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Northeast Wisconsin Personal Computer Users Group Newsletter

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FEBRUARY MEETING

February 16, 2017

7 pm.

Fox Valley Technical

College

Bordini Center Room BC 143



Facebook

RAMblings

By Sharon Wichman, NEW PCUG President



Here we are again, as I'm writing this, today is Valentine's Day, so I hope everyone had a Happy Valentine's Day. Well this Thursday is February's meeting and remember we are back at the Bordini Center.

This month's meeting will be on Facebook. We did Facebook once before several years ago and it is constantly changing so it may look different then you remember. Next month Nan will be doing the presentation on Twitter, I've NEVER tried Twitter so I may learn something myself.

But for this Thursday it will just be on Facebook so bring your notebook and pencil and take notes. See you all there.



BE MY  VALENTINE



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Articles in this newsletter are provided as a service of the Association of Personal Computer User Groups, of which our group is a member

7 Everyday Technology Skills Every Boomer Should Have

By Pam Holland, President and Instructor, TechMoxie
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Technology is both magical and daunting. It gives us the ability to do so many wonderful things – apps that measure your heart rate, show the constellations in your night sky, and stream radio from anywhere in the world. But with that comes the challenge of keeping up with our devices, new features, apps and websites – not to mention when things go wrong. For those eager to move beyond the basics of email and Google, we believe these 7 tech skills are key to getting the most out of technology – both today and going forward.

1. Use Your Voice

Who would have thought that dictation would be a contemporary tech skill? Every device, from computer to smartphone now has the capability to turn your speech into text. Speech recognition, also known as voice-to-text, has improved dramatically, providing a wonderful alternative to the awkwardness of using an onscreen keyboard. Even commands can be spoken (“open email”...”send a text”).

At first, speaking text or commands into a smartphone or tablet takes a bit of practice and may feel like patting your head and rubbing your stomach (think what you want to say...tap microphone icon...speak...tap ‘done’...repeat). But with a little practice it quickly becomes natural.

Going Forward: More and more devices have voice features, including virtual personal assistants such as Apple’s Siri, Windows’ Cortana, and Google Now. These programs recognize natural speech patterns making it easy to get driving directions, find a restaurant or play music. The Amazon Echo, for example, is exclusively voice activated. Request it to play music or news, or current weather. It can be paired with devices to control your home environment. And importantly, voice commands are empowering for users with vision impairment or physical limitations such as a tremor.

2. Conduct a Search

Basic internet searching is pretty simple – just plugging in a few words will usually get you what you need. But having good search skills is like having a super power. Find an old email with a favorite recipe, locate a ‘missing’ App on your smartphone, or locate a specific phrase in a document or website.

Going Forward: Using search is more than the internet. Rather than trying remember where Microsoft, Apple or Google hid a particular setting, use the search feature on your device (e.g., printer setup). Apple has even added a search feature on iPad and iPhone for settings alone – an nod to the frustration that many of us have experienced trying to locate a feature.

3. Send Text Messages

We are often asked about the advantage of texting versus email. The appeal of texting is in the immediacy – like a non-verbal phone call. There are far fewer steps to sending (and receiving) a text message, and much greater likelihood that the recipient will see the text right away (assuming, of course that their cell phone is at hand...). Texting is a great way to communicate on the fly.

Going Forward: You can use text messages to access and manage online accounts, send a photo, receive emergency alerts, schedule airport pickups, and more. If you’re running late, need to send a phone number, or don’t have time for email to load, texting lets you get in touch quickly. And you can also send a voice recording text – one more way to avoid typing on that small screen.

4. Get to Know Your Accessibility Settings

All devices have “accessibility features” that help you make your computer, tablet, or smartphone easier to touch, see, and hear. You can make icons bigger/bolder on smartphones, increase the font size on email, and increase the size of the mouse “pointer” on your computer screen (something TechMoxie recommends to all our clients).

Importance Going Forward: These features help us accommodate for what may be poor tech design, but also help as we age and need a little “extra” to see and hear better.

5. Order an Uber

Access to transportation is freedom. With Uber, reasonably priced transportation is available with a few taps on the app. Your credit card information is stored when your account is set up and all payment is done through the app. And Uber's no tipping policy means that at the end of the ride, cash nor credit card need be presented. The Uber app shows available cars in your area, giving you immediate information on the wait time for a car (which in even suburban neighborhoods may be only a few minutes).

