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Digital camera involves more than photos

Christmas memories are already fading, but many gifts will be with us for a while. Among those are digital cameras, which retailers say were very popular this year.

However, there's more to using them than meets the eye. Learning how to operate the device is only the first step. In this column I'm going to discuss what you'll need in the way of additional hardware, software and other peripherals to get the most out of your new

digital camera.

File transfer

You've snapped away and now need to transfer photo files from your camera to your hard drive. Most cameras provide you with a cable system that allows you to dump the files from the camera to a computer, but you need to fire up special software to handle the exchange of data. Sound tedious? It is. A better method is to purchase a compact flash reader from a company called Lexar for about \$30 at CompUSA. When it's time to transfer files, simply take the compact flash out of the camera and pop it in the reader, which is attached to a cable with USB connector. Once placed inside the reader, your computer can access the photo files and allow you to drop them on your hard drive.

Storage

Compared with word processing documents, digital photos take up a prodigious amount of room on a hard drive, and you'll need more real estate to archive them. To accommodate your photos, I'd suggest having, at the minimum, a fast 40-gig internal drive. If your machine is older and you don't want to put more money into it, consider a portable or external drive. A number of companies make these types of units, but I've had very good luck with an 80-gig unit called the 5000 LE from Maxtor, which retails for around \$200. This device is perfect for storing photos, and you can use it as a backup for your personal or business documents, too.

Video hardware

Most digital cameras come with software such as Adobe Photoshop or similar products that allow you to tint, crop, airbrush and do all manner of manipulation to digital photos. If you do get serious, you'll not only need to spend some time learning the software, but you'll also need better hardware, namely a fast video card that has the horsepower to quickly render images. A couple of inexpensive cards I've had good luck with are the Radeon 7000 from ATI (\$59), for hobbyists, and the Millenium G550 from Matrox (\$125), which works fine for office and business applications.

Posting photos online

Sharing photos with family and friends is what really makes digital photography cool. You can print photos but that tends to get expensive. Another option is to post the photos to the Web so that others can see them and, if they want hard copies, can order them online. There are a number of services that let you post photos for free. These include Ofoto, MSN Photos, Shutterfly, PictureTrail and PhotoLoft along with AOL's "You've Got Pictures."

All the services allow you to send e-mail to friends and family, inviting them to see your photo album. Some require that guests sign up for a free account before they can view your photos.

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YOUR ESTATE MATTERS

Wills, trusts are not the same thing

By Judith Sterling and Michelle Tucker

People often assume that wills and trusts are somewhat interchangeable. While both can be effective to transfer assets to loved ones after your death, they have important differences. A will is effective to transfer property that is in your name at your death. Typically, a will must be signed and witnessed by two people. A will "speaks at death," in other words its provisions are not effective until death. Assets in your name are controlled by the will, even if there is a trust in existence. However, the will can provide that your assets "pourover" into the trust.

By comparison, a trust comes into existence upon signing the document. While some states require a trust to be witnessed, the vast majority do not. A living trust holds title to the property transferred into it. If property is in a living trust, it will not be governed by the will because it no longer is in your name, it is in the name of the trust.

The importance of this distinction is illustrated by the circumstances surrounding Gay Dawn Tamplin's death. Gay Dawn had both a will and a living trust. Gay Dawn lived in an Alaska condominium with her life partner, Larry Daly. Five years before her death, Gay Dawn set up a living trust and funded it with her condominium, avoiding the expense and invasiveness of probate. Upon her death, the trust was to distribute the condominium to her

daughter, Gayleen. In May 1998, Gay Dawn was diagnosed with a terminal illness. She had been living with Larry in her condominium for six years and decided he should have it after her death. While in the hospital, she wrote a will herself and in it said that Larry should have her condominium. The problem was that she no longer owned the condominium in her own name. She had transferred the property to her trust to avoid probate. The will was not effective to transfer an asset that she no longer owned. Nor was the will effective to amend the trust because the will did not "speak" until her death. By that time it was too late to change the trust: Living trusts become irrevocable at death.

When tragedy strikes, people do not always think clearly. In order to accomplish her goal, Gay Dawn needed to amend her trust to provide that the condominium passed to Larry.

Legal documents have unique characteristics that may not be obvious at first glance. Especially when hardship looms, do not try to go it alone. A qualified estate planning attorney can help you through the process and prepare documents that accomplish your goals.

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