

QBITS

Quad-Cities Computer Society

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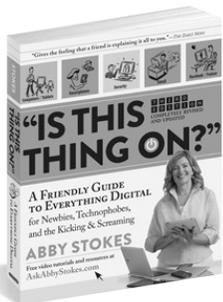
Thanks to all members who renewed in July. Welcome to the new members who have recently joined the QCS, you will discover that we indeed do help each other in the world of computing.

If you are not a current member decide now to joining our club, add your voice and support as we navigate the changing face of computing in the 21st Century. You will be glad you did!

Membership details are found on page 10.

QCS Review:

"Social Media"
Presented by



Abby Stokes
askabbystokes.com
by Joe Durham

[facebook.com](https://www.facebook.com)
twitter.com
[linkedin.com](https://www.linkedin.com)
[instagram.com](https://www.instagram.com)

by Joe Durham

Abby Stokes made a return visit the QCS, she first came in 2010,

then in 2012 and now 2015. With the inspiration of explaining the digital world to her mother, she has delved into the world of computing to guide all of us “digital immigrants”, those she describes as the generation that did not grow up with computers.

Her presentation this time was focused on the four popular components of “Social Media”: Facebook, Twitter, LinkedIn and Instagram. The subtitle to her book *Is This Thing On?* describes well her approach and skill: “A Friendly Guide to Everything Digital”. All of these social media sites are free.

The first question is why should we interest ourselves in Internet Social Media? It seems foreign, the options appear overwhelming, and what is its purpose? Abby describes the antipathy this way: We all can relate to the kid sitting at supper. He eats all of his meal except, green beans. The parents ask “Why?” He says, “I have never tried them so I don't like them!” Abby's book and knowledge explains why the “Social Media” green beans are good if you know how they are prepared and accented for taste.

Abby also observed that the bad press social media receives is the result of people making bad choices, and doing stupid things. The younger generation has yet matured enough to understand the implication of their actions. Whereas the older generation, with a bit of knowledge and understanding pro-

vided by books like Abby's, can use these new Internet tools wisely and purposefully with the power for which they were designed: communication in a Internet age.

Facebook, what is it? She related that Facebook is essentially an electronic bulletin board where you can share thoughts, ideas, photos and experiences on the web. And because of its extensive reach and interconnected contacts worldwide (there are now over 1 billion users), you can use Facebook to remain in contact with family, and friends easily.

Abby mentioned that she was able to find and contact people for a high school reunion by searching for the school name and locating the Facebook users assigned to that category.

Facebook is also a wonderful way to remain in contact with friends and family by posting comments, photos and videos of family events for example.

You have to sign up first, using your real name, email address and create a password. Abby's web page has advise on creating passwords : goo.gl/doVZqa.

Once you have signed up, in the center of the Facebook display is a listing of posts, the “newsfeed”. The content on the right panel, Abby suggests to ignore. These items are usually advertising and sponsored posts generated in Facebook.

When you create your account initially you will be given options

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of how much you wish to share on the Internet about yourself. Make a note of these and choose them to fit your personal preferences.

Additionally Facebook is a very dynamic place and the newsfeed will be filled with posts from many places. So one of the first suggestions Abby offered is to make sure that the content of the newsfeed isn't random, but is always the newest content. In the left panel is the word : newsfeed, and beside it is a small down arrow. Click that down arrow and, from the menu, choose **Most Recent** in place of Top Stories

In newsfeed itself you can display down arrow options for the contents you see, by placing your mouse cursor on the name of the post. The three categories (Liked, Follow, message) each have a small down arrow of options. You control these posts to you by selecting your choices.

By placing the mouse cursor on your own name, you have a multitude of options to refine your post and where it appears.

One of the most interesting uses of Facebook and the one with the least internet exposure is to Like Organizations. This expands their influence and outreach without undue tie ins to your Facebook account.

