

**October 2015**

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“JOIN US FOR FUN AND LEARNING AT CROSSVILLE’S COMPUTER CLUB”

Volume 21, Issue 10

## This Month’s Meetings

**Photo Editing Workshop**  
Thursday, October 8 at 1:00 P.M.  
At FFG Library Bldg.

**Plateau Photography Club**  
Thursday October 15 at 1:00 P.M.  
At FFG Library Bldg.

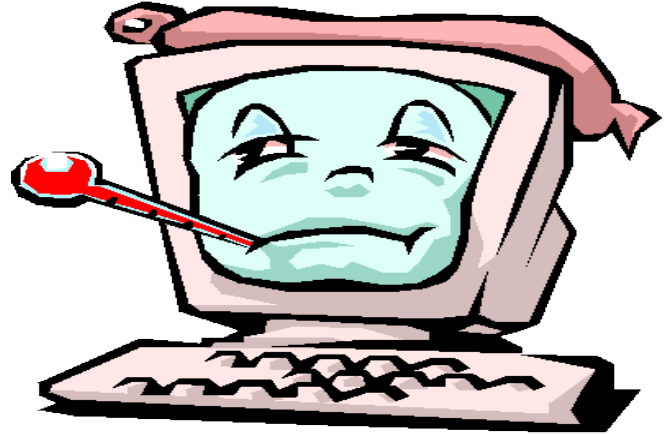
**General Meeting**  
Monday, October 19 at 3:00 P.M.  
At 127 S. Senior Center  
**Note above Winter Hours**

### **October Program Topic** **Microsoft Publisher-FEAR NOT!**

PPCUG President Steve Rosenstein will review Microsoft Publisher, an entry-level desktop publishing application from Microsoft, included in higher-end editions of Microsoft Office, but also available separately. It differs from Microsoft Word in that the emphasis is placed on page layout and design rather than text composition and proofing. It is an editor and layout tool for creating leaflets, postcards, newsletters, e-mail newsletters, greeting cards, etc.

While Publisher is difficult to completely master, most users are not going to publish a magazine or technical manual. Most will only have need of very few of the more difficult to learn tools, and should be able to use Publisher without a lot of in-depth training.

Steve uses Publisher to produce a journal sent out to members of a national organization. The journal is in color and uses the type of justified columns seen in most newspapers and many magazines. It is not beyond the capabilities of the casual user to get familiar with the program and produce posters, fliers, newsletters and web sites. If you’ve learned how to use MS Word and maybe PowerPoint, Publisher is not that big a step forward.



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## “FREE” Table

We have set up a table at our member meetings to share our “extra” goodies with other club members. If you have something to give away, bring it in and put it on the FREE table. It’s first come, first served. If you see something you want, help yourself.

### Join the Club!

Anyone interested to attend the general meeting or any of the SIG meetings as a guest will be charged \$3.00 per person for any or all meetings in that month. Afterwards, you are encouraged to become a member of the Plateau PC Users Group. Our Club cannot exist without you, the members.

### Membership Dues

Our annual dues are now payable July 1st of each year. Annual dues are \$24 per single person / \$30 per family starting July 1, 2014, with partial years dues as follows:

Join Date	July 1, 2015	Oct 1, 2015	Jan 1, 2016	Apr 1, 2016
<b>Single:</b>	\$24	\$18	\$12	\$6
<b>Families:</b>	\$30	\$22	\$15	\$7

Student memberships (21 and under) are \$10 annually. Corporate memberships are \$30 a year for the first two memberships and \$10 a year for each additional membership from the same company. Contact the PPCUG Treasurer (931) 707-3677 for pro-rated dues of these types of memberships.

