Bearly Bytes

Next Meeting, 1:30 - 3:30pm, Tuesday, September 8, 2015

President's Message

Hello Friends,

Recently, I upgraded my 8 year old desktop from Windows 8.1 to Windows 10. I had received a notice that my copy of the operating system was ready.

Husband Jim (Left) and Rosemary Lloyd (Right)

I backed up a copy of my emails to another computer before beginning the upgrade. My other important files were already uploaded to an online cloud back up service. All of the Windows 8.1 updates from Microsoft were in place.

The Windows 10 download took a few minutes. The installation took a while, as Windows always does.

When it was done, everything on my computer looked normal. It booted smoothly to the desktop. My icons and wallpaper were intact. The programs that I normally use work fine.

Overall, the Windows 10 upgrade went very smoothly. I like the new OS.

On another note, remember that we have 2 workshops coming up. The workshops are described in this newsletter edition on page 2.

Rosemary Lloyd

Everyone is welcome
consider bringing a snack to share during break-time

NEXT CLUB MEETING
September 8, 2015
Group Sessions

Three topics will be presented at the same time. You pick the group you would like to attend: Windows 10, Managing your Photos, or The Cloud.

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Computer Club Workshops

Workshop Schedule

All workshops will take place at the Senior Center. The time is 1:00 PM – 4:00 PM. We ask a $15 donation.

Back-up Your Data — September 21

If your computer dies or becomes infected with malware, what happens to your pictures, videos, music and important documents? Learn about backing up this important data, so all is not lost if disaster happens.

Windows 10 — October 19

Windows 10 planned release date is July 29. New computers will have it. Learn about Microsoft's new Operating System.

BACK UP YOUR DATE WORKSHOP

The Big Bear Computer Club will have a "Perfecting Your Computer Backup" Workshop on September 21st from 1:00 pm to 4:00 pm at the Big Bear Senior Center located at 42651 Big Bear Blvd in Big Bear Lake, CA.

The Presenter at this Computer Backup Workshop will be Marc Busch. His presentation will include perfecting your computer backup; basic backup skills that are too often overlooked; why cloud backup alone may not provide full system protection; and what information is missing from your backup. Some of the questions instructor Marc Bush can answer are: Why Backup; How and Where to Backup and many more questions you might have. There is a donation of $15 for the four hour class.

For further information you may contact Rosemary Lloyd, President, at rosemary@sugarloafpc.com or call her at (909) 547-7257. Visit the Computer Club's website by going to www.bigbearcc.org and get the latest information.

Workshop Address   Big Bear Senior Center — 42651 Big Bear Blvd

Free Apps That Can Save or Make You Money
by Ira Wilsker

On one of the morning talk shows earlier this week, a guest was "Kurt the Cyber Guy", also known as Kurt Knutsson. His topic was "5 Apps That Can Help You Earn Extra Money". All of the apps that he mentioned were free, and available for both Android and iOS devices. A few of the apps that he mentioned, I was already familiar with, and already using some competitive apps that in my opinion were equal to or better than those that he was showing on TV. Basically the apps that he referenced offered digital coupons, automatic digital rebates, and even the opportunity for the user to earn money as an automated "secret shopper" for several local stores.

While many local stores, such as Kohl's, Macy's, and Kroger have their own proprietary apps which offer sales information and digital coupons that can be scanned or otherwise digitally applied at checkout, other apps aggregate the coupons and sales of hundreds of stores in a single app. My personal favorite coupon app which I have been using for a while is Retail-MeNot, available as a webpage at retailmenot.com, or as a free download as an app directly from the Google and Apple app stores. At any given time, RetailMeNot claims to have over a half-million coupons available from over 50,000 stores! Many of these coupons are intended to be used for online purchases, applied at the "enter coupon code here" box at checkout for online purchases, while many other coupons are digital in nature, often in bar-code format, which can be scanned at the register at checkout. On Father's Day, at one of the local well known restaurants, my extended family used a "20% Off" coupon, saving us a tidy sum off of a sizeable check. A few days earlier, at one of the local "national chain" soft goods stores, again with the RetailMeNot app, we used another 20% coupon at the checkout, which the clerk simply scanned from the screen on my phone. As do most of the competitive coupon apps, RetailMeNot can use the location feature of the device and display an interactive map showing the local businesses that currently have coupons or sales listed on the app.

Many people are aware that many manufacturers and retailers offer rebates on individual item purchases, but those sellers know that only a small percentage of purchasers actually send in the rebate coupons. Likewise, many manufacturers and retailers offer "cents off" or similar coupons for merchandise in their respective stores, and except for a small handful of "ultimate couponers" most of us are blissfully unaware of those coupons, or otherwise do not take the time and effort to clip them, sort them, and hand them to the checker; in terms of courtesy, the customers in line behind us may be irritated with the extra time it takes for the checker to process large numbers of paper coupons. While stores such as Kroger have heavily gone to digital coupons, which they call "E-Coupons", there are many more coupons available for use in the grocery stores and other retailers that we can possibly be aware of, thus losing the benefit and savings that those unknown coupons could have otherwise provided us. Now, there are several free apps available that automate the coupon task without having the checker scan individual paper or digital coupons, and the coupons can also be leisurely processed after returning home by simply using the phone's camera to take a picture of the receipt. The app's host server will use sophisticated OCR (Optical Character Recognition) to read the receipt, searching for a coupon for each of the identified items, and crediting any found coupons to the user. At specified intervals or amounts, the app will automatically transfer the coupon proceeds to the user as a PayPal deposit, prepaid gift card, or other specified form of payment.

