



Midland Michigan

BITS AND BYTES

March 2016

<http://mcc.apcug.org/>

President Piper's Ponderings....

March's General Meeting will be the same as we had planned for February (before the snow storm hit). It will be four topics, each about 10-15 minutes long.

Al will be talking about battery replacement in an Android tablet. He also will tell us about "side loading" apps on a Kindle. Carol will speak on alternatives to Charter TV. I will be making some comments about upgrading to Win 10 and how to turn off the upgrade nag.

I wrote in the February newsletter about options for Win 7 users who don't want to upgrade to Win 10. I hinted that the 1 year anniversary of Win 10 on July 29, 2016, might pose a problem for us Win 7 users.

We may not have to wait that long. In recent days I have seen articles where people claim that Microsoft forced them to upgrade to Win 10. You can read about one case [here](#). I had this same experience on Judy's PC. As the above article mentions, her PC had been on for a few days with no one using it.

I saw the screen "Accept Win 10 or Decline". Hitting the Decline key, as the article says, did nothing. At this time I treated the PC as if it had a virus. I shut

down the PC and rebooted. The Win 10 "force-feed" was gone.

Judy and I have now adopted the policy of turning off all the PCs every night. I have not seen a repeat of the Win 10 force-feed on any of the 4 Win 7 PCs in our house.

Charter is now Spectrum, and they have consolidated their satellite offices into one on Bay Road. Is this the beginning of the end for cable TV? The word on the street is that Charter Spectrum is dealing again.

See you Wednesday, March 23

(The above comments are the opinion of the author and do not necessarily reflect the views of the Midland Computer Club.)



GENERAL CLUB MEETING

Midland Community Center, 2205 S Jefferson Ave, Midland MI
Room K111, Barstow Shipps Wing

Wednesday, March 23, 2016

7:00 P.M.

Topic: Several short topics will be presented

2016 BOARD MEMBERS

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Please let Howard or Bill know of topics you would like covered at future meetings.

PUBLICITY

Al Adams aladams12@yahoo.com

Board Meeting

First Thursday of the month

7:00 PM

Chapel Lane Presbyterian Church,
 5501 Jefferson Ave., Midland MI

Educational, Fun, and Interesting Web Sites: (submitted by Howard Lewis)

<http://bit.ly/1lekfs9>

Which would you take? A 10 ounce bar of pure silver or a king-size Hersey bar? Silver is only \$13 per ounce, whereas a Hersey bar would taste mighty delicious!

<http://1.usa.gov/1gadrr4>

The U.S. Bureau of Labor Statistics offers a calculator which shows the effect of inflation on your purchasing power. Did you know that \$10.00 today has the same purchasing power as \$1.02 in 1950? And the price of gas in 1950 was \$0.20, which compares favorably with the price today of \$1.90.

<http://bit.ly/1IMQovf>

I hope you don't accidently (or on purpose) poke a hole in your lithium ion battery!

<http://bit.ly/1J6Xli2>

Henri the Cat is back and now he gets a new housemate – a dog!

<http://www.statisticbrain.com/>

Statistics, statistics, statistics. This site accumulates all sorts of interesting statistics from around the web.

Membership Enrollment Form

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Membership dues FAMILY (\$20) STUDENT (\$15) New Member ____ Renewal ____

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Attn: Membership Chairman

You may also pay for membership at a regular club meeting

Tips, Tricks & Techniques:

Internet Archive is a non-profit library of millions of free books, movies, software, music, and more. There are a number of categories to explore. If you remember sitting in front of the radio to listen to your favorite shows: from the home page, scroll through Top Collections and click Old Time Radio. To find your favorite MS-DOS and console games, from the home page, click on the icon that looks like a 3.5 floppy disk, then click Software Library.

<https://archive.org>

Upgrade to 64-bit Chrome browser?

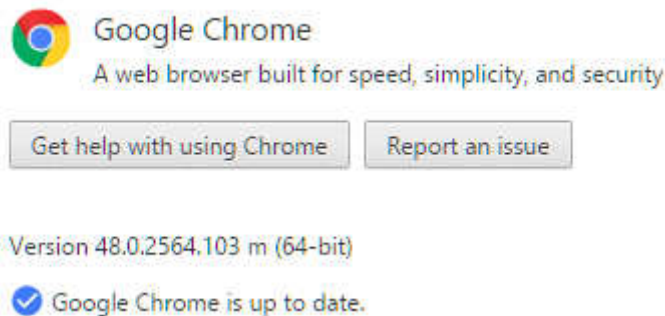
If using Chrome browser on Windows, you might want to check whether you are using the 32-bit or 64-bit version. Google indicates the 64-bit version is more secure, faster and more stable.