Importance Going Forward: Using Uber is increasingly essential to older adults who may not wish to drive at night, or may want to not keep a car at all. It is also a great emergency back up transportation mode in the event of a car breakdown or bad weather. Tip: try using an Uber when you don't need to so you will be ready when you really need to get somewhere.

6. Download an App

Mobile devices come loaded with a great assortment of apps, but there the fun really begins when you find apps that leverage your interests. Downloading an app is not particularly difficult, but entails recalling the (correct) password and knowing how to occasionally update credit card information.

Getting comfortable with apps is a key skill, particularly as entertainment, health and the latest innovations are available via apps on smartphones and tablets. Beyond pure fun, there are many practical apps such as for paying parking meters, making dinner reservations and ordering an Uber.

7. Be Curious

Curiosity...we think this is why technology comes so easily to children. They are naturally programmed to explore through touch, to ask questions, and to practice. If you want to stay up-to-date, let your curiosity loose. Try tapping unfamiliar icons and let yourself play (really...it won't break!). As you master the first six skills, you'll find that new innovations will be easier as they build on your existing skills.

Are You a Smart Online Shopper?

By Bob Rankin, AskBobRankin

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Shopping online for Christmas, Hanukkah (or any time of year) is easy and convenient, but when you use the right tools, you can also save a lot of cash. Here are some money-saving tips for the smart online shopper...

Wish list? Check. Credit card? Check. Okay, before you head off to your favorite online store, are you sure you've found the best possible price for the item you're planning to buy? Have you researched other brands or similar items?

Have you searched for coupons or other discount offers? Are you getting free shipping whenever possible? And are you taking advantage of the power of group buying, and the wisdom of the crowd?

Use my ten simple shopping tips to make sure you're getting the best deal when you shop online...

TIP #1: Look for rebates and rewards BEFORE you shop. Loyalty programs such as Ebates offer shoppers rebates and other incentives to purchase from stores where they already shop. Ebates offers up to 25% in cash rebates when you shop online at popular stores like Amazon, Best Buy, JCPenney, Kohls, Macy's, Old Navy, Target and 1000 more. Even better, Ebates will pay you \$75 when you refer 3 friends via their Tell-A-Friend promotion.

TIP #2: Use price-comparison sites to find the best deals.

Google Shopping is a good place to start. Just type in what you're seeking, such as "42-inch HDTV" or "cordless drills" and up pops an assortment of vendors. The initial results are displayed sorted by "relevancy" but I recommend that you re-sort them by price from low to high.

Bizrate.com is another good tool. It can display prices including shipping to your Zip code, or even limit your search to items that ship for free.

Pricegrabber.com lets you save interesting items as you shop for comparison to others. *(Continued on Page 5)*

.A Bit of This - A Byte of That

By Greg Skalka, President, Under the Hood Computer User Group, CA
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Though it is our "Lite" edition this month, I feel I should still put a few of my thoughts down for the benefit of our readers. I usually have a few ideas or tech concerns that probably would be of interest to our members, but can't be developed into a full column (at least without some unreasonable padding).

Updates seem to be a constant pain for me. October is National Cyber Security Awareness Month, and one important security tip to protect yourself from cyber threats is to make sure your OS and applications are kept updated. With programs, browsers and operating systems all needing occasional security updates, it is often difficult to keep up. Depending on update settings in the program or OS, it is also sometimes not easy to know when new updates are available. Some software vendors make the update process easy, while for others it is a chore.

Another problem is that I have so many devices that require updates. I currently have two laptops (Win7), four desktop PCs (two Win7, one Win10 and one remaining XP, which is not connected to my home network, so it does not get updated any more), a Chromebook, a Chromebit, an iPad Mini and two Android tablets. My wife has an iPhone, but its maintenance is her problem. Additionally, I have a number of other tech devices that need periodic software/firmware updates, including smart TVs and GPS receivers. In reality, almost any device that can connect to a computer or the Internet has the potential for an update. How does one keep up with it all?