Some of the apps that can scan register receipts and remotely process coupons are "Snap by Groupon", IBotta, and Receipt Hog; each of these apps are available for Android and iOS. While all of these apps work somewhat similarly, there are some differences between them. As I write this column, "Snap by Groupon" (snap.groupon.com) is showing 37 current items that are offering significant cash back for the

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ARTICLE REFERENCED WEBSITES:

http://www.cyberguy.com/appearances/5-apps-that-can-help-you-earn-extra-money/
https://play.google.com/store/apps/details?id=com.ebates
http://www.ebates.com
https://play.google.com/store/apps/details?id=com.getmobee
http://www.getmobee.com/mobeeapp
https://play.google.com/store/apps/details?id=com.buytopia.snap
https://snap.groupon.com
https://play.google.com/store/apps/details?id=com.ibotta.android
https://ibotta.com
https://play.google.com/store/apps/details?id=com.whaleshark.retailmenot
http://www.retailmenot.com
https://play.google.com/store/apps/details?id=com.infoscout.receipthog
http://receipthog.com

Free Internet Faxing Services: No Fax Machine Required!

by Bob Rankin

Dump your fax machine, the Internet has made this dinosaur obsolete. Think of the savings on toner, paper, and time when all you really need these days is a cell phone, PDA, or PC. I have a big list of sites for you that offer free Internet faxing services. Some of them are completely free, while others offer free or limited trials. Pick the online fax service that suits you best.

FaxZero lets you send free faxes from a simple webbased interface. Just enter the sender and recipient info, type in your message, and hit the "Send Free Fax Now" button. The rich-text editor lets you add basic formatting, highlighting and fonts to your text. You can also fax a file from your hard drive. Supported file formats include PDF, Microsoft Word (DOC, DOCX or RTF), Excel spreadsheet (XLS or XLSX), image files (PNG or JPG), TXT, HTML, and PowerPoint (PPT). You can attach multiple files, but the combined size of all attachments must be 20MB or less.

And yes, it's really free to send a fax to anywhere in the USA or Canada. You can send five free faxes per day, each with a maximum of three pages. No ads are inserted on your faxed pages, but the FaxZero logo will appear on the cover page of your outgoing fax. You can even use FaxZero to fax your U.S. congressperson or senator. I've written more about FaxZero in my Send a Free Fax article.

GotFreeFax is basically a clone of FaxZero, with some minor differences. You can send 2 free faxes daily to the USA or Canada, with a 3 page per fax maximum. No ads or branding appear on the cover page. GotFreeFax supports PDF, Microsoft Word, OpenDocument Text (.odt), and Rich Text (.rtf) file formats only. One unique feature is the ability to substitute tokens in the message, such as {RECEIVER_NAME}, {RECEIVER_COMPANY}, and {RECEIVER_FAX}.

PamFax is another free faxing service that offers 3 free outgoing pages (after signup) with no ads. You can also get a free fax number for inbound faxes. PamFax has an address book for convenience, integrates with Outlook, and works with popular cloud services such as DropBox, Google Drive, and SkyDrive.

PopFax is yet another free fax sending service. Like the others, you can input a brief text message, or upload a document from your hard drive. But I can't recommend PopFax for several reasons. In the Terms of Use on their website, it says that PopFax does not guarantee "the possible alteration of the data sent by the User nor the service availability." It also says they are not liable for damage "following to an alteration of the User data transfer." This could be badly translated legal mumbo-jumbo, but yikes! Also my Chrome browser crashed when trying to send a DOC file with PopFax. On another attempt, it said my fax number was "invalid." After sending a test fax to another number, it never arrived. Of course, your mileage may vary, but with so many other choices, I'd steer clear of PopFax.

Sign up with **K7**, a messaging system that will send free faxes and voicemail to your email address, with an option to view or listen to your messages via the web. You get a free fax/voicemail number which you can give to your family, friends, and business buds. Just sit back and wait for the faxes to start dropping into your inbox as email attachments. If a K7 number is inactive for 30 days (no incoming voice or fax messages), it will be terminated. K7 cannot be used to send outgoing faxes. My companion article Free Inbound Faxing goes into more detail about **Faxaway**, an almost-free service that forwards incoming faxes to your email.

eFax claims that they are the largest online network on the planet with over a million subscribers in 2,500 cities and 27 countries. Also known as **Zipfax**, you can send and receive faxes as email attachments. You simply use the recipient's fax number and eFax's address. The 30-day freebie allows you to send or receive up to 150 pages. If you don't cancel during the initial month, you will be charged $16.95 per month. See also Free Inbound Faxing for more details on eFax Limited Accounts, a free service that forwards incoming faxes to your email.

September is National Honey Month!
Posted by *National Honey Board*

National Honey Month is a celebratory and promotional event held annually during the month of September. Its purpose is to promote US beekeeping, the beekeeping industry and honey as a natural and beneficial sweetener. What better time to celebrate one of nature's simplest pleasures – honey!

The awareness month was initiated by The National Honey Board (a US government established, USDA-overseen, organization) in 1989. September is significant for honey producers as it is the month that marks the end of the honey collection season for many beekeepers in the United States.

More than ever, people are looking for natural ingredients and it's hard to imagine anything more pure and natural than one-ingredient honey. Honey is a back-to-basic ingredient that people can feel good about using in both culinary applications, as well as finding new and innovative ways to use it.

"People are quickly realizing the uniqueness and versatility of this one-ingredient wonder," said Bruce Boynton, CEO of the National Honey Board. "Honey is no longer confined to the kitchen and culinary applications, as its versatility now spans to the medicine cabinet, beauty regimen and even the gym."