#### BOARD OF DIRECTORS DISCLAIMER

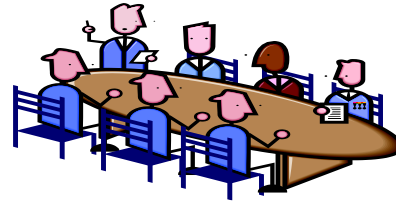
All members of the Plateau PC Users Group are willing to help one another in the area of advice and tutorial instruction over the phone. If you should require more involved services or instruction, we have a few members who are very knowledgeable in several areas. As a responsible consumer, it is up to you to discuss, before retaining a member, any and ALL charges for repair services and time consuming tutorial activities.

It is not the desire of this Board of Directors to set fees for individuals for services rendered, nor the responsibility to intervene between members who enter into a contract among themselves

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	SIG Leaders	
Photo Editing Workshop	Ed Thornblade	(931) 456-6020
Plateau Photography Club	Jim Mansfield	(931) 484-6920

## Up Coming November 2015 Meeting

The next General Meeting of the  
**PLATEAU PC USERS GROUP**  
Will be on November 16 at **3:00 P.M.**  
at **127 S. Senior Center**

**Note: Change to Winter hours**

### Classes

Please send ideas for new classes to Alan Baker  
( ambaker@citlink.net )

## Cool Tips & Sites

### Practice Makes Perfect

Sandy Berger, CompuKISS  
www.compukiss.com  
sandy (at) compukiss.com

Learning to use a new device can take time because it always takes practice. Sometimes that practice requires trial and error. So here are some tips to get you through.

Trial and error can be frustrating. For instance when working with Siri, Google Now, or Cortana, you might have to try several different ways of saying things to find the one that is understood the best. For instance, if Siri is giving me directions and I want her to stop, I have to say "end navigation". She simply doesn't understand other similar command like "stop navigating". Not only do you have to try different things, but you also have to remember which one worked.

This is a great exercise for your mind, but if you don't want to give your brain too much of a workout, you can always jot down the commands to help you remember. Whatever you do, don't get frustrated, everyone has to do this with new devices.

### PPCUG ISP

We wish to thank the following for providing  
ISP connections:

Frontier for DSL at the :  
127 Senior Center, Crossville, TN

## News of the Special Interest Groups

The PPCUG sponsors several Special Interest Groups (SIGs) tailored to meet the varied needs of our many members. Each SIG is a small group whose leader prepares material for presentation and encourages open discussion and questions. We urge you to attend the SIGs and hope you will find one or more of interest to you. Ideas for additional groups are welcome, as are volunteers to form and lead new SIGs.

### Plateau Photography Clubs

A photo editing workshop is held at 1:00 PM at the Fairfield Glade Library Bldg. on the second Thursday of each month. Members meet to discuss & demonstrate various editing software programs available to enhance their photographs. The SIG leader is Ed Thornblade.

The Photography Club, a PPCUG SIG, meets the Third Thursday of each month at the Fairfield Glade Library Bldg. at 1:00PM. Topics vary each month but we show and discuss member's photos each month. The SIG leader is Jim Mansfield.

### The Photo Club/SIG website

The Photo Club/SIG website is now up. Access to it is through the PPCUG website, using the "Photo Club" navigation link at the top of each PPCUG page. I think that this is a big improvement, and could not have been done without the work of Dallas Richards.

### PPCUG Website

Visit our website at [www.PPCUGinc.com](http://www.PPCUGinc.com). The Learning Center class schedule and Gazette are all available on our web site.

Send your comments and suggestions to the  
Webmaster, Alan Baker  
[Webmaster@ppcuginc.com](mailto:Webmaster@ppcuginc.com) (931) 788-2201

## General Meeting Minutes September 21, 2015

MS Access: presented by Alan Baker

The Question and Answer portion of this meeting was opened at 1800 by Alan Baker. Attendance at the start was very low due to stiff competition from the United States Marine Corp Band concert being held at the same time at Stone Memorial High School.

Question #1. How did I get Ask.com on my computer again? How do I get rid of it? The questioner stated that he had not downloaded any new programs and had no idea how this happened since he thought he had been careful.

