South Bay Apple MUG
Macintosh

WWW.SBAMUG.COM

February 2018

A Monthly CUPFUL for South Bay Apple Mac User Group Members

Everything Apple Pay Cash, From Setup to Sending Money, by Jeff Butts

With the release of iOS 11.1 Developer beta 2, Apple has rolled out Apple Pay Cash to the public. It's one more step towards the cashless society Apple envisions. Here is everything you need to know about using it, from setup to sending that hard-earned money.

Requirements for Using Apple Pay Cash

First of all, here are the conditions you have to meet in order to try out Apple Pay Cash.

- Apple Pay Cash is limited to the United States, for now.

- You must be running at least iOS 11.2 Developer beta 2, or Public Beta 2.

- Your Apple ID needs to have two-factor authentication enabled.

- The service requires an iPhone 6 or later.

- You need to enable the feature.

Getting Apple Pay Cash Turned on

Now, let's walk through what you need to do by way of setup for Apple Pay Cash. Go to Settings > Wallet & Apple Pay first.

Near the top of the Settings panel, you'll see an option for Apple Pay Cash. Toggle that on. Next, you'll be prompted to set up your Apple Pay Cash card in Wallet & Apple Pay. Follow the prompts, and it will be a painless process.

Jan 31 Meeting
Photos

This month Adam Christianson, host of the Maccast Podcast (maccast.com), will look into the Apple Photos apps on macOS and iOS. The presentation will cover the basic of photo management, editing, sharing, and more. Adam will also dive deeper into more advanced topics like iCloud Photo Library, Memories, advanced photo editing, and the new artificial intelligence technology that drives the automatic image identification and Faces features in Photos.

Adam is a software engineer, long-time Mac user and board member of the San Diego MUG (SDMUG) and San Diego Computer Society (SDCS).

Apple Watch Series 3

Brian X Chen of the NY Times calls the new Apple Watch one of the big tech successes of 2017. He was not impressed with the earlier versions, but the Series 3 has optional cellular connectivity to make it work more independently from the iPhone. It has exceptional battery life and apps and features like the stopwatch and Siri work quickly.

![South Bay Apple Mac User Group logo]

WWW.SBAMUG.COM

Meetings: Lomita Veteran's Hall,
1865 Lomita Blvd, Lomita
Mail: PO Box 432, Redondo Beach,
CA
90277-0432
Phone: (310) 644-3315
Email: info@sbamug.com

Welcome to the SBAMUG
South Bay Apple Mac User Group

Members,friends and colleagues are invited to attend our monthly meetings (usually the last Wed of the month). The $35 annual membership dues entitle you to receive this monthly newsletter by mail or online, plus many more benefits (page 8). To become a member or get more info please check

![Map showing location of Lomita Veteran's Hall off Lomita Blvd, route 213]
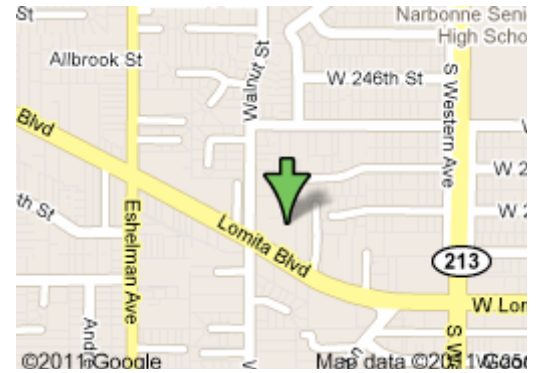
Lomita Veteran's Hall,
1865 Lomita Blvd, Lomita

SBAMUG Meeting Format:

6:30—7:30 p.m. Questions & Answers and Sharing: *Everyone* is welcome, beginners encouraged
7:30—7:50 p.m. 'iSocial' – shoot the Mac breeze with others over a cookie*
7:50—8:00 p.m. Announcements
8:00—9:00 p.m Program
Refreshments provided; donations appreciated!
Submit suggestions for topics or speakers, or articles, ideas & original artwork for this newsletter to pjmyerz@gmail.com by the last Wednesday of each month. Articles may be edited to fit space.