Honey's versatility is not the only thing that makes it unique. There are more than *300 varieties of honey* in the United States alone, each with a distinct flavor profile and color based on the floral source where the bees collect the nectar. As a *general rule*, light-colored honey is milder in taste and dark-colored honey is stronger.

To find a specific variety near you, visit www.honeylocator.com.

The UNDO Button for Windows 10

by Bob Rankin

Resource: http://askbobrankin.com/how_to_undo_a_windows_10_upgrade.html

If you've upgraded to Windows 10 and you don't like it, you can do a "rollback" to the version you had previously.

My travel laptop was running fine on Windows 10 after upgrading from Windows 8.1 But just for fun, I decided to do a "downgrade" and test out the rollback option. If you want to do likewise, here's how:

- Open the Start Menu and click "Settings" (or tap it, on a touch display)
- Click or tap "Update & security"
- In the dialog window that opens, choose "Recovery" in the left column
- Under the entry "Go back to Windows x" (where x is 7 or 8.1), click or tap "Get started."

The next screen asks, "Why Are You Going Back?" You can check one of the canned responses or write your own in the text box provided. There are no wrong answers here. You won't be denied a rollback if your answer is "My cat didn't get along with Cortana."

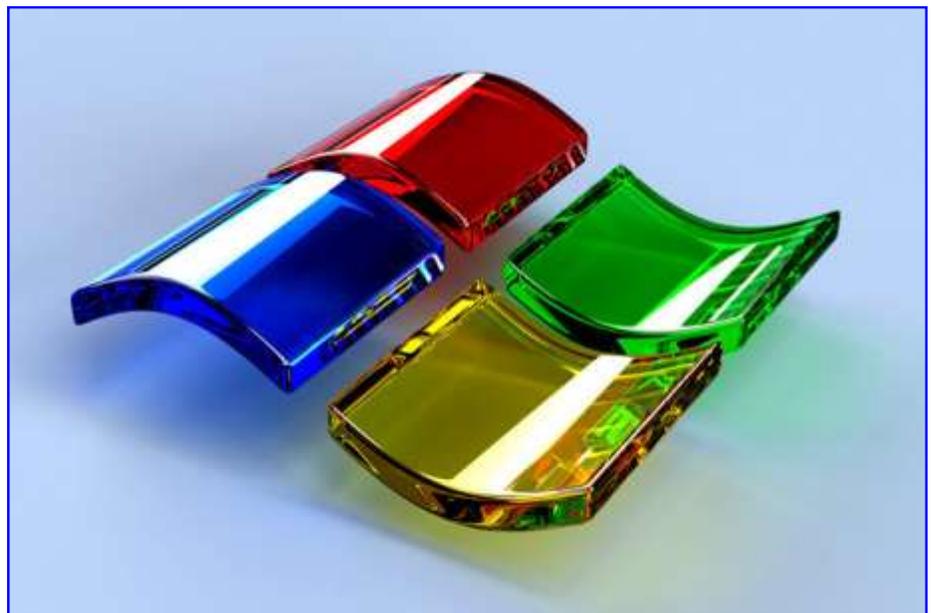Next, you'll see a screen that tells you two important things. You have 30 days from the date you installed Windows 10 to roll back to your previous operating system. And more importantly, you can upgrade to Windows 10 again later. Microsoft has said upgrades from Windows 7 or 8.1 will be free until July 29, 2016. It wouldn't surprise me to see that deadline extended.

This last screen also warns that your system may restart several times, and that the process could take a long time. I've seen several trade press articles warning that the recovery process could take "several hours." My guess is those pundits didn't actually try it.

My Windows 10 Rollback Experience

It took just 15 minutes in my case, and I was pleasantly surprised that everything works just as it did before the Win 10 upgrade.

So, if you regret your Windows 10 upgrade, do not be afraid to switch back to an earlier version. It's quick and safe, in my experience, and you can always change your mind again.

Got Windows 10? Do These 5 Things NOW…

by Bob Rankin

Resource: http://askbobrankin.com/got_windows_10_do_these_5_things_now.html

Privacy is a big concern with Windows 10. If you allow Windows 10 to upgrade your existing system automatically – as many people will – it will enable many default settings that you may not want enabled.

After running Win 10 for a few days, I've discovered five privacy-related features you may want to tweak or disable. Here they are...

Windows Update Delivery Optimization (WUDO) is a peer-to-peer file distribution server, like a Bittorrent client, built right into Win 10. WUDO doesn't just speed up delivery of Windows updates to you. Instead, pieces of the Win 10 installation and update files on your machine and/or local network may be distributed to other Win 10 users who need them.

Instead of investing in a global content-delivery system, Microsoft is using YOUR upload bandwidth to distribute its product! There's no evidence that WUDO is a threat to your privacy or security, it's just a bit icky. And who knows if it might not be subverted by Evil Hackers tomorrow?

If you have a fast Internet connection (especially the upload speed), you're a trusting soul, and you don't mind facilitating the distribution of Windows 10 to your friends and neighbors, do nothing. But if you prefer to disable WUDO, follow these steps:

- Open the Start Menu
- Click or tap "Settings"
- Select "Update & security"
- In the left-side pane, select "Windows Update"
- In the right-side pane, select "Advanced options"
- In the new right-side pane that opens, select "Choose how updates are delivered"
- Move the slider control under "Updates from more than one place" to "OFF"

WiFi Sense is a Win 10 (and Windows Phone) feature that I think is nonsense. It lets your contacts, Facebook "friends," and Skype contacts share your WiFi network without knowing the network key. You get access to their WiFi networks, too. But I don't want share

my WiFi with all of those contacts, and WiFi Sense does not permit discrimination at the individual level. Also, if some of your contacts have your network key and use WiFi Sense, you may get total strangers using your WiFi.