Next Abby described Twitter. Unlike Facebook, Twitter is an anonymous internet bulletin board that is limiting your posting to 140 characters. This is the source of the hash-

Views and opinions expressed by presenters do not necessarily reflect those of the Quad-Cities Computer Society. Monthly meetings are open to the general public.

tag “#” word in the news. A Twitter feed is noted by the beginning of the handle @ (name of the handle) then followed by #(name to follow) : @tire company #big tires for example. So in order to follow on Twitter, big tires you would search for #big tires. Somewhat like Facebook, you follow or unfollow these particular hastag sites. Often people use Twitter to follow the hastags “#” of famous people.

Twitter accounts, while limited in character size contain links to other events and posts. Many people use a Twitter account to reference their longer Internet blog accounts that broadcast their commentary of events of the day.

LinkedIn, is another approach altogether for social media. Unlike Twitter you have to post your real identity. It is also an interface designed for professional work contacts: job search for both the employee and employer.

Once you have created an account you can post your job background and resume online. Additionally you can invite people to access your LinkedIn account. LinkedIn is like a word of mouth contact for the Internet.

In today's employment world which is now Internet driven, just like many facets of modern life, employers will often look at your LinkedIn profile before looking at your resume or scheduling an interview for a job position. So it has become an important part of professional life in the 21st Century.



Abby did note that if you don't closely examine the options when you sign up for LinkedIn it will send 3 invitations to all of the people in your contact list. If you have gotten this unsolicited invitations in your email box from other LinkedIn users and are puzzled by them, just delete them. Nonetheless, LinkedIn is becoming a prominent access point for employment issues on the Internet.

From text based bulletin board type internet sites, Abby brought up the site called: **Instagram**. This site is devoted to not sharing text or commentary, but photos. It is centered on mobile phone and device use. There is a version at both the Apple store and Google Play store. You may have seen in the news famous people posting instagrams of their new babies for example. Like the other social media sites, you do have control over how you distribute the photos that you upload to Instagram. The photos can be public or private, it is up to the user.

Abby's web site has many free resources to access to compliment all of the items mentioned in her presentation.

askabbystokes.com/video-tutorials/#helpful-guides

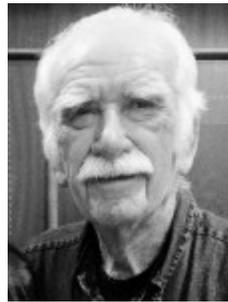
Of course her book is a detailed, and easy to understand guide that will certainly help everyone make the most of the Internet.

Recently she has added a new feature to her book and web site. She was not able to include everything in her book, it would have made it larger than originally intended, so now she has added videos to add to the content of the book and keep it up to date with the fast changing nature of the digital world. Soon she will be adding information about Windows 10. Her

book, *Is This Thing On*, is available for purchase from her website.

By reading, *Is This Thing On?*, you will no longer be a digital immigrant, but will obtain a digital passport that will allow you to use the Internet as it was designed: information and learning. The QCS would like to thank Abby for her delightful and informative presentation.

QCS News



Peter Burns, a member of the QCS recently died. His obituary can be found at:

goo.gl/iDIkk

He was known to many of our members, attended many main meetings, SIGs and enjoyed by those he met.

The Windows Club



Uitimate Windows Tweaker 4 for Windows 10

goo.gl/7r8rR2

This online site has a set of ready made menu of tweaks for Windows 10 which are available from a menu with the click of a mouse. Their

home has additional news and information relating to Windows 10 as well.

Virtual Tour of Tech Crunch & Leo Laporte's TWIT Studios

goo.gl/6OWxgt

The Internet changes by the second, and thus I invite you to view this behind the scenes video of what it takes to produce and broadcast the online programs and podcasts that are so popular on the net today. It is easy to take these events for granted as they are reached at a click of the mouse or tap on the mobile device screen.

SNAP – from Polaroid, no ink.



goo.gl/qQYSKZ

This new camera from Polaroid uses no ink. The photo and colors are generated by crystals in the paper.

