



Money

SECTION B

Monday, December 27, 2004

Moneyline

Thursday markets

Index	Close	Change
Dow Jones industrial average	10,827.12	▲ 11.23
Dow for the week	▲ 177.20	
USA TODAY Internet 50	122.00	▲ 0.26
e-Business 25	103.52	▲ 0.34
e-Consumer 25	183.03	▼ -0.02
Nasdaq composite	2160.62	▲ 3.59
S&P 500	1210.13	▲ 0.56
T-bond, 30-year yield	4.84%	▲ 0.01
T-note, 10-year yield	4.21%	▲ 0.01
T-bill, 3-mo., discount rate	2.15%	unch.
Gold, oz. Comex	\$441.90	▲ 1.60
Oil, light sweet crude, barrel	\$44.18	▼ -0.06
Euro (dollars per euro)	\$1.3493	▲ 0.0112
Yen per dollar	103.70	▼ -0.38

Sources: USA TODAY research, MarketWatch.com



By Tim Loehrke, USA TODAY

Smart: Makes U.S. debut at Detroit show in January.

Small cars are riding tall

Success of Mini Cooper has automakers placing new emphasis on small models. 8B

Best business sellers of '04

Books by Donald Trump (and co-authors) took two of the top 10 best-selling spots, and a third made the top 15. 4B.



Large oil reserve discovered in Cuba

An oil deposit with an estimated 100 million-barrel reserve has been discovered off Cuba's coast by Canadian companies Sherritt International and Pebercan, President Fidel Castro said. In a closed-door speech to parliament deputies, parts of which were broadcast by official media, Castro said the oil was of better quality than the heavy crude associated with the area.

China Eastern purchases Boeing aircraft

China Eastern Air, which commands the country's second-largest commercial fleet, will buy six Boeing 737-700 jets for about \$240 million to meet booming air travel demand. The first of the narrow-body aircraft would be delivered in January 2006 and the last in August of the same year.

Roy Disney against Disney board heir plan

After waging an often bitter campaign for change at Walt Disney, former board member Roy Disney urged shareholders to reject a proposal asking the company to forever reserve one seat on the board for a Disney heir. The shareholder proposal will appear in the company's proxy statement.

Advertising: Ad track's best, worst

Year-end roundup on how TV ads fared in 2004, and advertisers' changing philosophy. 6B

Media: Expert panel falls short

Results from the eighth annual media prognostication contest. 7B

Markets: Hotels and leisure still leads

Group continues to pace market in a light trading week. Market trends, 8B

Compiled by staff and wire reports

Attention super shoppers

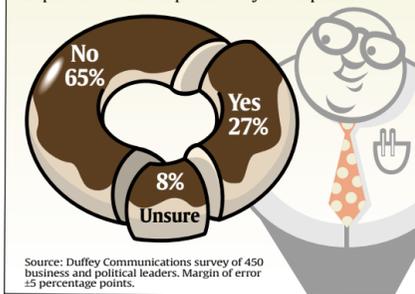
We're looking for frequent shoppers to be part of the USA TODAY Super-Shopper Panel. Panel members will periodically receive e-mail surveys about shopping and consumer issues, for possible publication, and occasionally might be interviewed by reporters and quoted in USA TODAY. If you love to shop and want to join our panel, please complete the short survey at shopperpanel.usatoday.com.

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USA TODAY Snapshots

Most companies not worried about workers' weight

Will an increasingly obese workforce have an impact on revenue or productivity at companies?



By Darryl Haralson and Alejandro Gonzalez, USA TODAY



Ann Moore: "My job here is to ensure we have great products to read. Am I just the luckiest person in the world?"

Executive suite

Every Monday

Time for a change at Time Inc.

Time Inc. CEO Ann Moore launched five magazines this year, including *All You* and *Nuts*. 2B

Stock buybacks see growing skepticism

By Matt Krantz
USA TODAY

When it comes to stock buybacks, more investors are wondering what's in it for them.

A buyback should be good for shareholders, because it means there will be fewer remaining shares, and each remaining share will be worth more when valued against the company's earnings.

But increasingly, stock buyback announcements are getting a skeptical reception, because many times, the number of shares doesn't fall or in some cases, even rises. "Buybacks are often hocus pocus, smoke and mirrors," says Gordon Bell, fund manager at Citigroup Asset Management.