You must have Windows 64-bit version because 64-bit Chrome won't run on Windows 32-bit. Most computers in the last eight years should be 64-bit compatible.

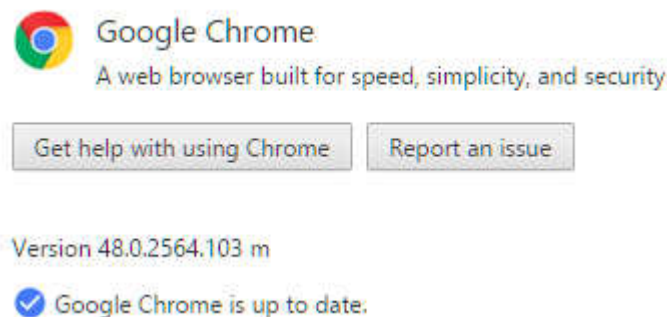
According to Google, 64-bit Chrome is twice as stable, with half as many crashes as the 32-bit version on normal web pages. It also has a variety of additional security features.

To check which version of Chrome browser you're using, open the browser, click the menu/hamburger button at the top-right corner of the browser window, hover cursor over Help, and select About Google Chrome.

If 64-bit is shown at the right side of the version number, you are already using a 64-bit version.



If you don't see anything to the right of the version number, you're using a 32-bit version.



Switch to 64-bit Version

Visit <https://www.google.com/chrome/browser/desktop/index.html?platform=win64>

Click the download link and ensure the page says 64-bit under Download Chrome for Windows.

Make sure Chrome browser is closed and run the installer. The 64-bit version of Chrome will be installed. Program files will be updated but all data, settings, and browser extensions will stay the same. Open the browser and visit the About Google Chrome page to verify you are using the 64-bit version.

If you see an error when you run the installer, you may have a 32-bit version of Windows installed and won't be able to install the 64-bit version.

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President's Corner - Black Fridays Matter

By Greg Skalka, President, Under the Computer Hood User Group, CA
December 2015 issue, Drive Light - President (at) uchug.org - www.uchug.org

The holiday shopping season is over. Now stores are crowded again, this time with people trying to return gifts that they received. The month between Thanksgiving and Christmas is supposed to be the biggest shopping time of the year, when retailers do a large portion of their annual business. There are after-Christmas sales, end of year sales, New Year's sales and every other excuse for a sale that the merchants can come up with between now and next November. Still, I believe the sales that matter most in terms of discounts to consumers, especially for computer and technology items, occur on Black Friday, the day after Thanksgiving.

I've always been a discount junkie. My goal is to never pay normal retail price for anything. I'm probably the king of coupons, the guru of Groupon and the prince of promo codes. I'm always comparing prices, especially for things like computers, software, electronics and technology. Just as NFL junkies anticipate the Super Bowl, auto racing fans wait for the Indy 500, movie buffs long for the Oscars and comic geeks camp out for Comic-Con, I anticipate the main event of great deals, Black Friday. I don't know if the retailers created it, or it just evolved, but it not only marks the start of the holiday shopping season, but to me it also marks the low point in prices that I'm likely to see all year, so I'd better stock up.

I've been shopping Black Friday sales for years, perhaps decades. I recall getting up very early on some of those Friday mornings and going out with my son, then just able to drive, to compete for those great deals on electronic games and gadgets. I've seen people camping out in front of stores with tents and chairs days before Thanksgiving. I've seen long lines wrapped around the Fry's store at 5 AM. I've seen scuffles in lines at Walmart. While I've been out on the front lines and obtained my share of bargains, I know not to cross the line into obsession. I may have seen really good deals in Black Friday advertisements, but I've never seen deals so good that I wanted to camp out for days or get aggressive with other customers. I've even had a great deal in hand but put it down rather than spend hours in a check-out line to buy it.

Over the years, Black Friday has fortunately become less intense but more spread out in time. I recall years ago that stores were closed all day on Thanksgiving, and opened at a nominal 8 AM the next day. Some merchants had to stand out from the others and started opening earlier, at 7, 6 or 5 AM, and of course all the others had to follow. Some store decided they could open for a few hours at midnight and not violate the unwritten ban on Thanksgiving Day commerce. Then stores decided to open in the evening on Thanksgiving, which has recently become the norm. This year a lot of stores were like Best Buy, which was open from 5 PM to 1 AM for Thanksgiving Day, and then reopened at 8 AM on Black Friday. This is a lot better than being open all night before Black Friday, or opening a lot earlier in the morning.

