

A Beginner's Guide to Buying a Computer

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Like many people, I have been thinking about selling my old desktop system (it's four years old, which is considered ancient by most standards) and trading up for something a little more powerful, maybe with a CD-rewritable drive and more storage. Of course, I may just upgrade my system: add more memory and a second hard drive. There are so many options, it can make your head spin.

Whether you're thinking of upgrading your system or purchasing your first computer, before you plunk down \$1,200 or more at the local Best Buy, take a few minutes out of your schedule and read this article. It will help guide you in buying a computer that fits your needs, while helping avoid some potentially costly mistakes.

Laptops: Less Is Not Always More

Almost everyone I've ever met has talked about buying a laptop computer. They're stylish, I'm told. They're light, small and sleek. They're cool.

What most first-time buyers don't realize is that they're also expensive. Take a look at the specifications of the average laptop (memory, display, processor speed, etc.), then compare them to the average desktop computer. You'll be amazed at the price differences. You'll pay more for the same size hard drive; more for the same speed processor; and more for the same amount of memory, in exchange for the portability.

There are other tradeoffs. You'll get a display screen that's generally smaller and of lesser quality than the average monitor. A laptop's speakers and pointing devices are almost always inferior to those that come with a desktop system. And you'll have to learn how to type on a keyboard that looks like it was designed for Billy Barty.

And don't forget all the other miscellaneous items that aren't included with a basic laptop system (but which you'll probably end up getting anyway). Want a mouse or trackball? It'll cost you. Want to type with a normal keyboard? It'll cost you. Want a better sound system? It'll cost you. Want a faster internet connection? It'll cost you. Want to take your laptop on the road, or use it for more than two or three hours at a time, without an electrical outlet? It'll cost you.

The bottom line? Unless you spend the majority of your time in an airplane or on the road, skip the laptop PC and get a good, solid desktop system. A desktop system is generally less expensive, less likely to be damaged in an accident, and much less likely to be stolen, than a laptop computer. If you've got the extra money and just have to have a laptop, do as much research as possible before making your final purchase, and make sure to get an extended service warranty (more on warranties later).

To Bundle or Not to Bundle?

The big trend among many computer stores now is to package several products (PC, monitor, printer, digital camera, etc.) and sell them as one large "bundle." In some instances, buying a bundled system makes sense; it's easier to buy a group of items all at once than to run to a bunch of stores for essentially the same system. In other cases, however, a bundle may include several items you either don't want or won't use, adding unnecessary expenses to an otherwise great deal.

So how do you know you're getting your money's worth? One way is to write down the model number of every item in the bundle, then look on the internet and price them individually. If the pricing is in the same ballpark, then go ahead and buy the bundle. However, if the items sell for much less individually, it'd make more sense to buy them one at a time, then use the extra money to upgrade your system.

Before you buy a bundled system, it's also a good idea to visit the manufacturer's website. This way, you can see what type of computer bundles the manufacturer offers and compare them against other PC makers. You can also find out exactly how old a bundled system is and what other options they may offer (some companies will let you customize your system if you buy it online).

The bottom line? Bundled systems aren't always what they're cracked up to be. Do a lot of comparison shopping before you buy, and make sure that you'll actually use the items contained in those bundles.

Seal This

An offshoot of the computer bundle is the nonupgradeable, or "sealed-box" PC. In this type of system, most - if not all - of the components that make up a computer (video cards, sound cards, memory and the modem) are either combined into one piece or are physically sealed to the motherboard.

While these systems generally take up less space than other desktop computers, they have several drawbacks. With most PCs, if one item stops working (e.g., a modem), you could simply replace that item and get back to work. With a sealed-box PC, however, if one component goes down, the entire computer may stop functioning, which would cost more time and money.

Most sealed-box computers also have less internal space and fewer expansion ports than traditional desktop systems, which limits your ability to upgrade the computer in the future. Furthermore, in some cases, if you open up the PC to add memory or change any features, you'll violate the manufacturer's warranty.

