With the stock market in a downturn and consumers' confidence waning, now may seem like a peculiar time to discuss web sites that can help you make sound investments. In fact, because many 401(k)s have taken a hit in the past year, you may be thinking about pulling your money out of the stock market altogether.

However, from what many market analysts say, making investments at this time may not be a bad idea. As Warren Buffett, the investment genius, says, "Be fearful when others are greedy, and greedy when others are fearful." In other words, because the market is in a corrective phase, now may be the best time to buy stocks and mutual funds. Low stock prices may mean that now is a good time to buy into your future financial security, and because of easy access to the Internet, you don't have to be a Wall Street insider—or even subscribe to hundreds of magazines—to know what's going down (and up) on the market.

Keep in mind that I am not, repeat not, a financial analyst. I am a writer. I write about web sites and computer games—please keep my credentials in mind before you start to go crazy buying up all the shares you can based solely on what I write. (I really don't think anyone would go crazy investing because of what I write, but I feel better after writing this little disclaimer.)

WEB SITES

If you need to research stocks or to learn new investment techniques, a good place to start is SmartMoney.com (www.smartmoney.com). SmartMoney.com features a wide variety of information, most of which can be found at the SmartMoney University. At SmartMoney University, I enjoyed the simple tutorials that teach the dynamics of investing. The writing is straightforward and easy to understand, and interactive diagrams bring the investing principles to life. Also, the work sheets SmartMoney.com provides allow you to plug in your own information when deciding if a certain strategy will work for you. The tutorials at SmartMoney University cover topics ranging from saving for retirement, to saving for your children's education, to debt management.

If you are more interested in researching and buying mutual funds, check out Morningstar.com (www.morningstar.com). At Morningstar.com, you can research all of the hundreds of mutual funds available on the market. You can also see Morningstar.com's opinions concerning certain funds.

In addition, you can use Morningstar.com's Fund Tool Box to find standout funds in different categories, to find the type of fund that will best fit your situation, or to instantly compare funds in which you are interested. No other site on the web provides such comprehensive mutual fund information.

If you want up-to-date financial news, visit CNNfn—the financial network (www.cnfn.com). At CNNfn, you can catch up on national and international business news, the stock market, and personal finance strategies. You can read about the big deals that shape the business landscape and global economy. CNNfn also provides regular updates on stock prices and market trends. As a result, you can monitor how your stocks are performing and react to general trends in the market.

If you want to begin investing toward retirement but don't see how it's possible considering your current financial pressures, Myvesta.org (www.myvesta.org) is a great web site to visit. Myvesta.org is dedicated to helping "people improve the quality of their lives by eliminating financial stress through education and services." Myvesta.org can help you consolidate your debt, arrange for automatic bill payments, or actually help you limit your spending by providing money counseling services either in person or over the phone.

Myvesta.org also contains a storehouse of financial knowledge. You can find articles that give advice about how to talk about money with a new spouse or—on the flip side—how to come out of a divorce financially solid. You can also use Myvesta.org's self-help manuals to help you get on firm financial footing.

Another feature that I enjoyed and profited from at Myvesta.org was the scam section. After browsing through this section, I'll be much more able to spot a scam and avoid being a sucker to someone else's scheme.

NETWORK RESOURCE

If you support NetWare and other Novell products, TechRepublic (www.techrepublic.com) offers some great features. For example, TechRepublic has free, weekly NetWare TechMail. From updates on what industry experts are saying about software tips, you can get the best of what TechRepublic has to offer delivered to your inbox each week with their NetWare TechMail.

TechRepublic also offers the TechProGuild NetWare Track, an online professional support community for frontline network administrators and IT support professionals who support NetWare. This service modifies the information on the online
support community to your needs and helps you sift through the amazingly large amount of IT information.

GAMES OF THE MONTH

After perusing the web sites mentioned earlier in this article, you may want to save the money you were planning to spend on a computer game and invest that money instead. If you do want to invest more money, I won't be tempting you to buy another game this month. The games I previewed this month will cost you nothing.

The web site pogo.com (www.pogo.com) provides simple, fun games for free. You don't download these Java-based games; you can play them online.

While pogo.com offers quite a number of different games, I gravitated to pogo.com's five arcade games: Doomsday, Tank Hunter, Tube Runner, Void, and Heavy Cannon. These games reminded me of games I played on the good old Atari back when the Atari system was on the cutting edge of gaming technology.

Doomsday

In Doomsday, you are a missile commander who must defend your cities from an incoming meteor shower, other space debris, and rogue weaponry. To protect your cities, you can use cannon shells and a limited number of SDI lasers (a useful option that will destroy all incoming objects at once). After you successfully defend one city, you are relocated to another city. You continue to protect your cities until you fail and a city is eventually destroyed.

Doomsday has four difficulty levels: Day 1 or "Turkey Shoot" (the easiest level), Day 3 or "Crater Masher" (medium difficulty), Day 6 or "Danger Zone" (definitely difficult), and Day 9 or "Death From Above" (nearly impossible). You can begin on any level you choose.

Doomsday is a throwback to the game Missile Command, which I spent hours playing on my Atari. A few years ago, I thought those annoying enemy spacecraft were too skilled in the early stages of the game. After being destroyed again and again, I just gave up on Void.

Heavy Cannon

Heavy Cannon came in a close second when it came to choosing my favorite game of this group. In Heavy Cannon, mutants are trying to rid the planet of the weaker humans. The humans have retreated to a final stronghold, and you are the last line of defense. By controlling the cannon, you shoot down the waves of parachuting mutants, missiles, and bombs.

I really liked this game because I was able to do well in the lower levels but was still challenged at the higher levels. I also liked the trash-talking mutant commander who would pop up after I successfully beat back a mutant attack.

Conclusion

All five of the games mentioned in this article are "old-school" games. In other words, these games lack the sophistication, the heart-pounding excitement, and the realistic graphics of today's technologically advanced games. However, you can't beat these "old-school" games when it comes to sheer reflex-testing fun.

These games are great for losing a few minutes defending the world from a mutant invasion or seeking to destroy enemy tanks. And, what you may find even more appealing is the price tag—after all, you can't beat free.

We want to hear about your favorite web sites, network resources, new products, and games. You can send your review to editors@ncmag.com.