Some stores are starting to push back on being open at all on Thanksgiving Day, which I think is great. REI and several other retailers made a big deal in their holiday advertising this year about being closed on Thanksgiving, so their employees could have some time off. It also helps us customers, who are interested in good deals but also want to have a calm, traditional Thanksgiving with the family. My daughter's boyfriend manages an action sports clothing store in Orange County, and unfortunately had to leave our family Thanksgiving meal early so he could get to work that evening.

I have also seen a trend in recent years of fewer shoppers coming out for Black Friday sales at the stores, at least right when they open. In years past, my local Fry's parking lot would be completely full when the store opened on Black Friday; this year, it was not even half full. It may be that more shopping is being done online, or is spread out over the weekend. The world of commerce seems to be trying to clone the success of Black Friday and spread it over other days. In addition to Thanksgiving Day shopping and Black Friday, we shoppers now have Small Business Saturday (the day after Black Friday), when we are supposed to support our local small businesses. The Monday after Thanksgiving has been designated Cyber Monday for many years now, a day when great deals are supposed to be offered online (to entice shoppers to spend time shopping online at work). So far though, I've found the best deals to be in-store, with online shopping either lagging in great deals or laden with technical glitches. Still, the media once again reported a record number of us shopped online this holiday season.

In addition to filling my own needs, I'm usually shopping on behalf of our user group, with the goal of getting good prizes to give away at our December meeting. This limits online shopping somewhat, as while shipping for Black Friday online sales can easily be guaranteed for delivery by Christmas, with our meeting usually the week following Thanksgiving, only in-store pickup will reliably get the items to our meeting on time. My shopping list and the group's list had a lot of overlap again this year. In addition to seeking the usual USB Flash drives, external USB hard drives, hard hard drives, SD memory cards, USB battery packs and inexpensive networking components, I was looking to get a couple of nice Android tablets and a Chromebook for the group. There were a number of nice tablets for under \$50, and several sources for an Acer 11.6" Chromebook for under \$100. With ads in hand, I was able to come up with a shopping plan several days before Thanksgiving.

This year Fry's again had a number of their discounted items available online only, some which became available starting at 7 AM on Thanksgiving Day. I tried to buy a few of these, but was totally unsuccessful. As 7 AM approached, the responses from the Fry's web site became slower and slower, finally crashing

the site a little after seven. No longer being able to get on their site at all, I gave up and left with my family for Thanksgiving dinner at my sister's.

We returned from the family dinner around 6 PM, after most of my target stores had already opened, and, I thought, most of the good items on my list were sold out. I figured I might as well try, so headed off to Fry's by myself, and found it not very crowded. A lot of the "doorbuster" sale items I was seeking were still available, so I gathered them up and was able to check out fairly quickly.

I next went to Best Buy, though I thought for sure the \$99 Chromebook I was seeking would be gone by then. I've had a lot of bad experiences with Black Friday sales at Best Buy in the past, with huge lines outside and multi-hour waits in line to check out. I was surprised to be able to park, and to find the store not excessively crowded. I asked about the Chromebook, expecting to be told it had sold out an hour before, but instead the salesperson said they would check in the back for me. A few minutes later, they came back with a box, and they offered to ring up my sale right there. It was without a doubt the best Black Friday (though this was still technically Thursday night) shopping experience I had ever had anywhere.

I stopped in at a Walmart to look at tablets, but it was a madhouse there, so I left. I returned home to inventory my acquisitions and plan for Black Friday morning. I still needed at least one tablet, and both Fry's and Office Depot had good deals. The Fry's tablet would go on sale at 8 AM, but the Office Depot tablet had been on sale that day, and was supposed to be available online. My local Office Depot was sold out on their web site, but I managed to buy the last one available at the Encinitas store, and could pick it up on Saturday. At least it appeared I had something in hand.

On Black Friday morning I went to Fry's first, and found only a small line at the front entrance. People in line already had vouchers for the sale items, so I thought I might be too late. Fortunately, I found once I got in that an employee in the computer department was handing out vouchers from an inch-thick stack, so I lined up and got vouchers for almost everything I had wanted, including the \$47 Android tablet.

In the end, I bought over 15 items, of which ten were used by our group. I kept all but one of the leftovers (including the extra tablet), as well as a few other items always intended for me. The one item I returned was a Patriot Blitz 128GB USB3 Flash drive. The going price I had seen for this item a month previous was around \$32. A week before Black Friday, Fry's had this item for \$26 with a promo code, so I bought one. On Black Friday, I bought the same item for \$19.99 (a 23% savings), so our group used that one, and I returned the \$26 one. On Cyber Monday, I checked for sales on Fry.com and Amazon, but didn't find any deals as compelling as the ones I received on Black Friday.

