



# Mortimer's Annual Holiday and Tax Deduction Tech Shopping Guide

*Forget the Neiman Marcus and Sears catalogs. Here's an invaluable guide to every tech gift on your list along with tips on how to save money*



Mortimer

**BY MICHAEL MORTIMER**

In 1789 Benjamin Franklin wrote a letter to French physicist Jean-Baptiste Leroy (another scientist dude who too liked playing with lightning). Ben told Jean-Baptiste "In this world nothing can be said to be certain, except death and taxes."

Well, my twist of that ancient proverb is that for plaintiff's lawyers nothing can be said to be certain, except every year from October to December, we have to stress over same old issues of dealing with litigation, minimizing tax liability, and holiday gift giving.

A way to minimize tax liability (soften the blow) is by upgrading your office equipment. You can save yourself thousands in tax liability by making last-minute purchases (meaning by December 31) and including those amounts as deductible office expenses.

And what about holiday shopping? The best way to deal with holiday gift giving (whether employees, business partners, or loved ones) is to get them tech-based gifts. To be sure, everyone loves getting technology gifts. (Query: do you know a teenager who does not want the latest Apple gadget or a significant other who does not want a cute, albeit expensive, cell phone where its software enables him or her to stay up-to-the-minute on Facebook or to feed a tweet addiction.)

So why use this shopping guide? Three reasons, actually. My guide discusses tech that's used in running a law office, so you can "write off" anything I mention in this article; I have done the shopping for you and provide links on where to go to get the best deals; and all things on my list also make great gifts, for anyone.

Bottom line, you can concentrate on litigating your cases and simply refer to this list when it's time to shop for gifts and deductions, so to speak.

## Format

On most listed items I will discuss: Tips and tricks on what to look or watch out for; Pricing; and Links on where the deals can be found.

**Note:** Everything on my list is available online. This is out of personal habit because since 1998 I stopped shopping in retail brick & mortar stores such as Best Buy (but I do love hitting the local Costco and having a two to three hour shopping experience, and so do two federal judges I have seen shopping there.)

## Shopping online

- Everything can be delivered to your office;
- You therefore don't risk your gifts being discovered in the car trunk or at home;
- You won't need to fight traffic or stand in long lines;
- You cut down on the risk that a desperately needed gift is sold out;
- There's no one to bear witness to your credit card being declined; or

Online shopping assumes that with litigation matters calendared on December 23 and 24 that you are unable to devote hours to hassle with holiday or any kind of shopping. Although not a religious person (when I walk by churches priests stand guard to make sure I move along), I can accurately opine that the Internet and online shopping are God's gift to trial lawyers.



## The List

• **LCD Televisions:** (\$200 to \$300 price range) – Nothing else in electronics has changed so dramatically as television technology and the drop in prices.

In this article I am going to recommend an LCD HD TV that's made by a Taiwanese company. What's significant is that this Company is now wanting to branch out on its own. Before that it made these TVs for other major electronic brands.

Those companies slap their labels on these exact TVs and charge \$600 to \$800 for an HDTV that will cost YOU \$280! This is a 28" true 1080p HDTV, with good sound and fantastic display, and weighs about 18 lbs! Or how about the 25" model for \$200!!

Your office needs at least two of these HDTV / monitors. Why?

Well... if you have old CRT TVs in the office you might as well tell your prospective and actual clients that you are struggling financially and that fax machines are your main form of communication.

Besides making a good impression to clients meeting at your office, LCD televisions are needed to view video evidence or exhibits, play taped depositions, prepare exhibits for trial, or for meetings. TVs are also needed to catch important news stories when aired.

**Super Bonus Tip:** The resolution of these HDTVs is good enough to use as a computer monitor. In fact, I have two 28" 1080p HDTVs set up side by side on my desk as a Windows dual monitor setup.

The name of the HDTV is "HANNspree." I bought five of these HDTVs on Costco's Web site, the 25" for \$200 and the 28" on sale for \$229 each, shipped! (I recall in 1999 paying \$1800 for two Viewsonic 14.5" non-TFT monitors. Back then we put one of the monitors at the receptionist's computer to impress clients visiting the office.)

**Bonus Tip:** These TVs are only available at Costco online. So don't hoof it over to your local Costco looking

for them. And remember, shipping is included in these prices!

**Bonus Tip:** Costco warrants the HANNspree TV for two years! Heck, that's better than the one-year warranty most electronics come with.

**Bonus Tip:** These flat panels are light enough that you could use two or more of them as trial displays. Save yourself \$50,000 by not having to retain an A/V specialist for trial.

## Links

Here's the 25" for \$200! <http://tinyurl.com/PMHANNspree25-200>

Here is the 28" for \$280 <http://tinyurl.com/PMHANNspree28-280>

Here's the 32" (that's a paltry \$300!) <http://tinyurl.com/PMHANNspree32-300>

• **Cable TV** (\$30 for 100 years) – Cable TV costs a fortune to run to an office.