Fortunately, this feature is also optional. To learn more about WiFi Sense, and for instructions on how to disable it, see my article Is Windows 10 WiFi Sense Nonsense?

Should you opt out of personalized ads? This one is tricky. With ad personalization turned on, Microsoft will try to show you the ads that are chosen "based on the sites that you visit, your online searches and more." Some find this useful, and some find it creepy, when they see ads for products directly related to web pages they've recently browsed. Turning off ad personalization won't turn off ads, but it will ensure that the ads you see are completely unrelated to your interests. Again, Microsoft makes it easy to turn it off; just visit this link and toggle tracking "off" in your browser and on your Microsoft account, if you ever use one.

Continue … Page 12

Comparing Mac Models

Find the best Mac for you

MacBook
from $1299

- 12-inch (diagonal) LED-backlit Retina display

- 1.1GHz, 1.2GHz, or 1.3GHz dual-core Intel Core M processor Turbo Boost up to 2.9GHz

- Up to 9 hours battery life[1]

- Up to 512GB flash storage[2]

- 2.03 pounds[3]

- Available in gold, silver, and space gray

- The world's most energy-efficient notebook[4]

MacBook Air 11-inch
from $899

- 11.6-inch (diagonal) LED-backlit display

- 1.6GHz dual-core Intel Core i5 or 2.2GHz dual-core Intel Core i7 processor Turbo Boost up to 3.2GHz

- Up to 9 hours battery life[1]

- Up to 512GB flash storage[2]

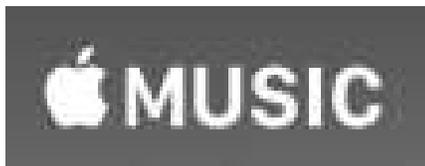- 2.38 pounds[3]

MacBook Air 13-inch
from $999

- 13.3-inch (diagonal) LED-backlit display

- 1.6GHz dual-core Intel Core i5 or 2.2GHz dual-core Intel Core i7 processor Turbo Boost up to 3.2GHz

- Up to 12 hours battery life[1]

- Up to 512GB flash storage[2]

- 2.96 pounds[3]

Apple Music — All The Ways You Love Music. All in One Place

Apple® June 8, 2015 unveiled Apple Music™, **a single, intuitive app that combines the best ways to enjoy music — all in one place**.

Apple Music is a revolutionary streaming music service, a pioneering worldwide live radio station from Apple broadcasting 24 hours a day and a great new way for music fans to connect with their favorite artists. Apple Music combines the largest and most diverse collection of music on the planet with the expertise of world-class music experts who have programmed playlists for your iPhone®, iPad®, iPod touch®, Mac®, PC, Apple TV® and Android phones.* Apple Music will be available starting on June 30 in over 100 countries.

"We love music, and the new Apple Music service puts an incredible experience at every fan's fingertips," said Eddy Cue, Apple's senior vice president of Internet Software and Services. "All the ways people love enjoying music come together in one app — a revolutionary streaming service, live worldwide radio and an exciting way for fans to connect with artists."

"Apple Music is really going to move the needle for fans and artists," said Jimmy Iovine. "Online music has become a complicated mess of apps, services and websites. Apple Music brings the best features together for an experience every music lover will appreciate."

Apple Music

Apple Music is a revolutionary streaming service and app that puts the entire Apple Music catalog at your fingertips across your favorite devices. Starting with the music you already know — whether from the iTunes Store® or ripped CDs — your music now lives in one place alongside the Apple Music catalog with over 30 million songs. You can stream any song, album or playlist you choose — or better yet, let Apple Music do the work for you.

Curation is the soul of every playlist created on Apple Music. Apple has hired the most talented music experts from around the world, dedicated to creating the perfect playlists based on your preferences, and they become better curators the more you listen. The "For You" section of Apple Music provides a fresh mix of albums, new releases and playlists, which have been personalized just for you.

In addition to human curation, Siri® is also dedicated to helping you enjoy great music and have fun with Apple Music. Ask Siri to, "Play me the best songs from 1994," "Play the best FKA twigs song," or "What was the number one song in February 2011?"

Apple Music Radio

Beats 1, Apple's first ever live radio station dedicated entirely to music and music culture, will broadcast live to over 100 countries. Beats 1 is a 24-hour listening experience led by influential DJs Zane Lowe in Los Angeles, Ebro Darden in New York and Julie Adenuga in London. Listeners around the globe will hear the same great programming at the same time. Exciting programs on Beats 1 will offer exclu-

sive interviews, guest hosts and the best of what's going on in the world of music.

Apple has also redesigned radio with human curation taking the lead. Apple Music Radio gives you stations created by some of the world's finest radio DJs. The new stations range in genres from indie rock to classical and folk to funk, with each one expertly curated. With membership, you can skip as many songs as you like, so you can change the tune without changing the dial.

Apple Music Connect

Artists and fans now have an incredible way to connect with one another directly in Apple Music with Connect. Through Connect, artists can share lyrics, backstage photos, videos or even release their latest song directly to fans directly from their iPhone. Fans can comment on or like anything an artist has posted, and share it via Messages, Facebook, Twitter and email. And when you comment, the artist can respond directly to you.