Now that this year's shopping is over, I still believe the best deals were the ones available on Black Friday. I think in-store shopping still provides the best rewards, and though online deals are improving and are more convenient, it appears to me that online retailers still have room for improvement in terms of handling peak loading on their sites. I'll enjoy all the items I got with great deals this year, and look forward to Black Friday 2016 for even better discounts.

Downloading Vs. Streaming – What's the Difference?

By Phil Sorrentino, Contributing Writer, The Computer Club, Florida

<http://sccccomputerclub.org> - Philsorr.wordpress.com - [philsorr \(at\) yahoo.com](mailto:philsorr@yahoo.com)

Downloading is something most of us do, almost without thinking about it. Streaming is something we rarely do, unless we watch a lot of movies from YouTube or another such video streaming service. Downloading refers to receiving data from a remote computer. The data comes "down" to you from another system. The received data is typically a data file of some specific type, like a picture or a video,

which is then stored on the local computer, for use in the near or distant future. The received file is called a download. The downloading process will progress as fast as the server computer can send the data to your computer.

That process will be affected by (1) your computer's capability, (2) the communications equipment between the server and your computer, and (3) how busy the server computer is at that specific time. The download really comes in many pieces, and the network protocol software in your machine reconnects all the pieces so the received file is identical to the original.

Downloading is done for many reasons. New software is typically acquired by downloading. (I'm sure you already have Google Earth or Picasa on your computer. Both of these were acquired by a download.) Email attachments are obtained by downloading. (Isn't it nice to have those pictures of grandchildren and pets?) Documents are transferred by downloading. (Remember the User's Manual you downloaded when you bought your camera?)

Just as a little aside, here. Downloading and Streaming are both supported by network software included as part of the Operating System. There are many network protocols used on the internet, two of which are HTTP (Hypertext Transfer Protocol) and FTP (File Transfer Protocol). HTTP is the predominant protocol used on the internet and really defines the World Wide Web. Most of our computing activities are on the WWW, so it is HTTP that allows our computers (clients) to connect to web server computers in order to accomplish things like checking our email, making hotel reservations, purchasing something on line, downloading a picture or video file, or streaming a movie. FTP is used mostly to transfer computer files from one computer to another, and most of us will rarely, if ever, use it.

So, now we know that downloading is the acquisition of a file, from a remote server computer, for future use. You may be thinking; if downloading is receiving a file, is there a way to send a file? Well, you guessed it, as you might have thought, it is called uploading. Until recently, the only uploading most of us may have done was to attach a document or picture to an email.

The act of "attaching" was actually uploading a file (the attachment) to the email server, so it could be sent with the body of your email. But now with Cloud Servers like OneDrive, Google Drive, and Dropbox, the way you get your files to the cloud is by uploading them. Uploading your pictures and videos, or any file that you want to share with others, is probably the first thing you will do after you have set up an account with one of these Cloud services. (By the way, if you haven't tried a Cloud Service yet, give one a try. OneDrive and GoogleDrive will give you at least 15GB of storage space, free. OneDrive is hosted by Microsoft, and you guessed it, GoogleDrive is hosted by Google.)

Downloading is receiving a file from a remote server for future use. (In fact, the file cannot be used until the complete file is received and stored.) Streaming is similar, in that it is the transfer of a file from a remote server to your local computer. But the difference is that the file pieces, as they are received, are immediately used and typically are not stored for future use.

So, as you can imagine, the software to handle streaming is different in that it must process the pieces of the file, in real-time as they are received, and do it fast enough so no pieces of the file are lost. So, streaming is the process of receiving sequential pieces of a file and using those pieces immediately as they are received while the transmission continues its progress to the end of the file. Streaming data is provided by video and audio file streaming services. YouTube is an example of such a video streaming service, as is Netflix and Vimeo. (By the way, you can upload your favorite videos to YouTube and Vimeo for sharing.)

So, streaming is used to view, in real-time, a video file, like a movie, or listen to music in real-time from a music source. In video streaming, each of the file pieces is a frame of the video and the frames are sequentially displayed on the computer monitor, thereby providing motion to the picture on the monitor. Video frames may have to be displayed at rate of 60 frames per second, so the streaming software has

to get all of its work done within $1/60^{\text{th}}$ of a second so it can be ready for the next frame. If the hardware and software cannot process the frames fast enough, frames may be dropped and the resultant picture will stutter or jump. Audio streams are slower than video streams but they too have to produce the audio sound from each file piece before the next piece arrives. (Pandora is an example of an audio streaming service.)