Interesting Internet Finds

By Steve Costello
ctublog.sefcug.com/

8 TIPS FOR ONLINE SAFETY USED BY SECURITY EXPERT

goo.gl/OEgehj

How many of these online safety tips do you use? Hopefully all of them. Sometimes I need reminding what to do, these are in case you do too.

HOW TO SYNC MULTIPLE CALENDARS USING GOOGLE CALENDAR

goo.gl/W3oSyn

Do you and others in your family use Google Calendar? If so, you should check out this post to learn how to share calendars and keep in sync.

FREE WINDOWS 10 TRAINING VIDEOS

goo.gl/WYynzZ

Gizmo's Freeware's Vic Laurie provides some links to free Windows 10 training videos. Even if you have not upgraded to Windows 10 yet, like me, these videos are helpful.

WHY IS THE INTERNET SLOW AND COSTLY IN THE U.S.?

goo.gl/ao890N

Have you ever wondered why the Internet is slower and costs more in the US? If you answered yes, you need to read this *Windows Secrets* free top story, which explains a lot.

AWESOME LIST OF 70 GOOGLE NOW VOICE COMMANDS

goo.gl/2c6m6f

Do you use Google Now? If so check out this infographic for a list of 70 commands. (I first heard of this through a post on *What's On*

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My PC.

Disclaimer

I have not necessarily checked each link or process out, but if listed I have used the site enough to trust them. That said, please let me know if something doesn't work correctly, or the listed site has incorrect information.

Feedback Requested

Were any of these finds helpful for you? Have you had any personal experience, good or bad, with anything related to the above links? Do you know of other sites with information relevant to these links? If so let me know, so that I can add them to my RSS feeds.

Dashlane's Free Automatic Password Changer is a Game Changer

By Bob Rankin,

Ask Bob Rankin Reprinted with Permission

(reprinted from the May 3, 2015 issue of *CUG Chatter*, the newsletter of the Pine Mountain Lake Computer Users Group)

<https://www.dashlane.com>

The "best practices" for password security are 1) make your passwords long and obscure; 2) never write them down where they can be stolen; and 3) change them every 30 days. Unfortunately, all of that is so difficult that it seldom gets done. The key to password security is to make it easy. Read on to learn how you can strengthen and change all your most important passwords in just a few seconds...

Software such as RoboForm and LastPass simplify password management by storing many passwords in an encrypted "vault" and filling them in automatically when they are requested on

websites. They all will generate long, complex passwords on demand. You just have to remember one master password to unlock the vault and set a reminder to change passwords monthly.

Password managers have evolved additional features such as auto-filling forms, backing up data and passwords to the cloud, syncing passwords across devices, adding support for two-factor authentication, importing bookmarks and competitors' password file formats, and so on. Like other security software, password managers are locked in an ever-escalating features war.

Into this fray jumped Dashlane. It does all of the above, including two-factor authentication in version 2.0.

If you enable two-factor authentication, Dashlane will text to your phone a code that you must enter manually before your master password will unlock Dashlane's vault.

Dashlane Automatic Password Changer

It also does a great job of minimizing keystrokes, the second most important function of a password manager. For example, when you want to log in to Facebook you don't have to choose a profile from a dropdown list, as you do in some other programs. Dashlane recognizes the Facebook log-in screen, fills in your username and password, and even "clicks" the log-in button for you. The log-in screen flashes by so fast you may miss it if you blink.

Dashlane version 2.0 introduces a "security dashboard" where you can review all of your passwords. It highlights weak and outdated

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passwords, nudging you to strengthen your defenses.

Automated Password Changing

But the more interesting news in the latest version is the Password Changer, which lets you update your passwords with a single click. You select the sites on which you want to change your passwords (about 75 popular sites, including Facebook, Twitter, Google, Amazon and Dropbox are supported). Dashlane will generate new passwords, then automatically login and change your passwords on the selected sites in just seconds.

This is pretty awesome in light of the fact that security breaches like HeartBleed and ShellShock are occurring at an alarming pace, and the best course of action when these things happen is to change all your passwords. Doing it manually is a huge nuisance. Clicking a button to make it happen is (almost) fun.