Announcing a buyback has never been a guarantee a company would actually do it. Even when a company does buy back stock, the benefit is often mitigated by other things it does. A USA TODAY analysis of data from *The Buyback Letter* found that during the fourth quarter of 2003, 94 companies announced stock buybacks. But as of the third quarter this year, on average, the number of shares outstanding remained almost exactly the same.

It's been the same story among companies in the Standard & Poor's 500 this year. So far, 205 have an-

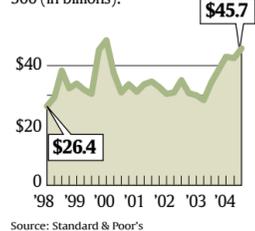
nounced buybacks and released updated share counts. But among these companies, the share counts rose 0.5%, according to S&P. Share counts rise even after buyback announcements because of:

► **Option grants to employees and sales of new shares.** Hub Group, a trucking company, in November 2003 said it planned to buy back 500,000 shares, about 6% of its shares at the time. But going into the fourth quarter of 2004, Hub had 10.3 million shares, up 31% from a year ago. Hub declined to comment. Regulatory filings show some of the bought-back shares might have been used to "fund certain restricted stock grants" to employees. Seven months after announcing a buyback, Hub and three stockholders sold more than 1.8 million new shares in a secondary offering.

► **Acquisitions.** In November 2003, Digitas, a business services firm, said it was buying back \$20 million of stock. But its shares at the end of the third quarter of

Buybacks on the rise

Investors may be increasingly skeptical of stock buybacks, but that's certainly not stopping companies from announcing them. Values for buybacks for companies in the S&P 500 (in billions):



2004 had risen 9.6%. That was from the combination of Digitas not having bought back any shares yet and its purchase of Modem Media for \$160 million in stock.

► **Accounting triggers.** As of April, E-Trade, an online brokerage, had bought back 7.9 million shares

For the complete list of the companies, go to money.usatoday.com

for \$100 million as it vowed it would in December 2003. But, the company's number of shares outstanding at the end of the third quarter was 380.6 million, or 2.5% higher than in the year-ago quarter.

Part of that is due to E-Trade's rising stock price: More employee stock options are in the money and must be counted. The company's level of profit also requires it to count some convertible notes.

Still, it all underscores why investors shouldn't take too much stock in buyback announcements. "We're not easily impressed with buybacks," Bell says.



By Sam Ward, USA TODAY

Market to protect consumer PCs seems poised for takeoff

As spyware, viruses expand, threat to e-commerce grows

By Byron Acohido and Jon Swartz
USA TODAY

When Thomas Breslin bought a new Windows XP computer for home use earlier this year, it came with free trial use of McAfee's hot-selling VirusScan software. Breslin assumed it was safe for him to get on the Internet.

He was wrong. At the time, VirusScan did not block spyware, sneaky programs plaguing Windows PCs. Within a few days, hordes of spyware programs implanted themselves on Breslin's computer, bogging it down to where it was unusable.

"Whatever my computer came with when I bought it was not enough," says Breslin, who spent \$240 to revive his PC. "I needed to buy additional stuff, and I was clueless that I needed it."

The sign company sales manager in Nashua, N.H., is not the only one baffled by Internet security. Last

October, the National Cyber Security Alliance scanned computers in 329 homes in 22 states, then interviewed the owners. The survey found 80% of the PCs infested with spyware; 90% of respondents had no idea what the programs did.

This year's deluge of spyware, which monitors Web-surfing habits and can steer users to sites they might otherwise never click to, has put the need to clean up the Internet in stark relief. What's more, it has set in motion the imminent re-alignment of some of tech's marquee players — Symantec, McAfee, Microsoft, America Online and Yahoo, among them.

The question at hand: Who will grab responsibility for Internet security? At stake: the future of e-commerce. If consumers' Web experiences continue to deteriorate, Internet service providers (ISPs) could lose subscribers, online shopping and banking could stagnate, and Microsoft wouldn't be able to burrow deeper into consumers' homes.