SBAMUG Monthly Calendar
Jan 31: Photos: iOS and Mac OS
Feb 28: Mac OS High Sierra

Other Meetings:
• 1st Wed each month – SBAMUG Core Group, 7:30 pm. Join Google+ SBAMUG community, or email: info@sbamug.com.
• 2nd Sat. each month - SMOG, 9AM in Costa Mesa, ocmug.org
• Last Sat. each month - Northrop Grumman-Ham Radio & Computer Swap Meet, 7--11:30 a.m. Meet at SE corner of Marine/Aviation Blvd, Redondo Beach
• Los Angeles Portable Users Group: Mac OS X, iPhone, iPod, MacBook, etc., .lapug.org/
• Find more: http://www.apple.com/usergroups/

Officers & Volunteers:
President: Kent McDonald
VP: open
Secretary: Wayne Inman
Treasurer: CW Mitchell
Directors at Large: Dave Nathanson, Arnold Silver, George Wilde, Joan King, Pete Myers
PD Disk Editor: Jim Pernal
Membership: CW Mitchell
Member Development: Pete Myers
Programming: Kent McDonald
Greeter: open
Server Director: Dave Nathanson
Newsletter: Pete Myers, Bill Berks
USPS Liaison: CW Mitchell
Refreshments: Arnold Silver/Andy Paroczai

Membership Report – 97 members!
Please wear membership card as your name tag - you may notice your first name is in larger letters on your card - so it can be used as a name tag at the meetings.:)
Welcome New Members: Richard South
Thank You Member Renewals: Del McCulloch, Dan Rey, Joe Locascio, George Griffiths, Bill Lee.
If your name is not spelled right or your expiration date is wrong, contact cwmitchell@sbamug.com for correction. Or contact CW for everything membership, dues and benefits.
Please watch for your renewal letter, then sign and date it and return it with $35 check (in enclosed self-addressed envelope) or bring letter with payment to meeting.

SBAMUG January 2018 Shareware

This is the January shareware article. Happy New Year to everyone. Since the group is no longer making the physical CD available, it makes sense to only generate these monthly articles when there is a monthly newsletter. So just eleven a year.
Six items this month.

coconutBattery 3.6.5 A utility that goes far beyond your battery percentage indicator in your menubar. Charge info, number of cycles, and current capacity vs. original capacity, etc. Freeware, but does have an option to unlock "pro" features for $9.95. Intel OS X 10.11+   http://www.coconut-flavour.com/coconutbattery/

DiskCatalogMaker 7.2.6 Disk management tool to catalog discs. Can compress catalog data for space. Thumbnail images. Shareware $38.99 OSX 10.7+ Intel 64 bit http://diskcatalogmaker.com

File Juicer 4.6.3 A utility to extract images, video, audio, or text info from files or programs. It finds and extracts: JPEG, JP2, PNG, GIF, PDF, BMP, WMF, EMF, PICT, TIFF, Flash, ZIP, HTML, WAV, AVI, MOV, MP4, MPG, MP3, AIFF, AU, WMV, or text from files which contain data in those formats. Shareware $18.00, OSX 10.9+ Intel https://echoone.com/filejuicer/

Paprika Recipe Manager 3.1.0 Recipe manager. Scale ingredients. You can add photos. Download recipes. OSX 10.12. Apple App Store $14.99

TimeTag 6.00 A time management program for freelancers and the like. One click start and stop. Export to spreadsheets. App Store. Free OSX 10.11+

TinyBooks Pro 10. This program is a tiny single entry bookkeeping and accounting app. It is designed for sole proprietors, home/small businesses and family finances. Shareware $79.00 OSX 10.9+ http://www.winograd.com/tinybookspro-mac.shtml

See you at the January meeting.