LastPass, a Dashlane competitor, introduced a password changer feature just a day after Dashlane announced theirs. It supports the Chrome, Safari, and Firefox browsers, but not Internet Explorer. It also lacks the automation offered by the Dashlane password changer. You'll need to select a site, do the password change, select the next site, and so on. But still, it's a time saver over logging into each site and navigating to the password change page. I'll admit that not having this feature in RoboForm has made me dread the task of updating some of my own passwords on a regular basis.

On the downside, cross-platform syncing with Dashlane now costs \$39.99 a year. That means passwords and form data that are stored on your PC are not available

on your phone unless you pay. Earlier free versions feature syncing; users are urged to donate voluntarily.

Dashlane also acts as a digital wallet, storing your credit card and even PayPal data securely and filling in their details wherever needed. If you have multiple versions of a profile (e. g., different shipping addresses you've used on Newegg.com), Dashlane stores them all and lets you pick one from a drop-down menu.

Dashlane cannot work in the iOS Safari browser thanks to Apple's developer rules; neither can any other password manager. Dashlane gets around this with its own mini-browser, which you must open whenever you want to supply a password on an iPhone or iPad.

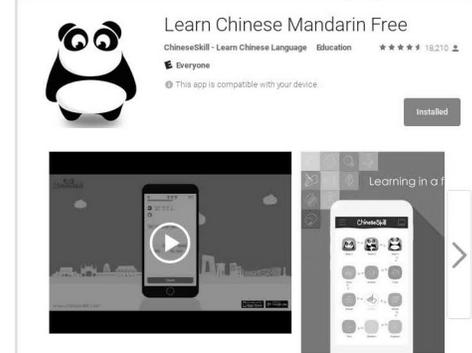
Aside from the premium syncing fee, Dashlane is a fine option for a password manager and digital wallet. I've been using the paid version of RoboForm for years, so I'll be considering a change when my next renewal comes due.

give him a call or send him an email before his SIG meetings.

Ph: 536-355-7637

email: mshinbo@acm.org

ChineseSkill App



Android
goo.gl/enea2l

IOS
goo.gl/jRnnNB

by Joe Durham

My niece is from Shang Hai, China, and speaks English very well, so I have put it into my mind to reciprocate and try to learn Mandarin in return. My nephew, who now has a professional level competence in Mandarin, suggested that I try this mobile app which is available for Android and IOS.

I have tried it for several months now and have enjoyed the approach, layout and features in this learning application. The learning process is divided in to varous subject areas to guide you along and build your vocabulary: People, Food, Places, Time and many more.

It is a free application, but if you sign up, you will be able to keep track of your progress. This program leads your forward visually and by sound. Each lesson builds on the previous one, eventually you

Office SIG News

**Monday October 12th,
Butterworth Center Library !**

Mike Shinbori will help us use Microsoft Office to manage, collate and analyse our personal finances. He will focus on gathering your personal financial data as it resides onlne and bringing it into Micosoft Office so that you can better organaize this data. This will help you make better decisions with your finances.

If you have additional suggestions you wish Mike to explore and explain in either Microsoft Office, Open Office or Libre Office, please

work with sentences.

I was amazed that by spending around 10 – 20 minutes a day with ChineseSkills that Mandarin becomes more familiar. At this stage of the process I have learned 147 characters. Once you have a working knowledge of 3,000 characters, you will have a functional level of speaking Mandarin.

I discovered that as I used the program over time, the kanji nature of the Chinese language didn't seem unfamiliar anymore, and made sense as I learn more and more words.

There are times that the program may seem sluggish and unresponsive, but keep at it. The application continually will update itself as they improve the interface. If your curiosity is sparked, give this application a try, you will be surprised what you can learn day by day.

Follow Up On Windows 10

by Gary Stanley
gary-stanley.blogspot.com

A few weeks ago I wrote about the all new Microsoft Windows 10. It's the grandfather of a long string of operating systems. There was no Windows 9 because of the public's rejection and dislike of Windows 8.1, so they decided to make a fresh start with Windows 10.