"All of these players stand to lose if consumers go

Please see COVER STORY on 3B ►

Low-fare carriers warm up to Mexico, Caribbean

Many adding new routes

By Marilyn Adams
USA TODAY

Discount airlines are increasing international flights to warm-weather destinations, chipping away at lucrative routes long ruled by traditional carriers.

Independent, low-cost carriers like JetBlue and America West are offering more flights from the U.S. mainland to the Caribbean and Mexico this month than ever. As a group, the number of December flights offered by the discounters is up 44% from a year ago and up 275% from 2000, according to a USA TODAY analysis of data from Back Aviation Solutions.

The data show low-cost carriers account for a small but fast-growing proportion of flights to Caribbean islands, the Bahamas and Mexican resort cities. Low-cost carriers are flying 7% of daily departures from the lower 48 states to the Caribbean and Mexico, up from 2% in 2000.

Industry economics are driving the trend. After crisscrossing the USA with cheap flights, discount airlines are bumping into one another in a growing number of markets. They need to branch out.

International flights make more money than domestic flights, says America West Executive Vice President Scott Kirby, whose airline has moved aggressively into Mexican markets. "All the low-cost carriers are looking for new markets that are overpriced," Kirby says.

Fewer U.S. cities are falling into that category. But nearby foreign destinations have long been dominated by major airlines, and fares have reflected it. Last week, American and Delta on Travelocity offered a January round-trip flight with a connection from New York John F. Kennedy airport to Nassau for about \$290. Discounter JetBlue's non-stop price: \$216 round trip.

Phoenix-based America West is the leading independent low-cost carrier to Mexico, serving 12 cities, followed by Denver-based Frontier. America West flies to Mexico from Phoenix, Los Angeles, San Diego, Las Vegas and Oakland.

New York-based JetBlue is the leading low-cost airline to the Caribbean, followed by Fort Lauderdale-based Spirit.

Also feeding the growth: U.S. travelers wanting to stay closer to home. The weak dollar makes Europe expensive now, and Mexico seems like a bargain. And travelers worried about terrorism in Europe may feel safer in the Caribbean.

As on the U.S. routes, traditional airlines are fighting back. Delta's low-fare carrier, Song, recently started flights from JFK to Nassau and is competitively priced with JetBlue. Earlier this month, United's new low-fare carrier, Ted, began serving Cancun and Puerto Vallarta, Mexico, from Denver, competing with Frontier. "This fits our leisure strategy well," United executive Sean Donohue says. "Mexico is clearly a growing market."

Contributing: Barbara Hansen, Dan Reed

US Airways struggles to resolve missing baggage woes

By Sandra Block
USA TODAY

Thousands of US Airways passengers remained without their luggage Sunday as the financially fragile carrier struggled to recover from a fiasco that endangers efforts to stay in business.

The airline, operating in bankruptcy protection since September, continued to work around the clock to resolve a Christmas weekend luggage meltdown that arose from high passenger volume, bad weather and high absenteeism among baggage handlers.

On Thursday, says US Airways spokeswoman Amy Kudwa, high winds forced it to divert some flights from Philadelphia, its second-busiest hub.

The airline received a higher-than-average number of sick calls from its baggage handlers, exacerbating the problem of a major schedule disruption on a high-volume travel day, Kudwa says.

Passengers found in many instances that their luggage never made it onto their flight as the airline scrambled to regain its normal schedule.

The baggage mess forced the airline to operate about eight special baggage flights on Sunday from Philadelphia to its largest hub, in Charlotte, where workers attempted to sort things out. Kudwa declined to say specifically how much luggage got off track, but said the number of bags is in the thousands.

"They ruined everybody's Christmas," Shirley Malave, a US Airways traveler who arrived in Tampa without luggage after a trip from Philadelphia, told the Associated Press.

US Airways' problems worsened Friday and Saturday, when the airline canceled 320 flights over the two days. Kudwa said high absenteeism among flight attendants contributed.

Aviation analyst Robert Mann says US Airways now will have a much harder time attracting essential new business. "It's a very damaging thing," he says.

Timing of the baggage mess is particularly bad for the USA's No. 7 carrier. Management has said it might be forced to close down the airline early in 2005 unless it succeeds in drastically cutting expenses.

A bankruptcy judge in Alexandria, Va., is considering a request from management for permission to void its

existing labor contracts to permanently impose lower wage scales.