Jim Pernal PD Editor

Survey Results

We got 29 responses to the SBAMUG survey. Very encouraging! Here is a summary of the results:
- All own at least one Mac OSX computer, 70% own more than one
- 52% use OS10.12 or 10.13, but 30% use OS10.6 or older
- 92% own at least one iOS device, 78% own two or more
- 56% use iOS 11, only 12% use iOS 9 or older
- Favorite iOS apps: wide variety of favorites from Mail, Pandora, Duck Duck Go and Waze to Dark Sky, Zello and Little Broken Robots
- 89% said the content of the SBAMUG newsletter was just right (neither too advanced nor too basic)
- 90% of those who attend the meetings said the level of discussion at the beginners session and the main presentation were just right (neither too advanced nor too basic)
- About 55% attend the meetings regularly. Suggestions for increasing attendance included:
    - Change date of meeting
    - Change location of meeting
    - Make meeting more interactive

The SBAMUG Core Group is attempting to digest these responses and take appropriate action. We are happy that most of you are satisfied with the content of the newsletter and meeting presentations. Changing the meeting date and/or location might displease as many members as it pleases, but we will continue to look at alternatives to the current set-up. Having occasional table-top sessions as we did in December is one way to make the meeting more interactive. Another is to make sure that time is allocated for Q&A during and/or after the main presentation.
Please address your comments on any of these issues at the next meeting or send an email to info@sbamug.com. We want to hear from you!

SBAMUG Email Group
Many of our members have not joined the SBAMUG email group. It's your decision, of course, but I see no downside to joining. You will get occasional messages regarding club activities (meeting notices, web page posts, etc) and notifications of the latest news from Apple headquarters. Most important, you will be able to ask Apple-related questions of our experts, participate in these discussions and contribute your own expertise.
You will not be inundated with email messages - probably no more than 10 - 20 or so a month.
To join, send email to everybody-on@sbamug.com. The list server will then reply to your return email address with email requesting confirmation of your email address. All you need to do is to reply to that confirmation message and you will be a member of the eMail Group.
See http://www.sbamug.com/our-sbamug-email-group/ for more info.

To ensure you can continue using the service uninterrupted, you should tap your card in Wallet & Apple Pay, then press the option to Verify Your Identity.

The Settings app will confirm your first and last name, along with your date of birth and the last four digits of your Social Security Number.

Presumably, this last step is to meet Patriot Act requirements that financial institutions have to follow. Remember, this peer-to-peer payment service is being implemented through Green Dot Bank, a company that offers prepaid credit cards.

Using Apple Pay Cash to Send and Request Money

Once you've enabled the feature, you'll get a confirmation screen the next time you open Messages. It is there to remind you that you can send money with Apple Pay.

Now, you'll see a new Apple Pay icon in your Messages app drawer. If you tap on it, you'll either get a screen to send or request money or a message that your intended recipient isn't able to use the service yet.

Once you find that magical person who can send you some simoleons with Apple Pay Cash, just type in the amount you want and hit Request. Or, if you're feeling generous, hit Send and brighten that person's day.

If your Apple Pay Cash card balance is too low to cover a payment, you'll be prompted to approve the transaction using one of your other Wallet credit or debit cards. While there's no charge to send money using a debit card, you will pay a three percent fee if you use a credit card instead.

What to do With the Money Once You've Got It

When you receive money through this service, you can use it at any retailer supporting Apple Pay. Your Apple Pay Cash card also seems to maintain a register of your transactions, so you can refer back to it as needed.

If you want to get the money out of your digital card, you can transfer it to a bank account. You'll need to have your routing and account numbers for your checking or savings account. It does not appear to be possible to transfer funds to a debit card, as you can with some of the service's competitors.

Apple Pay Cash Limits

Per transaction, you can add from $10 to $3,000 at a time. The most you can add to to your digital card in any seven-day period is $10,000, and your total balance on the card cannot exceed $20,000. That maximum is assuming you've verified your identity; it will be a lesser amount if you choose not to perform that step.

As far as sending and receiving money, the same limits apply but you can send as little as $1 to someone. Per message, you can send or receive up to $3,000, and the cap for any seven-day period is $10,000.