Pricing & Availability

Starting on June 30, music fans around the world are invited to a 3-month free membership, after which a $9.99/month subscription fee will apply. There will also be a family plan providing service for up to six family members available for just $14.99/month.

Requires initial sign up. At the end of the trial period, the membership will automatically renew and payment method will be charged on a monthly basis until auto-renewal is turned off in account settings. Family plan requires iCloud® Family Sharing. See www.apple.com/icloud/family-sharing for more information.

APCUG has updated new website

Take a tour of APCUG for yourself: http://apcug2.org/

You Can Help
Out the Big Bear Computer Club
and at NO COST TO YOU

By using AmazonSmile!

The next time you online shop at Amazon, just go up to the address bar and enter smile.amazon.com from the web browser on your computer or mobile device.   For each AmazonSmile purchase you make, Amazon will donate 0.5% of the your purchase price to the Big Bear Computer Club. For the computer club to receive the donations, you need to select the Big Bear Computer Club as the non-profit organization of choice to receive your purchase donations.

If you have not signed up for AmazonSmile. Click on the Get Started button.

2015 APCUG International Computer & Digital Technology Conference

APCUG's 2015 International Computer & Digital Technology Conference is being held at the Palace Station Hotel and Casino in Las Vegas on September 25-27, 2015.
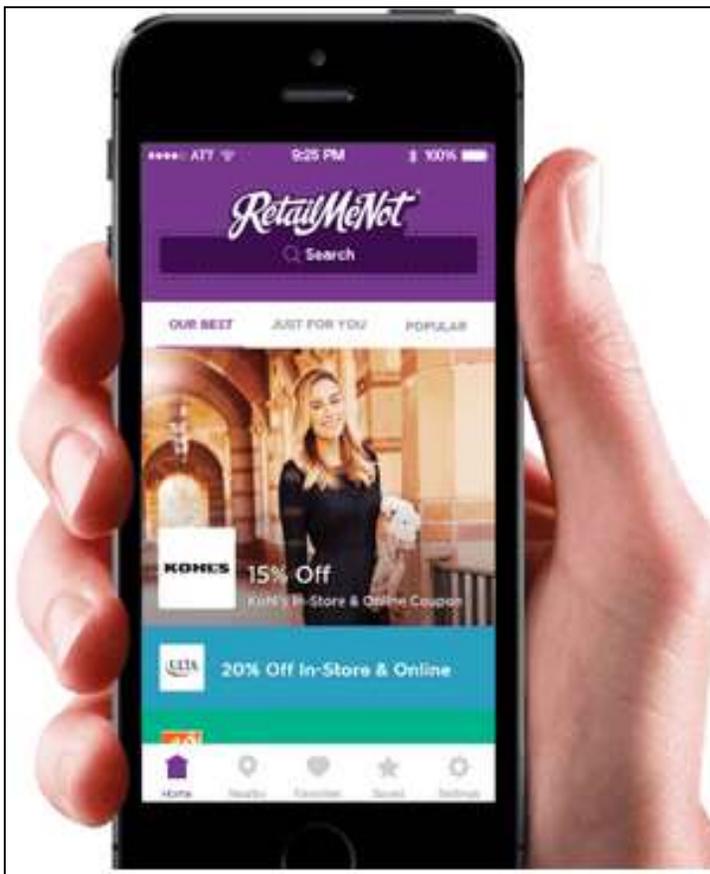
Would you like to attend?
For more information here is the link:
http://apcug2.org/apcug-2015-las-vegas
-conference/

Continued... App Savers

these items, most of which each offer a rebate between $1 and $3, include coffee, baby food, fiber supplements, greeting cards, ground beef, hair care products, almonds, magazines, breakfast cereal, soups, and many other grocery products.   If any of these items appear in the photo of a grocery receipt, Snap by Groupon will deposit the proceeds into the selected account. Another similar automated rebate service is IBotta (ibotta.com) which has an extensive list of individual products which will generate significant rebates, as well as a sizeable list of retailers who offer larger rebates (many $10 or more) for shopping in those stores, both local and online. IBotta will deposit rebate proceeds into a PayPal account, or as prepaid gift cards good at a wide selection of retailers. A third competitive rebate app is from Receipt Hog (receipthog.com), which in addition to processing rebates from photos of receipts, also offers contests and games based on purchases which award additional points; Receipt Hog pays the proceeds into the user's PayPal account or as prepaid Amazon gift cards.\

A heavily advertised rebate or "cash back" service available online or as an app is Ebates (ebates.com), which primarily offers rebates and coupons for online purchases; these rebates can be for a specific number of dollars, or a percentage of the total order, ranging from 1% to 40%. Periodically, some of the participating retailers offer "double rebates", which can greatly increase the rewards given

to the users. According to the Ebates website, "You get Cash Back at over 1,800 stores every time you start your shopping trip at Ebates. There are no points to redeem, no forms to mail in and no fees. Stores pay Ebates a commission for sending you their way, and Ebates shares the commission with you as Cash Back." That same website says that the total real time rebates already paid to Ebates users is

currently $338 million.   Ebates also offers a variety of incentives to join, typically a $10 gift card to any one of a variety of popular stores, sent to the member after a minimal amount of purchases.

