

Learn about home computers before you go shopping

Home entertainment appears to be booming despite a downturn in consumer spending. Sales of video games and personal computers are expected to increase toward the holidays with demand doubling over last year. One large toy store reports these items make up 16 percent of its gross sales.

The fastest growing segment of home computer sales are units selling for less than \$1,000 which are used for games, family finances and teaching. The Michigan Association of CPAs says use of the equipment could help decrease your budget, especially if you discontinue your normal entertainment expenses. But related costs might arise, so it's wise to investigate total expense before investing in a home computer.

A variety of single units and systems comprise home computers which perform functions from simple calculations to music composition, depending on their programs. Home computers consist of hardware — the machines themselves, and software — programs that tell the computer what to do.

BASIC HARDWARE consists of a keyboard and main unit, which are available from \$100. If you need your system only for information, such as stock quotes, you can purchase a simple computer and subscribe, with monthly payments, to an information network. Your computer connects to the network through the telephone, so you'll probably need extra hardware such as an in-

terface board and a modem, another \$100 piece.

If you wish information to be visible on your television screen, you'll need more interfacing and hardware to attach it to the computer. Your other option is to buy a monitor or video screen for an additional \$200.

Printers are handy if you intend to use your computer for composing letters or writing stories. But a printer, which costs about \$400 (although higher priced models can run about \$1,000), can also print an inventory of your food supplies or compile a list.

LASTLY, DISK drives and cassette recorders are two pieces of hardware that load programs into your computer. The cost for a disk drive is several hundred dollars, while a cassette recorder usually runs about \$100.

Once you've estimated the cost for the hardware you want, CPAs say to include the cost of software. The prices of programs vary. Educational programs and games, for example, might cost you only \$30 per program, while a more extensive, popular family budgeting program is \$250.

SOFTWARE, UNLESS you can write your own programs, might be the most important element in your system. When shopping for a computer, find out how versatile the system is, which software fits it and how many of the programs you want are available.

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