ROCHESTER

# Democratian Chronicle

ROCHESTER, NEW YORK

**DEMOCRATANDCHRONICLE.COM** 

SUNDAY, JULY 17, 2011

## **SUNDAY**

SAVINGS INSIDE

ROCWEATHER

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### BANKRUPTCIES DOWN

AREA FILINGS HAVE FALLEN TO A 5-YEAR LOW IN ROCBUSINESS



## IT'S A PLANE!

BLUE ANGELS DAZZLE AS FANS BRAVE THE HEAT IN ROCNEWS

**BREWING IN THE EMPIRE STATE** 

# QUEST FOR AN ALL-N.Y. BIEBER

Region's craft beer enthusiasts hope industry can grow the way wine trails have

STORY BY KAREN MILTNER STAFF WRITER
PHOTOS BY ANNETTE LEIN STAFF PHOTOGRAPHER

As wine tourists drive along County Road 139 to Sheldrake Point Vineyards on Cayuga Lake, they are often tempted to stop at the Wyckoff farm stand and buy fresh fruits and vegetables. Last year, howNEW YORK STATE »

## Next for Cuomo: Making bust go boom

Regional councils to be rolled out within weeks

JOSEPH SPECTOR

Gannett Albany bureau chief

ALBANY — Soon after he became lieutenant governor in January, Robert Duffy started reaching out to business executives to entice companies to New York. Some of the reactions were startling.

One CEO "actually laughed when I talked about coming to New York," Duffy

recalled Friday.

But, he quickly added, "They're not

#### **NEW PRODUCTS**

#### MOUSE PAD DOUBLES AS TRAVEL POUCH

Need a safe place to store your portable mouse? Try stashing it in Smartfish Technologies' Mouse Pad Travel Pouch.

When the pouch is unzipped, it functions as a mouse pad with a 9-inch diameter work

When it's time to go, the pad can be zipped into a neo-

prene pouch that provides protection for your mouse.

The pouch can be tucked into a bag or snapped onto the handle of a backpack. Available in blue and black, it costs about \$15

www.getsmartfish.com

#### LIGHT DELIVERS SAFETY BONUS

You no longer have to strain your eyes to read a menu in a poorly lit restaurant. When the lighting is poor, the EPLI Executive Precision

Lighting Instrument can shed light on hard-toread documents Made to resemble the look and feel of a top-notch ink



pen, the power of the light can be adjusted depending on your needs. At 10 lumens, it emits just enough light to read a menu in a dim room. Feeling threatened? You can set it on 160 lumen "strobe" to disorient an attacker. The personal protection LED flashlight from Brite-Strike has a suggested retail price of \$80 but can be purchased for about \$50. It ships with two AAA alkaline batteries.

www.brite-strike.com/epli.html

#### YOUR TECHNOLOGY

### 1 GB may be OK to run Skype, webcam

Ouestion: I have a Dell Dimension 8200 from 2002. I upgraded the memory from 256 megabytes of RAM to 1 gigabyte of RAM and now it runs great. I believe it has a 2.26 MHz processor. I want to buy the Logitech 510 webcam and download Skype. However, the requirement as per Cnet is that I need at least 2GB of RAM, I thought the box of the webcam says less than

Would it slow down my computer like it was at 256? Can both Skype and the webcam work with my computer?

- Brian, Drums, Pa. Answer: The website doesn't say officially how much RAM you need. 1G should be acceptable, but you might not be able to run a lot of other programs along with it. More important is the processor speed (yours is fine), and, if you're doing video, the video card.

Ouestion: I have an iPad2 with Wi-Fi and 3G, and an HP C310 printer,



also a Samsung router. The problem is I have a weak Wi-Fi signal and cannot use the printer with Wi-Fi. I would like to print on 3G. - Carl, Rochester

Answer: Unfortunately. it's pretty unlikely you'll be able to print via 3G. The 3G connection in the iPad connects only to your cell carrier, and through them to the Internet. Your printer does not actually connect to the 3G network; it only connects to your Wi-Fi network. And that Wi-Fi network is internal to itself in terms of something like this. It's not really "on the Internet." which, of course, is how you want it. You don't want just anybody randomly printing on your printer.

The iPad2 and the printer have to be on the same network to "see" each other, and they have

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to see each other for the iPad2 to print to the printer. So let's talk a little bit about the Wi-Fi network vou're running.