However, in many cities connecting an HDTV antenna, similar in concept to the "rabbit ears" of the old days, will result in your getting 10 to 20 free HD digital broadcast channels. (I get about 27 here in San Francisco).

An HDTV antenna is about \$30 at Radio Shack. The below link is an example of what I am talking about. Give it a try. If it does not work, return the antenna for a refund. Even if you only receive one or two broadcast channels (such as CBS or ABC), isn't that worth the price of an el cheapo \$30 antenna and getting at least some TV in the office?

<http://tinyurl.com/PMRadioShackAntenna>

• **Computers:** I'll limit my discussion to netbooks and notebooks.

**Netbooks:** (\$200 to \$400 price range) – First of all, what a difference 18 months makes. Around February 2009 I could not really recommend netbooks because they were limited machines. I considered them rebranded "net appliances" similar to the failed products of three to five years ago.

But nowadays, netbooks are now small, lightweight full-featured computers almost on par with full-sized notebooks. While netbooks are considered best for

light duty (e.g., playing a movie on netbooks may be difficult because of graphics limitations), netbooks come filled to the brim with features and let the user perform general computing tasks. And you get all this for an average price point of about \$300.

Brand names that stand out for features, specs and reliability include ASUS, Acer and Lenovo.

On pricing, netbooks are available locally for about the same price as you can get them online. Check out stores like Office Depot, Staples, Office Max, Costco or Best Buy. And make sure to check Sunday ads in the newspapers. Retailers often use netbooks as "loss leaders" to bring you into the store and shop for other merchandise. (Of course, make sure that the netbook is not on sale because it's an outdated model.)

Sometimes, but not always, the above retailers have online specials where the price only applies to online purchases. Check for those because sometimes you can save an extra \$100 to \$200 off the same product sitting on a store shelf.

**Warning:** I would NOT get a netbook with a display size less than 10" because it's too difficult to read small print, such as an MS Word document.

**Notebooks** (\$450 to \$550): Just as netbooks, full size notebooks have gone way down in price while cramming in more and more features about every six months. For example, I purchased at the local Staples, a \$650 HP notebook that was on sale for \$450. For that price I got a notebook with Windows 7 Home Premium, 64-bit, 4GB RAM, HDMI, 3 USB 2.0 ports, 15.6" TFT display, a 300GB HD, AMD Turion II P5520 Dual-Core 2.30 GHz, 1GB ATI Mobility Radeon HD 5650 graphics, WiFi, Bluetooth, an SD card reader and much more.

Here is HP's Web site talking about my new DV6T notebook: <http://tinyurl.com/PMNotebookHPDV6>

Notebook Prices: If you are looking at notebooks I suggest, as with netbooks, you visit your local Staples or Office



Depot and take a look around. While the selection is limited at office supply stores the service is great and the models they have are feature-rich and competitively priced against online sellers.

**Bonus Tip:** Expect sales this holiday season to compete with the e-tailers.

My recommendation is that you should plan to spend from \$450 to \$550, but no more than that. For that kind of money you can get a very nice brand name notebook.

Make sure that any notebook you are considering is NOT last year's model with limited features and that's the reason it is priced so low. In the price range I mention, the notebook should include a 300GB+ hard disk, 15" display, 3GB to 4GB RAM, Windows 7 Home Premium, at least three USB 2.0 ports, WiFi, Blue-Tooth, a built-in card reader, a DVD-RW drive with the more expensive notebooks containing a Blu-Ray drive, and nowadays an HDMI port.

• **Printers:** As you are all aware, there are two types of printers, ink jet and laser. Really your office should have both types.

**Printer – Laser:** (\$80 to \$300) Use a black and white laser printer for daily workhorse printing jobs (pleadings).

As we all know, HP is the king of laser printers. I remember in 1993 paying \$1600 for a 12 ppm printer (12 pages per minute printing speed). A month ago I bought a very small HP Laserjet, with built in wireless networking, that prints 18 pages a minute, for \$80, on sale at Staples! (That model is the P1102w).

**Printer – Inkjet:** (\$50 to \$400) Use an inkjet color printer for printing motion exhibits in color, for example. Quality inkjet printers are priced low because where the manufacturer "gets you" is on ink refills (a complete set costing \$40 to \$50).

**Bonus Tip:** I NEVER buy ink at retail. I get refills from professionals on eBay (defined as people who for a living only sell ink refills).

**Warning:** Determine if your printer refills use small circuit chips that printer reads to assure you are using "genuine"

manufacturer refills. The professional inkjet sellers on eBay will often include the chip on the cartridge.