Ans: This may have happened during an update of Java without notice. The suggestion for its' removal was to go to [www.bleepingcomputer.com](http://www.bleepingcomputer.com). and download AdwCleaner.

Question #2. I keep getting prompted to install Window 10. Is it time to do this?

Ans: Carl is recommending that it would be prudent to wait longer since Microsoft is still "tweaking" the OS and you have until next July to still take advantage of the free download.

Because there were so few people and questions the usual break was not taken and Alan proceeded to begin the presentation on Microsoft Access.

The Access presentation began with Alan outlining his method of addressing any program designed to introduce new material or ways of utilizing new capabilities. Alan stated that his program would address the What, Why and How of MS Access and alternative programs to it.

What? Access is a relational database management system. It has been included as part of Professional level Microsoft Office suites and is also available for purchase as a separate standalone program. Version 1 was first available in 1992.

Why? The single most important capability provided by Access for the average user is its' reporting capability. If reporting is a requirement of your database management it may very well be worth the effort to learn and use Access or one of the alternative programs available for this purpose. Several alternative free programs are available such as Open Office "Base" and Libre Office "Base". Both Open Office and Libre Office are full featured Office suites that do include a relational database management tool, the "Base" mentioned above. They also include alternative programs to the other MS Office programs.

How? Elements of Access are: Tables, Relationships, Queries, Forms, Reports, Macros and Modules. Through user interface it is able to import data from Excel or key in data, create forms and create reports.

For more information Alan has provided access to his presentation on the [www.ppcuginc.com](http://www.ppcuginc.com) website.

Tutorials on the use of Access are also available via web search.

Submitted by,

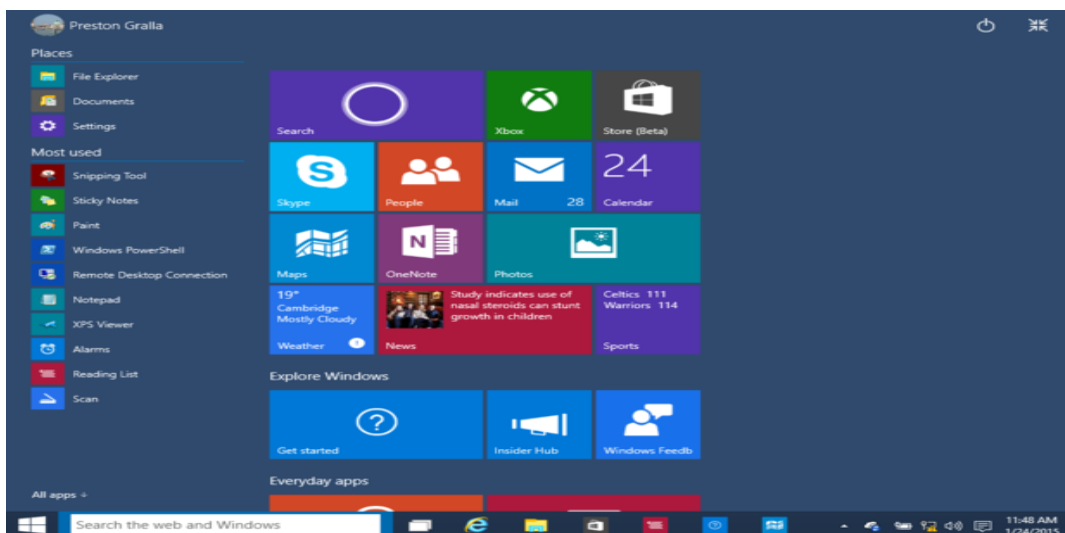
Dick Del Frate  
Secretary

## Top 10 Reasons to Upgrade to Windows 10

Sandy Berger, COMPUKiss  
www.compukiss.com  
sandy (at) compukiss.com

If you are still on the fence about upgrading to Windows 10, it is everything that Windows 8 should have been, but wasn't. Here are 10 reasons why you should upgrade.