You can transfer as little as $1, or your full balance if it's under that, to your bank account. The most you can transfer at once is $3,000. You can transfer up to $20,000 per seven-day period to your bank account.

https://www.macobserver.com/tips/deep-dive/everything-apple-pay-cash/2/

How To Customize Security on iPhone and iPad, by Kathy McGraw, Allison Kazmucha and Rene Ritchie

An article in iMore explains how to customize the security settings on your iOS device. It includes:
• How to protect your device with a strong password
• When device is locked
  • How to disable Voice Dial
  • How to disable Today
  • How to disable Recent Notifications
  • How to disable Control Center
  • How to disable Siri
  • How to disable Reply with Message
  • How to disable Wallet
  • How to disable Return Missed Call
• How to enable Erase Data
• How to change how quickly your device auto locks

Read the complete article at https://www.imore.com/how-customize-security-iphone-and-ipad

Consumer Items
Two items from Consumer Reports (cr.org)
• Microsoft Surface laptops are no longer recommended due to poor reliability (25% breakage rate by end of second year of ownership). Apple performed best (breakage rate 10%).
• If your computer is infected with ransomware and payment is demanded, be aware that only 47% of those who paid reported that their data was subsequently unlocked. The best defense is to have a current backup in the cloud or on another drive. Then if you get hit, you can wipe the infected drive and start over.

THE IMAC PRO IS A BEAST, BUT IT'S NOT FOR EVERYBODY; *'Pro' means something different on the iMac than on the MacBook, by Dieter Bohn*

The iMac Pro is available now, and if you're a Mac user, you're almost surely going to covet it. But for most people, it's a better idea to covet this machine than it is to actually acquire it. It starts at $4,999 and configuring its various options will rocket the price up from there.

Apple originally announced the iMac Pro back in June, so if you're in the market for a computer like this, you likely already know most of what I'm about to tell you. The dearth of extremely high-powered Macs since the "trash can" Mac Pro has raised the stakes and the interest level among pros for this machine. So people are paying attention and probably are already speccing out their dream machine even as you read this.

But for the sake of completeness, here's the deal: the iMac Pro features Intel Xeon W-class processors with 8, 10, 14, or 18 cores — though for most tasks, Apple seems to be directing people to the 10-core model because its higher frequency is often more important than simply adding cores. You can also choose between two Radeon Pro Vega graphics options.

It comes with four Thunderbolt/USB-C ports, four USB-A ports, 10Gb Ethernet, an SDXC card slot that supports UHS-II speeds, and a headphone jack. It has the same screen as the current 27-inch iMac Retina 5K and it is as beautiful on the Pro as it is on that other machine.

The iMac Pro also has the usual complement of RAM and storage options — though "usual" in this case of course means top-flight components and the opportunity to get as much as 128Gb of RAM. (The base model has 32GB of RAM and 1TB of storage.) Apple says that the entire system has been optimized throughout so the iMac Pro will perform better than a custom-built workstation using the same components. Apple also argues that building a comparable workstation with comparable components will end up costing you as much or more than the iMac Pro.

Much of that integration comes thanks to new,

custom silicon that Apple is calling the T2. It's an integrated system that handles a ton of the deep computer controls that are usually handled by disparate parts of the motherboard. It handles audio, the image processing for the upgraded 1080p camera, and other system management functions. It also acts as a more powerful SSD controller, handling the compute load of file encryption directly rather than having it bog down your main processor.

If all those specs make your eyes glaze over, there's a simpler bottom line: where the MacBook Pro is a computer that makes sense for pretty much anybody, the iMac Pro really is meant for "professionals."

If you're going to buy this machine, my opinion is that you should know precisely what you plan on using it for — with more clarity than other computer purchases require. That's not just because the price is exorbitant compared to consumer-grade computers, either. It's also because if you simply need a radically powerful machine, there's another professional-grade Mac coming next year, the announced but as-yet unseen Mac Pro.

Apple has repeatedly said the Mac Pro will be for customers who need more "modularity," and you'll need to ask yourself if you would actually upgrade components on a regular basis.

If you absolutely must have the most powerful computer Apple makes right now — regardless of cost — you're going to be impressed as hell with what the iMac Pro can do.

https://www.theverge.com/2017/12/14/16775156/apple-imac-pro-photos-xeon-radeon-power-vr-final-cut-8k

Your Mother's Maiden Name Is Not a Secret, by Anne Diebel

Resolutions to shake laziness, get organized and gain control of finances are ritually adopted each January and abandoned soon after. But there's one common bad habit that consumers and billion-dollar businesses alike should have quit long ago and can't afford to carry into 2018: the use of weak website security questions.

