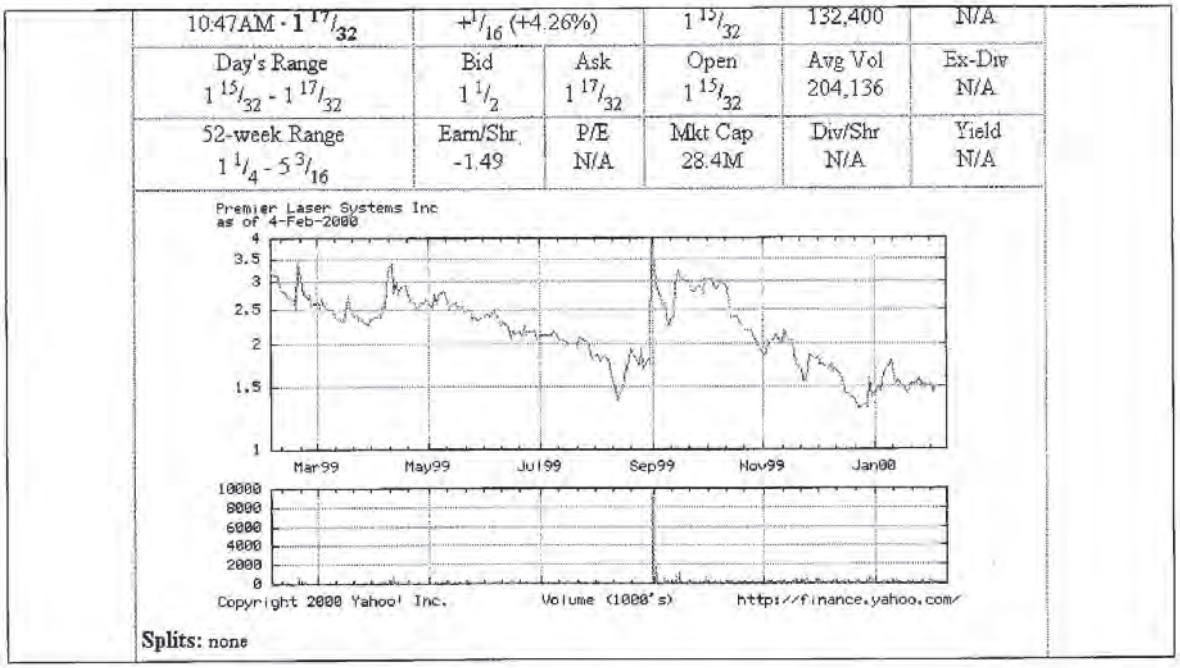


FIGURE 11-3 Detailed stock information and two charts

- **Performance** Displays the symbol, last trade amount, change, volume, shares owned, holdings value, day's value change, price paid, and the holdings gain and percentage
- **Fundamentals** Displays the symbol, name, last trade amount, market capitalization, earning per share ratio, P/E ratio, and the 52-week range
- **Detailed** Presents the most comprehensive data and even includes a chart, as shown here:

PREMIER LASER A (NasdaqNM:PLSIA) - More Info: News, SEC, Mags, Profile, Research, Insider

Last Trade	Change		Prev Cls	Volume	Div Date	
10:47AM - $1\ ^{17}/_{32}$	$+^{1}/_{16}$ (+4.26%)		$1\ ^{15}/_{32}$	132,400	N/A	
Day's Range	Bid	Ask	Open	Avg Vol	Ex-Div	
$1\ ^{15}/_{32}$ - $1\ ^{17}/_{32}$	$1\ ^{1}/_{2}$	$1\ ^{17}/_{32}$	$1\ ^{15}/_{32}$	204,136	N/A	
52-week Range	Earn/Shr	P/E	Mkt Cap	Div/Shr	Yield	
$1\ ^{1}/_{4}$ - $5\ ^{3}/_{16}$	-1.49	N/A	28.4M	N/A	N/A	



Each of the views includes links so you can display additional information (shown in Figure 11-4).

Click Chart from any view, for example, to display detailed information about a stock as well as two charts. Below the chart are links that let you specify how you want to display the information. You can choose other charts and get historical quotes by the day, week or month. If appropriate, you can see charts that show how much in dividends was paid. Depending on the range of time you select, you may also be able to chart the stock against the S&P 500 or display a moving average chart.



Later in this chapter, you will learn how to customize the views and create your own view in the section "Customizing Yahoo! Finance."

Yahoo! Finance

The Yahoo! Finance page is your main portal to investment information. In a way, the Finance page opens an entire world of investment information, with thousands of links to market research; financial news; stock quotes; reference guides; and even taxes, insurance, and loan information.

To get to the main Finance page, which is shown in Figure 11-4, use one of these techniques:

- Click Finance on the Yahoo! Companion
- Click Markets on the Stock Market toolbar
- Click More on the Yahoo! home page and then click Finance & Stock Quotes in the Today's News section

The Yahoo! Finance home page is divided into several sections:

- Market Summary
- Stock Quotes And Symbol Lookup
- Links To Information And Tools

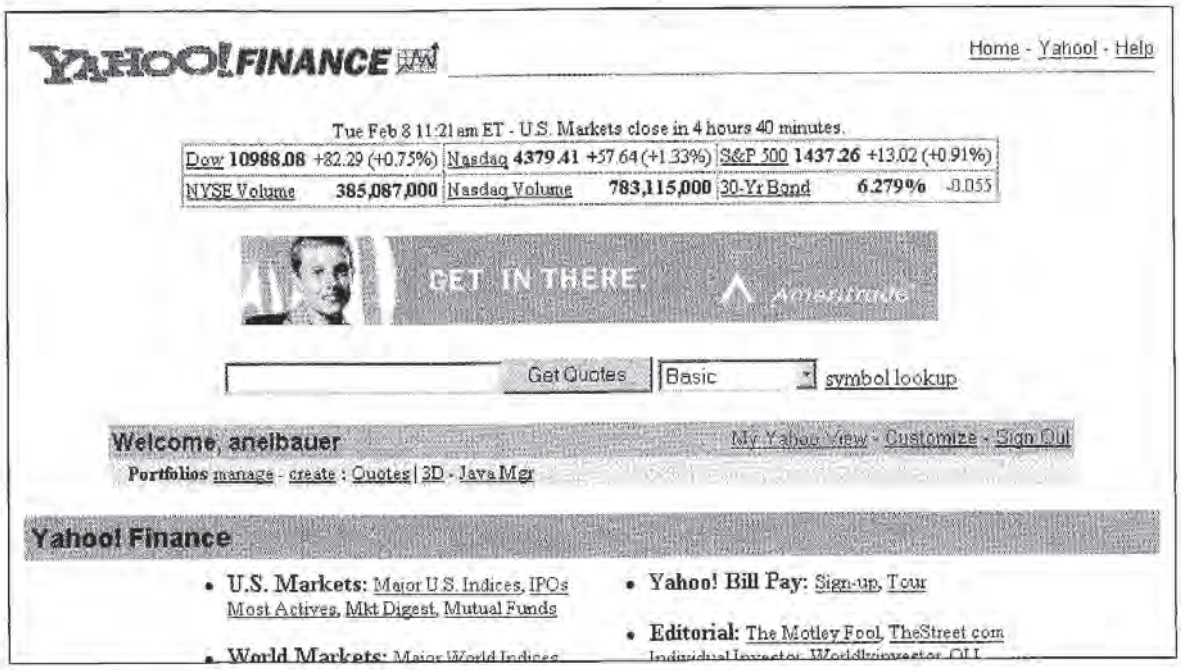


FIGURE 11-4 Yahoo! Finance home page

- Web Sites
- Latest Market News
- World Finance

Many of the sites lead to pages showing details on a particular market index or stock, and from these pages you can get additional details to help in your investment research.

Note *The Java Mrg option in the list under the Welcome banner provide special ways to view your online portfolio.*

Market Summary

The market summary section at the top of the Finance page shows the current status of and links to these market indices:

- Dow
- NYSE Volume
- Nasdaq
- Nasdaq Volume
- S&P 500
- 30-Year Bonds

For example, next to Dow is the current Dow Jones level and the amount and percentage of change. Each index is also a link to more detailed information. Click Dow, for example, to see the page shown in Figure 11-5. It offers views, links to more information, and a small chart.



To customize the information that is displayed in the Market Summary, see "Customizing Yahoo! Finance," later in this chapter.

Below the chart are links to other chart formats. The Small option displays the chart in the same window. The Big option opens another window with a larger chart and links to recent news about the Dow.

Getting Stock Quotes

The Finance window also provides access to stock quotes:



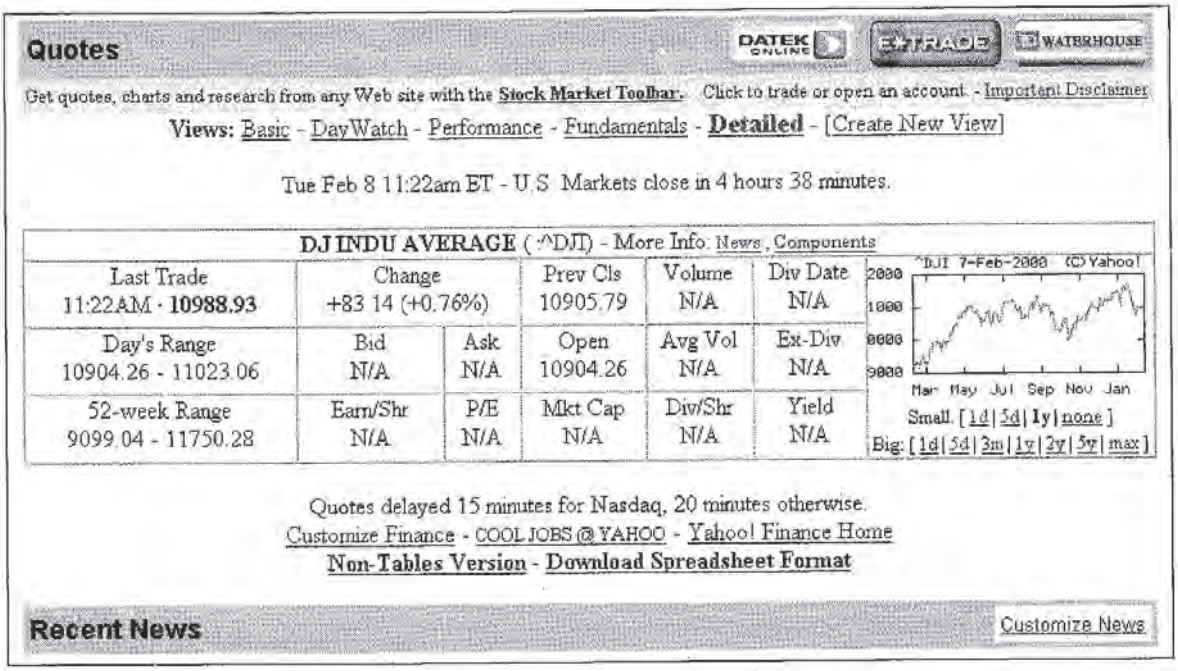
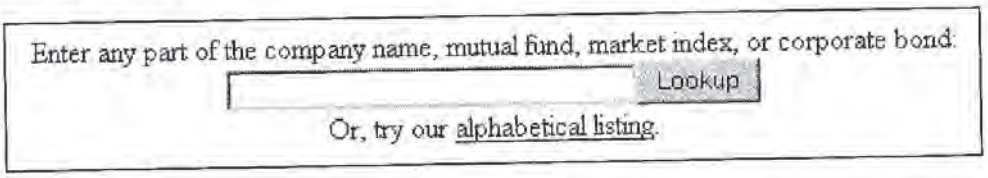


FIGURE 11-5 Detailed Dow Jones information

Enter the stock symbol, pull down the list to choose the type of view you want to display, and click Get Quotes to see the stock report.

If you do not know a stock's ticker symbol, click Symbol Lookup to see these options:



Enter the company's name and click the Lookup button, or click Alphabetical Listing and then choose a company name from the list that appears.

Yahoo! Finance Tools

The most powerful part of Yahoo! Finance are the numerous research tools that are available. They are listed under the Yahoo! Finance heading, as shown in Figure 11-6. Many of these tools are designed for knowledgeable investors who can interpret the information on their own. In this chapter, we'll briefly summarize each option.

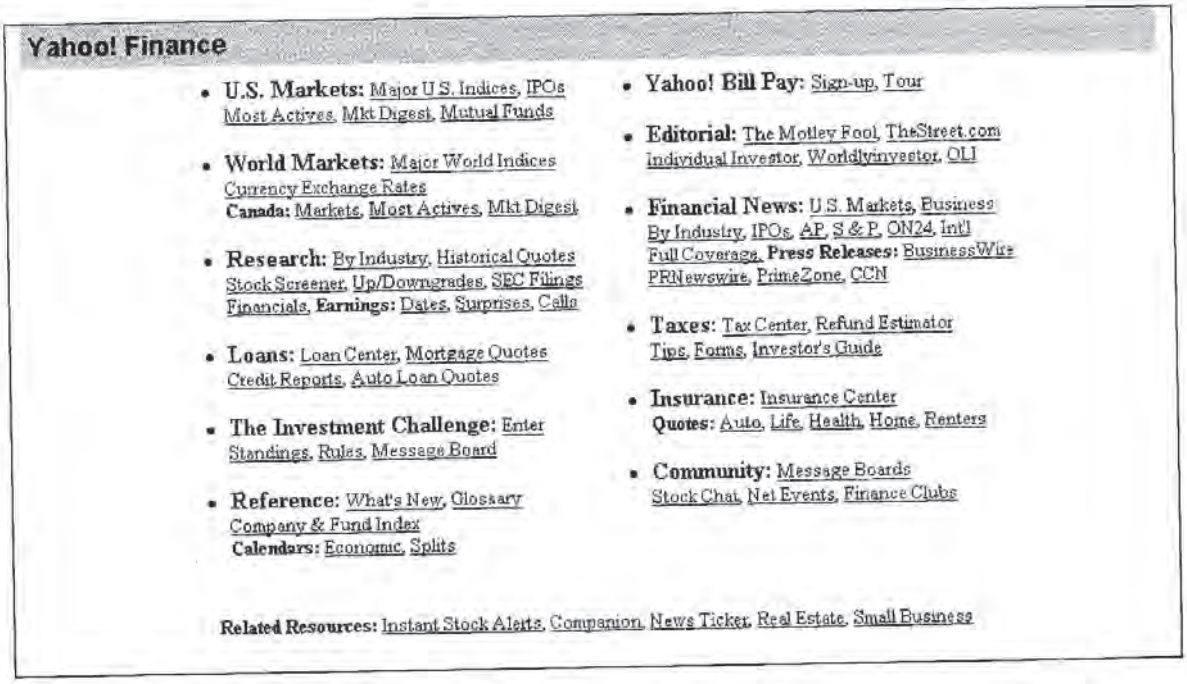


FIGURE 11-6 Resources and tools in the Yahoo! Finance home page

U.S. Markets

These options are for people who trade in United States stocks and mutual funds. The options are as follows:

- **Major U.S. Indices** Accesses the indices described earlier in this chapter in "Yahoo! Companion"—Dow Jones Averages, New York Stock Exchange, Nasdaq, Standard and Poor's, and 14 other indices, as well as United States Treasuries and Commodities.
- **IPOs** Offers timely information about initial public offerings (IPOs), including the latest IPOs, recent filings and withdraws for IPOs, and the latest IPO news. You can also list IPOs by company, industry, and underwriter.
- **Most Actives** Displays information on the Nasdaq, AMEX, and NYSE volume leaders.
- **Market Digest** Displays a summary of the NYSE, AMEX, Nasdaq, and Bulletin Board markets. It includes the number of advancing, declining, and unchanged issues; new highs and lows; and the up, down, and unchanged volume.
- **Mutual Funds** Displays a variety of links and tools for mutual fund investors. The Prospectus Finder, for example, provides access to prospectuses, applications, and other information about hundreds of mutual funds. Mutual Fund Screener lets you select a mutual fund based on criteria that you specify.

World Markets

The World Markets features are designed for traders in Canadian investments and markets in other countries. The features are as follows:

- **Major World Indices** Accesses indices on markets in other countries
- **Currency Exchange Rates** Provides tools for converting currencies and links to currency markets
- **Canadian Markets** Accesses information on major Canadian stock markets
- **Canadian Most Actives** Displays the most active Canadian stocks
- **Canadian Market Digest** Summarizes the status of Canadian markets

Research

The Research options provide links to research and historical information concerning individual stocks and industrial groups. The options are as follows:

- **By Industry** Displays basic information on a group of stocks in an industry of your choice
- **Historical Quotes** Lets you display stock prices—daily, weekly, monthly, or dividends—for a specific starting and ending period
- **Stock Screener** Lets you select stocks based on specific criteria

- **Up/Downgrades** Lists stocks that have been upgraded (from a sell to buy recommendation, for example), downgraded, or just given recent coverage
- **SEC Filings** Displays Securities and Exchange Commission (SEC) filing information
- **Financials** Accesses financial reports on selected companies
- **Dates** Lists when earnings reports will be issued by selected companies, as well as companies' estimated earnings per share
- **Surprises** Lists companies whose earnings reports differed from the expected, both upside (higher than expected) and downside (lower than expected)
- **Calls** Lists the dates of earnings conference calls, and provides access to past calls. Conference calls are live broadcasts in which a company announces it earnings

Note *While the past performance of a stock is no indication of its future performance, a historical look may show seasonal or cyclical trends in a stock price that can be useful to investors.*

The Stock Screener is a useful tool for choosing potential investments. Clicking Stock Screen displays the options shown in Figure 11-7. Use the lists to set the criteria for the company and then click the Find Stocks button. The more criteria you specify, the more specific the search will be.