So, now you can see the difference. Downloading is receiving a complete data file and storing it for future use, while Streaming is receiving a file and processing the contents, piece by piece, sequentially from the beginning to the end of the file transmission. Now to experience them, first hand, try both a download and a streaming video or audio. Try downloading Synctoy from Microsoft, a utility that will help you handle your data backup (<http://www.microsoft.com/en-us/download/details.aspx?id=15155>), and Stream something from YouTube to help you with setting up your data backup (<https://www.youtube.com/watch?v=GiNZPzFxoSc>).

Google's New Spam-Fighting Tools

By Bob Rankin, Ask Bob Rankin

July 23, 2015 Column -- http://askbobrankin.com/googles_new_spamfighting_tools.html

bob (at) rankin.org - Reprinted with Permission

Google estimates that nearly 60 percent of all email it processes is spam. But like most Gmail users, I rarely see any spam in my inbox. Google claims that Gmail now blocks 99.9 percent of all spam. Read on to learn how you can get near-perfect spam filtering, even if you don't use Gmail...

Machine learning, an application of artificial intelligence, has been part of Gmail's spam filter program since Gmail's inception. On July 9, Google announced three new improvements to Gmail's spam filter.

Every time a user clicks the "Report Spam" or "Not Spam" button on a message, Gmail learns something that helps it filter spam better. But now, Gmail is attempting to learn on its own, without the user's clicks.

The spam filter now uses the same artificial neural network that Google Now and Google Search use to detect and block the "especially sneaky" spam that sometimes slips past users' radar.

Gmail Spam Filter

What's an "artificial neural network," you ask? The oversimplified answer is, a lot of computers connected to each other in an attempt to simulate the interconnections of human brain cells. It's expensive to build an artificial neural network; most are tiny, with 1 to 10 million connections.

Google has built an ANN with over one billion connections using the processors in its vast and far-flung empire of data centers. That sounds awesome, until you learn that the human brain contains several trillion connections! None the less, Google's ANN is capable of rudimentary human-like self-learning. That means you don't have to teach it what spam is.

In one experiment, Google's ANN was fed millions of still images of cats culled from YouTube videos. The images were not labeled as "cats" and programmers did not tell the ANN what a "cat" is. The ANN figured it out for itself, learning to recognize cats in virtually any image. If it can do that, it can recognize spam with greater accuracy than most humans can.

You don't have to do anything to use Gmail's spam filtering - it's automatic. But you can add your own filters to funnel messages into folders, forward to another address, and other actions. See my article *Tame Your Email With Filters* for help adding filters to Gmail, Yahoo, Outlook.com, iCloud Mail, or AOL webmail. http://askbobrankin.com/tame_your_email_with_filters.html

But the ANN is still not perfect. Just as humans see UFOs in pictures of streetlights, Google's ANN sometimes sees spam in legitimate messages and mistakenly consigns them to the spam folder. Google claims that only about 0.01 percent (1 in 10,000) of legitimate emails are falsely labeled as spam these days. As the ANN learns more about email, that figure should fall even further.

Take a look in your Gmail spam folder, and see how it's working. If you do find certain messages are being incorrectly flagged as spam, you can create a Gmail filter for them, with a "Never send to Spam" action, so they'll be delivered to your inbox.

How does Gmail's spam filter compare to other free Webmail services, such as Microsoft's Hotmail/Outlook.com and Yahoo? I haven't been able to find any independent, rigorous studies of this question. I'll just note that Microsoft seems to think it's acceptable if less than 3 percent of the messages that reach your inbox are spam.

Another new spam-fighting technique that Gmail is introducing doesn't really tackle spam, in my opinion. Gmail now attempts to learn individual users' reading preferences and filter out even legitimate mail that goes unread. The company gives the example of email newsletters. One user reads them assiduously while another just lets them pile up unread, or deletes them without reading. Why people don't just unsubscribe from newsletters is one of life's mysteries. Hopefully, Gmail can distinguish between legit opt-in email newsletters and the ones that just arrive without your consent. <https://www.microsoft.com/en-us/outlook-com/compare/>

Finally, Gmail is providing help for legitimate, large-volume email publishers whose communications are sometimes wrongly condemned as spam. The Gmail Postmaster Tools will help airlines, banks, credit card companies, and other well-known firms analyze the fate of their emails and improve their delivery and reading rates. <https://gmail.com/postmaster/>

Even if you don't use or like Gmail, you can still use it to filter spam. Here's one technique that some people use to "pre-filter" their incoming emails. Instead of providing your actual email address when asked, give out a Gmail address that you've created. Configure that Gmail account to simply forward everything to your actual address. Gmail does spam-filtering BEFORE forwarding, so the messages that do get forwarded are virtually spam-free.