Baggage handlers and mechanics are the only work groups that haven't reached tentative negotiated agreements with US Airways on pay cuts. The judge is expected to rule on whether to void remaining labor contracts in early January.

In a phone recording for employees Sunday, US Airways Chief Executive Bruce Lakefield said some employees "chose to abuse their sick leave when we needed them most."

But union officials said they were being unfairly blamed for management problems. The company was "ill-prepared for staffing problems and weather-related problems," says Teddy Xidas, president of the Association of Flight Attendants Local 40 in Pittsburgh.

Joseph Tiberi, spokesman for the union that represents the baggage handlers, says he was unaware of a larger-than-usual number of sick calls at US Airways during the holiday. "There was certainly no job action called for, and there is none taking place," he says.

► **Comair schedule troubles, 3A**

Cover story

How to protect your PC

Your browser takes forever to load a Web page. Your personal computer requires constant rebooting — and booting up takes longer and longer. What's happening?

Your PC probably is being hampered by spyware and other malicious software code. Here's a guide to help you understand the problems — and find solutions.

The bad stuff



E-mail viruses
Software code activated when you open a tainted e-mail attachment. Once activated, the virus replicates itself and can allow the intruder to use your PC to spread spam and do other malicious things.



Network worms
Code that installs on your hard drive via flaws in the Windows operating system and Internet Explorer browser. Worms self-replicate, seeking out PCs lacking firewall protection and the latest security patches. They often connect your PC to a stealth communication channel that relays instructions from the intruder.



Spyware/adware
Code surreptitiously installed as part of free downloads for music, screen savers or games. Spyware also lurks on popular Web sites, spreading to anyone who simply clicks to that Web page. It can track Web surfing habits, hijack your browser's home page, redirect you to porn or gambling sites, or capture log-ons and passwords.



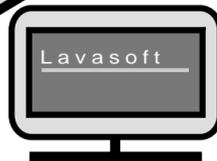
Crisis intervention

Free virus and spyware scanning tools can help you get a sense of how badly your PC has been compromised, and do a one-time, basic clean-up. Keep in mind they are unlikely to clean out your PC completely. And they do nothing to immunize your PC against fresh attacks.

Trend Micro's HouseCall program
<http://housecall.trendmicro.com/Scans> for viruses and does a one-time cleanup.

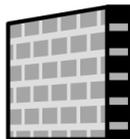


Lavasoft's Ad-Aware program
<http://www.Lavasoftusa.com/Scans> and cleans up spyware/adware.

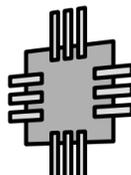


Four-point protection

Assuming you are starting with a clean PC, do not get on the Internet without an activated firewall, updated security patches and adequate anti-virus and anti-spyware protection.



Firewall
A firewall restricts an outsider from gaining online access to your PC, and thus blocks most network worms. There are several good free ones. Windows XP PCs with Service Pack 2 have firewalls turned on by default. And antivirus suppliers increasingly are including firewalls as part of their basic service. Make sure you have a firewall activated on each PC connected to the Internet.



Security patches
The Windows operating system and Internet Explorer browser are rife with security holes, and new holes turn up all the time. Microsoft's free Windows Auto Update service installs patches automatically. To use the service and get current on patches, go to <http://www.microsoft.com/athome/security/protect/default.aspx>

Anti-virus and anti-spyware protection

Big anti-virus vendors have been slow to develop anti-spyware products. In the past year, spyware has exploded all over the Web. To get full protection, security

experts advise getting separate anti-virus and anti-spyware subscriptions. Opt for well-reviewed services that offer frequent, automatic updates. Some examples:

Anti-virus

Product	Symantec	McAfee	TrendMicro	ZoneLabs	Panda	F-Secure
	Norton AntiVirus 2005	VirusScan 2005	PC-cillin Internet Security 2005	ZoneAlarm with AntiVirus	Titanium Antivirus 2005	Anti-Virus 2005
URL	www.symantec.com	www.mcafee.com	www.trendmicro.com	www.zonelabs.com	www.pandasoftware.com	www.f-secure.com
Price/12-month subscription	\$49.95	\$39.99	\$49.95	\$24.95	\$49.95	\$51.65
Auto scan	Yes	Yes	Yes	Yes	Yes	Yes
Auto update	Yes	Yes	Yes	Yes	Yes	Yes
Spyware detection	Yes	Yes	Yes	No	Yes	Yes
Spyware removal	No	Yes	Yes	No	Yes	Yes