Wi-Fi is radio, and radio has three shortcomings: distance, interference and blockages. The farther you are from the router, the fainter the signal. There can be other things putting out radio waves that interfere with your wireless connection: phones, microwaves, hair dryers. And if there's metal between you and the router, the signal can be blocked completely. That can easily happen in the kitchen, but it can also happen if there are ducts in the walls or ceiling between you and the router.

The other thing that could be the problem is the wireless router itself.

The signal shouldn't be weak. It could be that it's dying, or that the antenna has gotten loose. Check those things first.

Beyond that, your best bet is to get the iPad2 (and probably the printer) closer to the Wi-Fi router. That should do it.

**Question:** I am a Mac person, but I recently bought an HP Pavilion g7. With it came a 60-day trial for Norton, which is about to expire. What spyware would you recommend and are any of them free? I use the computer for social networking only, not for

- Dolly, Rochester Answer: I'm very impressed, Dolly, Pat yourself on the back. Most people don't realize that when you get an antivirus program with your new computer, it's only a trial version. It will expire, and you will be completely unprotected. But you realized this, and you are prepared.

My suggestion is to check out The Security Tango (http://security tango.com/). You'll see a number of antivirus programs.

Some are free, some cost money. They're all linked. so you can click on any one and check it out right on the manufacturer's web-

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19.23 -0.47 3 59.66 -1.44 2 10.37 +0.05 3

13.62 +0.07

13.62 +0.07 13.62 +0.07 10.97 +0.06 11.10 +0.02

MuSht 15.92 +0.01 MuShtAdml 15.92 +0.01 NYLT 11.08 +0.05 NYLTAdml 11.08 +0.05

Have fun! □

MUTUAL FUNDS						AstMgr20 13.07 -0.04 3 AstMgr50 15.84 -0.18 2
	Wk	Realty	29.52	-0.84	1	Bal 18.91 -0.26 2
lame NAV	Chg Rk	CRM				BlChGrow 48.63 -1.04 1
Alger Group		MdCpVlins	30.26	-0.96	2	Canada d 60.94 +0.29 1 CanApr 26.55 -0.76 4
rCapGrwB m11.1	9 -0.22 4	Calamos				Capino d 9.63 -0.07 1
MidCapGrB m6.24		GrincA m	33.00	-0.62		ChinaReg d 31,70 -0,78 3
Alliance Bernstei	n	GrowA m	56.57	-1.27		Contra 71.54 -0.96 2
GrowA m 39.26		GrowC m	51.26	-1.16	3	ConvSec 26.41 -0.47 1
GrowB m 25.98		Calvert				DiscEq 23.64 -0.68 5
lighlncA m 9.14		ShDurincA n			2	DivGrow 29.38 -0.81 1
lightncB m 9.22	-0.04 1	Cohen & Ste		170.0		DivrIntl d 30.68 -0.58 3
Allianz		Realty	65.48	-1.51	1	EmergAsia d31.43 -0.75 3
VFJDivVIA m 11.90		Columbia				EmgMkt d 26.36 -0.56 5
FJDvVIIs 11.98		AcornA m	30.90	-0.91		Eginc 45.16 -1.26 4
NEJSmCVIs 32.43 NEJSmCVIA m30.9			40.83	-0.56		Eginc II 18.66 -0.51 4 Europe d 31.94 -0.89 3
CMWInsD b30.49		AcornZ	31.89 9.35	+0.01	3	ExpMulNat d22.63 -0.49 5
	-0.43 2	BondZ CominfoA m		-2.07		FF2015 11.77 -0.11 2
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American Beacor			13.62	-0.26		FF2040 8.32 -0.13 2
gCpVllnv 18.96		DivrEgInA m		-0.27	3	Fidelity 34.26 -0.84 1
	-0.54 3	FrontierA m		-0.33		Fifty 19.01 -0.50 5
mCapInst 20.76		IntmBdZ	9.16		3	FltRtHiIn d 9.82 -0.01 1
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	+0.03 2	LgCrQuantA		-0.13		Fr2045 9.86 -0.16 2
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GlGold d 25.00		MdCpValZ	14.17	-0.45		Free2025 11.97 -0.15 2
GrowthInv 27.33		SIIncZ StLgCpGrZ	9.97	-0.32	2	Free2030 14.30 -0.20 2
crowthis 27.57		TaxEA m		+0.08		FreeInc 11.57 -0.03 4
leritInv 22.83			51.60	-0.79		GNMA 11.74 +0.02 1
nfAdjl 12.46		Copley	31.00	0.13		Govtinc 10.64 +0.03 2
Selectiny 41.25 Ultrainy 24.55			47.49	-0.36	E	GrStr d 21.92 -0.23 4
	-0.47 2	DFA	71.73	0.50		GrowCo 92.68 -1.86 1
American Funds AMCAPA m 19.83	0.45.2		10.36		2	Growinc 18.89 -0.36 5
alA m 18.65			10.22		5	Hilnc d 9.08 -0.02 1
lalB m 18.59				+0.04		Indepndnc 25.83 -0.61 2
	+0.01 5		21.98	-0.42		InfProtBd 12.36 +0.09 3 IntBond 10.79 +0.04 4
CapIncBuA m51.07	7 -0.88 3	EmMktVall	35.01	-0.76		IntMuniInc d10.20 +0.04 2
CapIncBuB m51.10	-0.89 4		23.99	-0.33		IntlDisc d 33.32 -0.73 2
apWldBdA m21.0		EmgMktl	30.65	-0.63		InvGrdBd 7.58 +0.01 4
pWldGrIA m36.10	-1.00 2		13.94	-0.34	.3	Japan d 10.74 +0.09 3
pWldGrIB m35.90		IntPrtScI	11.94	+0.11		LatinAm d 57.04 -1.44 3
urPacGrA m42.31 ninvA m 38.25			17.37	-0.41		LevCoSt d 29.55 -1.10 4
orthAmA m 31.70			20.08	-0.46		LowPriStk d 41.64 -0.69 2
orthAmB m 30.64			24.30			MAMuinc d 11.92 +0.06 1
filncA m 11.40		TMIntiVal	14.87			Magellan 72.85 -1.45 5
ilncMuA m 13.75		TMMkWVal	15.82			MidCap d 29.13 -0.86 4 Munifine d 12.60 +0.06 1
ncAmerA m 17.11		TMUSTarVal		-0.54		NewMille 31.19 -0.61 1
nc4mor0 m 16 00	0.26 4	IISCorFa11	11.61	-0.29	1	Hemmine 31.15 '0.01 1