Gmail's spam filter is so reliable and accurate that I hardly ever check my spam filter for false positives anymore. I get hundreds of emails daily, and in 2015, I estimate I've clicked on the "Report Spam" or "Not Spam" button less than a dozen times. The spam filter just works.

Do you use Gmail? How is the spam filtering working for you?

How to deal with Tech Support

By Melanie Birnbom, Webmaster, Century Village Computer Club, Florida
March, 2015 - Mid-Month Newsletter -- <http://cvccpp.tripod.com/> -- mbirnbom (at) hotmail.com

Outsourcing customer service and tech support to other countries is a fact of life these days. While most of these reps speak pretty good English, (for some it's their first language) it's not necessarily the version of English you are used to speaking. Even within your own country, understanding accents from region-to-region can be a challenge. When you're chatting with a fellow in an Indian call center, it can sound to both of you like you are not even speaking the same language. Here are some tips to make the best of the situation.

Number one - and this applies to all situations in life - please be polite. The person on the other end of the line is probably doing their best. I realize that by the time you call for support, you are probably pretty darned frustrated. That's not the fault of the person on the other end of the line.

Try not to use slang. Often times slang just doesn't translate between countries. Years ago, my husband was trying to connect a router and he told the tech support guy that it was "jacked up." The rep thought there was something wrong with a jack and kept saying that the router didn't have a jack.

Do your best to speak slowly and clearly. To the person on the other end of the line, you're the person with the accent. It's not a bad idea to write out a description of the problem to get your thoughts together before you call. Sometimes we tend to get into giving long narratives about the circumstances leading up to the problem instead of getting to the issue at hand.

Actually, all of these tips would work well for dealing with customer support anywhere. You may have read a FB post or seen an e-mail that claims, "Come to find out that every American company using overseas operators must transfer you to an American rep. by saying "I want to speak to a representative in America." (Don't take no for an answer on this.) This was confirmed by the American rep. that they must transfer you after that request. I've tried it on a half a dozen major companies including cable, bank, phone and mortgage companies. It works every time and I actually get my issues taken care of.

If accents are proving to be a barrier, you might consider switching to e-mail or chat communication to resolve the problem.

You might be tempted to offer an opinion on the outsourcing of jobs to other countries to the person on the other end of the line. But that's not anything a tech support rep in a cubicle has control over and you'll do better if you concentrate on the tech issue at hand. Also, once a tech support rep realizes you're acting like a jerk, they probably aren't going to want to help you. That's just human nature.

Stay calm. Stay polite. Stay on topic.

You may find more of your calls being answered here in the U.S. While the trend has been to send tech support and call center jobs overseas for many years, more and more of those jobs are actually coming back to the United States. However, the catch is that companies are using their tech support reps in the States for what they consider their high-value customers, while still routing what they consider unprofitable customers overseas. Interestingly enough, many of these U.S. call centers are managed by Indian companies.

Phone Service without Paying

Tom Kuklinski, Director, Computer Users of Erie
June 2015 issue, Horizon – The Official Journal of the Computer Users of Erie
www.curie.com -- cuerie01 (at) roadrunner.com

Phone service without a plan or contract? I like that but I still don't want to pay anything for it either. Okay, I am a cheapskate! There I said it.

So for years now, about 55 years, I have had a landline service. I did not even think that I could go on with life without it. Remember when you would pay \$1.00 per minute for a 'long distance' call? If you are under 30 years old then look it up on your internet.

One day my wife announced that she wanted a cell phone. This was sometime in the late 1990's. I could not justify it but she did. I could live without one as long as I had my trusty landline. Well, the day came and she brought home a flip cell phone. They were so nice at the Verizon store that they gave her a 'free' phone and a monthly bill that was three times what I paid for the landline phone.

That flip phone could not do much more than being a nice phone with an address book in it. She was limited in talk minutes but when more were needed, Verizon was very friendly in selling her more.

As years went by, I dropped the land line and got one of those cell phones of the day. It also was a flip phone. Time progressed and so did technology. The iPhone 3G was introduced and upset everything.

Phones were no longer phones. These manufacturers put small computers in them and called them 'smart.' It was now at this point that I was hooked. However, it also became expensive to have one of these. Still, millions, no change that to billions of people around the world got one. I was one of them.

It only took a short while to realize these smart phones were expensive to own. Somehow when you looked at the smart phone in the phone store, it did not look that expensive. It only took a few months after owning one for me to 'smart-up' and realize the actual expense. I wanted more for less.

Let's fast forward to today. The phones are very smart. In addition, they are faster and bigger. They hold more information. It is now that the state of the art smart phones are approaching laptop functionality. Today there are more apps for the smart phones then there are programs for computers.

