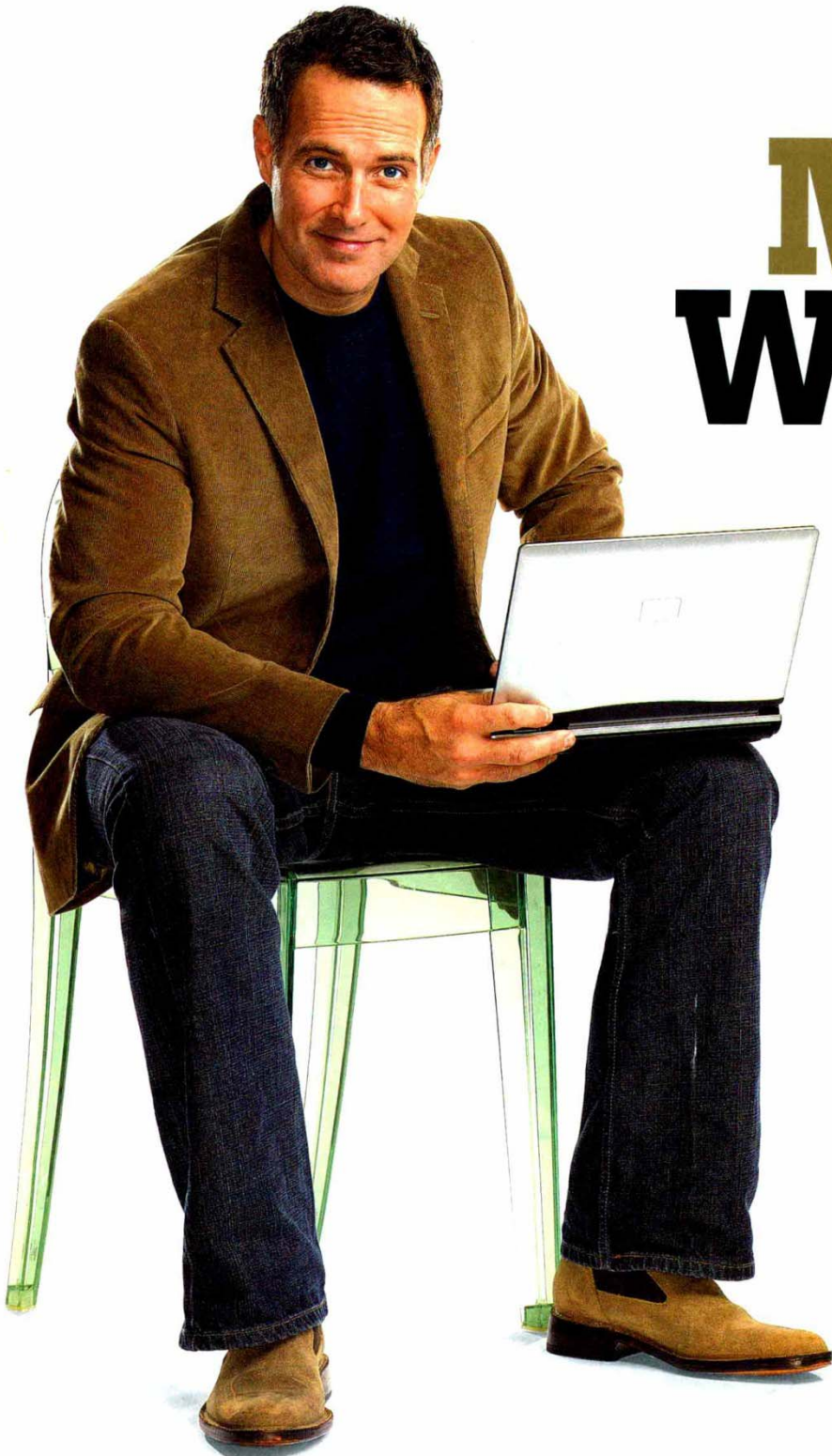


Money

6 BIG DECISIONS, 6 SMART CALLS P. 82

ROAD MAP TO A RICH LIFE



The **Best** Money Websites

28

TOP SPOTS
for **Trusted Advice**
Smart Investing and
the **Lowest Price**
on **Anything**

P. 66

SPECIAL REPORT

Safe Moves in
Today's Market

P. 12, P. 57, P. 78

cashing out

YOU MUST REMEMBER THESE: KEY TIPS FROM THIS MONTH'S ISSUE

DIGITAL LIFE

BACK UP YOUR MEMORIES

Digitally preserve old photos for just **27¢** a print.