Anti-spyware

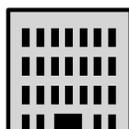
Product	Lavasoft	SaferNetworking.org	Computer Associates	Webroot	McAfee	Tenebril
	Ad-Aware SE Plus Edition	Spybot Search & Destroy	eTrust PestPatrol	Spy Sweeper	AntiSpyware 2005	SpyCatcher
URL	www.Lavasoft.de/	www.safer-networking.org/	www.ca.com/products/pestpatrol/	www.webroot.com/products/spysweeper/	http://us.mcafee.com/root/package.asp?pkgid=182	www.tenebril.com/products/ghostsurf/spycatcher.html
Price/12-month subscription	\$26.95	Free	\$39.95	\$29.95	\$29.99	\$29.95
Auto scan	Yes (start-up only)	Yes	Yes	Yes	Yes	Yes
Auto update	Yes	Yes	Yes	Yes	Yes	Yes
Spyware prevention	Yes	Yes	Yes	Yes	Yes	Yes
Browser hijack recovery	Yes	Yes	No	Yes	No	Yes

Professional help

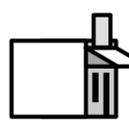
Getting your infected PC cleaned up may take professional help. Fortunately, alternatives are increasing to meet growing demand.



Online help
PlumChoice.com offers a consulting service over the Internet for \$40 an hour. With your permission, a service technician takes control of your PC over the Web to run scans, remove malicious software and set a secure configuration.



Major retailers
CompUSA and other major chains offer repair services. You must bring in your PC and leave it for repairs.



Local repair shops
Check the yellow pages. Local repair shops, some that make house calls, are sprouting in populated areas. Shop for one like you would a family doctor. Check references.

Source: USA TODAY research

By Sam Ward, USA TODAY

Microsoft, ISPs edge closer into market

Continued from 1B

offline due to frustration," says Gene Munster, tech security analyst at Piper Jaffray. "What we're about to see is a period of experimentation in redistributing the burden for making the Internet secure."

For most of the year, AOL, EarthLink, Yahoo, MSN and others have moved aggressively to bundle more basic anti-virus and anti-spyware protection into Internet subscription services. Meanwhile, tech security suppliers with well-reviewed products, such as Trend Micro and Webroot, penetrated deeper into the mass market.

This month, Microsoft weighed in by buying anti-spyware maker Giant Company Software, reinforcing speculation that it plans to stake out a hefty chunk of the consumer tech security market. Meanwhile, Symantec, the leading anti-virus vendor, agreed to buy data storage company Veritas for \$13 billion, at least partly to hedge against Microsoft's grab for its core business, analysts say.

With ISPs circling and Microsoft on the move, pressure is mounting on Symantec and McAfee, the No. 2 anti-virus supplier. Each is closing out red-hot years in consumer sales. Yet, each is scrambling for a strategy to stay relevant in a tumultuous consumer market.

Free protection

One scenario fast taking shape involves ISPs emerging as consumer suppliers of basic anti-virus and anti-spyware protection.

In a flurry of activity this month, MSN, Comcast and Cox Communications each moved to add free anti-spyware protection to basic services. Last week, AOL began supplying SpyZapper anti-spyware for free; it already includes McAfee's VirusScan service, normally a \$50 annual subscription, gratis to all its 22 million U.S. subscribers.

ISPs hope to link their brand names with security to reduce churn — the rate at which customers decline to renew subscriptions. Consumers win if they no longer pay separate anti-virus and anti-spyware subscription fees.

But in a world of vanilla protection, it's unclear how Symantec, McAfee and security specialists, such as Webroot and Lavasoft, will make out. The best could thrive by supplying tech anonymously — and at bulk rates — to ISPs. But the heady days of high-margin retail sales might be numbered.

"Who's going to want to pay for all this different stuff, if you can get it for free elsewhere?" says John Pescatore, vice president for Internet security at Gartner.