1. Windows 10 is a free upgrade for anyone using Windows 7 or Windows 8.1. This offer is good until July 28, 2016. After that time it will cost \$119.
2. When Windows 10 starts, you are dropped immediately into the Windows 7- type desktop. Although there will be some new things to learn, end users will find that the transition to Windows 10 will be much smoother than the transition to Windows 8.
3. Windows 10 is faster and more secure than Windows 7 or Windows 8.
4. Windows 10 is easy to use with a keyboard and mouse and just as easy to use with a touchscreen. If your computer has a touchscreen as well as a keyboard and mouse, you get the best of both worlds.
5. As a service, Windows 10 will be constantly updated to keep it more secure and more capable.
6. The new Edge web browser that comes with Windows 10 is faster and more secure than Internet Explorer.
7. Explorer. It also offers useful new features like the ability to make notes on a web page and send them to a friend and the ability to save a web page to read later.
7. Several apps like Mail and Photos have been dramatically improved.
8. Although the Start Menu is back, it is larger and more distracting than it was in Windows 7. Fortunately, it is customizable so you may want to spend some time getting it to suite your taste.
9. Cortana, a voice assistant like Apple's Siri is built into Windows 10. You can ask her questions and she can even help you find your files.
10. The new File Explorer is much improved. It now shows a list of useful Quick Access locations and folders you use frequently in addition to Recent Places.



## Google's New Spam-Fighting Tools

By Bob Rankin, Ask Bob Rankin

July 23, 2015 Column

[http://askbobrankin.com/googles\\_new\\_spamfighting\\_tools.html](http://askbobrankin.com/googles_new_spamfighting_tools.html)

bob (at) rankin.org

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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](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.

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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.

## **Edge – Microsoft's New Web Browser**

By Sandy Berger, COMPU-Kiss  
[www.compukiss.com](http://www.compukiss.com)  
sandy (at) compukiss.com

Yes, Microsoft has finally replaced their old bloated Internet Explorer web browser. The new browser which comes with Windows 10, is called "Edge". This is aptly named because it is much sharper than Internet Explorer. As a matter of fact, it is better in almost every way.

Edge is more secure, faster, and has new rendering engine. One of the best things about Edge is that it's newly designed interface is easy-to-use. Similar to the current Chrome browser, Edge has a cleaner look that makes it easier to use. The Edge address bar is front and center under a "Where to Next?" label. Although this is a bit simplistic, it works.

The Edge has a New Tab page that is quite customizable. It also has a well-designed reading mode that strips away all of the extraneous ads and navigation creating an easy-to-read version of an article. You can also easily save an article for reading in the future.

A Hub icon on the upper toolbar gives you easy access to your favorites, a reading list, your browsing history, and your current downloads. This download area is especially useful making it easier for the average user to find them.

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And WOW, you can even write on the screen of a web page to add your own comments. Draw or type on any web page using a mouse or drawing with your finger on a touch-screen. You can draw in several different colors with three different sized pens. You can also highlight in several colors and add a text note. You can even draw a square on the screen to highlight and copy part of the web page. Once you have marked up the web page you can save it and/or share it with friends.

When using Edge you can also use Cortana, Microsoft's voice assistant to issue voice commands. Cortana will answer or will find the correct folder or program for you. It is extremely useful. You can even ask Cortana for more information on any text that you highlight.

In the future, Edge will support browser extensions from Chrome and Firefox and it will keep getting better and better. It is available at no additional cost along with Windows 10.

## **Back To Basics** **Fun with Spreadsheets**

By Jim Cerny, 2nd Vice President, Sarasota TUG, FL  
April 2015 issue, Sarasota Technology Monitor  
www.thestug.org  
jimcerny123 (at) gmail.com

Most people do not associate the word "fun" with anything like what a spreadsheet program can do, but I hope by reading this you will decide to at least open a spreadsheet program just to see what it can do and if it is really "fun" for you to use. I use a spreadsheet program to keep track of my monthly expenses. It is really simple to use for this purpose and helps you organize anything with numbers. Let me introduce you to the basic use of spreadsheets.