You could enter criteria, for example, to find a company in the computer hardware industry that has a strong buy recommendation with a maximum price of $50 per share.

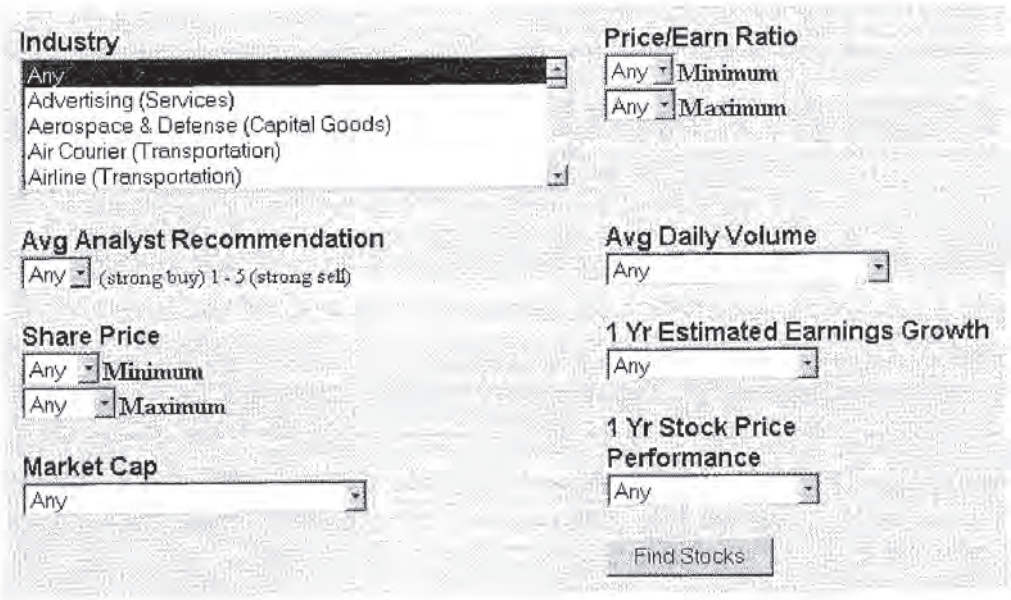


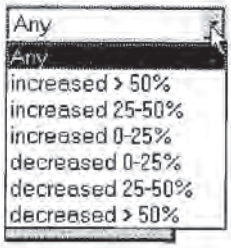
FIGURE 11-7 Stock Screener

In addition to the industry, you can specify a buy-sell recommendation in a range from a strong buy (choosing 1 in the Avg Analyst Recommendation list) to a strong sell (number 5 in the list). You can select a minimum and maximum share price and whether the company is a large cap (over $1 billion), mid cap (between $500 million and $1 billion), or a small cap (under $500 million).

You can also select a minimum and maximum price to earnings (P/E) ratio. The P/E ratio is the ratio of the current share price by the company's earnings. A high ratio means that investors have faith that a company's future growth warrants higher stock prices.

The Average Daily Volume refers to the number of shares that sell per day. An active stock with a high volume is often considered a more desirable stock because investors feel it is worth trading.

The 1 Year Estimated Earnings Growth is a prediction by market analysts of the growth potential—or loss potential—of the corporate earnings over the next year. The options are shown at right.



The 1 Year Stock Price Performance is a prediction of the change in value of the stock.

Loans

The tools in the Loans area help you make borrowing decisions. (For more information about these tools, check out the Web site auxiliary to this book.)

The Investment Challenge

Here is an opportunity to make money without any risk. The Investment Challenge is an online game in which you start with $100,000 fantasy dollars that you can invest as you please. You can make as many fantasy stock trades as you want. At the end of each month, the players' portfolios are compared, and cash prices up to $5,000 are awarded to the first, second, and third place finishers.

Click Enter in The Investment Challenge options to complete a registration form for entering the contest. Registering and playing is free. In the page that appears, complete the registration form by entering your name, your address, and a few general descriptions about your investment activity. When you have filled in the form, click Enter Investment Challenge. A screen reports that you have successfully registered. Click Trade to start spending your imaginary $100,000, as shown in Figure 11-8.

Choose whether you want to buy or sell, enter the number of shares and the symbol for the stock, and then click Preview Order to see a summary of the transaction:

Order to BUY

Shrs	Symbol	Name	Last Trade	Amount	Comm	Total
1000	KIDE	4 KIDS ENTRTN	9:34AM	29 3/4	$29750.00	$10.00	$29760.00

Click the Place Order button to receive an order confirmation.

You use the links on the Investment Challenge page to access other features of the game. Click Standings, for instance, to see the names of the 20 highest and lowest performers. The report shows players' names, holding amounts, and percentage returns, as well as links to players' holdings and a record of orders. At one point in time, the top-ranking player had a return of over 560 percent, having parlayed his $100,000 into $660,000.

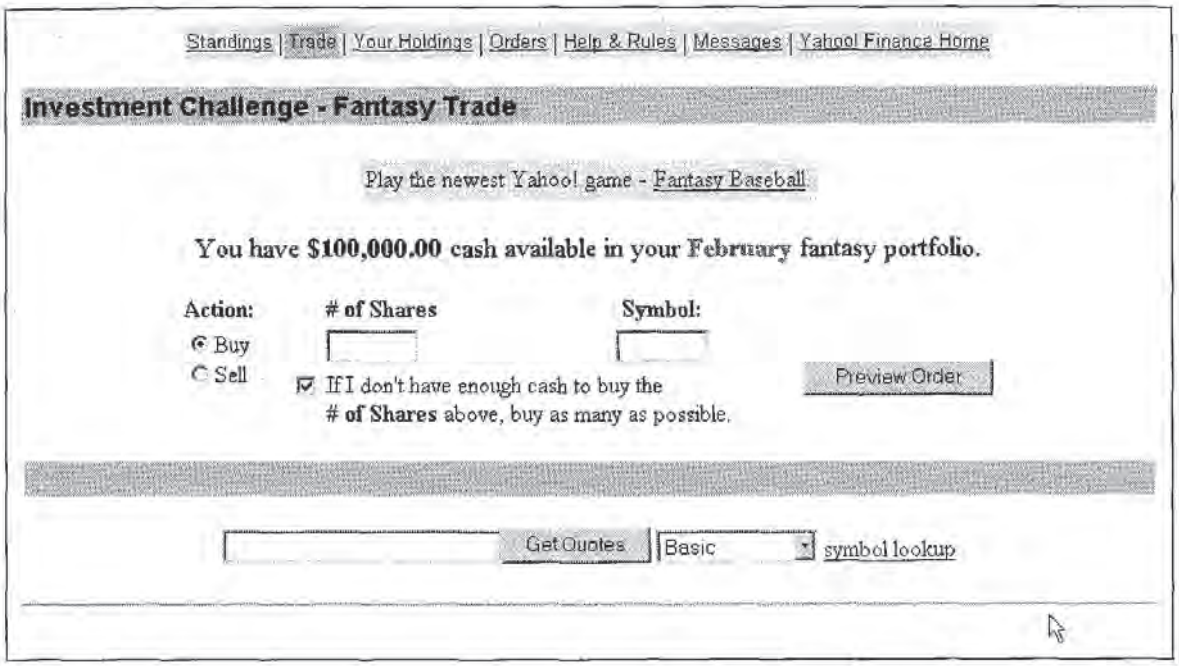


FIGURE 11-8 Buying shares in The Investment Challenge

Reference

Use the Reference options on the Yahoo! Finance home page to learn more about investing and companies. The What's New option displays new Yahoo! Finance features with links to help information. The Glossary is a comprehensive dictionary of financial terms.

The Company & Fund option accesses information about over 9,000 public companies. Economic displays the dates when key economic and financial information will be released. Splits lists when stock splits will take effect.

Yahoo! Bill Pay

Yahoo! Bill Pay is a fee-based service from Yahoo! in which you can pay your bills online. When you sign up, you get three months of the service for free (as long as you make no more than 25 payments per month). After the free trial, you can choose between two payment options:

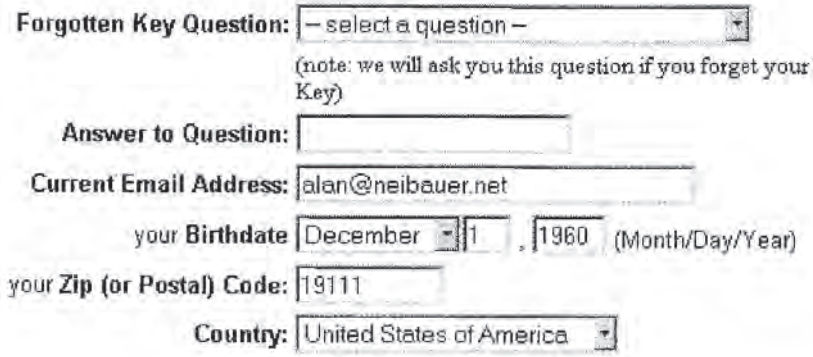
- $2 per month plus $0.40 per payment
- $7 per month for up to 25 payments, then $0.40 for each additional payment

You enter the names and addresses of the companies you want to pay, as well as the account number of the banking account from which you want to deduct the money. You can then go online to send a payment or schedule regular repeating payments.

To start using Bill Pay, click Sign-Up in the Yahoo! Bill Pay section, and then click Enroll Here!.

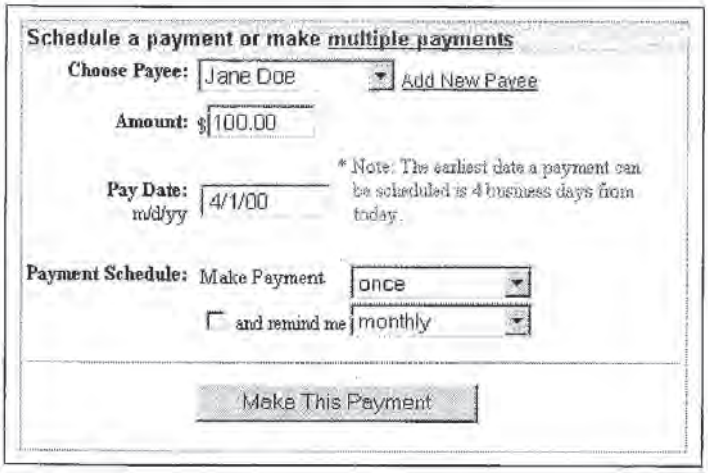
In addition to your Yahoo! ID and password, you'll get a security key. The key is an access number similar to the PIN you have for your bankcard. You need the key to access the protected area of the Bill Pay feature.

Click Sign Me Up!, and then enter your Yahoo! password and click Submit. In the screen that appears, enter and reenter to confirm a security key of at least six characters, and then complete the form shown here (the information will be used if you forget your key and need to retrieve it from Yahoo!). When you have finished, click Submit This Form.



You now select a payment plan, enter personal information, and designate the checking account from which money will be deducted to pay bills and your Bill Pay charges. Click Submit This Form when you have finished supplying the information.

It takes Yahoo! about a week to verify the registration information. While you are waiting, however, you can use the Bill Pay feature to specify who you intend to pay. When the verification is complete, Yahoo! sends you a Payment Activation Code that you use online to access the service, and you can start paying bills, as in the following illustration.



Editorial

The options in the Editorial section access the individual investment opinions of these services:

- The Motley Fool
- TheStreet.com
- Individual Investor
- WorldlyInvestor
- The Online Investor (OLI)

Each company offers its own brand of advice concerning individual investments and investing in general. The content on each site varies and represents the opinions of the company that provides the service.

Financial News

The Financial News options offer the latest financial news from a variety of sources. News stories are indexed by company name and stock symbol. The options in this section are as follows:

- **U.S. Markets** Provides top financial news stories of the day.
- **Business** Offers business headlines from a variety of sources, such as Reuters and AP.
- **By Industry** Accesses news articles categorized by industry.
- **IPOs** Offers a list of IPO filings and news.
- **AP** Displays stories from the AP Financial news service.
- **S&P** Displays stores from the Standard and Poor news service.
- **ON24** Accesses multimedia audio and video clips, as shown in Figure 11-9. Click a headline preceded by [audio] to hear the clip; click a heading preceded by [video] to see a video clip.
- **Int'l** Displays news from international markets.
- **Full Coverage** Offers comprehensive coverage of investment and business news on all areas.
- **Press Releases** Provides links to the full text of press releases on business news from Business Wire, PR Newswire, PrimeZone Media Network, and Canadian Corporate News (CCN).

Taxes

The Taxes options cover a range of tax tools. You can estimate your tax refund, get a checklist for tax preparation, get tax guides and calculators, and even file your taxes online through H&R Block.

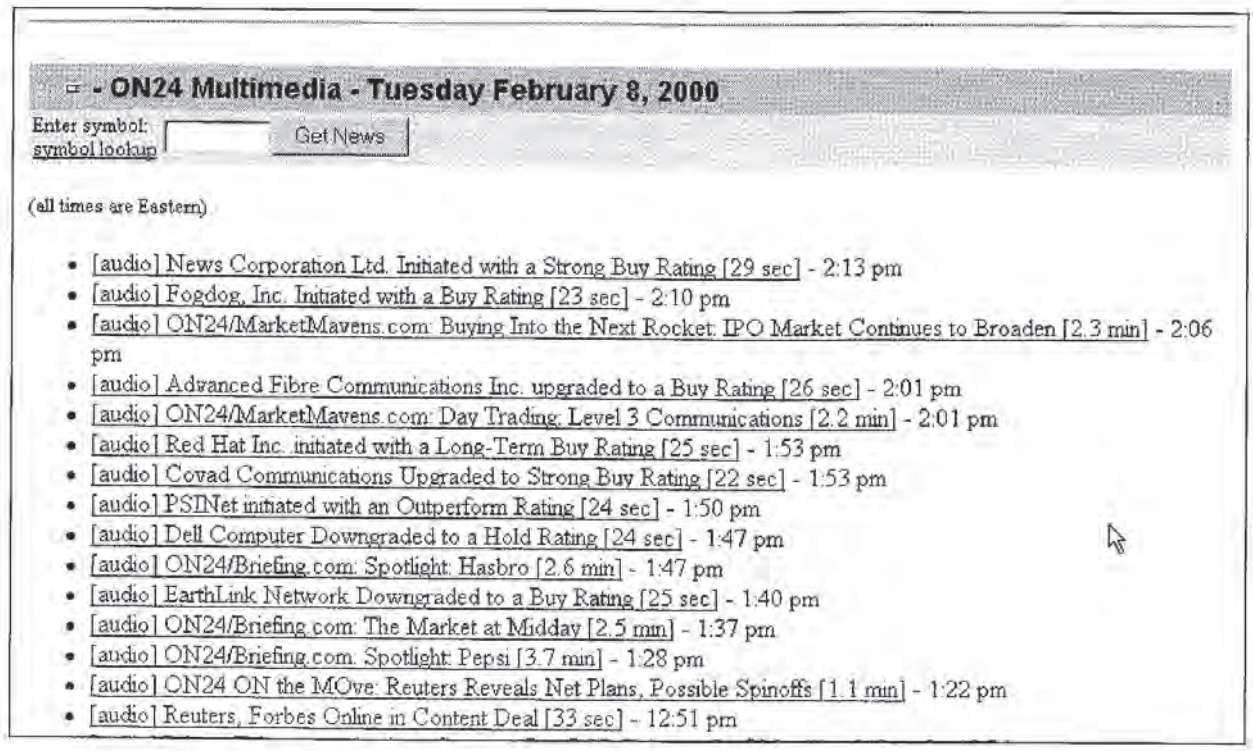


FIGURE 11-9 Multimedia financial news

Insurance

Use the Insurance options to learn about insurance, read insurance news, and get actual quotes from a variety of companies.

Community

The Community options put you in touch with other Yahoo! members who are interested in business and investment. The options are as follows:

- Messages Boards
- Stock Chat
- Net Events
- Finance Clubs

You'll find complete coverage of message boards, chats, and clubs in Chapters 20 and 21.

Web Sites and Categories

Even though the Yahoo! financial tools are comprehensive, you can get more investment information and guidance from other places on the Internet as well. The Web Sites section of the Yahoo! Finance page, which is shown here, provides links to thousands of other resources:

Clicking Finance and Investment, for example, displays over 40 subcategories from Banking to Youth Resources where you can get financial information. Use the links under Finance and Investment in the Web Sites list to go directly to a subcategory.