Many of you readers are likely aware that there are several legitimate (and some not so legitimate) "mystery shopper" services, that pay individuals to visit particular stores,

maybe to make a small purchase, and then send an evaluation of the store and the employees.   For those who would like to earn some money while shopping by performing mystery shopping services, using the app from Mobee (getmobee.com/mobeeapp) can totally automate the process. The results of the mystery shop can be sent directly from the phone, earning points which can be converted to cash or to gift cards for stores of the user's choice. A typical successful mystery shop awards points worth $5 or more.   According to Mobee, "Earn huge rewards and tons of cash to go to places you already know and love! Mobee is the easiest way to make money while helping local businesses improve their service! We connect you to thousands of businesses near you that want to hear your feedback on their stores, and in return you get rewarded with awesome prizes, gifts, and cash.   ... With locations like Starbucks, McDonalds, CVS and more, chances are you'll find a place to earn cash and enjoy doing it!" The Mobee app can generate a local map displaying those businesses participating in the program; selecting a business will describe the mystery shop duties, and the compensation for the project.

Since most of us carry a smart phone with us while we shop, we might as well use that smart phone to save us money, or even make us money while we shop.   Wouldn't it be great to convert our expensive smart phones from an expense to a profitable revenue source?   Something to think about.

Continued… Free Faxes

Nextiva Fax offers a 30-day free trial, including 500 free faxes. Send a fax by email, or send and receive faxes from Microsoft applications. Instead of hitting the print button, simply select "fax" right from Word, Excel, etc. Nextiva also lets you send and receive faxes from mobile devices. After the trial period, you'll be $8.95 per month, unless you cancel.

RingCentral is designed for small businesses, not only can you receive and send faxes via email, they can supply you with toll-free fax numbers, custom greetings, an auto-receptionist, voicemail, and multiple extensions. The company offers a 7-day free trial, during which you get 500 free fax pages. After the trial period, you'll be $7.99 per month, unless you cancel.

I couldn't find a smarphone app that sends free faxes. There's an app called scanR that's supposed to do that, but apparently it's defunct. CamScanner is a free app that turns your iPhone or Android smartphone into a scanner, fax machine and PDF creator. Take a picture of a document, receipt, business card, etc. CamScanner turns it into a searchable PDF that you can fax, print or upload to various cloud storage services. Faxing costs 99 cents per page.

Continued… Windows 10 Do Now

But don't think that ends the collection of data about your online or even offline activities. Consider what's in the privacy policy linked at the bottom of the page:

"Microsoft collects data to operate effectively and provide you the best experiences with our services. You provide some of this data directly, such as when you create a Microsoft account, submit a search query to Bing, speak a voice command to Cortana, upload a document to OneDrive, or contact us for support. We get some of it by recording how you interact with our services by, for example, using technologies like cookies, and receiving error reports or usage data from software running on your device. We also obtain data from third parties (including other companies)."

Cortana is a personal assistant built into Windows 10. Its ability to respond to voice commands is similar to Siri on the iPhone, or the "OK Google" feature on Android phones. Some pundits believe that Cortana is the omnipresent, silent observer of everything you do,

online or offline, reporting it back to Microsoft. I'm not so sure about that. But to disable Cortana and end the collection of data through it, type "cortana" in the search box and click on the first link in the search results (system settings). Then slide the off/on switch to "OFF".

Last but not least, wade through the **13 pages (yes, thirteen!) of Privacy Settings** and turn off whatever seems appropriate. Type "privacy settings" in the search box to find the link to that system settings page.

It's a bit tedious to batten down the privacy hatches in Windows 10. But at least Microsoft makes it possible to do so. And remember, this isn't just an issue with Microsoft. Most of the snooping (and perhaps more) that Windows 10 does is also done by Google and Facebook. Google recently implemented a Security and Privacy Dashboard that makes it fairly easy to understand and manage the related settings. But Facebook gives you few privacy controls, and obscures their privacy and data collection policies in a collection of documents containing over 20,000 words.

Don't get me wrong on Windows 10. For the most part, I'm very pleasantly surprised at how well the folks in Redmond reponded to the many (well deserved) criticisms of Windows 8. Win 10 is a huge improvement in usability, and will probably speed up your computing. But information is power, and it's better to have that power in your hands. Take a few minutes to review and tweak your Windows 10 privacy settings.

Continued… Comparing Mac Models

MacBook Pro 13-inch
from $1099

- 13.3-inch (diagonal) LED-backlit display
- 2.5GHz dual-core Intel Core i5 or 2.9GHz dual-core Intel Core i7 processor
  Turbo Boost up to 3.6GHz
- Up to 7 hours battery life[1]
- Up to 1TB 5400-rpm hard drive; or up to 512GB solid-state drive[2]
- 4.5 pounds[3]

MacBook Pro 13-inch
with Retina display
from $1299

- 13.3-inch (diagonal) LED-backlit Retina display
- 2.7GHz or 2.9GHz dual-core Intel Core i5 or 3.1GHz dual-core Intel Core i7 processor
  Turbo Boost up to 3.4GHz
- Up to 10 hours battery life[1]
- Up to 1TB flash storage[2]
- 3.48 pounds[3]