Now that it's been out since July 29th, let's start at the beginning and work through the process of upgrading. This can be accomplished in one of two ways.

If you're running an old machine you should consider buying a replacement with Windows 10 al-

ready installed. The good news is that prices have come way down since your last purchase! That's the easy route. Of course you will have to transfer all your documents, photos, music, favorites, email contacts and messages from your old computer to your new one.

If you want to keep your present machine and are running Windows 7 or Windows 8.1 you are eligible for a FREE upgrade until July 28, 2016 but you must first reserve a copy.

On your desktop down next to the clock you will see a small white windows logo icon. Click on it, then click the lower left corner where it says "Reserve your free upgrade." The next screen will ask for your email address, but that's not required. Simply click on "Skip email confirmation." The next window will say "All Done for Now," then click Close. You will be notified sometime in the near future when you can download and install Windows 10.

When you receive this notification you are ready for the upgrade. Before doing so it is recommended that you back up your files just in case there's a problem.

If this whole operation gives you concern then it's advised to consult a professional technician.

OK, you've decided to do this yourself. Start the download of Windows 10. This will take 30 to 45 minutes and when finished it will start the installation. At some point it will offer a screen which will require your input as to whether to use "Express Settings," or in small print to the left "Customize Settings." My suggestion is to choose "Customize Settings" and take the check marks off everything you see. This will greatly improve

your privacy.

This entire operation from start to finish may take up to two hours, so some patience is required.

The new Microsoft Internet browser, called Edge, is entirely new and will take some getting used to. If you have been using another browser like Firefox or Google's Chrome you may want to install one of those.

One more thing. Windows 10 start button is a great improvement over Windows 8.1, but still you may not be comfortable with it. If you'd like to use a start button like you've been used to for years you can install it for free, and **here's the link.**

www.fosshub.com/Classic-Shell.html
[ClassicShellSetup_4_2_4.exe](#)

How "Silent Calls" Lead To Identity Theft The Dark Side of Robocalling

By Bob Rankin, Ask Bob Rankin
August 25, 2015 column

http://askbobrankin.com/fcc_cra_cks_down_on_robotcalls.html

bob (at) rankin.org

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We've all had the experience of answering a phone call only to hear nothing. Typically, we just hang up and shrug. But those "silent calls" are the first step in well-organized campaigns to steal identities and bank account balances. Here is how these scams work, and what you should do to protect yourself...

"Hello? Hello? Anybody there?"
That first, silent call is just a probe

to see if a phone number is in active use. Automatic dialing machines place tens of thousands of silent calls per day using free or dirt-cheap Voice-over-IP technology.

Software “listening” on the caller’s end can tell the difference between a “not in service” recording and your puzzled “Hello?” or even a human cough. Phone numbers identified as active are passed to another robocalling system for follow up calls that usually come days later.

The next robocall will feature a recorded voice saying something like this: “This is an important message regarding your debit card. If you are the cardholder, press 1 and stay on the line. Otherwise, please have the cardholder call us at 1-800...”

In case you’re thinking about ignoring these demands, the recording warns, “A temporary hold may have been placed on your account. It will be removed after you have verified account activity.”

If you follow orders, you’ll be guided through the process of providing your account number, PIN, birth date, the card’s expiration date, and even your Social Security Number to a machine. There is no “live agent” to argue with; just provide the required information and don’t hang up, or “your access to funds may be delayed.”

Why Do People Fall For This Scam?

Are you getting tired of those annoying telemarketer and robocalls? There are some steps you can take to stop unwanted phone calls. See my articles Stop Unwanted Phone Calls and FCC Cracks Down on Robocalls for

some tips.

http://askbobrankin.com/stop_unwanted_phone_calls.html

http://askbobrankin.com/fcc_cracks_down_on_robotcalls.html

Reading about it here, this process seems obviously bogus, a trick that no reasonably cautious person would fall for. But in real life, it works often enough to be worthwhile for the scammers. Many banks use robocalls to authenticate unusual activity on customers’ accounts. Paypal does it. These legitimate robocalls lend credibility to the phishing calls. So phone-phishing is big business.

