

News2Use

TOMORROW IN NEWS 2 USE
Audio confusion
What formats mean to digital music



YOUR DAILY GUIDE TO LIFE

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CONSUMER WATCH

Music on the move

Sorting through the choices in portable audio

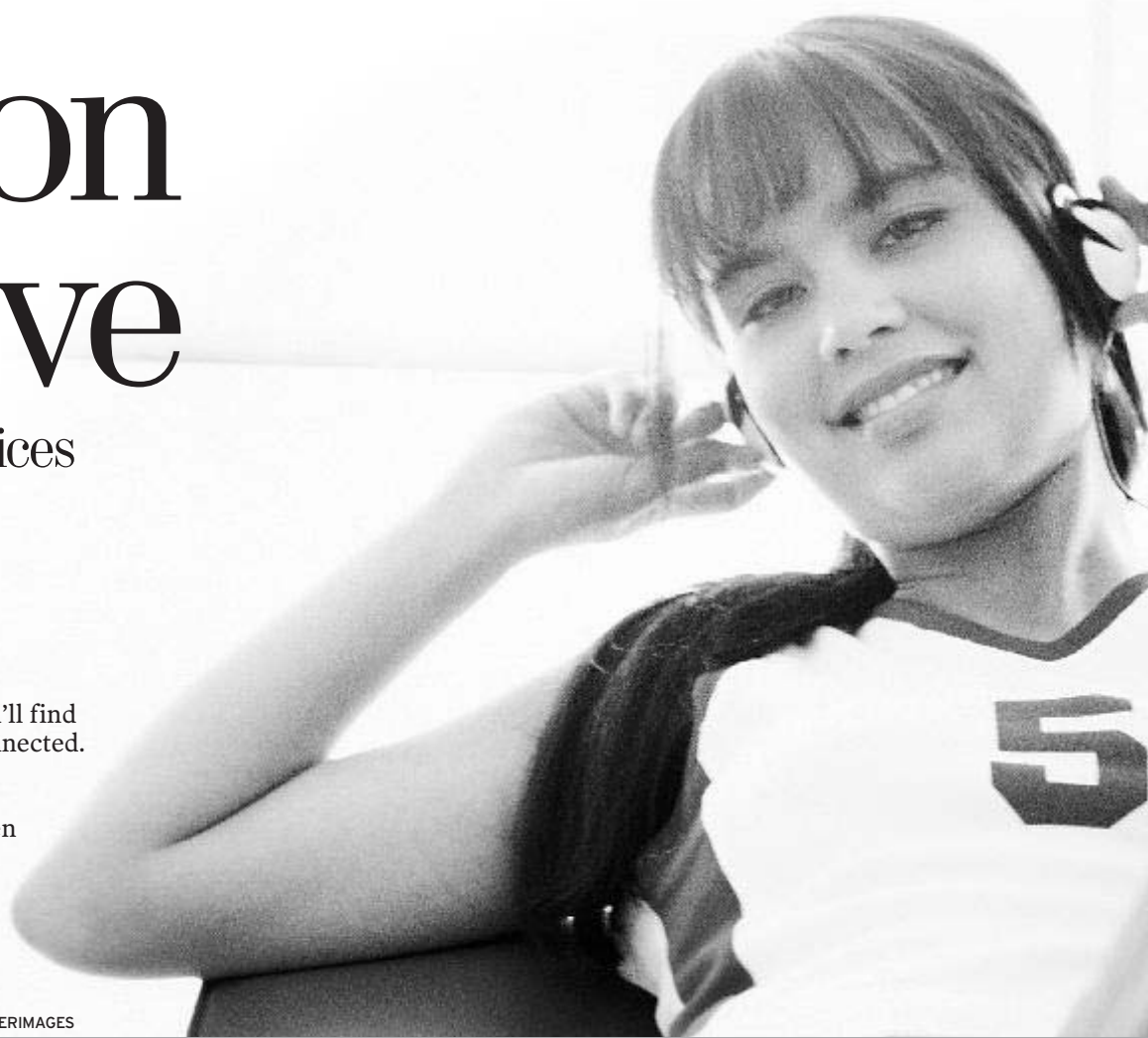
By **BRIAN WOODDELL**
STAR-TELEGRAM STAFF WRITER

First of two parts

Look in an average teenager's backpack and you'll find one: a small, rectangular box with headphones connected. "How many songs are in that thing?" "About 3,000."

Digital-music players are changing how we listen to and buy music, and they're not just for kids. Instead of purchasing entire CDs, users can now buy single songs online, although the lower prices and portability have their drawbacks. Not all songs work in all players, and the mere selection of a player can be a headache.