MacBook Pro 15-inch
with Retina display
from $1999

- 15.4-inch (diagonal) LED-backlit Retina display
- 2.2GHz, 2.5GHz, or 2.8GHz quad-core Intel Core i7 processor
  Turbo Boost up to 4.0GHz
- Up to 9 hours battery life[1]
- Up to 1TB flash storage[2]
- 4.49 pounds[3]

iMac 21.5-inch
from $1099

- 21.5-inch (diagonal) LED-backlit display
- 1.4GHz dual-core, 2.7GHz quad-core, or 2.9GHz quad-core Intel Core i5 or 3.1GHz quad-core Intel Core i7 processor
  Turbo Boost up to 3.9GHz
- 500GB or 1TB 5400-rpm hard drive; 1TB Fusion Drive; or up to 512GB flash storage (SSD)[2]
- Apple Wireless Keyboard and Magic Mouse or Magic Trackpad

iMac 27-inch
from $1799

- 27-inch (diagonal) LED-backlit display
- 3.2GHz quad-core Intel Core i5 processor
  Turbo Boost up to 3.6GHz
- 1TB or 3TB 7200-rpm hard drive; 1TB or 3TB Fusion Drive; or up to 1TB flash storage (SSD)[2]
- Apple Wireless Keyboard and Magic Mouse or Magic Trackpad

iMac 27-inch
with Retina 5K display
from $1999

- 27-inch (diagonal) LED-backlit Retina display
- 3.3GHz or 3.5GHz quad-core Intel Core i5 or 4.0GHz quad-core Intel Core i7 processor
  Turbo Boost up to 4.4GHz
- 1TB or 3TB 7200-rpm hard drive; 1TB or 3TB Fusion Drive; or up to 1TB flash storage (SSD)[2]
- Apple Wireless Keyboard and Magic Mouse or Magic Trackpad

About Bearly Bytes

Bits & Bytes

Bearly Bytes Newsletter, past winner of SWUGC & APCUG Newsletter contests. is the official publication of the Big Bear Computer Club. Views expressed in Bearly Bytes are those of the authors and do not necessarily reflect the opinions of Big Bear Computer Club. Other computer user groups are welcome to reprint our articles as long as they give credit to the author and Bearly Bytes, Big Bear Computer Club.

Submissions: All BBCC members are encouraged to send letters, articles, questions, and comments to Bearly Bytes for inclusion in future issues. Submit as plain text in the body of an email and attach any graphics as JPEG or GIF format.

Send to Yomar Cleary –
ycleary@charter.net

~ ~

Enter "Find the Bear"
contest to win a cool prize

1. *Locate the "BEAR"*
2. *Click on it*
3. *Fill in the form*
4. *and then Send*

Must attend the following meeting
to receive the prize

For the **August 2015 Club Meeting** Bill Treadwell provided a presentation on Artificial Intelligence (AI), covering an overview of (1) everyday AI in our lives, (2) the possible futures of how humans and robots might interface, and (3) quantum computers.

Some Attendees at the last Club Meeting

The Opportunity Drawing Winners

Rudy Gonzales .... Hat

Sharon Teeter.................. Backpack

Carmen Christianson ...... Scotch tape dispenser

Jerry Merino .... Screw driver

Monthly Calendar and Account Balance

I want to
REFRESH my mind
DELETE all my problems
UNDO all my mistakes
and
SAVE the happy moments

SEPTEMBER 2015

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

1	Board Meeting
8	Club Meeting
21	Data Backup Workshop

CAN'T YOU DO
ANYTHING RIGHT?

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Group Newsletter Sites

apcug

An International
Association of Technology
& Computer User Groups

July 2015 Cash Flow	
Beginning Bank	**2,287.40**
Membership Dues	0.00
Other Income	75.00
Total Income	**$2,362.40**
Bank Charge	$ 0.00
Dues & Fees	0.00
Promotion	66.75
Supplies	0.00
Total Expenses	**$ 66.75**
Ending Balance	**$2,295.65**

| **Word Tips**
By Rosemary Lloyd | **Excel Tips**
By Yomar Cleary | **Apple Tips** |

How to Use Live Layout and Object Alignment Guides in Word 2013

Most of us have been frustrated at one time or another by how text and non-text interact in a word processor. Word 2013 is designed with better text wrapping for images, charts, and other objects.

As you work with an image, Word shows you how it will look in the document right away in a preview known as Live Layout. Blue vertical and horizontal Alignment Guides appear as visual cues relative to the document as a whole.

Perfect, because I have a beautiful old picture of a locomotive I would like to add to my steampunk quotations document. Placing the image is easier in Word 2013, because before the image is dropped, all text dynamically swoops away and I can see the result before committing. Or, I can change my mind later with a one-click menu near the image.

By Cindy Grigg
Office Software Expert

http://office.about.com/od/WebApps/ss/
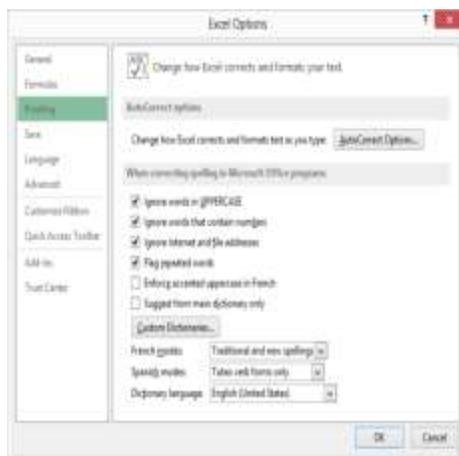Gallery-Of-Features-In-Microsoft-Word-
2013.htm#step10

Spell Checker

Excel includes a spelling checker that you can use to proof the text in your worksheets. There are a few options that you can set for the spelling checker. For instance, you can make sure the spelling checker doesn't check words that are all uppercase or those that have numbers in the word.

To change the spelling checker options, follow these steps:
1. Display the Excel Options dialog box. (In Excel 2007 click the Office button and then click Excel Options. In Excel 2010 and Excel 2013 display the File tab of the ribbon and then click Options.)
2. At the left side of the dialog box click Proofing. (See Figure 1.)