#### **MUTUAL FUND TABLES EXPLAINED** Mutual funds are m - Multiple fees

are charged, usually

a marketing fee and

either a sales or

redemption fee.

NA - not available.

p - previous day's

s - fund split shares

net asset value.

during the week.

shares in portfolios of securities such as stocks or bonds.

1. Fund: The name of the mutual fund portfolio. Fund families are listed in bold type.

b - Fee covering market costs is paid from fund assets. d - Deferred sales charge, or redemp-

charges).

First Investors

f - front load (sales

GlbA m 48.77 -0.45 Gold m 34.61 +1.64 OverseasA m23.68 -0.08

 FrankTemp-Franklin

 Ballnv m
 48.20 -1.32

 CA TF A m
 6.89 +0.05

 CvtSc A m
 15.80 -0.32

DynaTechA m32.67 -0.86 1 Fed TF A m 11.72 +0.07 2 FlxCpGr A m50.92 -1.43 2 GoldPrM A m47.37 +1.74 2 GrOppA m 22.59 -0.61 3 GrOppB m 21.80 -0.61 3 Growth A m 47.05 -1.07 2 HyTF A m 9.96 +0.04 1 HighlincA m 2.03

InsTF A m 11.72 +0.06 3

10.87 -0.01 1

-0.02

x - fund paid a distribution during the week. 2. Net asset value: The net asset value

of each share in the fund, or the value of

Harding Loevner EmgMkts d 50.06 -1.28

Capapry 36.71 CpApHLSIA 42.66 DivGrowA m 19.65 DvGrHLSIA 20.35 FloatRtA m 8.87 FloatRtC m 8.86

DivGrowA m DvGrHLSIA FloatRtA m FloatRtC m

Hartford

securities and cash in the fund divided by the number of shares

3. Weekly change: The change in net asset value from the previous Friday's closing price.

4. Fund ranking: How the fund ranks compared to its peer funds over a four-year period. "1" being top 20 percent to "5" being lowest

Inalcporc m 7.44 -0.18 4 Inalcpopa m 8.88 -0.22 4 MgdMuniA m15.58 +0.08 1 SocAwB m 17.17 -0.24 4 ValueC m 39.03 -1.12 5 **Longleaf Partners** 15.52 -0.39 2 30.89 -0.65 3 30.26 -0.64 1 LongPart Loomis Sayles Bondl 14.84 -0.06 1 BondR b 14.79 -0.06 1 FloatRt m 8.88 MdCpHLSIA 27.42 -0.98 2 MidCapA m 23.13 -0.82 3 StkHLSIA 42.49 -0.88 2 TRBdHLSIA 11.28 +0.01 4 Lord Abbett
AffiliatA m 11.65
BondDebA m 7.99
BondDebC m 8.01