Illegal automated calls are the number one source of complaints filed with the Federal Trade Commission. The agency receives an average of 170,000 complaints about robocalls every month!

Once the robocalling machines have pried enough information from a victim, it is turned over to human fraudsters. Experts at social engineering call financial institutions pretending to be cardholders. A simple question like, “What is my available balance?” identifies the big fish. Then the fraudster cons a customer service rep into changing the account’s mailing address, and the theft is complete.

Banks and credit card companies are fighting back with the help of companies like Pindrop Security, an Atlanta-based firm that specializes in phone fraud detection and advanced caller-authentication systems.

Ordinary caller-ID and Automatic Number Identification (ANI) technologies are virtually worthless for authenticating callers. Fraudsters long ago figured out how to spoof caller-ID and ANI

data so that they can appear to be calling from any number, including a prospective fraud victim’s. I’ve noticed in the past few months that most of the robocalls I’ve received are coming from numbers that appear to be local.

What’s a Phoneprint?

Catching spoofed calls is job number one. So Pindrop has developed a Fraud Detection System (FDS) that analyzes an incoming call to generate a fraud risk score based on the caller’s location, device type, and 150 other subtle characteristics. If this Phoneprint™ profile doesn’t match up well with the caller-ID and ANI information, the call is flagged as a “potential spoof.”

Suspicious Phoneprints™ are compared to Pindrop’s large database of Phoneprints™ known to be associated with criminal enterprises. The company updates this database by luring fraudsters to its “honeypot” of over 250,000 inactive phone numbers and creating Phoneprints™ of the fraudsters’ calls. Pindrop claims that its FDS is over 90% accurate in determining the location of a caller, the type of device used, and the network type for VoIP calls (Skype, Google Voice, etc.).

Recordings of flagged calls are brought to the attention of a financial institution’s fraud alert team within minutes of their completion, before any transactions or changes to a customer’s record can be finalized. The fraud team can put a hold on suspicious activity until it can be verified with the customer.

The best thing consumers can do to avoid the “silent call” pitfall is to simply hang up, according to the

FTC. Don't press any buttons, even the one that's supposed to remove you from the caller's call list. That will only result in more robocalls. You might also want to try a free service called Nomorobo to filter out these annoyances.

Free Apps That Can Save or Make You Money

by Ira Wilsker

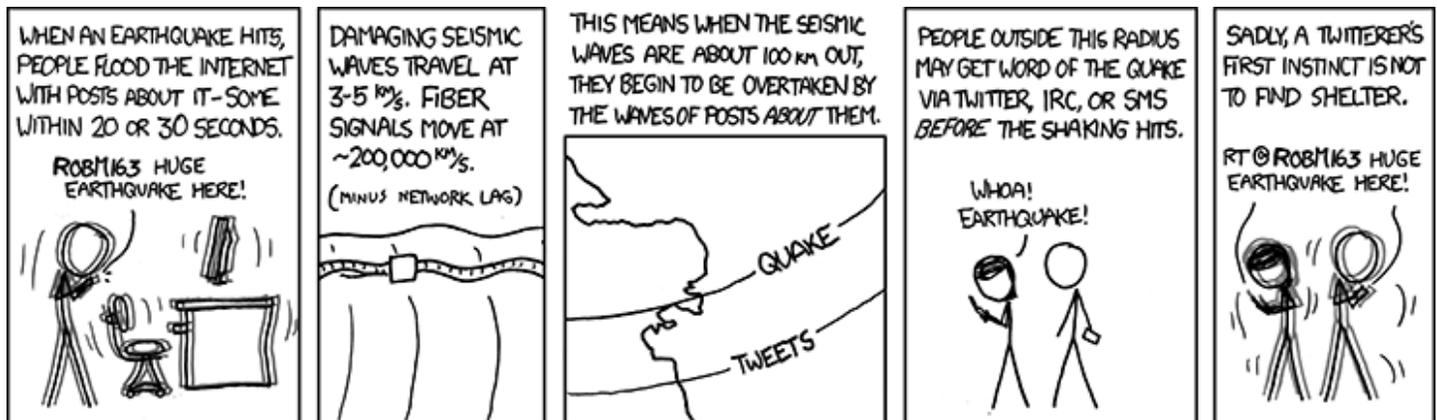
On one of the morning talk shows earlier this week, a guest was "Kurt the Cyber Guy", also known as Kurt Knutsson. His topic was "5 Apps That Can Help You Earn Extra Money". All of the apps that he mentioned were free, and available for both Android and iOS devices. A few of the apps that he mentioned, 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