The best scanning service:
| ScanCafe.com |

>> PAGE 106



RETAIL SAVINGS

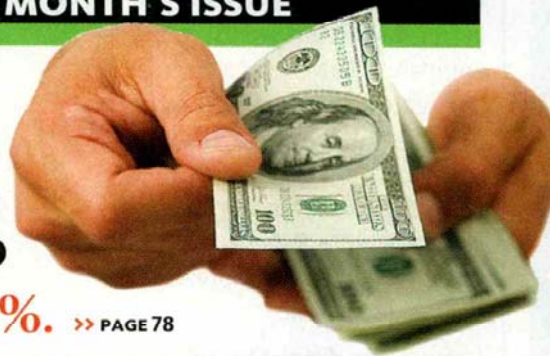
Visit FatWallet.com and SlickDeals.net for deals that could slash **50% off** purchases at popular stores.

>> PAGE 70



INCOME INVESTING

Seize this market moment: With shares falling, you can build a blue-chip portfolio that **yields 4%**. >> PAGE 78



Make the Right Financial Calls

PLANNING

✓ CARS

Lease or Buy?

It's always better to buy—unless you must have a new car every three years. See why on **PAGE 84**.

✓ 401(k)s

Roth vs. Traditional?

Unless you're near retirement and know your tax bracket will drop in your golden years, the Roth wins every time. Follow the logic on **PAGE 85**.

✓ YOUR MORTGAGE

To Prepay or Not?

Don't prepay—use the money instead to invest for the long term. We explain the math on **PAGE 86**.

✓ SOCIAL SECURITY

Take It Early or Late?

If you're healthy and don't need the cash right now, it pays to wait. See why on **PAGE 87**.



HEALTH

What's the easiest way to cut medical bills?

Just ask. Six out of 10 patients who tried to negotiate lower bills with their doctors succeeded.