Oákmark Oakmark
Eqincl 29.26 -0.37
Global I d 22.59 -0.67
Intl I d 19.53 -0.68
Oakmark I d 43.74 -1.20
Select I d 29.63 -0.86 Oberweis EmgGro m 22.63 -0.89 5 Old Mutual Advisor F gCpGrZ d 19.19 -0.41 mCpVIZ d 19.47 -0.58 Old Westbury GlbSmMdCp 16.03 -0.41 NonUSLgCp 10.65 -0.33 RealRet 10.78 -0.08 Oppenheimer

DevMktY 34.80 DevMktsC m 33.67 EqIncA m 25.29 GlobA m 63.19 GlobOppB m 28.04 GlobOppB m 28.04 - 0.71 z GlobOppT m30.43 - 0.77 z GlobOppT m28.06 - 0.72 z GoldMinA m 49.03 + 2.21 1 IntlBondC m 6.69 - 0.03 z IntlBondC m 6.67 - 0.03 z IntlBondY 29.39 - 0.80 z IntlGrowA m 29.49 - 0.81 z LmtTmMunA m14.45+0.05 z LtdTmGovB m9.38 LtdTmSV m 3.26 + 0.01 z

ActivaliZ 12.51 -0.16 4
BlendA m 18.41 -0.48 2
BlendB m 17.54 -0.46 3
HIYleidB m 57.50 -0.01 2
JenMidCapGrA m29.95-0.62
NaturResA m57.90 +0.39 1
NaturResB m48.70 +0.32 2
UtilityA m 10.94 -0.17 5
Value A m 15.05 -0.41 4 17.65 -0.38 5 | Nuver | HIYIdMunA | m14.90 +0.11 | HIYIdMuni | 14.89 +0.10 | HIYIdMuni | 14.89 +0.10 | IntiMunBdl | 9.01 +0.04 | Tan/MOppl | 36.02 -0.11 41.05 -0.77 1 IncomeB m 6.85 +0.02 : MultiCapGrA m53.61-1.49 VoyagerA m 23.29 -0.79 VoyagerB m 19.71 -0.68 RS Funds IntiGrthA m 18.23 -0.52 3 RidgeWorth MdCpVlEql 12.21 -0.36 1 Royce LowStkSer m19.16 -0.15 PAMutInv d 12.47 -0.35 Premierinv d22.23 -0.44 SpecEqInv d 21.55 -0.52 TotRetinv d 13.85 -0.31 TotRetinv d 13.85 -0.31 ValPISvc m 14.08 -0.27 Russell ItlDvMktS StratBdS 
 SEI
 8.99
 -0.21

 IntlEq A
 8.99
 -0.21

 IsCrFxIA
 11.02
 +0.02

 IsMgTxMgA
 12.70
 -0.31
 Schwab Schwab 1000Inv d 39.35 -0.85 2 CoreEqInv d 17.92 -0.39 3 S&P500Sel d 20.68 -0.44 2 TotBdMkt 9.35 +0.02 5

Scout

d 32 94 -0.77 1 BalldxAdm

LgCGrinst 8.53 -0.2

Prudential Investmen 8.53 -0.24 3 MidCpIst MidCpSgl Morg MorgAdml MuHYAdml MktNeut d 15.45 -0.15 1 Templeton IncBIdA m IncBIdC m IntiValA m IntiValC m IntiValI d 88.71 +4.11 1 24.11 -0.66 1 USAA Income NYBond PrcMtlMin VALIC Co I Value Line Agginc m NYTaxE b PremGro i USGovt b Van Eck Vanguard

PALTAdmi PrecMtls d Prmcp d 68.78 PrmcpAdml d71.40 PrmcpCorl d 14.46 -0.39 REITIdx d 20.38 -0.45 REITIdxAd d 86.98 -1.92 REITIdxInst d13.46 -0.30 STBondSgl 10.66 +0.01 STEedAdml STTsry STsryAdml SelValu d SmCpldAdm SmCpldIst SmValldx StratgcEg -0.61 TgtRe2015 TgtRe2020 TgtRe2030 -0.15 -0.31 -0.39 TotRe2035