A retreat from expanding retail sales seems inevitable. Symantec's consumer revenue vaulted 63%, to \$315 million, in its most recent quarter. McAfee's jumped 127%, to \$116.7 million. Privately held Webroot's revenue doubled in each of the past five quarters, CEO David Moll says.

Gartner tech security analyst Amrit Williams notes that confusion, as much as anything, undergirds demand. "When in doubt, consumers buy Symantec or McAfee because those are the only two companies they're familiar with," he says. "That lets them charge a price premium."

Matt Moynahan, Symantec's vice president of consumer products and solutions, says the company dominates a growing market because its flagship, Norton AntiVirus, works well.

"Symantec believes in the most positive consumer experience possible," Moynahan says. "Confusion has never been a part of that equation."

Still, it's hard to dispute the notion that confusion reigns among computer users such as Breslin, the New Hampshire sales manager. He had no idea how to restore his PC, then heard a radio ad for an online repair service, PlumChoice.

Breslin, 46, later watched mesmerized as a chatty California-based technician took control of his cursor over the Web, charging him \$160 for two hours' work cleaning up his PC. Heeding the technician's advice, Breslin also separately bought Trend Micro's \$50 anti-virus and Lavasoft's \$30 anti-spyware subscriptions.

"Best \$160 investment I've made

Nasty spyware

Hundreds of spyware and adware programs infest the Internet. Among the worst:

- **CoolWebSearch.** Hijacks and redirects Web searches, home page and Internet Explorer settings. Disables security and installs malicious software.
- **Purity-Scan.** Induces you to install it by claiming to find and delete pornographic images, then incessantly displays pop-up ads.
- **Gator.** Installs when users agree to use music file-sharing site Kazaa and other free programs. Displays banner ads based on Web surfing habits.
- **Perfect Keylogger.** Monitors keystrokes and mouse clicks; records log-ons, passwords and account numbers.
- **TIBS Dialer.** Hijacks modems, then automatically dials toll numbers, usually pornographic services.

Source: Webroot

in a long time," he says. "It made my life so much better, as far as being on the computer."

The Microsoft factor

It took the rise of spyware to rivet Microsoft's attention on folks such as Breslin.

Spyware this year began to mushroom across the Internet. Pornography and gambling Web sites pay cash for each Internet user directed to their pages, then share as much as 50% of any online transaction. That arrangement touched off a burst of spyware innovation.

Microsoft is acutely vulnerable, because spyware writers mainly look to exploit a technology, ActiveX, built into Microsoft's ubiquitous Internet Explorer browser. Cyberintruders have become expert at creating stealthy programs nearly impossible to wipe out.

"If you fail to clean out even one spyware file, it's all over," says Eric Howes, an independent researcher in Urbana, Ill. "The one file can connect out and reinstall all the bad things you just removed."

Capitalizing on tech users' dissatisfaction with Internet Explorer, a group of mostly volunteer programmers last month released the free Firefox browser. Because it doesn't use ActiveX, Firefox repels most spyware, though it won't eliminate spyware already in place.

Firefox has been downloaded 11 million times since its debut, eating into Internet Explorer's long-indebted 96% share of the browser market. By early December, it had dipped to 92%, says Web analytics firm WebSideStory.

"The severity of the problem is growing, with many computers being rendered useless by spyware," says Chris Hofmann, engineering director of Mozilla, the non-profit creator of Firefox. "It is from the pool of users who've become extremely frustrated with (Internet Explorer) that we see the greatest Firefox adoption."

On Dec. 16, Microsoft moved to stop that pool from growing by snapping up anti-spyware maker Giant. It plans to re-issue a free version of Giant's \$30-per-year anti-virus service next month. Mike Nash, Microsoft's security business corporate vice president, declines to discuss plans beyond that.

Some industry experts expect Microsoft to bundle Giant's anti-spyware product with anti-virus technology it brought in-house 18 months ago with the purchase of a small Romanian company, GeCad.

"I don't think Microsoft will continue to put this stuff out for free," Webroot CEO Moll says. "I think it's going to try to sell into the low end of the market."

Symantec and McAfee are ready to defend their turf, aiming to boost retail sales while expanding partnerships with ISPs and computer makers.

"Our objective is to be in all the places where the consumer is likely to be considering good, solid security," says Bill Kerrigan, senior vice president of McAfee's consumer business.

