

Business+Technology

Westside Gadget Guy

By **KARL D. SUSMAN**

Phone Tag, You're It!

We all love our cell phones – some of us more than others. Actually I've heard some people sleep with their cell phones, and I hope that means that it is simply nearby their bed and nothing further. Pretending to not receive a call is so "yesterday," but we still all do it. Since the advent of caller-id, we can pick and choose who we feel like talking to and who we feel like sending to voice mail. To me, that sounds synonymous with being sent to your room for bad behavior, but that's just me.

The problem with sending people to voicemail is that you have to take the time to listen to their message. This means dialing a number, or clicking a button, sometimes a pass code, blah, blah, blah and then deciding on how long to listen to the babbling of the person you sent to voicemail because you didn't want to listen to them in the first place. Not anymore. Problem solved. Leave a message for your newest buddies over at phonetag.com

With phonetag, you don't have to listen to anything. Phonetag will step up to the plate for you, listen to the entire voice mail message,

transcribe it into text and send

it to you. All of this

takes only a matter

of minutes. So

from the time you

ignore the incom-

ing call and send

it to voicemail, you

will receive either an

email or a text mes-

sage with a complete

transcription of the

message left for you. You

can leave your own voice

in the outgoing message,

and you can use this service

on just about any cell phone

with any service. (AT&T,

Verizon, T-mobile, Sprint all

work). Take it from me on this

one, if you get voice mails and

are tired as heck of listening

to people babble on and

on about nothing

you want to hear,

or if you want to

be able to listen

to your voicemail

with your eyes and

not your ears because

you are in a meeting

and cannot use your

phone to make a call,

then this service is for you.

For more information visit

www.phonetag.com



FINANCE

5 Things to End the Financial Year Right:

Don't Say "Bah Humbug" to Your Money

By **AMY SOMMER**

1. REVIEW YOUR STOCK PORTFOLIO.

The value of most people's stock portfolios has plummeted. But that doesn't mean that all of the stocks within it are down. Review each stock; is it worth holding onto? Make the most of your hopeless losses; find gains against which to write them off.

2. GO TO THE DOCTOR.

By December, most, if not all, of your deductible has accrued. "The winter holidays are the busiest time for elective surgery. End-of-the-year already-met deductibles are certainly a factor in scheduling," says UCLA pediatric surgeon Nina L. Shapiro. So call your doctor! Make sure that you get those pre-approved appointments and elective procedures taken care of in December.

3. DON'T PLAY EVERYONE'S SANTA.

Don't go hog wild with holiday shopping so that you start the New Year with added debt. The holiday season is supposed to be about the joy of family and faith, not the newest product. While it's lovely to have both, don't let the consumerism of the season force you into debt.

4. TURN DOWN THE LIGHTS.

Don't light up your house like a Christmas tree. While the lights of the season are beautiful to look at, they are ugly on your electric bill. Southern California Edison is on a tier system, so the more electricity you use; the more it costs per kilowatt-hour. Celebrate the festivals of light traditionally – with candles.

5. GIVE MORE FREELY.

Attorney Eric Grodan has good news for the benevolent amongst us. "The charitable IRA rollover bill was extended so you may take tax-free withdrawals from your qualified retirement plans up to \$100,000 as long as these funds are distributed directly to a public, 501(c)(3) charity."