Web Sites

Finance and Investment
- Quotes
- Financial News
- Internet Trading
- Mutual Funds
- Bonds
- Futures and Options
- Banking
- Insurance
- Loans and Financing
- Taxes

World Finance

The links in the World Finance section of the Yahoo! Finance page access current market information from a variety of countries. The information is displayed in the country's language, so you'll need to know the language to take advantage of the site.

Getting Your Chance at IPOs

A growing number of new millionaires are making their mark by investing in Initial Public Offerings (IPOs), the first offering of stock in a private company. New, small companies that seek equity capital to expand usually offer IPOs. While IPOs present a degree of risk, some IPOs—especially IPOs from Internet and technology companies—have resulted in tremendous gains for investors as the stock price has risen sharply when it is traded on the market.

Unfortunately, company insiders and special customers of the stock's underwriter purchase most IPO stock before it becomes available to the public. Getting access to IPOs has become a major pastime of many investors as they try to take advantage of the possible high gains.

The Yahoo! IPO area offers a wide range of information about recent and new IPOs, as shown in Figure 11-10. To get there, either go to http://biz.yahoo.com/ipo/ or click IPOs in the Yahoo! Finance page.

The Filings section shows companies that have filed for permission to issue an IPO with the Securities and Exchange Commission (SEC). Click Profile under More Info to see details of an upcoming IPO. Armed with this information, you may be able to take part in the IPO through your broker or through the lead underwriter whose name is shown on the form.

You can get additional information about IPOs from the Business And Economy > Finance And Investment > Initial Public Offerings subcategory. One of the links in the subcategory provides access to companies that offer IPOs online, including IPO.com.

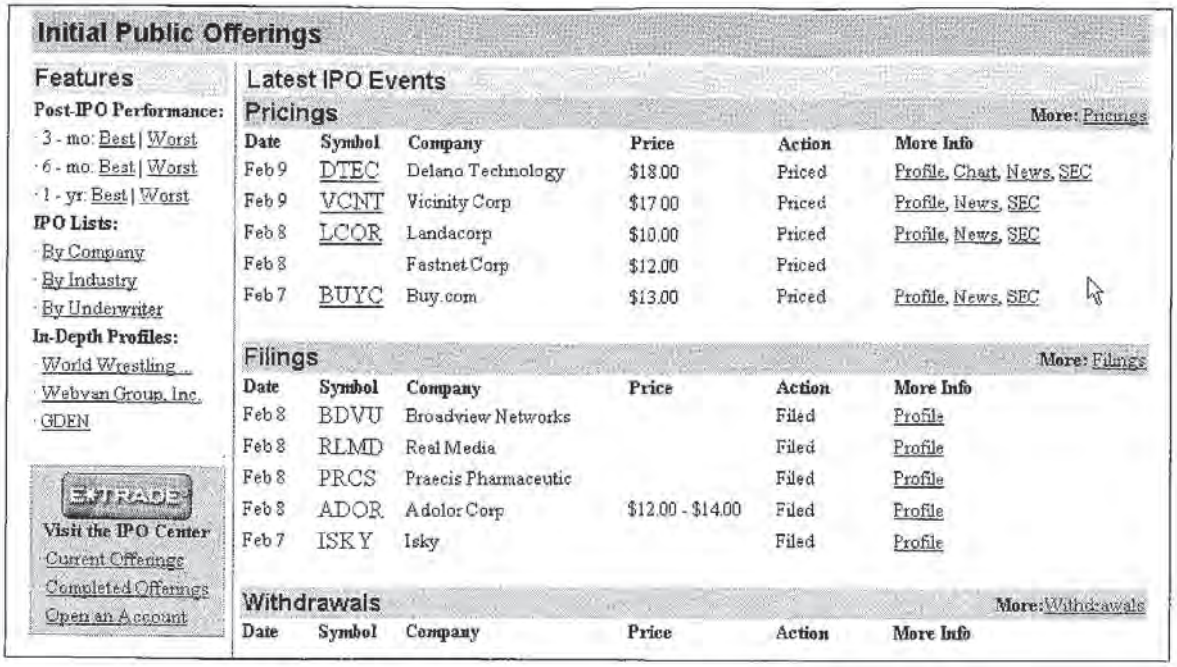


FIGURE 11-10 Yahoo! IPO information

Customizing Yahoo! Finance

Yahoo! offers a variety of means for personalizing the way financial information is displayed. You can customize the overall Yahoo! Finance page, as well as modify and create views of stocks and market indices.



Trade Online

You cannot actually buy and sell stocks from within Yahoo!, but you can access online brokers. An *online broker* is a stockbroker that accepts buy and sell orders over the Internet. Online brokers can exercise the orders immediately.

There are hundreds of online brokers. Their fees and services vary widely. Most online brokers offer reduced commissions, sometimes as low as $4.95 per trade. Some brokers offer a certain number of free trades when you register for the first time. You have to register with the broker, and, unless you already have an account, you have to deposit an initial balance to cover your first trades.

Personalizing the Yahoo! Finance Page

To personalize the Yahoo! Finance page, click Customize on the page.



In addition to editing your general Yahoo! account information, you can choose sources for the news headlines, the number of headlines from each source that are displayed, and the time period in which news stories are gathered.

Use the Market Summary option to determine what market indices or individual stocks are shown in the market summary at the top of the Yahoo! Finance page. You can also choose to show the market summary on all quotes pages as well. You can specify up to six items to track on the summary in any combination of markets and stocks. If you are watching a particular stock, for example, replace one of the default markets with the stock's symbol so you can access a quote whenever you display the Yahoo! Finance page.

The Quote Display option lets you choose how quotes appear in your portfolio. The Charts option sets the default size and time period of charts.

Customizing Views

While the five view options for stock and market information are the most typical used by investors, you can edit each of the views and create your own new ones.

To edit a default view, follow these steps:

1. Display a quote page for a stock or market index.
2. Click the view that you want to change.
3. Click [edit] after the view's name (as shown in the illustration on the right) to display options for changing the view, as in Figure 11-11. Click the Delete This View button to remove the view from your Yahoo! Finance page.



4. Choose whether you want this view to appear in the pull-down list of views from the Quotes menu.
5. Select up to 16 fields to display in the view. All of the possible fields are listed on the right. For each of the numbered items, pull down the list and choose the field to display.
6. Click Accept Changes.

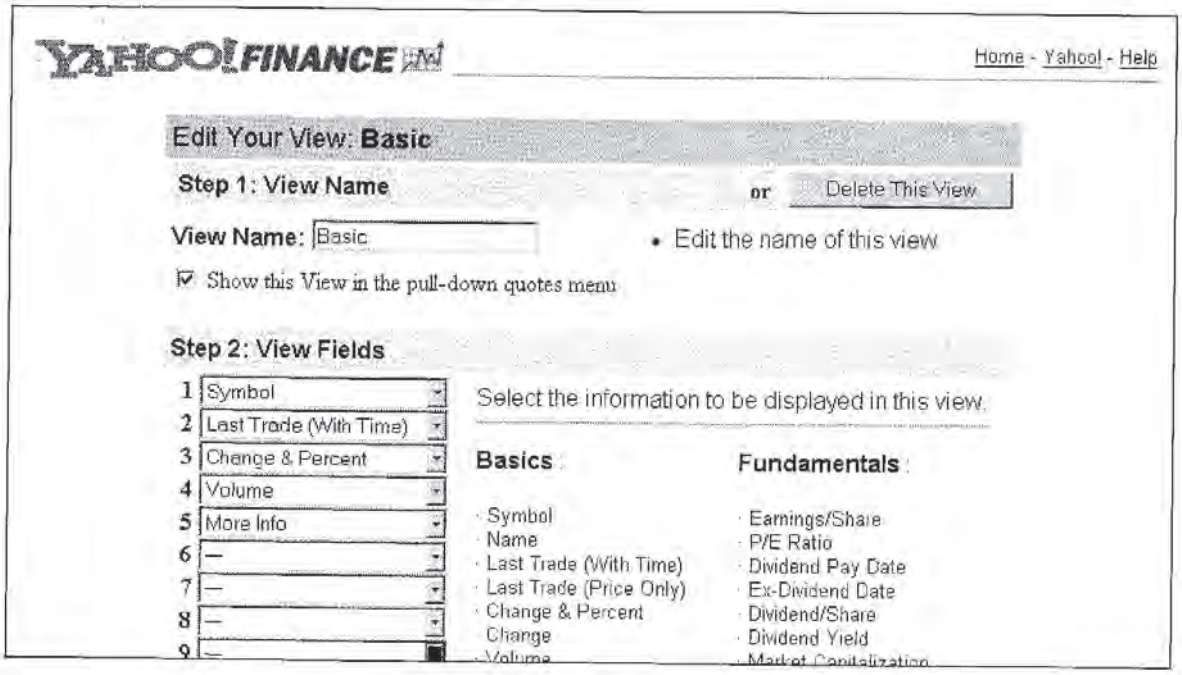
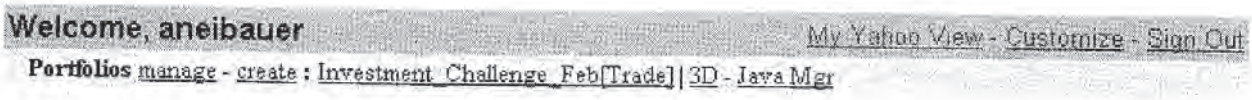


FIGURE 11-11 Editing a Yahoo! finance view

Creating a Portfolio

A *portfolio* is a record of your investments, as well as potential investments whose performance you want to track. It is easy to create a portfolio, but be prepared to provide Yahoo! with the proper information. Before you begin, make sure you know the ticker symbol of each stock you own, the number of shares you own, and the price you paid for the shares. You can add other data to a portfolio if you want, including the date you purchased securities and the commissions you paid. You can supply information about a security to Yahoo! at any time, but entering the information from the get-go saves time and provides information that Yahoo! can use to calculate gains and losses in your portfolio.

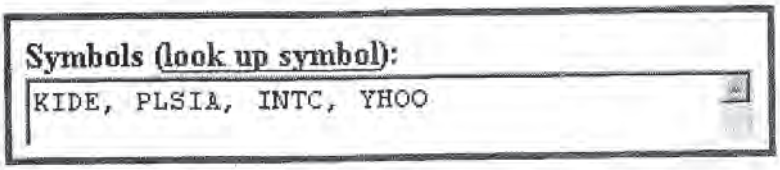
The options for working with portfolios are found under the Welcome banner of the Yahoo! Finance page, as shown here:



To create a portfolio, follow these steps:

1. Click Create to open the Edit Your Portfolio page.

2. Enter a descriptive name that will identify the portfolio.
3. Choose the portfolio currency.
4. Enter ticker symbols for the stocks that you want to track. As shown here, separate each symbol by a comma and a blank space:



You can enter the same symbol more than once to track separate purchases of the same stock. If you want to keep track of cash accounts, such as money markets, enter a name for the account preceded by two dollar signs, like so: **$$cash**. If you are not sure what a stock's ticker symbol is, click Look Up Symbol. In the page that appears, type the name of a company and then click Lookup. You can also click a letter of the alphabet and search for symbols in the alphabetical list of company names.

5. Below the Ticker Symbols box is a list of several United States and International market indices, including the Dow Jones Industrials, the NYSE Composite, and the French CAC-40. Notice the check boxes next to each index name. Click a check box to add an index to your portfolio. You can also click More U.S. Indices or More International Indices to see additional indices, and then enter their symbols directly in the Ticker Symbols box.

Tip *Index symbols start with a caret (^), as in ^DJI (Dow Jones) and ^IXIC (NASDAQ Composite).*

6. Scroll the page to see additional options, as shown in Figure 11-12.
7. Select the check box if you want the stocks to be listed in alphabetical order or in the order that you entered them.
8. Select the check box if you do not want the total value of your portfolio to appear on your My Yahoo! page. You may not want the total value to appear if you access Yahoo! where others can view your screen.
9. Select the check box if you want the portfolio to appear in a small font.
10. Choose the default view: Basic, DayWatch, Performance, Fundamentals, or Detailed.
11. In the series of check boxes that appears next, enable the check box next to each piece of information that you would like to enter in your portfolio. For example, if you choose Upper Limit, Lower Limit, or both, special icons appear next to the name of stocks in your portfolio to show when the share prices reach a limit that you specify. If you enter a purchase price, Yahoo! can calculate a stock's gain or loss.

Step 3: Basic Features

☐ Sort symbols **alphabetically**, not in the order entered.
☐ **Don't** show portfolio total value on your My Yahoo! pages.
☐ Use a small font when displaying this portfolio.*
Default view for this portfolio:* Basic

*My Yahoo! users: These options only apply if you pull up extended information on a portfolio.

Step 4: Advanced Features (Optional)

I would also like to enter:	Description
☑ Shares Owned	Enter number of shares and purchase price, and track the value of your holdings.
☑ Purchase Price / Share	
☐ Trade Date	Enter purchase date and track annualized return.
☐ Commissions	Subtract commissions in return calculation.
☐ Upper Limit	Set upper and lower price limit reminders.
☐ Lower Limit	
☐ Notes	Keep notes on your holdings.

Enter More Info

FIGURE 11-12 Additional portfolio options

12. Click Enter More Info. A page appears in which you enter the information that you specified, as shown here:

Symbol	Shares	Price Per Share	Trade Date	Comm.	Lower Limit	Upper Limit	Notes
KIDE	100	28	15-Dec-98	18.00	15	26	Watch for split
PLSIA	1000	3	14-Jul-98	9.95	1.75	5	
INTC	200	105	1-May-97	32			
YHOO	100	355	1-Oct-98	65			

Tip *If you do not want to enter all the information at this time but would rather wait until later, click the Finished button.*

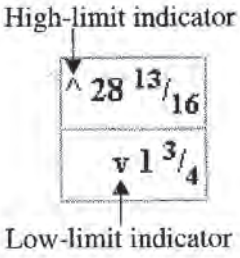
13. Enter the information. Depending on the items you added to your portfolio in step 11, you can enter this information:

- The number of shares you own. Enter a negative number if you are in short position for a stock. For cash items, enter dollar amounts or the original purchase price.
- The price you paid for the shares if you want Yahoo! to calculate your gain or loss.
- The date you purchased the stock in either the M/D/YY or D-Mon-YY format.

- The commission you paid to purchase the stock.
- The high and low prices to which you want to be alerted.
- Any notes regarding the issue.

14. Click the Finished button. Your portfolio appears and looks something like the portfolio in Figure 11-13.

By clicking a stock's ticker symbol, you can open a page with detailed information about a stock. Click a link in the More Info column to get other information about a stock. When a stock reaches its lower limit, a small down-pointing character appears, as shown on the right. An up-pointing character tells you when a stock has reached its upper limit.



You can click Download Spreadsheet Format to download stock information in spreadsheet format and thereby examine it in Microsoft Excel or another spreadsheet program. Click Non-Tables Version to see the listing in this format:

Symbol	Last Trade		Change		Volume	More Info
KIDE	11:56AM	29 1/8	+1/8	+0.43%	172,100	Chart, News, SEC, Msgs, Profile, Insider
PLSIA	11:33AM	1 5/8	-3/16	-10.34%	96,700	Chart, News, SEC, Msgs, Profile, Research, Ins
INTC	11:59AM	106 15/16	+2 5/16	+2.21%	10,723,700	Chart, News, SEC, Msgs, Profile, Research, Ins
YHOO	11:59AM	358 1/2	-3 13/16	-1.05%	2,228,500	Chart, News, SEC, Msgs, Profile, Research, Ins

Get Quotes | Basic | symbol lookup

Welcome, aneibauer — My Yahoo View - Customize - Sign Out

Portfolios manage - create : investment Challenge Feb[Trade] - College Fund Stocks [edit] | 3D - Java Mgr

Portfolio for aneibauer - Colleg Fund Stocks — E*TRADE | DATEK ONLINE

Get Yahoo! Visa: 2.9% intro APR, no annual fee, and instant credit. Click to trade or open an account. - Important Disclaimer

Views: Basic [edit] - DayWatch - Performance - Fundamentals - Detailed - [Create New View]

Thu Feb 10 12:10pm ET - U.S. Markets close in 3 hours 50 minutes

Symbol	Last Trade		Change		Volume	More Info
KIDE	11:54AM	29 1/16	+1/16	+0.22%	171,600	Chart, News, SEC, Msgs, Profile, Insider
PLSIA	11:33AM	1 5/8	-3/16	-10.34%	96,700	Chart, News, SEC, Msgs, Profile, Research, Insider
INTC	11:55AM	106 3/4	+2 1/8	+2.03%	10,449,100	Chart, News, SEC, Msgs, Profile, Research, Insider
YHOO	11:55AM	358 1/4	-4 1/16	-1.12%	2,217,900	Chart, News, SEC, Msgs, Profile, Research, Insider

Select a Symbol for a detailed quote. Quotes delayed 15 minutes for Nasdaq, 20 minutes otherwise.