**What is a "spreadsheet" program anyway?** It is a program that allows you to organize numbers in a matrix array of boxes called "cells". You can put ANY number or words in a "cell". The beauty of a spreadsheet program is that it can do calculations and is easy to sort or change the contents of any cell. You have probably heard of Microsoft Excel (part of the Microsoft Office set of programs), but there are many other FREE spreadsheet programs that you can use as well, such as Google Drive (called "Sheets") and Open Office (Google these to find out more about them).

**What can a spreadsheet program do for me?** I enjoy using a spreadsheet program to help me keep track of my personal home monthly expenses, my investments, and lists of club members. Although a spreadsheet program is intended for use with numbers, you certainly can use it to organize and sort a list of anything. Let me introduce you to a simple basic use of a spreadsheet by using one to track monthly expenses. I will use Excel 2013 in this example.

**The basic elements of a spreadsheet.** All spreadsheet programs work the same way. Once you learn how to use one, it is not difficult to use another. The basic screen of a spreadsheet (see sample) is an array of cells with the cell columns labeled with letters (A, B, C, etc.) and the cell rows labeled with numbers (1, 2, 3, etc.). Thus every cell has a unique "address" such as B5 or D3 for example. Above this array of cells are the many menus, tools, and options that are available for you.

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Use your mouse to click on a “cell” in the array. You will see the “address” of that cell displayed just above the top row in the far left of the menu area. This is how you know what cell you are working with. The box or area to the right of the address is the “function” bar and it shows the contents of the cell here. You can enter and edit the contents of a cell in this area if you want, I find it most helpful.

For our example, I am going to put words in the first row and column cells. This serves to “label” or give a title to the numbers I am going to put into the other cells.

Click the mouse (the left mouse button) in cell A1 and then type in the word “Expense”. In the following cells in row 1, click in each cell to enter in the name of the month. So in cell B1, type “January”, in cell C1, “February”, in cell D1 “March”, etc. (see example).

In column A, in each row from 2 on down, enter the text of the expense (bill, service, or company) that you pay each month. So, for example, in cell A2 I will enter “Electric”, in cell A3 I will enter “Water and Sewer”, in cell A4 I will enter “Gas”, etc. When I entered “Water and Sewer” the column was too narrow to hold all the words, so I had to widen the column. I did this by positioning my mouse on the vertical line between “A” and “B” (the mouse changes to a double arrow) and then I dragged the mouse to the right. I will end up with a list in column A of all my monthly expenses. All you are doing, really, is making a simple table with labels on the first row and column. This table will be filled with a number (your expense) in each cell.

Note that if you click on a cell to select it, the contents of the cell will appear above the array of cells in the “function” bar.

**Enter numbers into the cells.** Just click your mouse (left mouse button) on any cell to enter something into that cell. You can enter what you want in that cell by using the function bar if you wish. If you make a mistake, you can delete what is in that cell by hitting the “delete” key on your keyboard or use text editing. I did not use the decimal (the period key on your keyboard) in this example, but you can pick the “two decimal point” option if you want, and the “\$” option as well.

**Adding up the total.** Now we come to the good part. You would like the spreadsheet to add or sum all the numbers in a column (or row). So, let’s enter a new row label in column A as the last row in our spreadsheet and enter the text “TOTAL”. In my example spreadsheet there are only three monthly expenses, so my “TOTAL” row will be row 5. You can have as many rows (and expenses) as you like. Now click on cell B5 which will contain my total of all the “January” expenses and I will enter the following FORMULA or FUNCTION into that cell: =SUM(B2:B4). You should enter this formula in the “function bar” at the top, above the spreadsheet, in the menu area. Note that the equal sign “=” indicates that this is NOT text or a number like we entered in our other cells, but a formula or function. We are telling it to ADD or SUM the numbers in all the cells from B2 to B4, and it will put the total in this cell, B6. In my example, you can see the formula that is in cell B5 in the function bar above. I find it easier to always enter things into a cell by entering it in the formula or function bar.