So let me repeat what I said earlier, I am a cheapskate!

Each and every month when the bill was due, I kept thinking -- there must be something else cheaper and better. I repeated that each month till today. I found the solution. Yes I could do cheaper and close to better. All this is made possible by the competition among the cell phone providers, the wealth of the consumer, competition by manufactures, apps and stinginess.

Okay, if you look around, you will see almost everybody you know with a cell phone. You know people that wait every two years to get the latest offerings by manufacturers. You see ads by AT&T, Verizon, T-Mobile, Sprint, Straight Talk, MetroPCS, and many more providers. You see ads and reviews on the news about the latest offerings by Apple and Samsung and other manufactures. Where do you fit in?

Are you one of those waiting for the latest offering no matter what it costs? Or are you one of those people that does not need the latest and gripe about how much you pay for a cell phone. Here is a solution for the second character that does not need the latest.

There are a lot of 'old smart phones' that are not being used because the owner upgraded to a later version. Basically the new one does what the old one does except the newer one may be larger and faster. Not much of a difference. They both make phone calls, text, email, surf the internet and have access to thousands of apps. What is the older phone doing now? It is probably collecting dust on a shelf somewhere. This is gold for a prospector like me.

The previous owner may not think the old phone is worth much. Many people are happy to sell the old phone for pennies on the dollar. If you are a good friend or related to that person then they may even give it away to you. If that happens to you I suggest that you take it.

Several providers will give away smart phones that are refurbished and may be one to two generations old. If you go to www.straighttalk.com you may shop for smart phones. Usually Straight Talk features a 'free' or \$9.99 smart phone, IF you buy a month's plan. The plan costs \$45.00 and features unlimited everything for 30 days. Not a bad deal. After that 30 days, you can do whatever you want to do with this smart phone. This is a NO CONTRACT phone. You are not bound to a contract. Make sure the smart phone is an Android phone.

If you shop around, you will see that other providers do similar deals. Currently Verizon offers a Motorola G for \$25.00 for use on their No contract - month to month plan. This phone retails for \$179.00 and is a very good choice. If you don't like Verizon then check out www.textnow.com for FreedomPop, Cricket

and MetroPCS are other providers that have similar deals. Currently MertoPCS offers a very good phone for ZERO dollars after rebate and two months of service. It is the LG Leon LTE. It features a 4.5 inch screen and Quad core processor. (Deal ends June 30, 2015)

Use the phone for one or two months and the phone is free to you to use anyway you wish. Do you get the idea?

You also need to shop around for your best current deal. Go on line to www.dealnews.com as a resource.

So now you did get one of these phones and are out of any contract and now want to know what to do with it.

You go to the Google Play Store or Amazon App Store using your phone through a local Wi-Fi if you are Android. Do a search for Apps that will give you VOIP service. By the way, VOIP stands for Voice Over Internet Protocol. It makes an app turn your off-line phone to act like an active cell phone. It does not use the cell towers or cell service of a phone company so you do not need to pay anyone. However, it will do the same as a cell phone by using the Internet. The Internet service is a key component in making this work. If you do not have internet then this will NOT work. You can use hot spots that are around and free.

On the Android phone, I like an App called GrooVe IP Lite. This app is free but does have ads in it. You may purchase the ad free version for \$4.99 if you wish. This App does not have Text function yet so you will need a Text App if you like to text. GrooVe IP will give you a phone number to use that is free. That is you new phone number. You may call free anywhere in the USA. If someone calls you and you do not have the phone running then the caller can leave a voice message for you. This voice message will then be sent to your email. So you never have to miss a call. This app has many options and is the best one that I found. Sorry but it is not available for iPhone.

When you look for VOIP programs you will have several to choose from. Try them out. They usually are free but not always so read the description carefully. Other apps include some of the brand products like Magic Jack or Freedom Pop. Usually Google Voice is available but I found it confusing to configure to my needs.

Here are some apps for the iPhone or Android: Skype - free between Skype users but not as a phone. If you pay you can get it just like a phone. Cost per year will run about \$40.00. This is available for Android also.

TEXTNOW CLASSIC - You get a free dedicated phone number, Texting, Picture Messaging, Calling and VoiceMail. You earn credits by watching Ads or you can buy them. It is cheap. This also works on Android. What is interesting about this App is that this company partnered with Sprint. If your phone is Sprint compatible then you can get very low cost service. It starts at \$18.99 per month and no contract. This is optional and not required.

Again, there are many more apps so I advise you to check it out and get the one you like. The idea is to get a phone number and use your out of service smart phone with VOIP service.