JUPITERIMAGES



Think practically

Before you buy a music player, think about the features you need. José Feghali, artist in residence and coordinator of Internet technology for the school of music at Texas Christian University, says buyers should think about software, playlist size and practicality.

For example, casual music fans who want players to take on bike rides or runs could probably get away with a small, inexpensive one, such as an 8-gigabyte Sony Walkman or Rio. People who want to take their massive music collections with them in their cars, on planes or to work need players that are much larger, such as the Zune, right, or iPod.

In addition, he says to consider the ease of

use and compatibility of each player. If everything you have is in a Windows Media Player format, find a player, such as those from iriver, that supports it. If you are an avid iTunes user, the iPod might be your best bet.

Finally, think about where you're going to use the player. Will it need to withstand bumps and drops? How important is wireless technology? You don't want to spend hundreds on a player that doesn't fit your needs.



MICROSOFT

Sound quality

Is there a noticeable difference between compressed (MP3-like) songs and their uncompressed (CD audio-like) counterparts? Feghali says yes, but with reservations. If a compressed music file is created properly, Feghali says, most listeners won't be able to notice the drop in quality, especially if all they are doing is listening in the car or while working out. The difference, he says, is most noticeable with classical music played over high-end stereo equipment.

Beyond portable music players

Compressed audio isn't just for computers and iPod-like devices. Many new DVD (and Blu-ray and HD-DVD) players, portable CD players and car audio systems can play CDs that contain MP3s, WMAs and other compressed formats. A CD can hold more than 11 hours of MP3 audio, making it ideal for a long road trip.



RIO Forge

Players

It would take several pages to list all the music players on the market. Here are some of the most popular:

BRAND	FILE TYPES	OPERATING SYSTEM	SOFTWARE	SELLING POINT
Creative Zen and MuVo	MP3, unprotected WMA, WAV	Windows, Macintosh (not all features)	Creative MediaSource and Media Explorer (Windows), iTunes (Macintosh)	Expandable memory using compact flash cards (some models)
iPod	AAC, MP3, Audible (audio books), Apple Lossless, WAV, AIFF	Windows, Macintosh	iTunes	Endless accessories, best-selling player on the market
iriver	MP3, WMA (subscription required for protected WMA playback), ASF, OGG	Windows, Macintosh (some players, not all features)	Windows Media Player, iriver Music Manager (Windows and Macintosh)	Long battery life (45 hours on some models)
Rio	MP3, WMA (subscription required for protected WMA playback), Audible	Windows, Macintosh (some players)	Rio Music Manager (Windows), iTunes (Macintosh)	Voice recorder (some models), stopwatch (sport models)
SanDisk Sansa	MP3, WMA (subscription required for protected WMA playback)	Windows	Windows Media Player	Wi-Fi wireless capability
Sony Walkman, right	MP3, ATRAC, unprotected WMA, unprotected AAC	Windows	SonicStage	Shock sensor that protects the player's hard disk (some models)
Zune	WMA (depending on protection), MP3, unprotected AAC	Windows	Windows Media Player	Wireless sharing between players

SOURCES: Creative Technology Ltd., Apple Inc., iriver, Digital Networks, SanDisk, Sony, Microsoft

YOUR MONEY | INSURANCE

Drive down car insurance costs

In an age when a gallon of gas costs an average of \$2.26, car owners can rejoice at a bit of good news: The typical American driver will pay less for auto insurance this year than in 2006, according to the Insurance Information Institute. This marks the first decrease in insurance premiums since 1999.

But the average annual cost for car insurance is still a hefty \$847 (it was \$851 in 2006). So if you're looking to save more than \$4 on your car insurance, there are other ways to bring down your costs:

Shop around for insurance quotes. Prices can vary significantly from company to company, so it pays to get estimates from at least three places.

Consider insurance costs when buying a car. Some cars just cost more to insure, based on a variety of factors including repair costs, theft favorability and sticker price. **Buy your homeowners and auto insurance from the**

same company. Many insurers will offer customers a discount for multiple policies. The same goes for multiple cars, so ask your agent.

Raise your deductible. You'll have to pay more initially in the event of an accident or event that requires insurance coverage, but you could save a lot on your premium. Make sure you can pay a higher deductible, however, if and when you do need to make a claim.

Ask for discounts. Some companies offer discounts for a number of reasons: low annual mileage, a good traffic record, good student grades (for young drivers) or for taking a defensive-driving course.