The bottom line? Save yourself the trouble and avoid a sealed-box system. You may save a couple of hundred dollars initially, but it's worth paying that extra money to get a system that is easier to work on and can expand to meet your needs.

Warranties? We Don't Need No Stinkin' Warranties!

ESWs (extended service warranties) are by and large the most profitable segment of the computer retail industry. Next to a copy of Windows ME, however, an ESW may also be the most worthless item offered in a computer store. While these warranties appear to offer much in the way of protection and consumer confidence, the fact is that most of the time, they're worth little more than the paper they're written on.

Here's a quick way to tell if your new computer functions correctly: as soon as you purchase it, run the

computer continuously for one day and see what happens. Read the instructions thoroughly before you set it up, and make sure to use every feature of the system (CD drive, speakers, modem, etc.).

If nothing goes wrong, your system is more or less ready to go. If something doesn't seem to be working correctly, however, pack everything up - making sure to save the original boxes and receipts - and take the PC back to the store immediately. Most stores have a 10-to 14-day warranty on computer products, which is usually long enough to find out if something's wrong with your system.

The bottom line? Buy a good surge protector and some antivirus software. They're really the best protection your system can have, and they're both a lot less expensive than any extended warranty. If you are going to spend the extra money for extended protection, though, make sure to read the fine print so that you know exactly what is (and isn't) covered. If you don't understand the language in the warranty, ask to speak with a manager or store representative for a clarification.

The one exception I would make to this rule would be if you decide to purchase a laptop, in which case I would recommend spending the extra money for a warranty. Unlike a desktop system, a laptop is mobile. It can be dropped on the floor; left behind at a restaurant; run over by a car; or stolen. On average, laptops also experience more technical problems than desktop systems. Warranties may not cover all of the situations mentioned above, but they could save you some money if the laptop needs to be repaired (or replaced).

Don't Shoot for the Moon

One problem I've seen friends experience is that they spend thousands of dollars on a computer that has more features than they could ever dream of, when in reality they could have bought a middle-range PC that would have met all their needs for much less money. This happens more often than people would like to admit: they get so wrapped up in buying a computer with the fastest processor or the largest monitor, they pay little attention to how much it costs or whether it's too much for their own good.

People also tend to forget that the latest and greatest PCs of today will be "also-rans" six months from now. Computers are constantly falling in price, while increasing in quality. When I purchased my current system four years ago, it came with a 333-megahertz processor; a 15-inch monitor; a 56-kbps modem; and 64 megabytes of memory. It cost approximately \$1,400 at the time; now, I could purchase the same system, with a larger hard drive, a bigger monitor, a faster CD-ROM drive, and a color printer, all for less than half the price.

The bottom line? A PC can be a significant financial investment. Before buying, ask yourself two questions:

1. How much do I have to spend? Do not spend beyond your means. In other words, don't spend \$3,500 on a system when you can find one that does exactly what you want for a third of the price. On the other hand, don't get too thrifty; if you buy a bottom-end PC for \$299, expect slower performance, lower quality displays, smaller hard drives, and so forth. Figure out how much you want to spend, then look at what systems are in your price range. And don't buy the first PC you see: take a couple of days and shop around.
2. For what am I going to use the computer? If you'll be building websites, doing a lot of desktop

publishing, or playing graphics-intensive games, you'll need something with more power and more memory. However, if all you're going to do is check e-mail, write articles with a word processor, and balance the books with a spreadsheet, you won't need the fastest chip or the most powerful video card. You don't need to buy a PC that's ahead of the curve if most of your tasks are going to be middle-of-the-road.

Wrapping it Up

Buying a computer - especially your first computer - can be a stressful experience, but it doesn't have to be. Shopping around, asking questions, and deciding exactly what your system will be used for, will make purchasing your first computer much more enjoyable.

As always, we welcome your comments. If you have any questions or suggestions, please feel free to contact me.

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