FIGURE 11-13 A Yahoo! portfolio



After you have viewed a non-tables version of your portfolio, click Tables Version to return to the original display.

Below the stock information are headlines that you can click to get news stories about the stocks in the portfolio. Be sure to check the news periodically to see if buying more stock or selling the stock you own is necessary.

As with stock quote pages, you can display a portfolio in several different views. In Performance view, for example, you see the total value of your portfolio. If you entered the purchase price of the stock, you see how much your portfolio has gained or lost.

In the Yahoo! Finance home page, your portfolio is listed under the Welcome banner along with your Investment Challenge portfolio, if you have one.



Click the portfolio to display the status of your stocks.

You can create more than one portfolio to better organize your holdings. To do so, create the second portfolio the same way you created the first one.

Managing Portfolios

When you want to make changes to a portfolio, click Manage in the line under the Yahoo! Finance Welcome banner. A list of your portfolios appears, as shown in Figure 11-14. From this page, you can perform these functions:

- Create a new portfolio
- Edit a portfolio
- Delete a portfolio
- Change the order in which portfolios are listed

To create a new portfolio from this page, follow these steps:

1. Select the currency from the Add New Portfolio pull-down list.
2. Click Create a New Portfolio.
3. Enter a portfolio name and complete the portfolio as you did previously.
4. Click Finish.



You can also create a new portfolio by clicking Create under the welcome banner in the Yahoo! Finance home page.

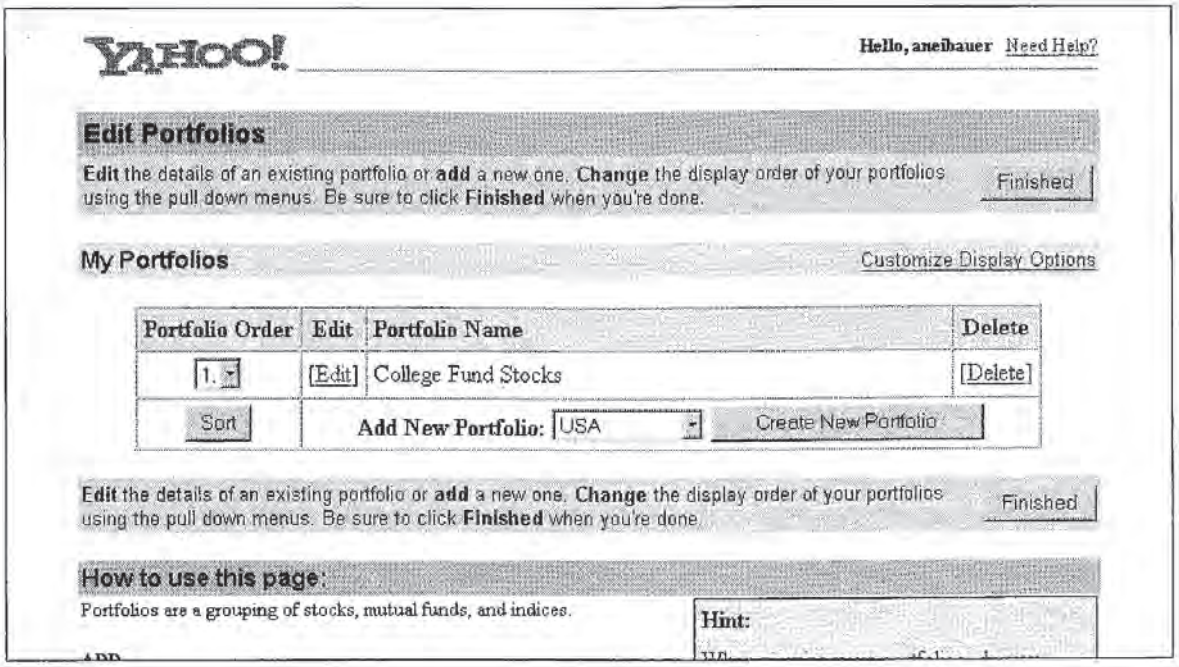


FIGURE 11-14 Managing Yahoo! portfolios

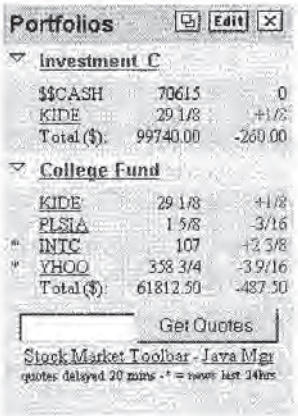
To delete a portfolio, click the Delete link on the right side of the portfolio's name.

To add stocks, delete stocks, or change the information you entered about a stock, click Edit in the column next to a portfolio's name. You can also click Edit following its name under the Welcome banner in the Yahoo! Finance home page or click Edit when the portfolio is being displayed. Doing so opens the Edit Your Portfolio page, as shown in Figure 11-15.

Delete a stock from the portfolio by deleting its symbol in the Ticker Symbols box. Just click in the box and then press the DELETE or BACKSPACE key as you would to delete a word in a word-processed document.

Add a stock to a portfolio by typing its ticker symbol in the box, separated from the others with a space. Click Enter More Info to add or edit the information about a stock. For example, you could change or edit the number of shares you purchased, the price, the purchase date, the upper and lower price limit, or whatever you entered in the Notes column.

Click Finished when you have finished to return to the portfolio.



Your Portfolios in My Yahoo!

Your portfolios can also appear on your My Yahoo! page (along with your Investment Challenge portfolio if you have one) as shown at right:

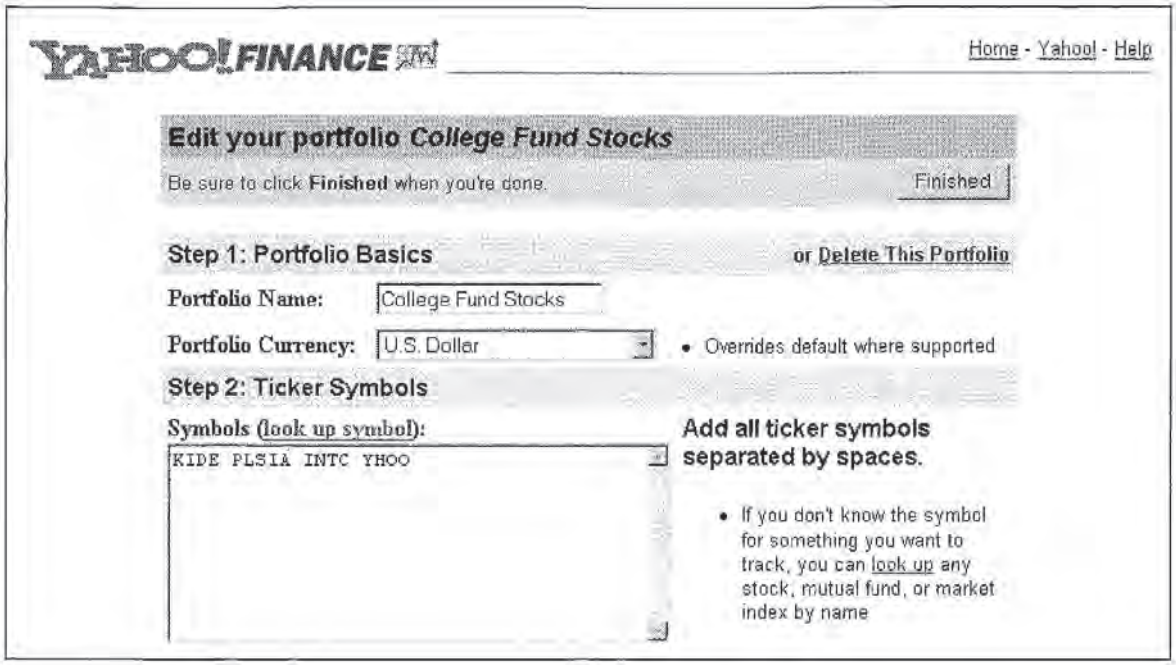


FIGURE 11-15 Editing a portfolio



If your portfolios do not appear on the My Yahoo! page, click Content next to the Personalize icon, check the Stock Portfolios check box in the My Yahoo! Essentials section of the window that appears, and then click Finished.

A down-pointing arrow next to a portfolio name indicates that the portfolio is expanded—that the items in the portfolio are displayed. A right-pointing arrow indicates that the portfolio is collapsed—that the items in the portfolio are not displayed. Click the arrow to collapse or expand a portfolio.

You can click a portfolio name to open it or click a stock name to view its quotes page.

Remove the portfolios from your My Yahoo! page by clicking the X icon, or click Edit to edit your portfolios.



To keep an eye on your portfolio as you surf the Web, click the Detach icon.

To display your portfolio appears in a separate window.

Close the window when you no longer want to see it onscreen.

You can navigate the Web and quickly redisplay the portfolio window at any time by clicking its icon in the Windows taskbar as shown at right.



Customizing the Portfolio Display

You can adjust some of the ways that values appear in your portfolio by clicking Customize Display Options in the Edit Portfolios window. In the page that appears, choose from these options:

- Display Fractional Values As lets you display decimal amounts as fractions or decimals:
- Color to Indicate Price Change lets you display price increases in green and price decreases in black.
- Display Tripped Limits As lets you change the way that low and high limits are displayed.

Another way to customize portfolios is to change the order in which they are listed. To do so, you use the list in the Portfolio Order column:



Pull down the list in the Portfolio Order column next to each portfolio, and choose where in the list you want the portfolio to appear. After you assign a position to each portfolio, click the Sort button.

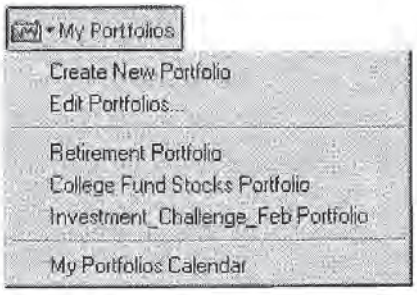
Portfolios and the Companion Toolbar

You can quickly access and manage your portfolios by using Yahoo! Companion.

When the main Companion toolbar is displayed, click the Finance button and make a choice to create, edit, or open portfolios, as well as display the portfolio calendar:



With the Stock Market toolbar, open the My Portfolios list to choose from the same options:



If you are viewing a stock's quote page, you can click the Add To button on the Stock Market toolbar to insert the stock into a specific portfolio or create a new portfolio with the stock inserted:



The Portfolio Calendar

A number of different events can be associated with a public company. For example, a company might announce its earnings on a certain day. Sometimes companies announce a stock split or an online broadcast of a financial report. Investors need to be aware of these dates so they can remain informed about the performance of a company and its stock.

In the Portfolio Calendar, Yahoo! automatically tracks events that are associated with your investments. To display the calendar, which is shown in Figure 11-16, take either of these steps:

- Pull down the Finance list in the Companion toolbar and choose My Portfolios Calendar.
- Click My Portfolios in the Stock Market toolbar and choose My Portfolios Calendar.

Each event in the calendar is also a link. Click the link to open the quotes page for the stock. To change the month that is displayed on the calendar, click the arrows next to the month:

Previous month ——▸ ◁ **February 2000** ▷ ◂—— Next month

Using the Java Portfolio Manager (JPM)

The Yahoo! Finance and Edit Portfolio pages work well enough for managing your portfolios, but sometimes they can be unwieldy. For example, you cannot view the status of a portfolio and edit its information at the same time. You have to use a separate Yahoo! page for each function.

◁ **February 2000** ▷

My Portfolios Calendar -- Earnings Announcements, Stock Splits, Dividends, Conference Calls, etc...

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	1	2	3	4	5
				CL - Earnings		
6	7	8	9	10	11	12
13	14	15	16	17	18	19
	YHOO - Split					
20	21	22	23	24	25	26

FIGURE 11-16 Portfolio Calendar

To make working with portfolios easier, you can download and use the Java Portfolio Manager (JPM). Much like using a spreadsheet program such as Microsoft Excel, JPM provides an interactive view of your portfolio.

In Java Portfolio Manager, you can view the status of stocks and change the information about a stock at the same time. You can also sort stocks to change the order in which they are listed.

Here's how to start the Java Portfolio Manager:

1. Click Java Mgr, shown at right, under the Welcome banner. Java Mgr
2. In the screen that appears, click Start The Java Portfolio Manager.
3. Click Start JPM. The Java Portfolio Manager appears, as shown in Figure 11-17.

Use the pull-down lists at the top of the window to select the portfolio you want to see and to view the portfolio in different ways. Click the Update button to get the most recent price information. Choose Restart on the File menu to reload and restart the Java application if your portfolio does not appear to be working correctly.

As with other portfolio displays, click a stock name to see its detailed quotes page, or click the letters in the More Info column for these features:

N News
C Charts
S Securities and Exchange Commission Filings
P Profile
R Research
M Yahoo! Message Boards
I Insider Trades

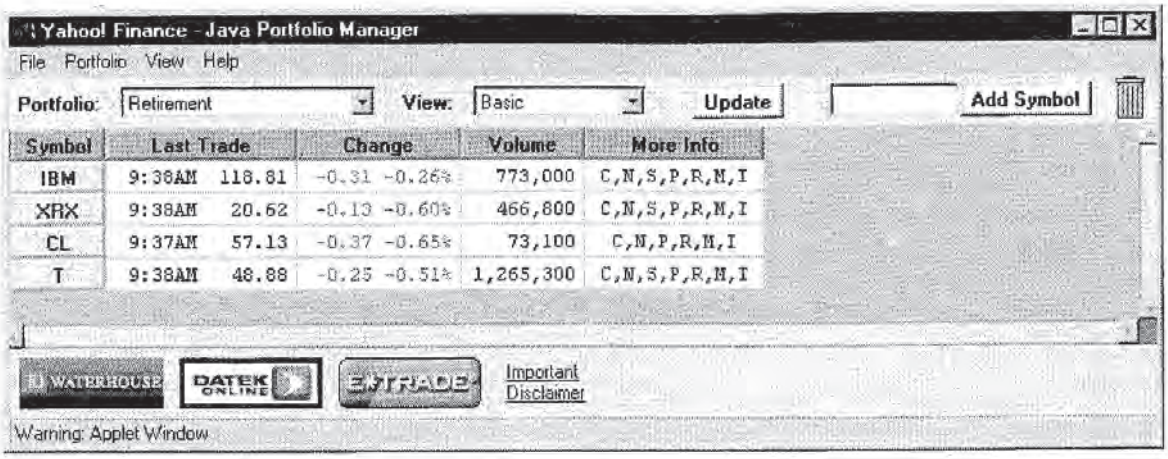


FIGURE 11-17 Java Portfolio Manager



Use the View menu to create, delete, or rename views. You can also select Fit Window To Portfolio in the View menu to adjust the size of the Java Portfolio Manager for the current view.

Sorting Stock Information

Stocks in the Java Portfolio Manager appear either in alphabetical order or in the order in which you entered them, depending on which options you selected when you created your portfolio. However, you can change the order of stocks in the table to make your portfolio easier to read and understand.

For example, if you're interested in seeing which stocks have gained the most in value, you can sort them in descending order in the Change column. Or, if you are considering selling unprofitable securities, you can sort stocks in the Change column in descending order to place the least profitable stocks at the top of the table.

To sort the table, click the column heading you want to sort by. Click once to sort the column in descending order or twice to sort in ascending order. You can sort the rows using any column.

Moving Rows and Columns

You can also change the order of rows and columns by dragging them with the mouse. To move a row to another position, for example, follow these steps:

1. Click and hold down the mouse on the stock symbol at the start of the row.

How to ... Add and Remove Stocks

- To add a stock to your portfolio, enter the symbol in the Add Symbol box and then press ENTER or click the Add Symbol button. The stock appears in a new row at the bottom of the table.
- To delete a stock from your portfolio, drag its stock symbol to the trash icon in the upper-right corner of the Java Portfolio Manager window. If you delete a security by mistake, you'll need to enter it again.

2. Drag the mouse to its new location. As you drag, the insertion point appears as a four-directional arrow.
3. Position the pointer in between the two rows where you want the stock to appear. To move the row to the top of the chart, point between the first row and the row labeled "Symbol."
4. Release the mouse.

Use similar techniques to drag a column to a new location.

Adding Columns

Adding a column of information to the Java Portfolio Manager is easy. Follow these steps to do so:

1. Select Edit Columns from the View menu. You see a window with the names of columns you can insert.
2. Select the check boxes of the columns you want to add. A column is added immediately to the start of the table when you select a check box.
3. Deselect the check boxes of the columns you want to remove. The column is immediately deleted.
4. Click the Done button.

You can now drag the columns into any position.

Shortcut *From the Edit Portfolio Columns box, you can drag the blue box containing a field name to the location in the table where you want to insert it.*

Saving Portfolios

You do not have to take any special action to save your portfolios from within the Java Portfolio Manager. When you select a new portfolio, change the view, or edit the Java Portfolio Manager, Yahoo! saves the information automatically.

If you changed the order of the stocks, however, choose the Save With Stock Order command on the File menu.



Use the Save command from the File menu to save your portfolio at any time.