I also probably make life a bit harder for myself by avoiding the automatic update settings in Windows. I don't fully trust Microsoft to hold my best interests above theirs, so I subscribe to Ronald Reagan's policy of "trust but verify." I allow Microsoft to inform me of critical updates, but I choose when (and if) they are installed. I do want to keep my OS and Office programs updated, but don't want to be held up while waiting for an update to complete. If I'm in a hurry to turn off my laptop (like I'm getting ready to board an airplane) and I get the message "Updates in progress, do not shut down your computer," I'd be very unhappy. I also may not want every update Microsoft wants to force on me (like Windows 10). I try to check for Microsoft updates once a week, when I perform weekly computer maintenance on my regularly-used computers.

I have noticed a problem with computers that don't get used often, like my wife's laptop. When there are a lot of accumulated updates to install (like more than a dozen), the process can take forever (like days). The best solution I've found so far is to select only a portion of the recommended updates (like 6-10) to install at a time; it seems to be able to choke down updates in smaller batches more easily.

Even though Microsoft's free Win10 update period has ended, apps on my computers are still checking to see if I've upgraded (that pesky GWX, or Get Windows 10, ConfigManager), and Win10 is still listed as an update for my wife's computer. I need to stop this waste of my computer resources, and get rid of these apps and the downloaded but not installed Win10 update on my wife's PC. I recently subscribed to the "Ask Leo!" computer newsletter (askleo.com); a recent issue described how to do this. If only I could find the time.

I have been happy with the update process for the Chrome OS. Google does not offer any options; when an update is available, it is automatically downloaded and installed the next time you boot. I have noticed the little up-arrow symbol (looks like a little house to me) in the system tray that indicates an update is ready for installation. I've never noticed any additional boot time for the update, nor seen my user experience change. I believe updates for the Chrome browser are handled in the same way.

This type of forced update does potentially put your system at risk, as there does not appear to be a way to roll back a malfunctioning update. At least Microsoft sets a restore point.

It is my understanding that Windows 10 also applies updates unconditionally, but I have not been running it long enough to have seen this. I have read horror stories of Win10 users having their computers reboot during critical work presentations due to this automatic update "feature." Not something I'd want to endure as a business computer user.

I guess the only way to avoid failed updates (other than not updating) is to have multiple computing devices with different operating systems (massive redundancy). I kind of have that, but then I must accept that performing the update process will be a long one.

SMART SHOPPER

(Continued from Page 3)

Pricewatch.com was one of the first price comparison sites, specializing in computers and electronics since 1995. They now list non-tech items as well.

TIP #3: Before you buy, look for coupons that can reduce your final price. RetailMeNot has thousands of digital coupons and discount codes from many well-known and obscure online sellers. A little-known trick is to use Google's search function to find coupon codes buried on blog pages. Just use "coupon" and the name of the brand, merchant, or product that you are seeking as your search term.

TIP #4: An Amazon Prime membership may save you money. If you use Amazon.com frequently, that \$99 flat fee gets you unlimited free, 2-day shipping on products delivered by Amazon. If you haven't been to Amazon lately, it's no longer just a bookstore. Amazon also offers music, movies, electronics, home & garden, health & beauty, toys, clothing shoes & jewelry, sporting and outdoor goods -- just to name a few categories. Also, take note of the prices offered by Amazon affiliates on both new and used items; they are sometimes lower than Amazon's price. Amazon is also a great shopping research tool. After searching for the item (or type of item) you're after, Amazon will help you compare brands, prices, and retailers. You can also see what items and accessories other customers bought.

TIP #5: Patience Pays Off. Speaking of Amazon, here's a cool tip to save money when shopping online: CamelCamelCamel is an Amazon price tracking, research, and alert service that helps users get the best deals on the e-commerce giant. If you don't need to buy right away, this tool can alert you to price drops for items you're watching.

TIP #6: Don't forget eBay, especially if the item you seek is a staple rather than a fad of the moment. Because it's an auction site, the price you pay items (both new and used) tend to be very reasonable. And if you prefer to skip the drama of a bidding war, look for an item with a "Buy it Now" option. Oh, and here are two eBay Ninja trick that'll save you money every time. First, start your search at the eBay home page. When you get the list of matching items, refine your search by checking the "Completed listings" box under the "Show Only" header. This will tell you what the item has actually sold for in recent eBay sales or auctions. And second, use BidRobot to boost your chances of winning the auction.

TIP #7: Take advantage of group buying power. Group-buying services such as Groupon, LivingSocial are geared mainly towards local, face-to-face merchants. But Groupon has inspired a slew of "daily deal" offers from many online sellers, too. Subscribe to email lists to receive special limited time offers from your favorite stores.