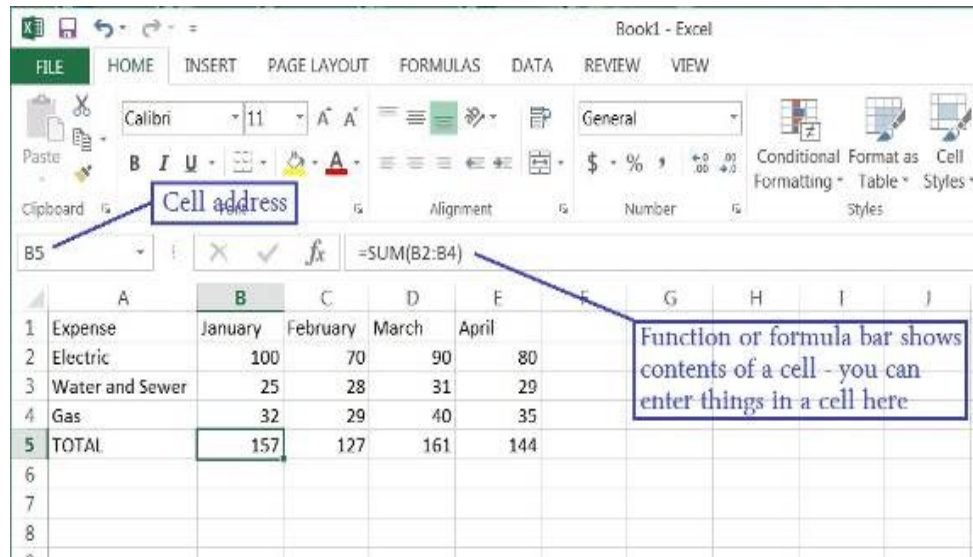
Try doing this in the remaining total cells in row 5, totaling the numbers in each column above.

**What’s the Big Deal Anyway?** Well, the big deal is that you can organize and work with ANY array of numbers OR text. Not only can you total numbers, but you can average them or perform any mathematical calculation you want with them. It is easy to insert new rows or columns and the formulas will still do the calculations correctly. You can sort your spreadsheet by text (the “labels”) or by numbers. Your spreadsheet can look (that is, can be “formatted”) any way you want. You can color or highlight text, numbers, or cells; make the text larger, use any font, make the size of the cells any size you want, and much more. There are hundreds of formatting options and hundreds of “built-in” formulas and functions. Excel, for example, can even draw

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graphs and charts. Well, I will let the accountants use all the fancy stuff, I just want to track some of my basic expenses, and a spreadsheet is perfect for doing that. Why not give it a try? You can learn more about the spreadsheet that you are using by using the “help” option or by asking Google. YouTube will have many video lessons as well. Hey, maybe this can be fun after all!



## 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

For many years, Microsoft Office has included templates. These are preformatted Word documents, Power-Point 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.