Changing User Information

Columns that contain information you entered, such as the number of shares and the purchase price, are displayed in yellow. You can change the information in these columns directly in Java Portfolio Manager. To do so, click in a yellow cell, add or edit the information there, and press ENTER or click in another cell. Data in the columns that are not yellow is obtained by Yahoo! and cannot be changed manually.



Use the Portfolio menu of the Java Portfolio Manager to create a new portfolio, delete a portfolio, or rename a portfolio.

For example, Performance view includes two yellow columns, Shares (Shrs) and Paid, as shown in Figure 11-18. You can change the information in these columns, and Yahoo! will automatically adjust the other data as appropriate when you press ENTER. Changing the number of shares, for example, affects the figures in the Value, Value Change, and Gain columns all across the row, and the totals are changed as well.

Changing the amount paid will affect the information in the Gain column.

The Totals row, by the way, reflects the portfolio's total value and overall change and gain.

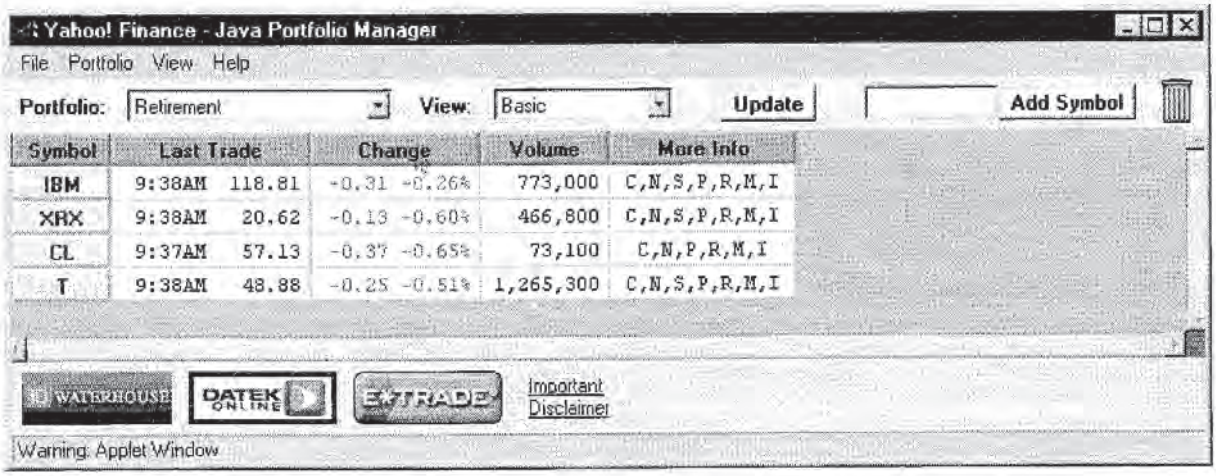


FIGURE 11-18 Performance view contains editable columns.

Chapter 12

Buying and Selling Real Estate



How to . . .

- Find a home on Yahoo!
- Rent a home
- Sell a home
- Compare the standard of living in different cities
- Research school districts
- Find child care

Buying or renting a home is usually the largest part of anyone's budget. Buying or renting a home can be an exciting decision but also one that is fraught with pitfalls of all types. Location, the type of home, the amenities that the home and community offer, and whether the home needs improvements are all factors that have to be considered carefully if you want to make sure that the living space you inhabit is indeed a home.

Yahoo! Real Estate

Yahoo!, working in conjunction with a number of online companies, can help make finding a home an easier and more pleasant experience. If you are interested in selling, buying, renting, or leasing a home, go to the Yahoo! Real Estate page, which is shown in Fgure 12-1.



FIGURE 12-1 Yahoo! Real Estate

There are two quick ways to get to the Real Estate page:

- Point your browser directly to http://realestate.yahoo.com.
- Click More on the Yahoo! home page, and then click Real Estate in the Other Guides section of the page that appears.

Yahoo! Real Estate offers sections devoted to buying, selling, renting, and financing homes. It also offers research tools, real estate news, links, Yellow Pages links, mortgage rates, and a featured area. All are described in this chapter.

Buying a Home

If you are interested in purchasing a home, click Buying to open the Yahoo! Real Estate—Buying a Home page, which is shown in Figure 12-2.

The Finance Calculators and Yahoo! Loan Center options on the Yahoo! Real Estate—Buying a Home page access calculators and tools about loans and mortgages. For information about using the Relocation Tools, see "Taking Advantage of the Research Tools," later in this chapter.

Buyer's Tools

Buyers Tools is the first place to start searching for a home. The Search For A Home option accesses the Yahoo! Classifieds, where you can start looking. You'll find advertisements for

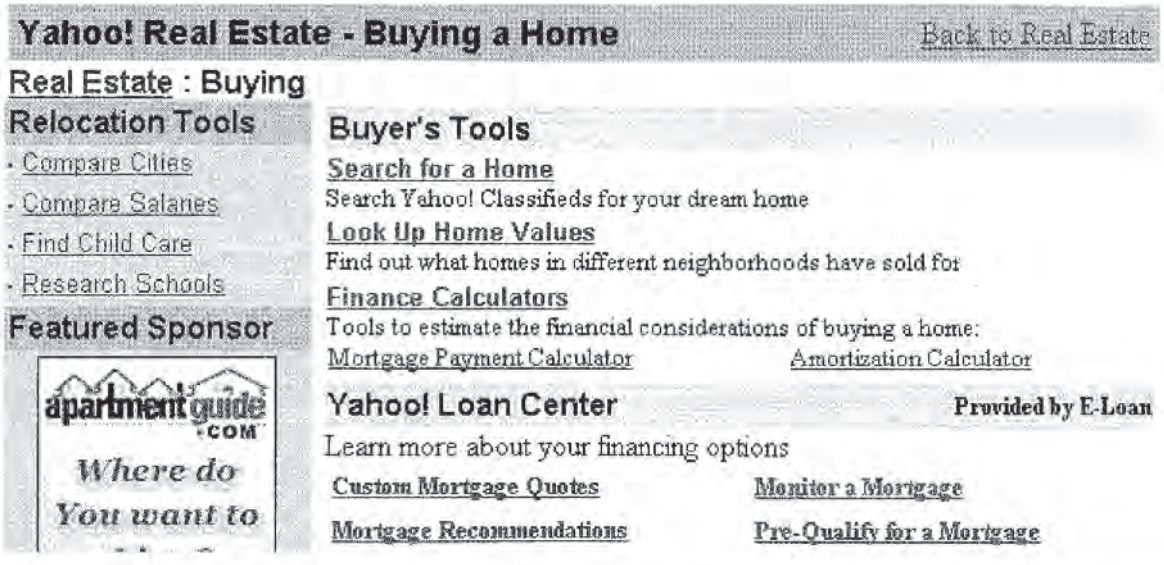


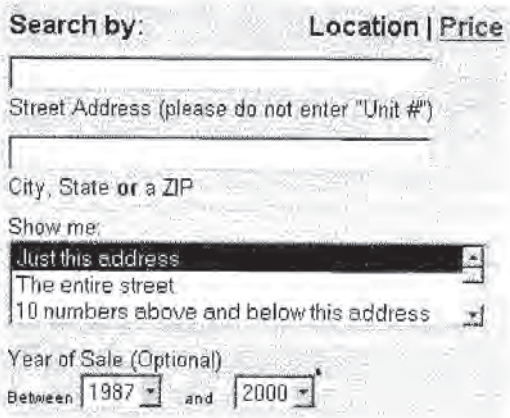
FIGURE 12-2 Yahoo! Real Estate—Buying a Home page

homes around the country and beyond. We'll look at using the classifieds to buy and sell items of all types in Chapter 21.

The Look Up Home Values option is for investigating the recent sales prices of homes in a specific area. You can search by location or price range. If you search by location, you can look for homes on a specific street or get the sales history of a specific address. Searching by price range lets you locate properties in a specific city.

Note *The Look Up Home Values feature only covers these states: AZ, CA, CO, CT, FL, GA, IL, KY, MD, MA, MI, MN, MO, NC, NV, NJ, NY, OH, OR, PA, RI, SC, TX, VA, VT, WA, DC, and WI.*

The Search By Location option displays the form shown here:



Here's how to use the form to examine the sales prices of homes in a certain area:

1. Enter the address of the property.
2. Select how you want the results to be displayed:
   - Just the address you entered
   - The entire street
   - Homes that are 10 numbers above and below the address
   - Homes that are 50 numbers above and below the address
   - Homes that are 100 numbers above and below the address
   - Homes that are 200 numbers above and below the address
   - Homes that are 1000 numbers above and below the address
3. You can also select a time period between 1987 and the current year.
4. Click the Find Home button to see a list of home sales, as shown in Figure 12-3.

Home Price Check - Search Results Back to Yahoo! Home Values

*Showing page **1** of **1** pages. - Found **10 listings.** Most recent sales appear first.*

ADDRESS	LOCATION	SALE PRICE	SALE DATE
211 N Jerome Ave	Margate City, NJ	$145,000	August 1999
121 N Jerome Ave	Margate City, NJ	$140,000	June 1999
28 N Jerome Ave	Margate City, NJ	$125,000	May 1999
14 S Jerome Ave	Margate City, NJ	$425,000	March 1999
216 N Jerome Ave	Margate City, NJ	$150,000	March 1999
214 N Jerome Ave	Margate City, NJ	$129,000	September 1998
30 N Jerome Ave	Margate City, NJ	$71,000	August 1998
30 N Jerome Ave	Margate City, NJ	$149,000	August 1998
10 S Jerome Ave	Margate City, NJ	$173,000	April 1998
30 N Jerome Ave	Margate City, NJ	$68,000	April 1998

Do Another Search

FIGURE 12-3 Recent home sales in a selected location

You can now perform another search or ask to be notified when homes sell in the neighborhood by using these options:

Sign me up for Home Price Check's Alert Service!
☑ Email me all of these results now.
☑ Automatically notify me when a home sells in this neighborhood.
Name [ ] E-mail [ ] Submit

If you selected to search by price range, you'll see this form:

Search by: Location | Price

City, State or a ZIP

Price Range: (i.e. "From $200,000 to $210,000")

From $ [ ] to $ [ ]

Year of Sale (Optional)

Between 1999 and 2000

Enter the location, a price range, and the year of the sale, and then click the Find Homes In This Price Range button.

Buyer's Library

The Buyer's Library offers insightful articles on a wide range of topics. The topics are organized into these categories:

- Finding a Home
- Offers and Negotiations
- Financial Issues

Click a category in the Buyer's Library section to see a list of articles, as shown in Figure 12-4.

Renting a Home

Yahoo! also offers resources for people who are looking for a home to rent—an apartment, condo, or house.

From the Yahoo! Real Estate page, click Renting to access tools and resources for renters, as shown in Figure 12-5. In addition to the Rent Vs. Own Calculator, the Renting A Home page offers the Search For Rentals link. Click it to access the Yahoo! classifieds.

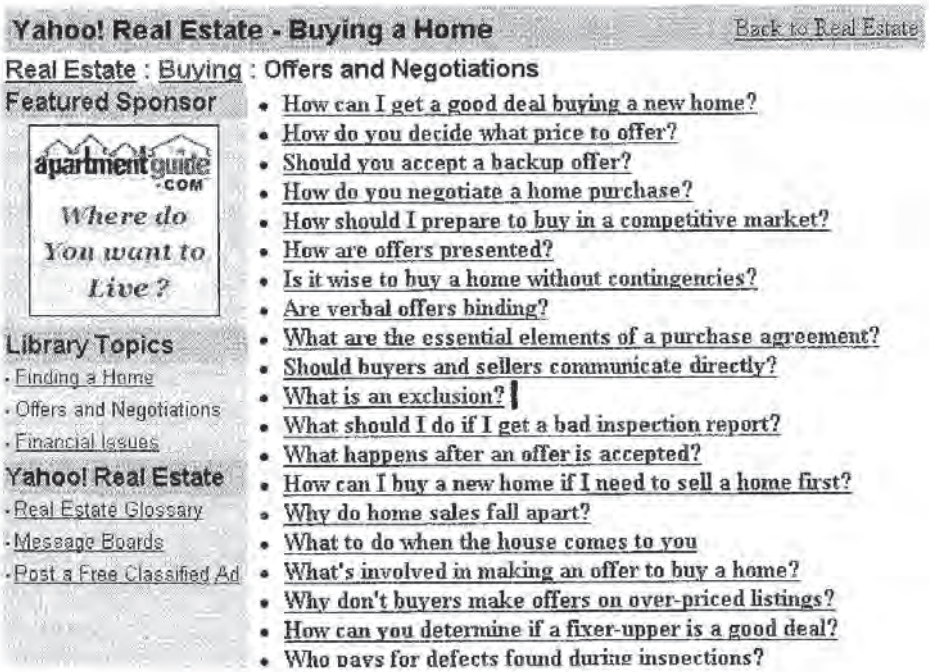


FIGURE 12-4 Articles in the Buyer's Library

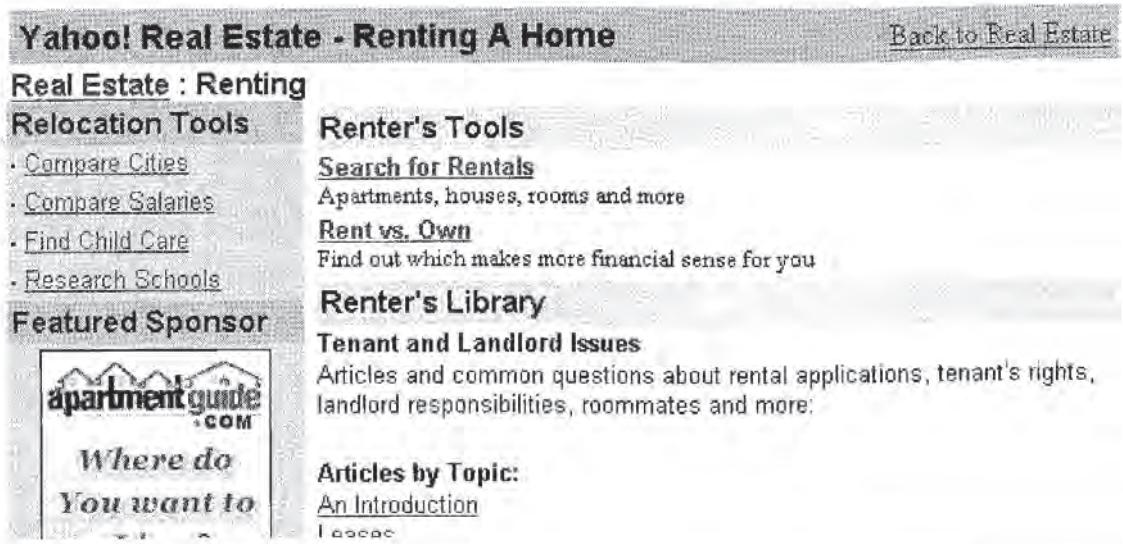


FIGURE 12-5 Resources for renters

You'll also find a series of articles of interest to renters:

- An Introduction
- Leases
- Housing Discrimination
- Rent and Deposits
- Repairs and Privacy
- Landlord Liability
- Evictions
- Statutes

12

Selling a Home

When your goal is to sell your current home, click Selling in the Yahoo! Real Estate page to open the Selling A Home page. The page includes the Look Up Home Values option as well as the calculators, shown at right.

Seller's Calculators
Tools to estimate the financial considerations of selling a home:

Net Proceeds Calculator	Move or Improve Calculator
Capital Gains Tax Calculator	Current Home vs. New Home Comaparison

The Net Proceeds Calculator, shown in Figure 12-6, helps determine how much cash will be left over after selling your home. Take advantage of this tool if you will depend on

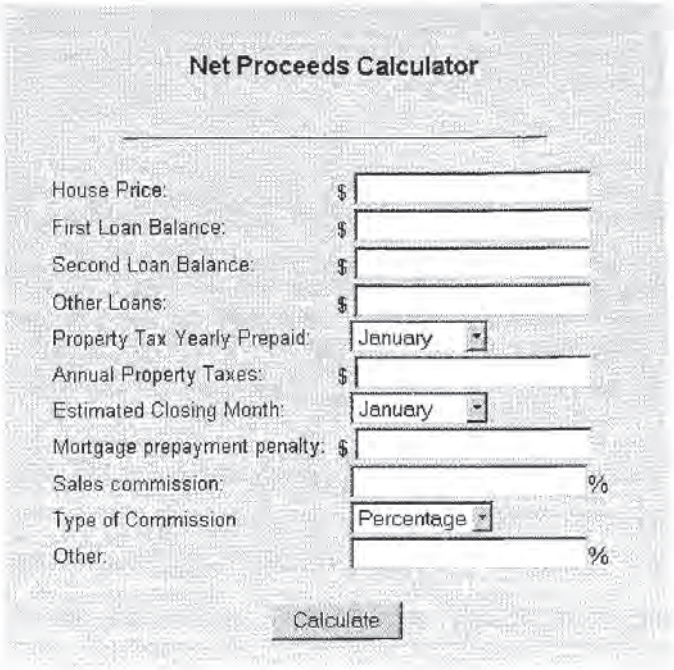


FIGURE 12-6 Net Proceeds Calculator

the proceeds of your home to purchase another. Your outstanding home loans, property tax estimates, mortgage prepayments, and a sales commission are subtracted from the sales price of your home to obtain an estimate of how much you will profit when you sell it.