TIP #8: Use social networking to your advantage. Many online sellers want you to follow, friend or "like" them on Twitter and Facebook. If you do, you'll gain access to coupon codes and special offers. If you find you're getting too many messages from these merchants, you can unfollow or unfriend to stop the flow after you've made your purchase.

TIP #9: Got gift cards? Gift cards are a great option when you don't know exactly what to get for someone on your Christmas list. My friend Aaron and his team have created GiftCard Zen, a site where you can buy gift cards at a discount. You can also sell your unwanted gift cards for cash, or check the balance of a gift card you have. GiftCard Zen handles gift cards from hundreds of popular stores. It's a win-win scenario!

TIP #10: Skip the Warranty. Are you giving a mobile phone, tablet, computer or TV? Read SCAM ALERT: Mobile Device Insurance and Extended Warranties to find out why these are almost always a waste of money.

TIP #11: Avoid Penny Auctions. Have you seen those commercials where people brag about how they bought a \$1200 HDTV for \$25? See my article Penny Auctions: Scam or Legit? to see why these sites are to be avoided.

TIP #12: The Wisdom of Others. It's smart to take advantage of the experience of others, especially when it comes to considering big-ticket purchases. Sites like Amazon and Epinions offer actual consumer experiences and reviews of products. Consumer Reports and PC Magazine are good places to look for professional ratings and reviews.

BONUS TIP: Shop on Mobile (or fake it) Researchers at Northeastern University found that shopping online with your smartphone may yield a lower price than shopping from a desktop computer. I tried a few hotel searches myself, and found that prices were about 10% lower when I did the exact same search on my phone. So I had an idea... I wondered if changing the UserAgent on my desktop browser would fool these sites into giving me the "mobile discount." And it seems to work. I checked the price for one night at a hotel in Orlando using Chrome on desktop: \$145. After changing my UserAgent string to make my desktop browser identify as an iPad, the price showed as \$131.

Reader's Comments:

As well as finding the best price sometimes the online stores you use are affiliated with airlines to reward you with extra miles for purchasing through their site. For example, I use Newegg.com and Backcountry.com which I access through the American Airlines shopping site (<https://www.aadvantageeshopping.com/>). You can earn bonus miles per dollar spent IN ADDITION to any miles earned by your credit card. I believe most of the major airlines have similar shopping sites.

Don't forget to ask if there is a Senior Discount!

YouTube is a great source of product reviews.

I always comparison shop at several outlets and I often use Amazon Prime, because unlike what many say the total price with shipping is frequently lower or very little more for the free 2-day shipping and many of the places that might be a couple of bucks lower don't seem to care how long it takes them to fill your order and get it in the mail. Of course, there are exceptions and if I can afford to wait I will take advantage of those deals. I have also been taking advantage of the Honey Chrome add-on for Amazon that tells you if there is a lower price on the same item.

As you said in tip #10, smart phone insurance is almost always a waste of money. But, some homeowners/renter's insurance policies have a rider available that is cheap. I pay \$18/year (not per phone, total) which gives me \$5000 coverage on my computers and smart phones with a \$50 deductible. This is all risk coverage (lost, stolen, falls in the toilet, etc.) although they can deny coverage if it is negligence (i.e., I throw it at someone).

Inasmuch as one has to use a credit card in order to make a purchase online, I find it best to use a virtual credit card. My Visa from BankAmerica calls their virtual card "ShopSafe" with a link by that name. Enter the CVC code from the back and the spending limit and you are provided with a one-time use credit card number with which to make your purchase. My MasterCard from AT&T Universal Card has a link to get a virtual card; same principle although there is no spending limit nor CVC number. Virtual cards expire in a month or two, and nobody else can use them. Totally safe. I would probably wager that lots of other cards also offer someone similar.



Online Shopping



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Membership, Dues And Renewals

All personal computer users in the Valley are invited to join the Northeast Wisconsin Personal Users Group. Membership entitles you to the monthly newsletter, special discounts, and more.

Annual dues are \$15 for single person memberships and \$20 for family memberships. You may pay your dues at the meeting or by mail to Nan MacDonald, 2440 Parkside Drive, Oshkosh, WI 54901. Her email address is macduks@att.net.

Members are reminded to renew their annual memberships as above.

Date of renewal is November of each year.