Your mother's maiden name is not a secret. This should be obvious, yet this question and similarly flawed questions

continue to be asked of us when we forget a password or log in from a new computer. Website security questions have been around since the dawn of the web but became ubiquitous after a 2005 recommendation by the Federal Financial Institutions Examination Council that banks improve their security measures for online banking. The council did not specify what these improvements should be, and so banks chose security questions, something they had been using offline for decades anyway — the mother's maiden name convention dates to 1882. Other types of businesses, perhaps assuming that the banks knew what they were doing, followed suit.

Security questions are astonishingly insecure: The answers to many of them are easily researched or guessed, yet they can be the sole barrier to someone gaining access to your account. The cryptology and security expert Bruce Schneier once described them as an "easier-to-guess low-security backup password that sites want you to have in case you forget your harder-to-remember higher-security password."

Still, this technology has persisted despite the availability of two-factor authentication, and on sites that we use frequently and that contain important, sensitive data — Facebook, Amazon, eBay, PayPal and many banks and airlines.

The temporary solution, Mr. Hunt says, is to create false answers and to keep them somewhere safe, whether in a password manager (which can generate and store a random string for each answer field) or even on a piece of paper. Security questions pit "usability against security," said Mr. Schneier, the cryptology and security expert, and the former usually wins.

Security questions are premised on a paradox: Our experiences are at once universal and particular to us. Yet it seems we are all lazy in exactly the same way.

Read the full article at https://www.nytimes.com/ 2017/12/28/opinion/sunday/internet-security-questions.html?

Turning Off Programs That Start Up When You Do, by JD Biersdorfer

Q. *When I restart my Mac, an old mail program I no longer use insists on opening. There doesn't seem to be a start-up items folder on the computer, so where is this coming from and how do I stop it?*

A. Frequently used programs that start up when your computer does save you the trouble of opening them manually, but if you no longer use one of them, head to the Mac's System Preferences. You can get there by clicking the gear-shaped icon in the desktop dock or going to the Apple menu icon up in the top-left corner of the screen and selecting System Preferences. In the System Preferences box, click the Users & Groups icon. On the left side of the window that opens, click the name of your user account, and on the right side of the window, click the Login Items tab. A list of all the apps and programs that open automatically when you log into the Mac appears. To stop an unwanted program from starting up, click its name in the list and then click the minus (-) sign at the bottom of the list.

If you have other programs you do want to see when you log into the Mac, click the plus (+) sign and select them. Right-clicking an app shows where it resides on the hard drive. Keep in mind that having a lot of programs start up with the computer can slow things down and can sometimes cause trouble when you boot up for the day.

https://www.nytimes.com/2017/12/07/technology/ personaltech/turning-off-programs.html

Sharing Photos, by Brian X Chen

Sharing With Google Photos

If you have a modestly sized family, chances are some members use iPhones but others use Androids. The quickest method for everyone to share pics is to rely on a photo storage service that supports both devices.

Google Photos is included on Android devices and works on iPhones. After you sign up for Google Photos, each photo you take is automatically backed up to Google's cloud. From there, you can create albums for your trip to Spain or your 2-year-old's birthday party to share with other members of the family with Google accounts. You can also create public albums that anyone can see with a web link.

To make sharing more effortless, you can also take advantage of some neat artificial intelligence. Google Photos detects the face of a person and automatically groups all the photos of that person into an album. From there, you can set up Google to automatically

share photos of that person with others — which is great for baby photos.

To do that, inside the Google Photos app, you add a [partner account that you want to share with](#), like your spouse or relative, and then select the option to share photos of specific people. Then select the subject you want to share. If you want to keep people up to date with photos of your toddler, this is a quick and efficient method. (An added bonus: This trick also works for dogs.)

Google Photos is cheap. Google offers to store an unlimited number of compressed images for free. For full-resolution images, you get 15 gigabytes of free storage and can pay at least $2 a month for 100 gigs.

Moving Photos Between Apple Devices

For families that entirely rely on iPhones, there's a major benefit: the ability to share photos among devices almost instantly. Apple phones and computers have [AirDrop](#), a tool that transfers pictures directly between devices via a wireless Bluetooth or Wi-Fi connection.