Otherwise refill sellers will provide instruction on how to remove the chip off the old cartridge and to replace it on the refill. From experience I can tell you that replacing chips yourself is a hassle indeed, so I always get refills that include the chip on the cartridge. How much can one save, well... about 70 percent off the price of genuine manufacturer refills! Compare \$45 for a full set of Canon Pixma MX870 inks with these on eBay: <http://tinyurl.com/PMInkRefills>

**All-In-One** (MFD or "multi-function-devices") – For home-office use (your main office annex, so to speak) consider getting an all-in-one MFD machine that scans, faxes, copies and prints.

An excellent model that I use is the Canon Pixma series of printers. (Canon Pixma MFDs have always been highly rated throughout the Net and in consumer magazines.)

**Prices** (\$150 to \$450) – Because all-in-ones pack a lot of technology inside, the better machines cost about \$250 to \$300. I recommend the Canon Pixma MX870 or newer.

On pricing, there's only so much manufacturers can cram into an MFD, so consider getting "last year's model" such as the MX870. The Pixma MX870 is now down to \$130, and I submit you would be hard pressed to find functional performance and features that are dramatically different than 2010-11 models.

**Bonus Tip:** Amazon is a great place to online shop, but also to check user reviews of products. The reviews are unfiltered and some are detailed and quite helpful. Here's the Pixma MX870 as an example and there are 240 customer reviews! <http://tinyurl.com/PMAllInOneCanonPixma>

• **Smartphones and Phone Plans:** Carriers are hurting and there's a price war. Just as you benefit as a traveler when there's an airline price war, so too does the consumer reap financial rewards when the carriers are fighting for your business.

There's too much information about smartphones so I will have a separate article about them at a later point. Suffice it to say here's the most important info you need to know:

- The "default price" of a carrier's hottest phones is now \$200. But that's with a two year contract.
- Where the carriers make money is on services, not phone sales. So carriers are running what's call BOGO promotions (buy one, get one free). What this means is that if you sign up for two lines, you get any phone of your choosing and the second phone (also any phone you want) is free.

T-Mobile has been running a BOGO for months now, either because it's so successful, or as I submit, because business for the carriers remains dismal. Verizon also runs BOGO promotions.

- The hottest feature on smartphones is the rollout of 4G speed services by AT&T, Sprint and T-Mobile. (T-Mobile calls their 4G speed service "HSPA+" and it's supposedly faster than 4G.)
- Warning: 4G speed is gradually being rolled out by the carriers. Not all cities have it, so before buying a 4G phone (necessary to get 4G speeds) check to see if your town has 4G. (For example, San Francisco got 4G speed service in September 2010.) Verizon has said that it won't have 4G speed service throughout the U.S. until December 2012. And even though Sprint was the first with a 4G phone (the Evo), its 4G service is offered in few communities too.
- The standard "super phone" (high-end smartphone) has a 3.7" to 4.3" display, with 4" being the sweet spot, WiFi, stereo Bluetooth, running Android 2.1 or 2.2, has a 1GHz processor and 512MB to 1GB RAM, 8GB to 16GB internal storage, and a microSD slot capable of holding up to 32GB microSD cards.

**Smartphone Plans:** All that glitters is not gold when it comes to cell phone plans and it has to do with cell phone **data plans**.

A data plan is what you need for your phone to do anything fancier than making



telephone calls. With a data plan you can surf the Net, use various Net-based apps, check e-mails, and keep up with and participate on social networking sites.

In the past, all carriers had unlimited data plans (that are actually limited, but that's a story for another day). However, a few months ago AT&T recently did away with its unlimited data plans and now requires smartphone purchasers to select from one of its "tiered data plans."

Basically, tiered data means you buy so many megabytes or gigabytes of Net usage for so many dollars per month. How does this work?

In a nutshell, when you view a YouTube video, visit Facebook, download a file, watch a Netflix movie, check e-mail, listen to Pandora radio, or upload a video file to YouTube; you are using what the cell phone industry calls "bandwidth." Bandwidth usage is measured by megabytes and gigabytes. For example, if you watch a two-hour movie "on the Net," you might use 300 MB of data or bandwidth.

What's bad about this is just like talk minutes, if you go over your, for example 200MB data limit, you get charged for the next tier price. For example, where your plan is \$15 for 200MB data usage per month, when you go over, even by 1K, you will get charged \$25 for 2GB of data, even if for the entire balance of the month you don't use much of the remaining 1.8 GB of data the carrier is charging you.

Bottom line, add to talk overages your now exceeding data plan limits. IMHO the carriers stand to make billions in extra profits from customers who do not understand how all this now works.

In regards to data plans, the question is: will other carriers follow AT&T's move to tiered data and do away from unlimited plans, or will the carriers attempt to become the value leader when it comes to data plans. (In September 2010 Verizon indicated it too would be going to tiered data rather than continue unlimited plans.)