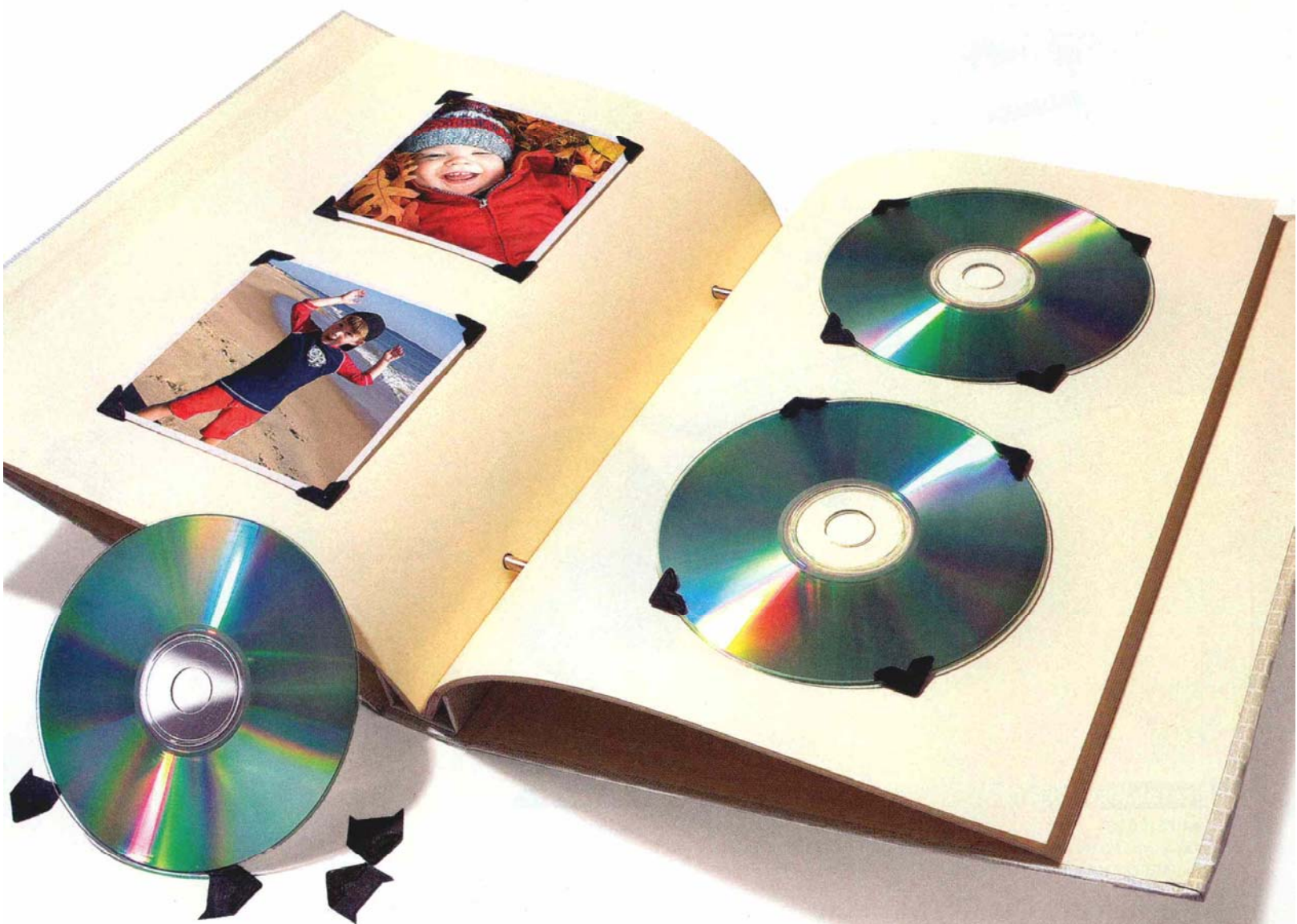
>> PAGE 18

SOUNDING BOARD

TEST YOUR PORTFOLIO STRATEGY

AT DIEHARDS.ORG, A DEVOTED ONLINE COMMUNITY OF SAVVY INVESTORS

>> PAGE 70



Digitize Your Memories

Dust off your old photos: There's now an easy way to get them onto your computer **BY WILSON ROTHMAN**

Remember the days before digital cameras, when you had to (gasp!) buy film and take it somewhere to have it developed? Undoubtedly you still have a relic of this now nearly antiquated technology. Several albums full of old photos and negatives, perhaps? It may seem dutiful to dust these off once a year (cough, cough), but sadly that's not enough to keep Grandpa's 80th, Baby's first Christmas and the blizzard of '66

from fading into folklore. Your treasured photos are deteriorating as you read this.

"When you put photos in an album or a box, the dyes react to heat and, over time, the images start fading," says Ed Deller, a product marketing manager with Kodak. Plus, high humidity—common in basements and attics—can cause warping. Digital photo files, meanwhile, maintain their color, sharpness and contrast if they've been uploaded to a hard drive

WHAT TO LOOK FOR

ScanCafe took the longest, but the wait was worth it because:

- > It delivered high-quality scans with **good color, contrast and detail.**
- > **It allowed us to preview scans**—which saved money.
- > **It offered a low price** of 27¢ a print and 19¢ per negative frame.

(CDs too can wear down over several years' time). That's not to mention the fact that they can be catalogued and e-mailed.

With a flatbed scanner and a whole lot of patience, you *could* scan in your own prints. But in the past few years, a host of scanning services have popped up, all eager to do the job for you. You send photos or negatives

and the companies burn the images to a CD or DVD, the contents of which you can upload to your computer, no sweat.

The results, as we discovered, were quite good with regard to picture quality—and reasonable in terms of cost. A few services have strange-sounding deals: “Fill the box: We scan as many photos as you can fit...for just \$99.95.” And some shady-looking sites offer scans for as little as 14¢ each. Generally, though, prices range from 27¢ to 39¢ for a 4x6 print and 19¢ to 49¢ for each frame on a negative. Turnaround varies widely: We got some scans back in three days, others in four weeks.