The Move Or Improve Calculator compares the cost of improving your home with the cost of buying a new home, even if you have to get a loan to finance the improvements. Here's how to use the Move Or Improve Calculator:

1. Click Move Or Improve Calculator on the Selling A Home page.
2. Enter the following information in the Current Mortgage column:
   - Current monthly mortgage
   - Annual property taxes
   - Current home selling price
   - Cost of improvement
   - Amount of loan for improvement
   - Interest rate on the improvement loan
   - Term of the improvement loan
   - Improvement loan fees

3. Enter this information in the New Mortgage column:
   - Home price
   - Down payment
   - Loan term
   - Interest rate
   - Loan fees
   - Annual property taxes
   - Moving cost
   - Transaction cost
4. Click the Calculate button to see a report like the one shown here on the right.

Improve		Move	
Current Monthly Property taxes	$ 416.67	New Monthly Property taxes	$ 375.00
Monthly Cost of Improvement	$ 1338.24	New Mortgage payment	$ 1236.86
Fixed Cost of Improvement	$ 10000.00	Fixed Cost Of Moving	$ 2501700.00
Total Monthly Obligation	$ 2954.91	Total New Monthly Obligation	$ 1611.86

The figures on the left side of the report show the monthly costs of staying in your current home but making major improvements. The figures show the monthly budget for property taxes and the monthly cost of paying for a home improvement loan, as well as your reported cash outlay for the improvements. The total monthly obligation also includes your regular mortgage payment.

The figures on the right side of the report show your costs if you decide to move, including real estate taxes and mortgage payments.

As shown in Figure 12-7, the Capital Gains tax calculator computes how much capital gains tax you might have to pay on the profits of a home.

Here's how to use the Capital Gains tax calculator:

1. Enter the purchase price.
2. Estimate the cost of capital improvement you made to the property.
3. Enter the sales price you expect.
4. Select your federal tax bracket. The options are 15%, 28%, 31%, 36%, and 39.6%.
5. Enter how many years and months you have owned the property.
6. Enter the total percentages of the state and local taxes.
7. Select Yes or No if this is your principal residence.
8. Specify whether you have lived in the house you want to sell for two of the last five years. If you have done so, you are entitled to certain tax breaks.
9. Select your martial status.
10. Click the Calculate button.

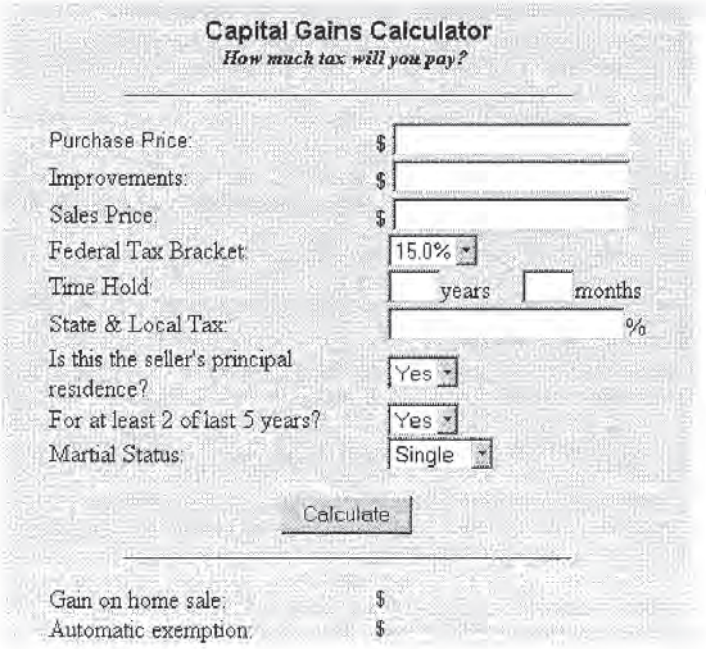


FIGURE 12-7 Capital Gains tax calculator

A sample capital gains calculation is shown here on the right.

Gain on home sale:	$ 33000.00
Automatic exemption:	$ 500000.00
Tax free gain:	$ 33000.00
Total capital gain tax due:	$ 0.00
Total net gain:	$ 33000.00

While the tax laws may change, there is currently an automatic exemption from capital gains taxes of $500,000 for married couples and $250,000 for singles. The exemption can be used on a principle residence, not a vacation property, if you've lived there for at least two of the past five years. The Capital Gains tax calculator computes the profit you would make on the sale of the home, and the amount of profit that is tax free and taxable based on your circumstances.

The Current Home Vs. New Home Comparisons (also called the Stay Put Or Buy Up Calculator) compares your current costs with those of purchasing a new home. It is similar to the Move Or Improve Calculator but does not take into account improvement costs. It contrasts your current real estate taxes and monthly mortgage payments to the new taxes and mortgage payments you would make if you purchased a home.

The Seller's Library section of the Selling A Home page is divided into two sections, Articles By Topic and Sellers Q&A By Topic.

In Articles By Topic, you'll find links to this information:

- Listing and Pricing
- Marketing a Home
- The Transaction

In Sellers Q&A By Topic, you'll find these links:

- Appraisals & Market Value
- Disclosure
- Escrow & Closing Costs
- Lease Options
- Negotiating
- Pricing the House to Sell
- Property Taxes
- Seller Financing
- Selling at a Loss
- Tax Considerations
- Whom to Contact
- Working with a Real Estate Agent
- Other Common Questions

Financing

The Financing option in the Yahoo! Real Estate page accesses these tools.

- Mortgage Recommendations
- Pre-Qualify for a Mortgage
- Mortgage Quotes
- Monitor a Mortgage
- Credit Reports

Taking Advantage of the Research Tools

The research tools in the Yahoo! Real Estate page offer help when making a decision whether to buy, sell, or rent a home. Before you finalize any offer or make a final commitment, take a look at these tools to gather information.

Comparing Cities

If you have some latitude in choosing where your new home will be, use the Compare Cities tool to help decide where to live. The tool compares the cost of living, real estate values, and the quality of life in two locations.



You can also use the Compare Cities tool if you are selling a home to find out if your community compares favorably to communities around you. Print out the comparison and distribute it to perspective buyers.

Click Compare Cities to see the options in Figure 12-8. The two lists boxes contain cities for which comparisons can be made. Select a city in each box and then click the Compare! button.



In the City Comparison page, you can also get profiles of different cities. Click City Profiles, and, in the page that appears, choose the city that you are interested in and then click View This Profile!.

Finance and Economy

The six indices in the Finance and Economy section compare the economic health of the two cities:

- Cost Of Living is based on a national average of 100. A high number indicates a high overall cost of living.
- Job Growth indicates the percent of new jobs that were made available in the year shown on the report. While this is not an indication of future job growth, it offers a general way to compare opportunities in different cities.
- State Income Taxes and Local Income Taxes compare the amount of tax that a family of four whose annual income is $50,000 must pay. You can use the tax figures as a general guide, as some states have a progressive tax that increases as salaries increase. Moreover, the rates for single taxpayers may vary.
- Sales Tax Rate compares the general sales tax in the two cities. If you are comparing cities in different states, however, keep in mind that taxable items may vary. Some states tax clothing and food, for example, whiles others do not.
- Unemployment Rate is the percentage of unemployment for the year shown on the report.
- Median Family Income is the average income for all families in the city. People in some cities, however, earn a wide range of salaries. Professional and executive salaries may actually be higher in one city than another where the median income is smaller due to a large proportion of low-paying jobs. Such is often the case in cities with many seasonal jobs.

Real Estate

The indices in the Real Estate area concern the cost of purchasing and maintaining a home. The costs represent the average cost of a two-thousand–square-foot home. Property tax rate is the percentage of the average annual property tax, while the property tax shows the actual tax on a two-thousand–square-foot home.

The electricity cost shows the approximate monthly electricity charges for a two-thousand–square-foot home, although the actual costs vary widely depending on how well the home was constructed.

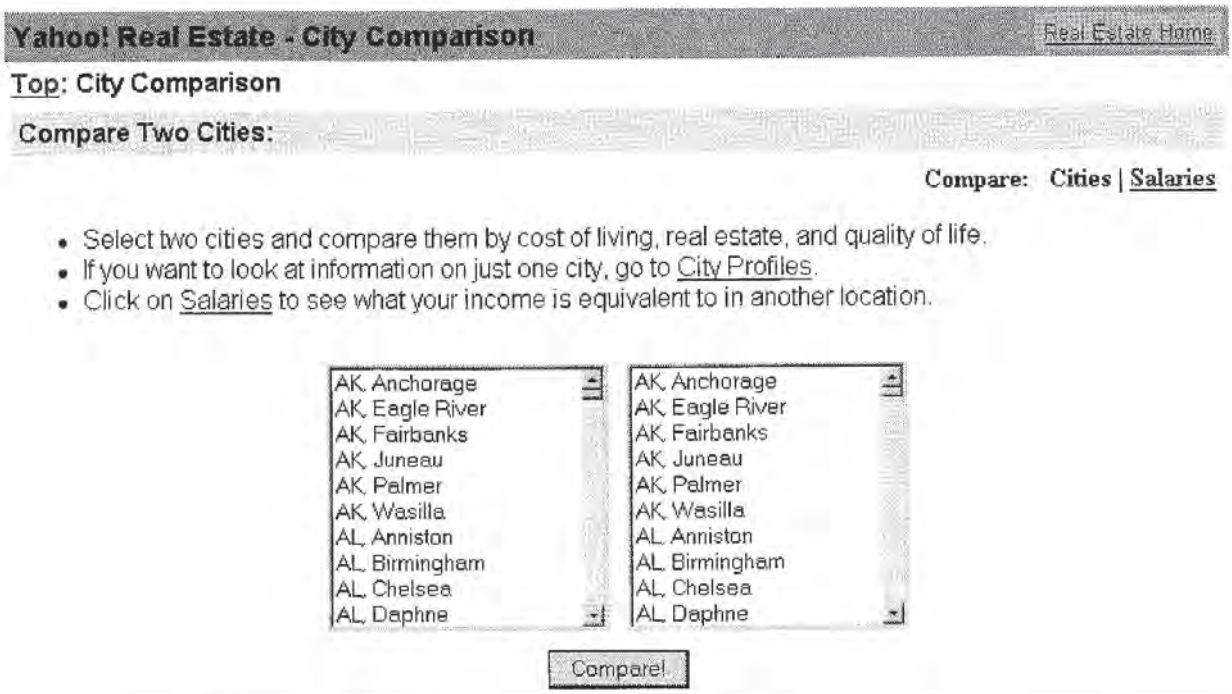


FIGURE 12-8 Comparing cities



Compare Cities Nationwide

If you want to rank all of the cities in a quality-of-life category, scroll to the bottom of the Compare Cities page to see these options:

Compare all Cities by Category:

- See how all our cities nationwide stack up according to any of our categories.

Cooling Index	Bachelor Degree Rate	Population Density	Annual Precipitation
Electricity Costs	Job Growth	Property Tax	Air Quality
Heating Index	Crime Index	Property Tax Rate	Average Jan Low
Home Purchase Costs	Auto Insurance Rates	Local Income Tax	Average July High
Median Family Inc.	Average Commute Time	State Income Tax	Unemployment Rate
High School Grad. Rate	Population	Sunny days per year	

Click the category that you are interested in to see ratings of all cities with links to their detailed profiles.

Education

The two items in the Education section reflect the general education of the population. The High School Grad. Rate is the percentage of the population that graduated from high school, while the Bachelors Degree Rate is the percentage that holds a Bachelors degree.



Use the Research Schools tool to learn about the educational system in a city.

Quality of Life

The four items in the Quality Of Life category are general indicators of the quality of life. The air pollution index represents the amount of ozone in the air compared to a national average of 100.

Population reports the number of inhabitants in the last reported census, while the population density shows the number of persons per square mile. Population density is often considered a more accurate reflection of the quality of life than total population.

Crime Index reports the number of crimes committed per 100,000 people, a very good indication of the quality of life.

Travel and Transportation

The Travel And Transportation items reflect the cost of transportation in dollars and time. Auto insurance reports the average annual cost of car insurance, while commute time is the average one-way commute time in minutes.

Weather

The six indices in the Weather section reflect the overall climate, including the average low temperature in January, and the average high temperature in July.

- **Heating Degree Days** The accumulated number of degrees for days below 65 degrees. For example, if the temperature one day was 55 degrees, ten heating degree days are added to the accumulated total. A high number means that more energy is required to heat a home.
- **Cooling Degree Days** The accumulated number of degrees for days above 65 degrees. A high number indicates higher air-conditioning costs.
- **Sunny Days** The average number of sunny days per year. Annual precipitation is the average inches of rain per year.

Comparing Salaries

The Compare Salaries tool compares the buying power of a salary in two cities. If you are relocating, use the tool to determine whether you can maintain your standard of living with your current salary. You can also use the tool to determine if you should ask for a cost-of-living increase before making a move.

Click Compare Salaries in the Research Tools section of the Yahoo! Real Estate page. In the page that appears, choose two cities, the one where you currently live and the one where you contemplate living; enter a salary amount; and click the Compare Salaries! button.

You can also access this tool at the bottom of the Compare Cities report, as shown at right. Since the two cities are already selected, just enter the salary and click the Compare Salaries! button.

Compare Two Cities

The report shows the salary you need to maintain the same quality of life in each city. For example, the report illustrated here shows that $75,000 in Malibu, California, purchases what $38,304 purchases in Haddonfield, New Jersey. So if you are considering a move from Haddonfield to Malibu, you would need almost double the salary to maintain the same standard of living.

A salary of **$75000** in Malibu, CA is equivalent to a salary of **$38304.72** in Haddonfield, NJ.
(In other words, what you can afford with $75000 in Malibu, CA requires $38304.72 in Haddonfield, NJ.)

Also, a salary of **$75000** in Haddonfield, NJ is equivalent to a salary of **$146848.74** in Malibu, CA.
(In other words, what you can afford with $75000 in Haddonfield, NJ requires $146848.74 in Malibu, CA.)

On the other hand, a salary of $75,000 in Haddonfield offers the same buying power as almost $150,000 in Malibu. So if you are living comfortably in Malibu on $150,000 a year, you would experience twice the buying power by moving to Haddonfield with the same salary.

Research Schools

Research Schools is an important tool if you are relocating with school-age children or you plan to have children in your new home. The tool provides information about the quality of school districts in every state.

Clicking Research Schools offers two main options: Browse By Metros and Browse By State. Each is followed by a series of locations. Start by clicking a location in the metropolitan area or state of your choice. Then click a county for a side-by-side comparison of local school districts, as shown in Figure 12-9.

For detailed information about a school district, click its name in the list. Click a specific school district for a more detailed report in four categories.

General Information

In the General Information section of the report, you'll find some overall information about the district, including

- Total number of students
- The student-to-teacher ratio
- Average number of students in an elementary school
- Total number of high school students
- Average number of students in a first grade class
- Average number of students in a high school math class

Yahoo! Real Estate - School Reports Yahoo! Real Estate

Top: School Reports: New Jersey: Atlantic

- Click on the school district name for more detailed information

School District	Total Students	Students : Teacher	Grade 1 Class Size	SAT Avg.	ACT Avg.	% to 4-yr college	% to 2-yr college
Absecon	908	13	23	819	N/A	25 %	28 %
Atlantic	7063	15	25	921	N/A	53 %	26 %
Brigantine	1119	13	25	921	N/A	53 %	26 %
Buena	2455	15	24	932	N/A	30 %	27 %
Egg Harbor City	593	9	22	1024	0	50 %	29 %
Egg Harbor Township	4860	14	25	1002	N/A	42 %	44 %
Estell Manor	310	10	19	932	N/A	30 %	27 %
Folsom	235	6	17	998	N/A	47 %	30 %
Galloway	3521	10	23	1024	0	50 %	29 %
Hamilton-Atlantic Co.	2316	13	25	990	N/A	37 %	33 %
Hammonton	2115	14	23	998	N/A	47 %	30 %
Linwood	900	10	19	1037	N/A	58 %	21 %

FIGURE 12-9 Comparing school districts

Test Scores

The Test Scores items reflect the level of college-bound students and their test scores. They include these factors:

- The percentage of high school graduates who plan to attend a four-year college or university
- The percentage of high school graduates who plan to attend a two-year junior college
- The average combined Scholastic Aptitude Test (SAT) scores
- The average composite American College Testing Program (ACT) scores

Secondary Education

The Secondary Education items reflect the diversity of classes in the district's secondary schools. These items are

- The number of foreign languages offered
- The number of advanced placement classes offered
- The number of fine arts classes offered
- The existence of a science club
- The existence of a drama program
- The existence of a chapter in Students Against Drunk Driving
- The number of girls, boys, and co-educational interscholastic sports programs

Additional Items

The final section of the report summarizes several other key indicators, including

- The number of formal foreign languages studied
- The grade where computers are introduced
- The number of band instrument lessons
- The number of gifted student pull-out programs
- The availability of after-school daycare programs

For further information about a school district, you can order a free comparison report of three districts. The service is sponsored by advertisers; and to qualify for the free report, you have to allow one of the sponsors to send you information. Here's how to get the report:

1. At the bottom of the Yahoo! school report, click the link shown at right.



2. In the page that appears, select a state from the list box and then click Go.
3. Select the city or the county, and then click Go.
4. In the sample report that appears, click the link shown on the right to display the application form.