I hope that you get some understanding about what is happening here. The smart phone - cell phone industry is changing. It is competing as it should. There will be casualties. Fruit can be shaken from the tree. That is your gain to go after.

So now you have a fully (almost) functional smart phone. You DO NOT pay any fees to have it either. Now this is what I am talking about. I hope this article helps you

Interesting Internet Finds - September 2015

Steve Costello, President / Editor, Boca Raton Computer Society, FL
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In the course of going through the more than 300 RSS feeds, I often run across things that I think might be of interest to other user group members.

The following are some items I found interesting during the month of August 2015.

How to Wirelessly Send Web Pages, Documents & eBooks to Kindles

<http://blog.the-ebook-reader.com/2015/08/03/how-to-wirelessly-send-web-pages-documents-ebooks-to-kindles/>

This is for those who have Kindles but don't know how to send things wirelessly to their device, besides the regular Amazon downloads.

10 Do's And Don'ts For Every Android User

<http://www.greenbot.com/article/2954589/android/10-dos-and-donts-for-every-android-user.html>

If you use an Android, you should check out this post. There are probably some things you are not already aware of, that you should be.

Ten Of The Best Places To Learn About Window 10

<http://www.techsupportalert.com/content/ten-best-places-learn-about-window-10.htm>

I am still on the fence about updating to Windows 10, and probably will be for a while. However, that does not mean I don't want to have all the information until I decide. This post links to a lot of good information I will be using to make my decision.

Free Website To Find Random Websites

<http://www.ilovefreesoftware.com/09/webware/free-website-find-random-websites.html>

Sometimes I just need a break from the usual, this post tells about, and links to, a free site where with a few clicks you go to a random website. Read the post and try out the link for yourself. I use the site when I just need to not think about anything in particular.

Lock Patterns Are More Predictable Than We Thought

<http://www.androidauthority.com/lock-pattern-predictable-636267/>

Do you use a lock pattern on your Android? I do, and after reading this post I immediately changed it to a much more complicated pattern. Check this post out for yourself.

Most Fridays, more interesting finds will be posted on the Computers, Technology, and User Groups Blog: <http://ctublog.sefcug.com/tag/interesting-internet-finds/>

The posts are under Creative Commons licensing.

Creating Your Own Template in Word 2013

By Nancy DeMarte, 1st Vice President, Sarasota Technology User Group, FL

June 2015 issue, Sarasota Technology Monitor -- www.thestug.org -- [ndemarte \(at\) Verizon.net](mailto:ndemarte@verizon.net)

For many years, Microsoft Office has included templates. These are preformatted Word documents, PowerPoint presentations, or Excel spreadsheets, all ready for you to fill in the content. Using templates saves time and adds a professional look to a project. Office 2013 has changed a few things that make it easier for you to create your own templates.

Since installing Office 2013, I had used the Blank document template, which is the first one displayed in the gallery. Soon I had realized that I was not satisfied with some of the features of this template. I had wasted time by manually changing the line spacing and font too often. So I decided to create my own basic Word template. It was a lot simpler than I expected.

I didn't begin with Blank document template because it contains the Normal style. I knew that some of my previously saved documents might be adversely affected if I did. Instead, I started by choosing the "Single spaced (blank)" template located near the Blank one in the gallery. It opened a box that showed its properties: Font: Calibri 11 point; Paragraph spacing: Single Space; Margins: 1" (on all sides). I clicked Create, and the template opened as a Document. Now I could make my changes. I kept Single Spacing, but chose the font, Calibri Light, in 14 point. To get slightly smaller margins, I clicked Page Layout – Margins, then Custom Margins. I adjusted the 1" margins to .8" on all sides and clicked "Set as Default" to save the margins setting.

Then it was time to save this modified blank document as a template. I clicked File – Save As, opened the Documents folder, named the template "Nancy Single spaced Template," changed the file type to "Word Template," and clicked Save. When I opened the Documents folder, surprise! A "Custom Office Templates" folder had been created for me, and it held my new template. I later learned that this folder is created the first time you save any template in Word, Excel, or PowerPoint 2013 applications.

Even though I knew that this new template was stored in the Custom Office Templates folder, I was happy to see that it was also automatically listed in my PERSONAL templates area above Blank Document. And, when I restarted Word, it was also sitting next to the Blank document template, where I could easily choose it any time I opened Word.

You can create a template by modifying an existing one as I did. If you have a document that you use regularly, another option is to start with one of these documents and save it as a Word Template (.dotx). I currently have saved two customized Word templates and a custom PowerPoint template. I always name my personal templates to include the word "Template" so I can easily distinguish them from documents or presentations.