3. Make changes in the options, as desired.
4. Click on OK.
Applies to Microsoft Excel 2007, 2010, and 2013

Talk To and Listen to you MAC

In OS X 10.8, the Mac's ability to listen to you as well as talk is really impressive. Although these are sometimes framed as being accessibility features, they can be useful for everyone. For example, it's a good idea to read through any important text before you send it off, but it's easy to skip mistakes when you're reading your own work. Instead, select the text and go to Edit > Speech > Start Speaking. You can control the speed and pick from a range of different voices (our favorite's the Scottish 'Fiona') in the Dictation & Speech System Preference pane.

If you find you use the feature often, you should enable the option to trigger speaking aloud using a keyboard shortcut - the default is Option+Esc, which you can change in the Dictation & Speech pane. (If you do have restricted vision, investigate the VoiceOver feature in the Accessibility pane of System Preferences too; this can read aloud buttons and other on-screen items, and more.)

Your Mac is just as good a listener as it is a talker, though. Not only can you control your Mac using Speakable Items (check the Accessibility pane) but in OS X 10.8 you can also dictate text anywhere you would type. By default you just press the Function key twice and then start talking.

Helpline

The following members have generously offered to help you with your PC problems by phone or by email:

Apple/Mac .... Jack Williams
909.866.8785   jackkwilliams@earthlink.net

Windows Beginners ....Yomar Cleary
909.878.5622   ycleary@charter.net

Microsoft Windows .... Rosemary Lloyd
909.547.7257   Rosemary@bigbearcc.org

MS Outlook .... Rosemary Lloyd
909.547.7257   Rosemary@bigbearcc.org

MS Excel .... Yomar Cleary
909.878.5622   ycleary@charter.net

MS Publisher .... Yomar Cleary
909.878.5622   ycleary@charter.net

Digital Photos .... Barbara Moore
909.585.7981   barbmoorebbl@gmail.com

CD Burning .... Rosemary Lloyd
909.547.7257   rosemary@bigbearcc.org

The Computer Club provides training at the monthly meetings when there is no presenter. SIG groups are also available.

Persons with all levels of computer knowledge are welcome to attend the club's open meetings.

**Your First 2 visits are free!
Bring a friend.**

Annual Membership is $25 and spouse $5. All recurring membership dues are due in January.

THE BEAR WANTS YOU TO SHARE A TIP
Send tips to Yomar Cleary –
ycleary@charter.net

Officers and Key Leaders

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909.547.7257   rosemary@sugarloafpc.com

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909.584.9358   inquiries@sugarloafpc.com

Refreshments Chair .……..……. Sharon Teeter
909.585.2026   sharonteeter1@verizon.net

Membership Chair .…………. Barbara Moore
909.585.7981   barbmoorebbl@gmail.com

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909.585.8318   sandiscabin@gmail.com

Sunshine Chair .... Ellyn Williams
909.557.5055   ellynwilliams@earthlink.net

Name Tags/Hospitality.…………..… Jolan Valo
949.533.3605   joj_k17@hotmail.com

General Information and Membership

BIG BEAR COMPUTER CLUB, INC.
Membership Application

☐New   ☐ Renewal   ☐ Update Information

Full Name _____

Mailing Address _____

City, State, Zip _____

Home Phone _(_____)_____   Cell Phone_(_____)_____

E-mail address _____

Adding Associates

For each Family Member (s) add $5/year towards your dues.

1. Mail your application and a $25 check for dues to:
   BBCC Treasurer
   PO Box 645
   Big Bear City, CA 92314
          OR
2. Bring your application and dues to a meeting
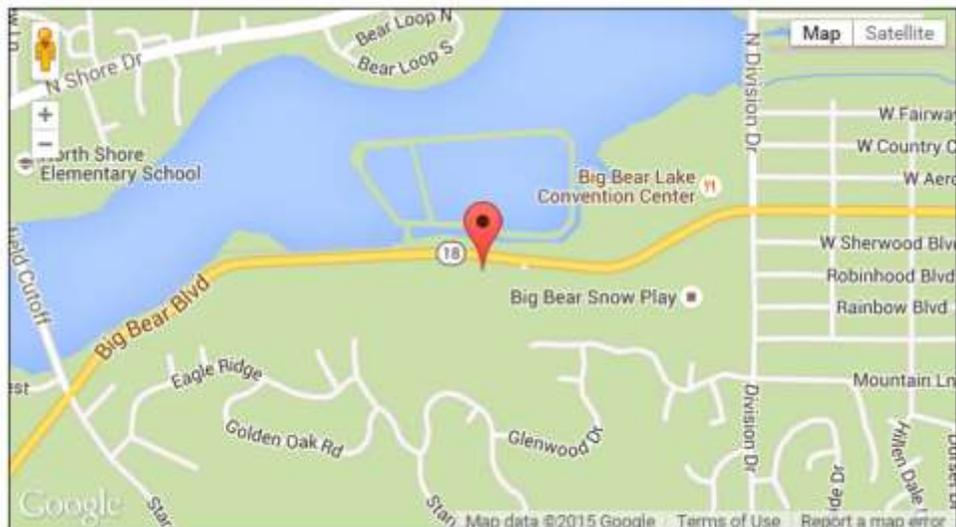   OR
3. PayPal click here

Membership Benefits

- Monthly Meeting presentation and demonstration of popular hardware and software

- RAM (Q&A) sessions

- Tech News and Virus Alerts

- Door prize drawings

- Bearly Bytes, our award-winning monthly newsletter emailed

- Website: bigbearcc.org

- Free Software Review

- Member Help Line

- Member E-mail Notifications

- Member-only Discounts

- Training workshops

**All this for only
$25 per year!!**

For information and directions phone Rosemary Lloyd, President, at 909.584.9358

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