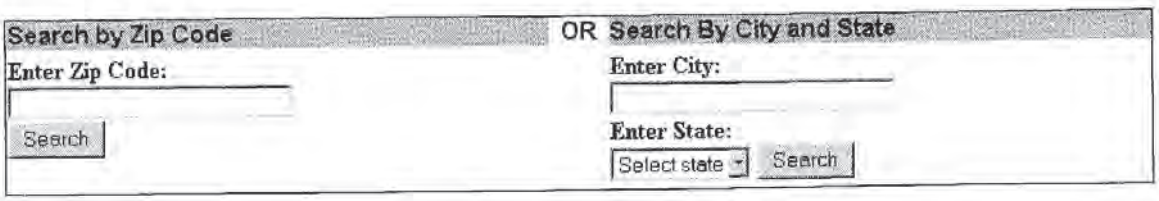
5. Enter your name and address.
6. Select up to three school districts from the lists.
7. Answer the short questionnaire about your relocation.
8. Select at least one of the corporate sponsors.
9. Click Submit.

The report, and information from the selected sponsor, will be mailed to you.

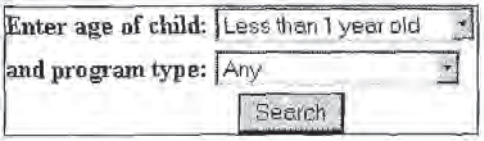
Finding Child Care

Use the Find Child Care tool from the Yahoo! Real Estate page to locate child care providers by zip code, or city and state. Here's how to use this feature:

1. Click Find Child Care.
2. In the page that appears, enter the zip code, or the city and state, and then click Search.



3. In the page that appears, specify the age of the child by selecting one of these options: Less Than 1 Year Old, From 1 Year To 12 Years, or Older Than 12.



4. Select the program type: Any, Child Care Center, Preschool, Home/Family Care, Montessori, or School-Age Program.
5. Click the Search button and Yahoo! searches the Yellow Pages for listings in your area.

Other Real Estate Page Features

In addition to the features already discussed, the Real Estate page offers a variety of links to interesting news stories, sites, and online information.

For links to a variety of interesting and useful sites, for example, use the items in the Cool And Helpful section. Through these links, you can access the Yahoo! classified section, look up real estate terms in the glossary, order a credit report, or go to the Yahoo! Insurance Center. You can also go to the Yahoo! message board to find discussions about real estate, as well as connect to the United States Postal Service's relocation services site. Use the Get Local link in the section to get information about a state or local community, including special events, weather reports, entertainment ideas, maps, and even coupons. The Web Sites link takes you to the Yahoo! real estate categories. From the categories, work your way through subcategories to find information of interest.

The address of the Postal Service relocation service is http://www.usps.gov/moversnet/.

The Yellow Pages section of the Yahoo! Real Estate page includes links to real estate resources.

The Real Estate News section displays headlines about real estate. There are two links under the Real Estate News banner: Click InmanNews or Real Times to review the headlines from each service. The current source being displayed does not appear as a link.



This Week's Poll presents a question about real estate. You can take part in the poll by clicking the option that pertains to you and then clicking Submit My Vote to see the current results. You can also click View Results Without Voting to go directly to the results.

Advertiser Links

As you work with the Yahoo! real estate pages, you'll see advertisements for mortgage and finance companies, realtors, and other companies that offer real estate services. Some of the ads, for example, include links to these sites:

- **http://www.homebid.com/** For online home auctions and links to realtors
- **http://www.apartmentguide.com/** To locate apartments for rent
- **https://www.ditech.com/** For a credit reporting service
- **http://www.mortgageexpo.com/** and **http://www.mortgagequotes.com/** For two mortgage companies

Click advertisements that you feel will offer a helpful service, but remember that these companies are not part of Yahoo! and usually charge for their services.

Chapter 13

Buying, Selling, and Maintaining Automobiles



How to . . .

- Get new car prices
- Compare models side by side
- Get used car prices
- Check for a lemon
- Maintain service records online
- Troubleshoot automotive problems

Chances are your automobile is, after your home, the most expensive thing you have purchased. In fact, if you rent, you may spend more money on your car than on your home. Monthly car payments, insurance, fuel, and maintenance can take a big chunk out of your budget. Sometimes, you even have to spend money for car repairs before you make repairs to your home.

Decisions about buying, selling, and maintaining cars should not be taken lightly. Luckily, you have Yahoo!.

Yahoo! Autos

Yahoo!, in conjunction with a number of online companies, can help you make decisions when it comes to a car, truck, or SUV. If you are interested in selling a car, buying a car, or just keeping a vehicle running, go to Yahoo! Autos, which is shown in Figure 13-1.



FIGURE 13-1 Yahoo! Autos

There are two ways to get to the page:

- Point your browser directly to http://autos.yahoo.com/.
- Click More on the Yahoo! home page, and then click Autos in the Other Guides section of the page that appears.

Yahoo! Autos has sections devoted to buying, selling, financing, and maintaining autos. You will also find helpful links to other resources, news stories, a weekly poll, and personalized services.

We'll take a look at all of these features in this chapter.

Much of the information in Yahoo! Autos is provided by Edmunds.com, one of the first sites to offer free automobile price information online. You can go directly to their site at http://www.edmunds.com to read reviews, get consumer information, or visit a messages area called the Town Hall where you can share your automotive experiences with others.

Buying an Automobile

If you are interested in purchasing a new or used automobile, check out the links under Buying in the Yahoo! Autos page. The Auctions and Classifieds links take you to Yahoo! features where you can actually purchase a car online. You'll learn more about these features in later chapters. Use the other links to get the information you need to purchase a new or used car.

New Car Guide

As shown in Figure 13-2, the New Car Guide provides access to detailed information about hundreds of models, as well as the ability to compare cars side by side, feature by feature.

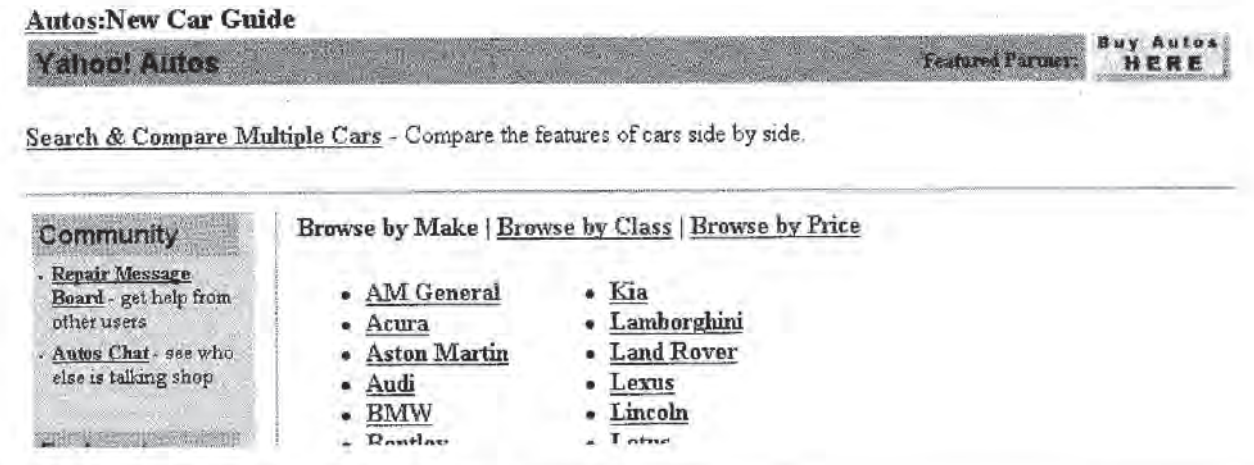


FIGURE 13-2 Yahoo! New Car Guide

To get information about a specific model, use one of the Browse options: Browse By Make, Browse By Class, or Browse By Price. With Browse By Make, you start by selecting the car's manufacturer. Browsing by class, you start with these choices:

Browse by Class

- Compact Pickup
- Convertible
- Family Coupe
- Family Sedan
- Fullsize Pickup
- Fullsize Van
- Luxury Coupe
- Luxury Sedan
- Luxury Sedan/Sports Sedan
- Luxury Sport-Utility
- Luxury Wagon
- Minivan
- Sport Utility
- Sports Car
- Sports Car/Convertible
- Sports Car/Luxury Coupe
- Sports Coupe
- Sports Coupe/Luxury Coupe
- Sports Sedan
- Station Wagon

Browsing by prices lets you select the price range you are comfortable with:

Browse by Price

- $0 - $15,000
- $15,000 - $20,000
- $20,000 - $25,000
- $25,000 - $30,000
- $30,000 - $35,000
- $35,000 - $50,000
- $50,000 - $75,000
- More than $75,000

As an example, let's locate a car by maker:

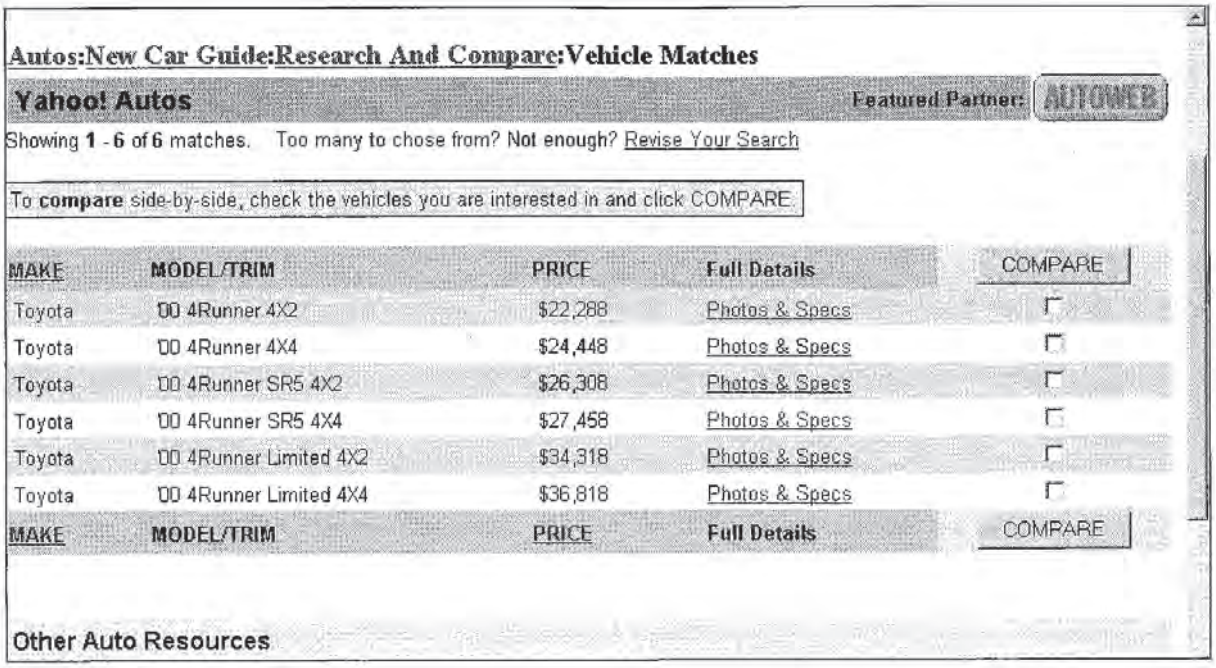
1. In the New Car Guide, click Browse by Make if it is not already selected.
2. Choose the manufacturer to see a list of models to choose from. The page is labeled "Autos: Toyota Guide," as shown here, or whatever manufacturer you selected.

Autos:Toyota Guide

3. Choose the model you are interested in to see a summary of models in the Vehicle Matches page, as shown in Figure 13-3.



Click Price above the list to sort the cars in ascending order by price, or click Price below the list to sort in descending order.



Autos:New Car Guide:Research And Compare:Vehicle Matches

Yahoo! Autos Featured Partner: AUTOWEB

Showing 1 - 6 of 6 matches. Too many to chose from? Not enough? Revise Your Search

To compare side-by-side, check the vehicles you are interested in and click COMPARE.

MAKE	MODEL/TRIM	PRICE	Full Details	COMPARE
Toyota	'00 4Runner 4X2	$22,288	Photos & Specs	☐
Toyota	'00 4Runner 4X4	$24,448	Photos & Specs	☐
Toyota	'00 4Runner SR5 4X2	$26,308	Photos & Specs	☐
Toyota	'00 4Runner SR5 4X4	$27,458	Photos & Specs	☐
Toyota	'00 4Runner Limited 4X2	$34,318	Photos & Specs	☐
Toyota	'00 4Runner Limited 4X4	$36,818	Photos & Specs	☐
MAKE	MODEL/TRIM	PRICE	Full Details	COMPARE

Other Auto Resources

FIGURE 13-3 Comparing prices for various car models

How to ...

Get More Information

From the carmaker's guide page, you can also access information about a manufacturer by clicking these links:

- **Yellow Pages: Dealers** Lists dealers in your area
- **Official Site** Takes you to the manufacturer's official Web site
- **Other Web Sites** Displays Yahoo! categories that relate to carmakers
- **Acura Books** Offers links to books in the Yahoo! Shopping area
- **Acura Parts** Displays Yahoo! categories that relate to automobile parts
- **Used Prices** Lets you find the retail and trade-in value of used vehicles

For details about a specific model, click Photos and Specs next to the model's name to see a photograph, description of the vehicle, and lists of the major standard and optional features. You also get a summary that includes the base price, dealer invoice, required packages, standard engine, and standard transmission. Not taking into account optional equipment, the price you should expect to pay is somewhere between the base price and the dealer invoice amount.

Following the summary are details arranged by category, as shown in Table 13-1.

The specifications page also includes links to this information:

- Optional equipment prices—both retail and dealer invoice prices
- Performance information
- Available colors and trim options
- Current rebates and special incentives
- Other available information

You can also choose to display similar cars by class or price if you want to compare models.

Side-by-Site Comparisons

While you're viewing models in the Vehicle Matches page, you can compare several models at once. To do so, select the check boxes in the Compare column next to each model you are interested in, and then click Compare. You'll see photographs of each model and a side-by-side comparison of features, as shown in Figure 13-4.

You can also go directly to the comparison feature from the New Car Guide home page. Here's how:

1. In the New Car Guide, click Search & Compare Multiple Cars.

Category	Items Included
Price and Standard Engine	Base price, engine type, displacement, number of valves, horsepower and torque, type of fuel system and transmission, city and highway fuel economy
Interior Dimensions	Front and rear headroom, leg room, shoulder room, and hip room
Exterior Dimensions and Weight	Curb weight, weight distribution as a percentage front and rear, wheelbase, track, length, width, and height
Capacity and Volume	Cargo volume, fuel capacity, tow capacity, standard and optional seating, EPA class, passenger volume
Steering, Suspension, and Brakes	Steering diameter, engine location and drive, brake type front and rear, suspension front and rear, and tire size
Warranty	Length in months and miles, power train, and rust coverage

TABLE 13-1 Details Shown in a Vehicle Listing

Yahoo! Autos Featured Partner: AUTOWEB.COM

Make Name	Toyota	Toyota	Toyota
Model Name	'00 4Runner	'00 4Runner	'00 4Runner
Trim Name	4X4	SR5 4X4	Limited 4X4
	 Full detail Photo	 Full detail Photo	 Full detail Photo
Prices and Std. Engine			
Base Price	$24,448	$27,458	$36,818
Dealer Price	$21,403	$24,038	$32,232
Destination Charge	$480	$480	$480
Package Required	No	No	No
Standard Engine	2.7L I4	3.4L V6	3.4L V6
Standard Trans	5 Speed Manual	5 Speed Manual	4 Speed Automatic

FIGURE 13-4 Comparing models side by side

Note *You can also select Compare This Car when you are viewing a car's details page.*

2. In the page that appears, select a class of cars.



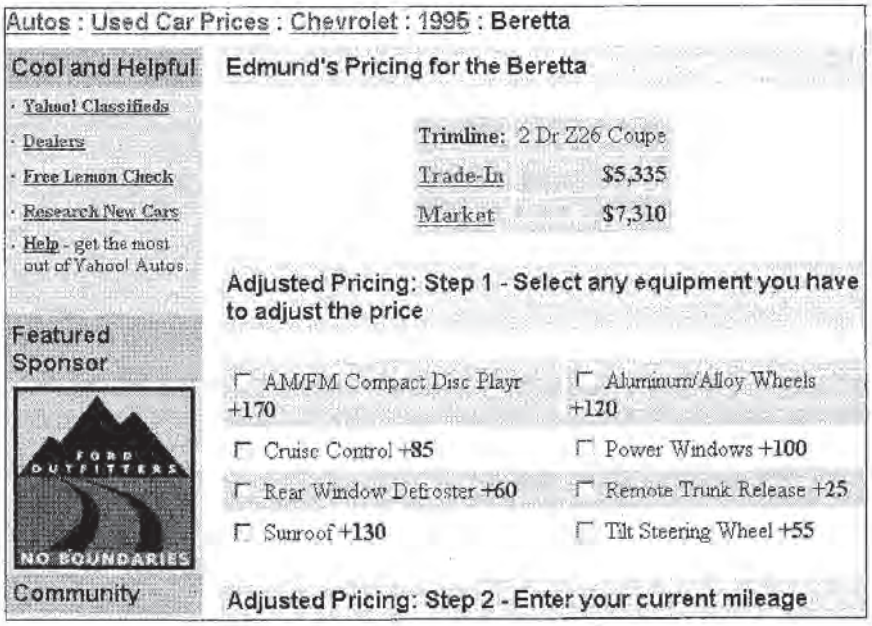
3. Select the makers you are interested in.
4. Select a starting and ending price, if desired. Click Search & Compare to list all makes and models.
5. Select the check boxes next to the names of the models you want to compare.
6. Click Compare.