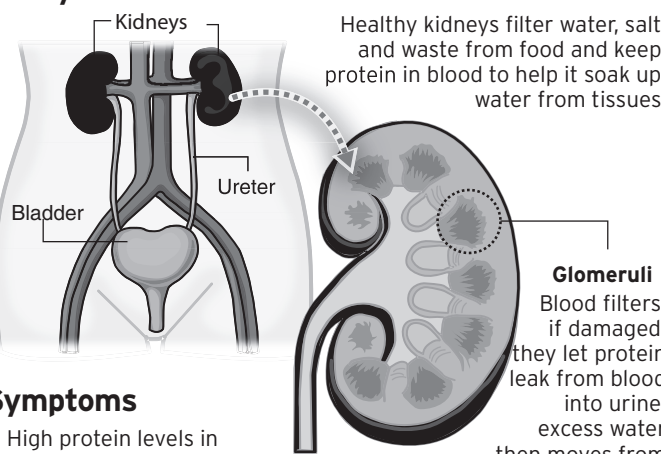
Reduce coverage on an older car. Collision or comprehensive coverage may not be cost-effective on an older vehicle. Check if your car is worth less than 10 times the premium. If it is, you'll probably save more by reducing coverage.

—MarketWatch.com

Minimal change disease

This kidney disorder, which causes harmful protein buildup in urine, is one that most affected children outgrow by their teens.

Faulty filters



Healthy kidneys filter water, salt and waste from food and keep protein in blood to help it soak up water from tissues

Glomeruli Blood filters; if damaged, they let protein leak from blood into urine; excess water then moves from blood into tissues, causing swelling

Symptoms

- High protein levels in urine, low levels in blood
- Swelling around eyes, belly, legs
- Infrequent urination
- Weight gain from excess water
- Normal or nearly normal kidney biopsy; thus the name "minimal change"

Typical treatment

- Prednisone, a corticosteroid that stops protein from leaking into urine
- Diuretics to encourage urination, stop swelling

SOURCE: U.S. National Kidney and Urologic Diseases Information Clearinghouse, U.S. National Library of Medicine

MCT



CLICK HERE

Great sites we've found
ILoveToComplain.com

The Internet is, of course, largely a mechanism for venting and expressing one's opinion.

But this particular site specializes in giving you a place to get it — whatever it is — off your chest.

Even the site's purpose is veiled in a complaint; the top of its home page reads: "Just what in the sam-hell is this site for? Was this made by hip-pies?"

The most popular rant on the site is a spiel on rappers who deride illegal downloading of music yet rap about prostitution and robbing banks.

Others are less specific: "We live in a world of idiots. Period."

And still others are genuinely emotional: "I hate cancer for taking my friend's life."

—The Associated Press

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14, 17, 21, 31, 47, 51

Lotto Texas numbers drawn Wednesday, Feb. 21. The jackpot was worth \$42 million. No ticket matched all six numbers. Estimated jackpot for Saturday Feb. 24: \$45 million.

Tickets matched	Prize	Winners
6 of 6	\$42 million	0
5 of 6	\$1,869	33
4 of 6	\$53	1,720
3 of 6	\$3	35,334

PICK 3
Day 7, 4, 0 Night 4, 7, 0
Drawn in this order Thursday, Feb. 22.

CASH 5
15, 24, 28, 29, 36
Cash 5 numbers drawn Thursday, Feb. 22.

TEXAS TWO STEP
2, 10, 13, 24, BB 7
Numbers drawn Thursday, Feb. 22.
Estimated prize for Monday, Feb. 26: \$200,000.

Confirm winning numbers with lottery vendor. The Star-Telegram is not responsible for incorrect numbers.



1, 9, 26, 46, 51
Mega Ball 11
Megaplier 3

Mega Millions numbers drawn Tuesday, Feb. 20. Estimated prize for tonight, Feb. 23: \$177 million.

Tickets matched	Mega ball	Prize	Texas winners
5 of 5	Mega	\$150 million	0
5 of 5		\$250,000	0
4 of 5	Mega	\$10,000	0
4 of 5		\$150	174
3 of 5	Mega	\$150	218
2 of 5	Mega	\$10	3,314
3 of 5		\$7	8,636
1 of 5	Mega	\$3	20,833
0 of 5	Mega	\$2	38,601

Total prize w/Megaplier	Winners	Total prize w/Megaplier	Winners
\$750,000	0	\$30	689
\$30,000	0	\$21	1,828
\$450	33	\$9	4,458
\$450	55	\$6	8,326

WINNING TICKETS: \$250,000 winners in California (1), New York (1) and Virginia (1).

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