Adjustment on the fly next year seems probable. "We will see businesses experimenting with different ways of getting security to the consumer," predicts Piper Jaffray's Munster, "and trying to figure out how much the consumer is willing to pay."

Computer help can be just a phone call away for many

By Byron Acohido
USA TODAY

SEATTLE — Geraldine Herlihy dreaded packing up and hauling her crippled computer to a repair shop. And she wasn't too keen about inviting a repairman into her Holden, Mass., home to fix it.

But as a stay-at-home mom of two toddlers, Herlihy, 33, depends on her PC for online shopping, banking and staying in touch with relatives. So she made an appointment with PlumChoice, a computer-repair service that makes house calls over the Internet.

A technician called her on the phone and simultaneously met her online. As Herlihy watched, he tapped into her PC across the Internet to clean up a tangle of spyware in 30 minutes. The bill: \$46.

"It took so much hassle out of finding someone you could trust coming into your house," she says.

PlumChoice, based in Bedford, Mass., is part of an expanding industry aiming to help consumers and small firms solve computer woes. It has helped more than 5,000 clients and has grown into a profitable enterprise with 22 technicians since

launching in January 2003. The service emulates how corporations service computers used by off-site workers.

With a customer's permission, a technician takes control of the cursor and uses tools, many found free on the Internet, to scan and clean balky systems.

PlumChoice also guides customers through the mysteries of home networking, helping link several computers and peripheral devices.

"We are taking the tools and processes available in the corporate world, and customizing and tailoring them to address the needs of the home and home-office market," says Ted Werth, PlumChoice founder and CEO.

Most PlumChoice technicians work from their homes, using the same kinds of hardware and software their customers use, but with a detailed understanding of the inner workings.

"It's very rewarding to use the skill set I have to help people do what they can't really do by themselves," says lead technician Ed Cohen. "After we take all of the junk off, it's like you're giving a person back a brand new computer."



By C.J. Gunther for USA TODAY

Fixer-upper: Ted Werth founded PlumChoice, a company that helps consumers and small businesses solve their glitches over the phone.

Best practices for using Internet

Fully protected computers are vulnerable if victims help attackers. Some tips for safe Internet use:

- **Switch browsers.** Download and begin using free Firefox or Opera Web browser. Neither supports Microsoft ActiveX technology, the tool intruders use most often to implant spyware and adware.
- **Avoid free stuff.** Downloading free software or clicking on coupons or pop-up ads often implants spyware or adware. Read license agreements and be wary if they require you to accept "companion" software, also called "helper" or "partner" software.
- **Avoid high-risk Web sites.** Steer clear of pornographic and gambling Web sites, which often deploy spyware and adware. Be wary of online gaming; some services are safe, many are not, and there is no easy way to tell good from bad.
- **Avoid attachments.** Never accept open attachments in instant messages, even from friends. Intruders have begun spreading malicious software through such attachments.

Source: PlumChoice Computer Help

Do you have Internet provider protection?

Depending on your Internet service provider, you might already have anti-virus and anti-spyware protection paid for as part of your connection fee.

	AOL	MSN	Comcast	EarthLink	SBC/Yahoo	RoadRunner	Verizon	Cox Communications	Charter Communications	AT&T WorldNet
U.S. subscribers	21.6 million	4.7 million	6.5 million	4.3 million	3.5 million	3 million	2.3 million	2 million	1.8 million	1.5 million
Anti-virus	McAfee VirusScan	McAfee VirusScan	None	Symantec Norton AntiVirus	Computer Associates EZ Antivirus	Computer Associates eTrust PestPatrol	McAfee VirusScan	Authentium ESP	F-Secure Antivirus	none
Anti-spyware	SpyZapper	Webroot Spy Sweeper	Authentium ESP (in Comcast Security Manager)	Webroot Spyware Blocker	None	None	None	Authentium ESP	None	Webroot Spy Sweeper
Cost	No additional charge	No charge for anti-spyware; anti-virus comes with \$9.95 monthly upgrade to MSN premium services	No additional charge	No charge for anti-spyware; anti-virus comes with \$3.95 monthly upgrade	No additional charge	No additional charge	No additional charge	No additional charge	No additional charge	No additional charge

Source: Piper Jaffray & Co.