Pricing Used Cars

Yahoo! Auto has not overlooked those of us who want to buy or sell a used vehicle. You can quickly find the retail and trade-in value of many old cars, as well as see if the vehicle you are considering has been resold to the manufacturer as a lemon.

To find out how much a used car is worth, whether you are buying or selling, follow these steps:

1. Click Used Car Pricing under the Buy A Car Or Sell A Car heading on the Yahoo! Autos page. A list of car manufacturers appears.
2. Click the make of car you are interested in buying or selling to see a list of years for which price information is available. Click the year that the vehicle was made to see a list of models. Click the model of the vehicle to see a report, shown in the following illustration. The report lists the base trade-in and market (retail) value of the vehicle.

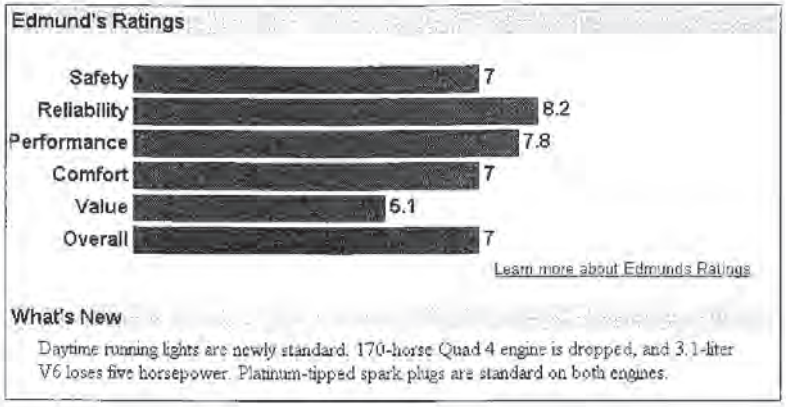


Tip *Click Trade-In or Market to see a definition of the term.*

3. Under Step 1, choose the adjustment options that are relevant to the vehicle. Each option describes a feature that adds value to the vehicle.
4. Under Step 2, enter the current mileage. Then, click the link shown at right.



You will see a summary of the options, as well as the total of the adjustment options, the adjustment for high or low mileage, and the total vehicle value. You'll also see the Edmund's rating for the car and a list of new features that were available with the model in later years:



At the bottom of the page are links to sites for more information, including

- The Edmund's home page
- A tutorial about negotiating the purchase of a car
- Road test reports
- Automobile safety information
- Sources for Chilton repair manuals

Note *There is also a link labeled Discount Financing for applying for a used car loan.*

Checking for a Lemon

Under the Lemon Law, a manufacturer must repurchase a vehicle that has had repeated problems. The manufacturer, however, is allowed to repair the vehicle and resell it as a used vehicle. Before purchasing a used car, you should see if it was repurchased as a lemon. If it was, you might consider not purchasing the car or using its history to negotiate better terms with the seller.

To check if a car was a lemon, you need the car's vehicle identification number (VIN). The VIN is a 17-character number assigned to all cars manufactured after 1981. The VIN is usually found on a plate on the front corner of the dashboard. To find it, stand outside the car and look at the driver's side of the dashboard. If you cannot find the VIN there, look under the hood of the car.

When you have the VIN, go to Yahoo! Autos and click Lemon Checks under Buy A Car to see a page with this box:



Enter the VIN exactly how it appeared on the car and then click this link: Carfax, the company that provides this service, checks its database of over one billion vehicles and reports if yours is a lemon.

Buying Tips

The Buying Tips option of Yahoo! Autos offers informative articles on all phases of buying a car. Click Buying Tips for access to these reports:

- First Steps
- Researching a Used Car
- Researching a New Car
- Negotiating a Price
- Closing the Deal

Selling a Car

Under Yahoo! Autos, you will find information about selling a car, including used car prices, auctions, and classified ads. Before selling your car or trading it in, find out how much it is worth through the Used Car Pricing feature described previously in the section "Pricing Used Cars." The guide shows both the market and trade-in value, so you'll be prepared whether you want to sell your car or trade it in. You can also sell your car by placing it in Yahoo! Auctions or posting a classified ad in the Yahoo! Classifieds.

Financing a Car Purchase

The Finance section of Yahoo! Autos provides access to financial tools for auto buyers.



Get a Used Car's History

Even if the dealer tells you that the used car you're interested in was owned by a "little old lady who only drives it to church," it still pays to know the car's history. At Carfax.com, you get reports on used cars. The cost of the service is $19.95 for a 60-day period. During the 60 days, you can get as many reports as you want, as long as you know the vehicles' VIN numbers.

The Calculators option in the Finance section, however, offers a few tools that are unique to Yahoo! Autos.

The Lease Payment Calculator, for example, estimates the monthly lease payments based on these items:

- Negotiated price
- Sales tax rate
- Term of the lease
- Residual price for which you may purchase the car after the lease
- Down payment
- Value of a trade-in
- Rebates

Enter the information that you have and then click Calculate Lease Payment to get a report like the one shown here:

	Lease
Estimated monthly payment:	**$ 396**
Total cost of all monthly payments:	$ 9498
Down payment:	$ 0
Value of current trade-in:	$ 0
Cost to purchase leased vehicle:	$ 14,000
Total cost to purchase:	**$ 23,498**

The Loan Payment Calculator is similar to the Lease Payment Calculator, except it does not require a residual value. It reports the estimated monthly payment on an automobile loan.

The Lease Vs. Loan Calculator compares the virtues of leasing and buying. This tool combines the Lease Payment Calculator and the Loan Payment Calculator and shows you the total cost to purchase by both means.



Use the Talk Cars section of Yahoo! Autos to connect with other members in the message boards, clubs, and chat rooms.

Maintain Your Car

Once you have your dream car—or whatever car you can afford—you have to keep it running. For help in keeping your car on the road, use the options in the Maintain section of Yahoo! Autos to store your car's maintenance records online, stay updated about recalls, and learn how to repair and troubleshoot problems.

Personalized Auto Services

Yahoo! Personalized Service offers a central place for maintaining service records and being informed when a manufacturer recalls a car. You can use the records to track expenses and to make sure your car is properly maintained.

You can also use the feature to track repairs and parts warranties. For example, suppose you purchase a new battery with a 48-month warranty and you record the purchase in your online file. The next time the battery has to be replaced, you can check your service records to determine if it is still under warranty.

You start your online maintenance file by describing the vehicle. You can then add maintenance records as they pile up. You can store information for as many vehicles as you want.

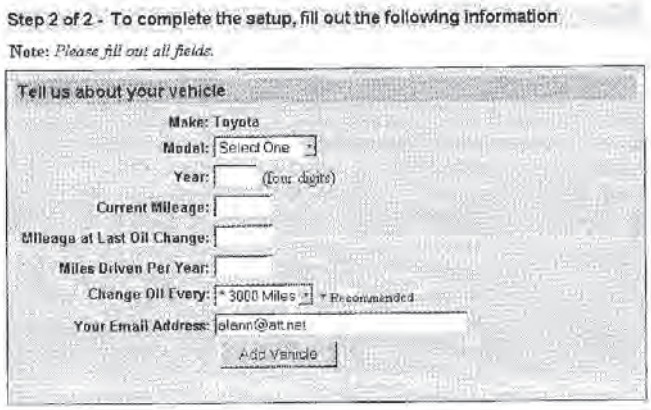
As an example, let's go through the process of describing a car and entering a repair record:

1. Click Personalized Auto Service in the Yahoo! Autos page.



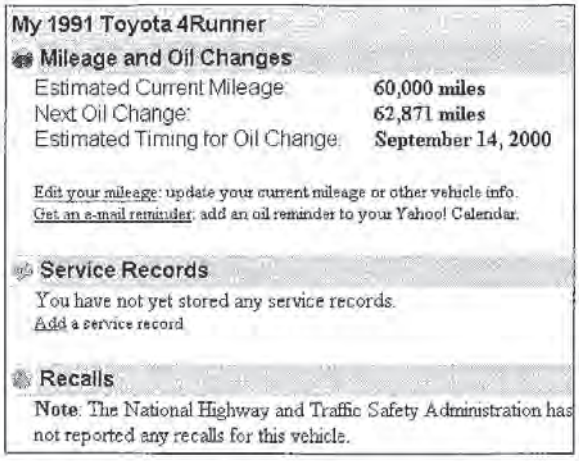
After you describe a vehicle, selecting Personalized Auto Service on the Yahoo! Autos page takes you to the last viewed vehicle screen.

2. In the screen that appears, click New User or Get Started Now to see a list of automotive manufacturers.
3. Select the make of your vehicle to open the form, shown in the following illustration.



4. Choose a model from the drop-down list.
5. Enter the year of your car.
6. Enter your car's current mileage.
7. Enter the mileage as of the last time you changed the oil.
8. Estimate the number of miles you drive each year.
9. Select the period for changing the oil.
10. Enter your e-mail address if it is not already shown.

11. Click Add Vehicle. You will see the vehicle's maintenance page, as shown next.



In the Mileage And Oil Changes section, you can change the current mileage to keep it up to date, or you can click Get An E-Mail Reminder to place the reminder on your Yahoo! calendar. The Service Records section summarizes the maintenance records you have entered. The Recalls section automatically lists recalls reported by the National Highway and Traffic Safety Administration.

Note *The Get An E-Mail Reminder option changes names and becomes Remove E-Mail Reminder if you want to delete a reminder from your calendar.*

Adding Service Records

To maintain an online record of services done to your car, click Add in the Service Records section of the vehicle's page to see the form shown in Figure 13-5. Enter information about the repair or maintenance, and then click the Add This Record button.

The Service Records page appears and summarizes each of the records. The heading of the page looks something like the on shown here on the right. Each of the items in the heading is a link:



- Click Home to return to the Yahoo! Autos home page.
- Click All Vehicles to see a list of the vehicles you have entered into the system.
- Click the name of the vehicle to see its maintenance page.



Maintenance and service records pages offer links to each automobile you have entered in the system, as well as the means to see a list of all vehicles or describe a new vehicle, as shown here.

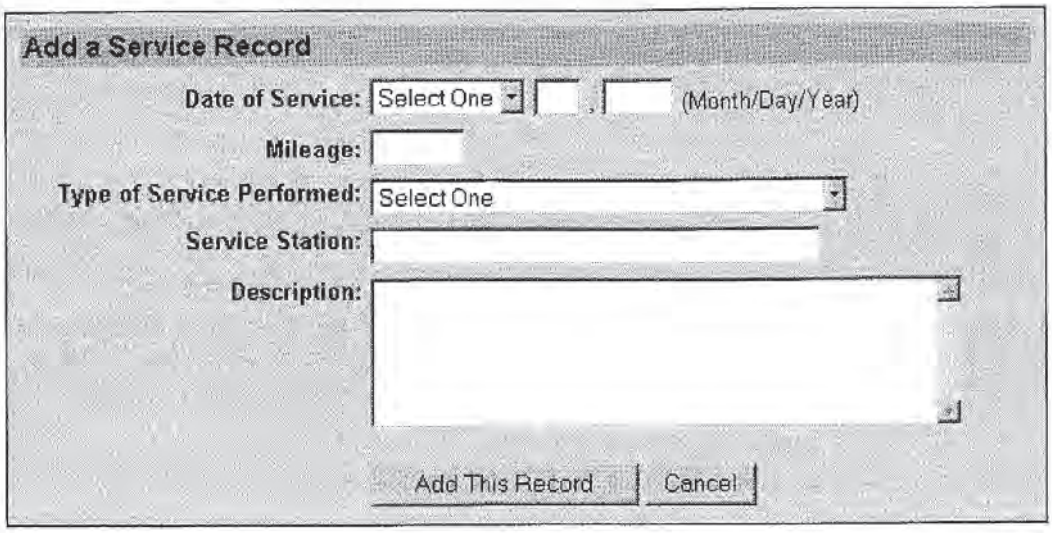


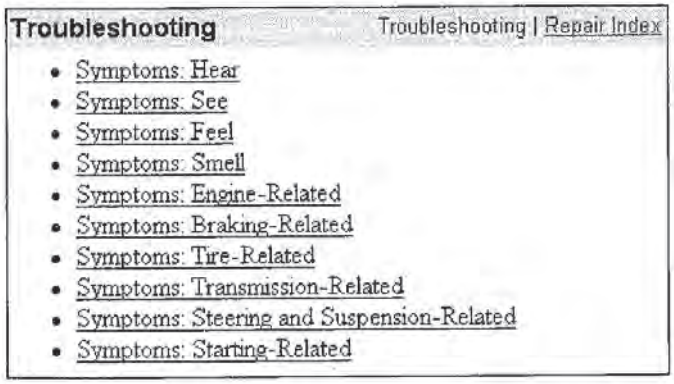
FIGURE 13-5 Describing repairs or services done to a car

Repair and Troubleshooting

Selecting the Repair And Troubleshooting option in the Maintain section of the Yahoo! Autos page displays a page with two options: Troubleshooting and Repair Index.

Choosing Repair Index displays an alphabetical list of common automobile repairs, from ABS: Antilock to Windshield Washers And Wipers. Click the name of a repair to see links that you can click to obtain detailed articles that explain how to make repairs.

Choosing Troubleshooting lists symptoms that your car might be experiencing:



Click a symptom to further define a problem and perhaps learn how to remedy it. For example, suppose you smell a rotten egg odor from the back of your car:

1. Click Symptoms: Smell to see a list of odor-related symptoms.
2. Click There Is A Rotten Egg Smell Coming From The Exhaust to see a list of possible causes.
3. Click a cause to obtain how-to articles in the repair index.

Maintenance Tips

Click the Maintenance Tips option in the Maintain section to access car maintenance tips from Ren Volpe, author of "The Lady Mechanic's Total Car Care for the Clueless." The tips are organized in these categories:

- General service mechanics
- Oil and filters
- Tires and brakes
- Fluids
- Winterizing

Click an option to display and read the related article.

Auto Stores

The Auto Stores option in the Maintain section of Yahoo! Autos leads you to an extensive collection of links to online automobile parts and equipment dealers. You'll get access to stores carrying these items:

- Parts and accessories
- Clothing and collectables
- Tires and wheels
- Car care products
- Tools
- Lubricants
- Audio equipment
- Scooters and motorcycles
- Bumper stickers
- Police, fire, and emergency vehicle equipment

All of the stores are part of Yahoo!'s secure shopping service.

News Stories

The News Stories section of the Yahoo! Autos page offers links to news stories that pertain to automobiles. Click a link to read an article or click Full Coverage below the list of stories to open the Automotive News page of the Yahoo! Business Full Coverage feature.

The Automotive News page includes links to additional stories, as well as specific news sources, including these magazines: *Car and Driver, Motor Trend,* and *Road & Track.*

There is also a section that offers links to Web sites where information about automobile shows, government and safety agencies, and automobile associations can be obtained.

Other Yahoo! Autos Page Features

In addition to the features already discussed, the Autos page offers a variety of other information and links. In the Cool And Helpful section, for example, you will find information about local traffic, automobile racing, personal testimonials about cars by Yahoo! members, and help information. By clicking the Traffic link, for example, you can specify your location and get road and traffic reports.

This Week's Poll is a weekly question about automobiles. "Which of these SUV models would you most like to buy?" is an example question. You can take part in the poll by clicking the option that pertains to you, and then clicking Submit My Vote to see the current results. You can also click View Results Without Voting under the option buttons to go directly to the results.

The Resources section has links to Yahoo!'s automobile Web sites, car rental information from the Yahoo! Travel department, and the Yellow Pages so you can locate companies in your area.

There is also a Featured Sponsor link to one of Yahoo!'s automotive partners.

Part IV

Auctions and Shopping—Buy and Sell Anything