• **Cameras** – (Prices \$200 to \$500) Like other devices mentioned in here, I can devote an entire article in the magazine to talking about which cameras are the best for law office use. For now, here are some things to consider:

Last year's model: While cameras do in fact improve over time, rarely is there such a dramatic difference that lawyers working on cases are going to pick up on the subtleties over each year's model coming out each holiday season.

With that in mind, to save a bucket load of cash, consider buying a 2009 camera instead of a 2010 model. For example, two of the hottest 2009 point & shoot cameras are the Panasonic LX3 and the Canon S90. Both have been replaced respectively by the LX5 and S95. An LX5 will cost you about \$450 to \$500 (same for the Canon S95). But a still hot (and respectable) new LX3 will cost you \$260 to \$300 and a new S90 will cost about the same.

**Bonus Tip:** The newer model cameras now shoot in 720p HD mode. That's definitely a reason to get a newer model camera since that feature eliminates the need to get a dedicated digital camcorder. Just take the camera to graduation instead of both devices.

**Note:** The Panasonic LX3 records in 720p HD mode. The S90 did not. But Canon's S95 now records in 720p HD mode.

**Bonus Tip:** Canon Powershot digital cameras are the best consumer cameras on the market. I am not saying that others cannot beat Powershots in performance, but if you get a Canon Powershot camera you are assured that it will work flawlessly, last a long time, take great pictures and retain its value. So when considering which digital camera to purchase, either for office use or as a gift, you can't go wrong with anything that has "Power-shot" in the name.

**Warning:** Although within the limitations of this article I can't explain it, DON'T GET CAUGHT UP ON MEGAPIXELS! A camera's MP rating has nothing to do with the camera taking great pics. It's actually a combination of

things (CMOS sensor, lens, automatic features, etc.) that determines how well your pics will turn out, whether for posting online or for prints.

• **Chips** (Price \$10 to \$70) – Chips now come in two common sizes, "SD" (about the size of a postage stamp) and "microSD" (the size of a flattened raisin). Electronics using full-size SD chips usually include digital cameras, MP3 players and digital camcorders.

MicroSD chips were developed for cell phones (a microSD slot is smaller than an SD slot, hence microSD being better suited for cell phones).

While you can never have too many chips, keep in mind these also make great stocking stuffers, especially if you are giving an electronic device that uses SD or microSD chips.

**Bonus Tip:** For the most versatility, such as swapping the same chip between a camcorder, thumb drive storage, a cell phone and your digital camera, I recommend you only get microSD chips. If a device uses SD chips only, don't worry because microSD chips come with an SD adapter into which you insert the microSD and it then becomes an SD chip.

**Warning:** The transfer speed of chips is described or defined as having a "Class" rating, ranging from Class 2, 4, 6 and recently Class 10. You can look on the chip and see a "C" with one of these numbers inside it. That's the class rating. The ones you see on ads are often Class 2 or 4. Class 4 is the minimum for camcorder use, but get Class 6 if you can afford it. Class 4 is needed because otherwise the camcorder video will be choppy. So it's not only transfer speed (how long it takes to transfer a file from the chip to your PC, but also camcorder performance).

**Bonus Tip:** Beware counterfeits. On eBay it's estimated that 90 percent of chips sold are cheap, defective, Chinese knockoffs of name brands. Get chips from an established seller on eBay or Amazon, or directly from the manufacturer such as Kingston.



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The general rule is to NEVER buy chips that seem too good a deal. If most sellers are listing chips at \$30, for example, but a seller out of Hong Kong is selling the same chip for \$15, then you should pass on the low-priced seller.

### Conclusion

Be advised that because of the tanked economy, retailers (online or otherwise) are desperate for your business. Why?

Despite what you may hear from people whose job it is to sound upbeat, people are not buying. People are not exiting stores with shopping bags in hand. Yes, there are lots of people in the malls, but that's because people young and old like to hang at the malls.

You know how last year it was in the news that retailers were having sales earlier than Black Friday, this to capture the few consumer dollars floating around. I submit that this will be the year for online super discounting of products and goods. I am already seeing it on Web sites. I see red slashes across retail prices and 30 to 40 percent discounts.

So in the wee hours of the night, after putting away your litigation thought processes, look on the Net for some Internet deals. They are out there; you just have to be willing to look for them.

I would track the stuff that you want and see if it eventually goes on sale. Simply Bookmark or make a Favorite of the pages containing the items you are considering. To keep things orderly in your

browser make a folder titled "Shopping 2010" and put everything in there.

Lastly, don't be concerned about buying "last year's model" of certain devices since that can save you \$200 to \$300. Research (Amazon is a good place) and compare older model with the new one. See if the purported improvements are worth spending the extra money. If not, then forget about buying the latest, buy last year's model.

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