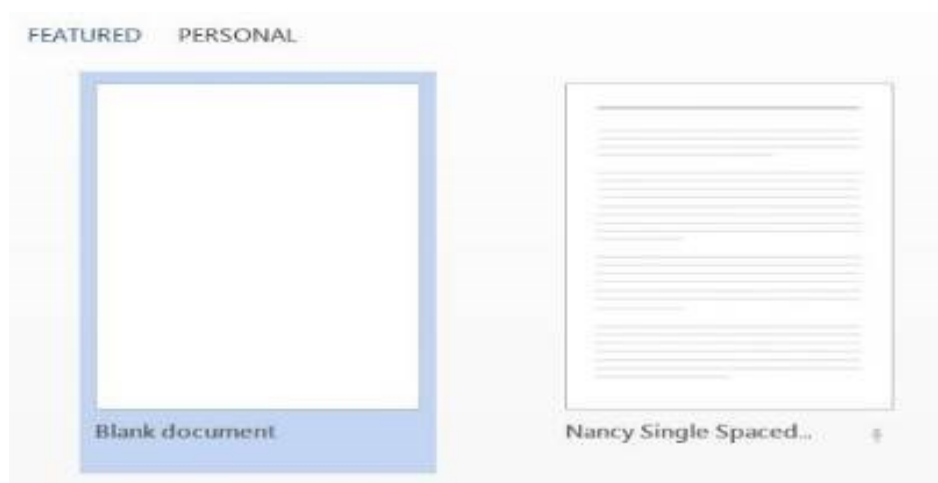
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Then it was time to save this modified blank document as a template. I clicked File – Save As, opened the Documents folder, named the template “Nancy Single spaced Template,” changed the file type to “Word Template,” and clicked Save.



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.

### **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 sometimes 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.

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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](http://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](http://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) but check anyway.

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](http://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 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 your 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 to 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 on 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

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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.

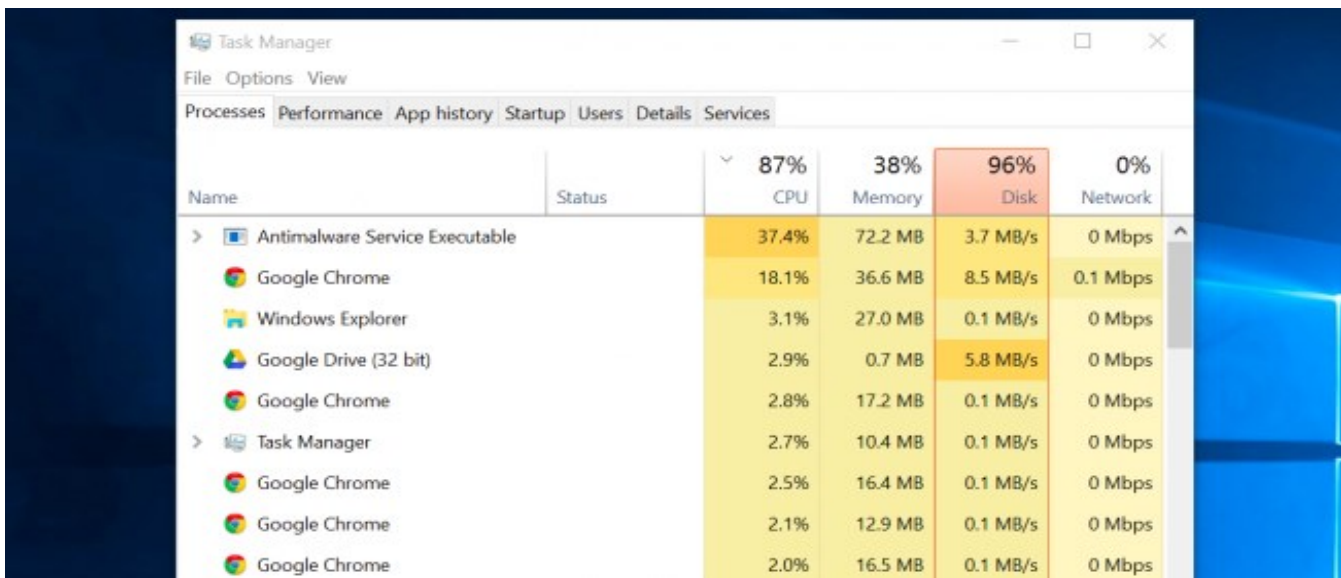
I hope that you get some understanding about what is happening here. The smart phone - cell phone industry is changing. It is competing as it should. There will be casualties. Fruit can be shaken from the tree. That is your gain to go after.