When ordering, you’re often given a choice of resolution, or how much detail the scanner picks up, expressed in dots per inch, or “dpi.” The lowest option—often 300 dpi—is almost always enough for prints. (Exception: If you’re planning to blow it up to 8x10 or larger, go for 600 dpi.) Negatives are automatically scanned at a much higher resolution, but even then, the lowest—around 1,500 dpi—will suffice. If you can, it’s best to send the negative, as these tightly compressed originals yield the highest detail. Scanning from a print is like photocopying a photocopy. “You lose a little information and a little bit of sharpness,” says Deller.

Perhaps the hardest part of the process is stuffing irreplaceable images into an envelope and sending them off to some unknown location. Four of the services processed photos in the U.S., but BritePix’s labor is in Costa Rica, ScanCafe’s in India. Is there a risk of losing precious pictures to foreign—or even U.S.—mail systems? Sure, though a BritePix sales rep told us brightly, “We’ve been in business for over two years and never had an incident of losing photos.” And they send your package via DHL (ScanCafe via a UPS affiliate) so photos are trackable. Even if you’re sending pics to a company that scans in the U.S., use a courier that will allow you to trace the package’s whereabouts.

And whatever you do, don’t forget to back up your photo files on an external hard drive. Even if your digital pics don’t deteriorate, your computer might. **\$**

How we did it We sent about 40 prints and negatives each to six popular services.

Brand	Cost structure	Turnaround time	Scan quality	Bottom line
ScanCafe scancafe.com 866-745-0392 	Prints: 27¢ each at 600 dpi Negatives: 19¢ each at 3,000 dpi Minimum order? None	Promises scans in four to six weeks; ScanCafe delivered ours in four weeks . Note: ScanCafe sends photos to India.	Crisp detail, decent contrast and realistic color. Bonus: You get to preview scans online and pay for only those you want. ★ ★ ★ ★	Best quality and cheapest. You may have a long wait and you have to be okay with sending photos abroad, but it’s well worth it. A-
BritePix britepix.com 800-680-2076 	Prints: 29¢ each at 300 dpi Negatives: 29¢ each at 1,500 dpi Minimum order? \$50	Promised seven business days for orders of less than 500 photos; actual turnaround was three business days . Note: BritePix sends photos to Costa Rica.	The scans looked sharp, and the free image correction masked any imperfections. Good contrast and color. ★ ★ ★	Fastest turnaround and nice prints; but the \$50 minimum means it’s only a good deal if you send more than 180 images . B+
Digital Pickle digitalpickle.com 866-313-8386 	Prints: 39¢ at 300 dpi for less than 100 scans; 29¢ for more than 100 Negatives: 49¢ each at 1,500 dpi Minimum order? No, but \$5 fee for orders under \$50	Promises scans in one week; delivered ours in seven business days	Print scans were sharp with lots of detail. Some negative scans had blemishes, but the automatic retouching program (19¢) helped. ★ ★ ★	Good prices in bulk , though retouching adds up and you pay \$10 for the CD. Still, scans were good. It’s the best of the in-U.S. scanners . B
Digital Memories Online digitalmemoriesonline.net 800-DVD-2903 	Prints: 49¢ each at 300 dpi or 600 dpi Negatives: 39¢ each at 2,000 dpi Minimum order? None	Promises scans within two weeks; delivered ours in four business days	The scans had realistic color, though they lacked some detail. Those from negatives were occasionally washed out. ★ ★ ★	The scans were good. But the (comparatively) high prices and the laborious multipage order form were turn-offs. B-
DigMyPics digmypics.com 866-364-5952 	Prints: 39¢ each at 300 dpi Negatives: 44¢ each at 2,000 dpi Minimum order? None	Promised our scans in three to five days (turnaround changes based on how busy the company is); delivered them in five business days	Print scans lacked detail yet captured errors like dust or scratches. Negative scans were better. ★	Scans were among the poorest in quality , and the company was on the high end in terms of prices . C
Larsen Digital larsendigital.com 800-776-8357 	Prints: 74¢ each at 300 dpi Negatives: 99¢ each at 2,000 dpi Minimum order? \$50	Promises scans within three weeks; delivered ours in eight business days	Colors were overblown , and images lacked a certain sharpness and detail. ★	Pics weren’t good, and the turnaround was slow; to top it all off, it’s the highest priced of the services we tested. C