Unfortunately, this useful feature is difficult to find. In iOS 11, the latest mobile operating system, you swipe up from the bottom of the screen and hard press in the upper-left corner to open a hidden menu that includes AirDrop. From there, you can set up AirDrop to receive photos from everyone or just people on your contacts list.

To share with AirDrop, make sure your relative nearby has AirDrop receiving turned on. On your iPhone, you can select a photo or a group of photos and tap the Share button (a box with an arrow pointing up). Your relative's device will show up under the AirDrop menu, and you can select the device. The files will move over instantly — even a batch of 50 photos will take only a few seconds.

This article also tells you how to create slide shows on a big screen and print your photo albums. Read the full article at https://www.nytimes.com/2017/11/29/technology/personaltech/share-smartphone-photos.html?

There's No Place Like Excel, by podfeet

Allison Sheridan is a big fan of Excel, which is included in Office 2011. But, you won't be able to use Office 2011 after you upgrade to High Sierra. She writes that you're going to have to make a decision pretty soon.

Your choices boil down to this:

- Stay on Sierra for the rest of time and complain about how you don't get updates.
- Pay $100/year for Office 365 – and use it on up to 5 Macs and PCs and 5 tablets and phones for 5 people and get a 1TB of Microsoft OneDrive
- Buy a standalone copy of Office 2016 for each computer/user at a cost of $150 each
- Use Google Sheets (Docs) for free
- Use a free, open source alternative, like LibreOffice
- Use Apple's free Numbers application

Option 1 – Stay on Sierra Forever

The first option of staying on Sierra is just dumb in my opinion. Delaying the inevitable will just waste your time, and be more frustrating in the long run.

Option 2 – Pay for Office 365

I have been using Office 365 for a few months now. $100/year is a lot of money just for Excel since I don't care about the other products. But it does support both of Steve's computers and both of mine, so that's cool.

Option 3 – Buy Individual Copies of Office 2016

We probably don't need Excel on all four Macs, and I don't think I need it on my iPad and our iPhones, so I could probably get away with two standalone copies for $300. That's 3 years of renting it till I'd break even.

Option 4 – Google Sheets (Docs) for free

Probably my main use case for Excel is it doing calculations for my taxes. It doesn't seem like a sound idea to put my financial information online in a product made by Google. You might make a different decision. But for everything else, Google Sheets for an Excel replacement works pretty darn well.

Option 5 – Libre Office

There are all kinds of dumb, annoying things, like how it opens in full screen every time and you have to shrink the window down. There were a plethora of other little annoyances that made me stop using it.

Option 6 – Numbers

Allison's beefs with Numbers are too numerous to mention here. Read the full article at: https://www.podfeet.com/blog/2017/10/theres-no-place-like-excel/#content

Conclusion

So what have I concluded about all this? I think I'll stick with Office 365 and my $100 subscription.

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Join, Renew or Give a Gift of a SBAMUG Membership!

For only $35/year you get:
- Monthly meeting program
- Get help from our experts via our Email Group
- Monthly newsletter (We publish 11 issues per year!)
- Use our Wiki
- Free web space & e-mail on our server
- Build your own website
- Create your own blog
- Special merchant discounts $$$
- Occasional swaps, free software, raffles

http://www.sbamug.com/join.html
Or, contact Membership Chair
CW Mitchell at cwmitchell@sbamug.com

SBAMUG Membership Application

South Bay Apple Macintosh User Group provides you with a local source of shared knowledge & experience through monthly meetings, trainings & monthly newsletter.

Individual & family membership: $35/year payable to SBAMUG

☐ **New Member**   ☐ **Member Renewal**

Name:_____

Address:_____

City:_____

State:_____ Zip:_____

Phone: (_____)_____

Email Address:_____

What are your computer interests?

_____

Devices you use most:_____

Current level of Mac expertise
_____ Beginner   _____ Intermediate   _____ Advanced

How did you hear about SBAMUG?

_____

I would like to help with the club. Please contact me at:

_____

Comments:_____

_____

_____

Signature:_____

Date: _____

***Bring your Application and Fee to our General Meeting
at Lomita Veteran's Hall
or Mail to our PO Box (see page 2 for our address)***