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 RetailMeNot, 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 sizable 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

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



their own proprietary apps which

have coupons or sales listed on the app's host server will use sophisticated

cated 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 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 (getmobeecom.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 rewards 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.

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.getmobeecom>

<http://www.getmobeecom.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>

MEMBERSHIP CORNER

Membership dues are payable July 1st each year and expire the following June 30th.

**Individuals \$30
Family \$40**

**Payments can be made in person at a meeting or mailed to the treasurer
Scharlott Blevins
1810 Duggleby Street
Davenport, IA 52803-3352**

September Sudoko solved

2	6	7	5	3	8	9	1	4
9	3	8	4	1	2	5	6	7
4	1	5	9	7	6	2	8	3
7	2	1	3	5	9	6	4	8
8	4	6	7	2	1	3	9	5
5	9	3	6	8	4	7	2	1
1	5	2	8	6	7	4	3	9
6	7	4	1	9	3	8	5	2
3	8	9	2	4	5	1	7	6

10 QBITS

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SUDOKO solved in November issue :)

		2			7		1	
					6		2	8
		7	3					
		4	2				5	
2	3		9		1	6		
	5		8		2		3	
		3						
					9			7

October 2015

SIG & EVENTS CALENDAR

October 2015

DATE	SIG	LOCATION	PHONE
Oct 5 th – MONDAY	BEGINNER'S SIG 5:30 PM SHOPPING WITH 7:00 PM HY-VEE AISLES ONLINE	EDC	JIM KRISTAN 309-755-8277
		EDC	JUDI MCDOWELL 309-314-1780
Oct 12 ^h – MONDAY	OFFICE SIG 7:00 PM	BCL	MIKE SHINBORI 563-355-7637
Oct 14 TH – MONDAY	BOD MEETING 6:00 PM	ORC	JUDI MCDOWELL 309-314-1780
Oct 19 th – TUESDAY	GENEALOGY SIG 5:30 PM INTERNET SIG 7:00 PM	EDC	LEN STEVENS 563-359-9672
		EDC	TED HUBERTS 309-792-9470
Oct 26 ^h – MONDAY	DIGITAL SIG 5:30 PM GARY STANLEY VISITS :) PC SIG 7:00 PM	EDC	VICKI WASSENHOVE 309-787-2239
		EDC	LARRY STONE 309-787-5574

Location Key

BCL Library of Butterworth Home
1105 8th St., Moline, IL 61265

CRA Craft Room of Butterworth Home
1105 8th St., Moline, IL 61265

EDC Education Center of Butterworth
701 12th Ave., Moline, IL 61265

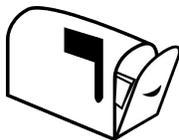
Location Key

MVC Moline Vikings Club
1450 41th St., Moline, IL 61265

OAK Oak Room of Butterworth Home
1105 8th St., Moline, IL 61265

ORC Orchid Room of Butterworth Home
1105 8th St., Moline, IL 61265

Quad Cities Computer Society
c/o Scharlott Blevins
1810 Duggleby Streett
Davenport, IA 52803-3352



Moving? Send an
address change to:
felspaw@sbcglobal.net

Sudoku

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HyVee aislesonline™

MONDAY
October 5th , 2015
7:00 PM
"SHOPPING FOR GROCERIES
WITH
HY-VEE AISLES ONLINE"