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

### **Find Resource-Hungry Programs**

Your PC is running slow because something is using up those resources. If it's suddenly running slower, a runaway process might be using 99% of your CPU resources, for example. Or, an application might be experiencing a memory leak and using a large amount of memory, causing your PC to swap to disk. Alternately, an application might be using the disk a lot, causing other applications to slow down when they need to load data from or save it to the disk.

To find out, open the Task Manager. You can right-click your taskbar and select the "Task Manager" option or press Ctrl+Shift+Escape to open it. On Windows 8, 8.1, and 10, the new Task Manager provides an upgraded interface that color-codes applications using a lot of resources. Click the "CPU," "Memory," and "Disk" headers to sort the list by the applications using the most resources. If any application is using too much resources, you might want to close it normally — if you can't, select it here and click "End Task" to force it to close.



The screenshot shows the Windows Task Manager Performance tab. The 'Performance' tab is selected, and the 'Processes' sub-tab is active. The table below shows the resource usage for various processes, sorted by CPU usage. The 'Disk' column is highlighted in red, indicating high disk usage.

Name	Status	87% CPU	38% Memory	96% Disk	0% Network
> Antimalware Service Executable		37.4%	72.2 MB	3.7 MB/s	0 Mbps
Google Chrome		18.1%	36.6 MB	8.5 MB/s	0.1 Mbps
Windows Explorer		3.1%	27.0 MB	0.1 MB/s	0 Mbps
Google Drive (32 bit)		2.9%	0.7 MB	5.8 MB/s	0 Mbps
Google Chrome		2.8%	17.2 MB	0.1 MB/s	0 Mbps
> Task Manager		2.7%	10.4 MB	0.1 MB/s	0 Mbps
Google Chrome		2.5%	16.4 MB	0.1 MB/s	0 Mbps
Google Chrome		2.1%	12.9 MB	0.1 MB/s	0 Mbps
Google Chrome		2.0%	16.5 MB	0.1 MB/s	0 Mbps

## Plateau PC Users Group, Inc. Application for Membership

\_\_\_\_\_ New Member      \_\_\_\_\_ Renewing Member

Return this application, with check for annual dues payable to "PLATEAU PC USERS GROUP." Return to the club Treasurer during our meeting or mail to PPCUG Treasurer, P.O. Box 3787, Crossville, TN 38557. Our annual dues are now payable no later than July 1 of each year. Annual dues are \$24.00 per single person / \$30.00 per family starting July 1, 2014. with partial dues as follows.

Join Date	July 1, 2015	Oct 1, 2015	Jan 1, 2016	Apr 1, 2016
<b>Single:</b>	<b>\$24</b>	<b>\$18</b>	<b>\$12</b>	<b>\$6</b>
<b>Families:</b>	<b>\$30</b>	<b>\$22</b>	<b>\$15</b>	<b>\$7</b>

\_\_\_\_\_ Date

\_\_\_\_\_ Last Name                      First Name                      Family Members (if family Membership)

\_\_\_\_\_ Address:

\_\_\_\_\_ City                      State                      Zip Code                      Phone Number

\_\_\_\_\_ E-Mail address

I have used PCs since (year): \_\_\_\_\_ I have belonged to a Computer Club before. Yes \_\_\_ No \_\_\_

I have knowledge in the following areas that I would be willing to share with club members:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I would like more information about the following areas:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



12/10/2014





# November 2015



Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3  <b>VOTE</b>	4	5	6	7
8	9	10	11 	12 1:00 P.M. Photo Editing Workshop Mtg.	13	14
15	16 3:00 P.M. Q & A Session Followed by General Mtg.	17	18	19 1:00 P.M. Plateau Photog- raphy Club Mtg.	20	21
22	23	24	25	26 <i>Happy Thanksgiving</i>	27	28
29	30					

**Note:** Please see page #15 for the Plateau PC Users Group, Inc. Application for Membership form.