



# South Bay Apple MUG Macintosh

vol 21, issue 9 **September 2021**

*A Monthly CUPFUL for South Bay Apple Mac User Group Members*

## **Our next SBAMUG Meeting via Zoom: Wednesday, September 29**

Kent McDonald will make a presentation on new Apple hardware, including September releases. Also, he will do a demo on putting your vaccine certificate on your phone. The meeting will begin at 6:30 p.m. with a Q & A Session, followed by Kent's presentation about 7:00 p.m.

Hope you'll join us! Learn something new!

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## **JOIN US FOR OUR MONTHLY MEETINGS!**

**WE MISS YOU!**

### **Instructions on using Zoom...**

- 1) A Zoom meeting invitation will sent to everyone who is signed up on the club's email list (everybody@sbamug.com).
- 2) To be added to the mailing list, follow the instructions at <https://www.sbamug.com/our-sbamug-email-group/>
- 3) When you receive the Zoom invitation email, save the link to your calendar so that on the day of the meeting, you can find it more easily.
- 4) To join the Zoom meeting, click on the link provided in the invitation email. This will allow you to install the free Zoom app. The meeting invitation will also include a meeting ID and password, which you may need.
- 5) **DO YOU NEED HELP WITH ZOOM?**  
Anyone having trouble logging on to the Zoom meeting online should call CW Mitchell at 310-644-3315 before the next meeting and he will help you get logged on.

*Yes, we know you can't schmooze over a free cup of coffee and a few cookies at the Zoom meetings...but the **upside** of Zoom is you save money on gas, you can attend in your pajamas, and you can enjoy any drink and snack you want!*

# Welcome to the SBAMUG!

## (South Bay Apple Mac User Group)

Members, friends and colleagues are invited to attend our monthly meetings (usually the last Wednesday of the month). Annual membership entitles you to receive this online monthly newsletter, plus many more benefits (see page 8). The \$35 annual membership dues will not be charged for 2021. Visit [sbamug.com](http://sbamug.com) to become a member or to get more information. **Meetings will be held virtually via Zoom until further notice.**



### SBAMUG Virtual Meeting Format:

**6:30-7:00 p.m.** Question & Answer Session  
*Everyone welcome, beginners encouraged!*

**7:00-8:00 p.m.** Main Presentation

### SBAMUG Monthly Calendar - Save the dates!

**September 29** - Kent's presentation on new Apple hardware, including September releases. Also, a demo on putting your vaccine certificate on your phone.

**October 27** - Topic to be determined

### Membership Report: 73 members (as of 9/1/2021)

**Thank You, Member Renewals:** Joseph Donigan, John Jensen, Don Myers, Glen Terry

### Membership-related Information/Questions:

Contact CW Mitchell at [cwmitchell@sbamug.com](mailto:cwmitchell@sbamug.com)

- for information about membership, dues and benefits
- if your name is misspelled or the expiration date is incorrect on your membership card

**Two EASY Ways To Renew!** Look for renewal letter

- 1 - Sign and date the form and return using the enclosed self-addressed envelope; or
- 3 - Bring form and payment to meeting (when in-person meetings resume\*)

\*At in-person meetings, please wear your membership card as a name tag. Your first name is larger so it's easier to read.

**Virtual Meetings:** Online via Zoom

**In-Person Meetings:** Lomita VFW Hall  
1865 Lomita Blvd., Lomita

**Mailing Address:** C.W. Mitchell  
4861 W. 136th St., Hawthorne CA 90250-5631

**Phone:** (310) 644-3315

**Email:** [info@sbamug.com](mailto:info@sbamug.com)

**Website:** <http://www.sbamug.com>

### Officers & Volunteers:

President: Kent McDonald

Vice President: Jim Pernal

Secretary: Nancie Silver

Treasurer: C.W. Mitchell

Directors at Large: Dave Nathanson, Arnold Silver, George Wilde, Joan King, Pete Myers

PD Disk Editor: Jim Pernal

Membership: C.W. Mitchell

Member Development: Pete Myers

Programming: Kent McDonald

Server Director: Dave Nathanson

Newsletter: Nancie Silver

USPS Liaison: C.W. Mitchell

Refreshments: Arnold Silver/Andy Paroczai

Greeter: Position is open

### Other Meetings:

- Tuesday (6 days after last Wednesday) - SBAMUG Core Group, 7:30 p.m. on Zoom. Contact CW Mitchell at [cwmitchell@sbamug.com](mailto:cwmitchell@sbamug.com) or send email to [info@sbamug.com](mailto:info@sbamug.com) for core group Zoom meeting invite.
- 3rd Thursday every other month - InDesign User Group, 7:00 p.m. at various locations in LA area, [laidug.com](http://laidug.com)
- Last Saturday each month - Northrop Grumman - Ham Radio & Computer Swap Meet, 7:00-11:30 a.m. Meet at SE corner of Marine/Aviation Blvd, Redondo Beach (visit [w6trw.com](http://w6trw.com) to see if swap meet is cancelled due to Covid-19)
- Los Angeles Portable Users Group: Mac OS X, iPhone, iPod, MacBook, etc. at [lapug.org/](http://lapug.org/)
- Find more: <http://www.apple.com/usergroups/>

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## **September 2021 Shareware**

Six items this month. One program reminds me of a friend who was getting married. He asked his future wife about her large shoe collection; The size of Imelda Marcos' collection would be a good goal to meet and surpass he was told!

**Counter 1 for Mac 1.4:** Counter program that counts in progress with each press of the + key. Can also subtract. Audio feedback. Mac OS 10.11+ \$0.99  
Mac App Store

**Day One for Mac 6.8:** A program to maintain a daily journal. Reminder system. Free. Mac OS 10.13+ Free with in-app purchases  
Mac App Store

**Dress Assistant for Mac 6.3.5:** Clothes inventory system. Mix and match. Takes photos from your computer or digital camera. Mac OS 10.14+ \$29.99  
Mac App Store

**iFax for Mac 5.17:** Lets you send and receive faxes. Cover page can have logos and signatures. Mac OS 10.15+ App is free, but service plans start at \$99.99/yr and up.  
<https://www.ifaxapp.com>

**MathMagic Personal Edition for Mac 9.71:** Equation editor. Can create complex mathematical expressions using a point and click interface. Mac OS 10.16+ \$69.00  
<http://www.mathmagic.com/product/pe.html>

**VueScan for Mac 9.7.65:** Scanner software. Works with many scanners. Great if your scanner vendor has dropped support. \$19.95  
Mac OS 10.7+  
<https://www.hamrick.com>

See you at the September meeting online.

Jim Pernal, PD Editor

## **From Quicken to Banktivity**

I have used Quicken for the Mac since 1991 and found it useful for my purposes, namely to consolidate all my financial accounts in one place and keep them up-to-date. Of course, it required me to regularly update the information. As time went on, Quicken provided updates that I purchased and installed. They provided improvements and bug fixes. Eventually, most of the "improvements" were concerned with internet connections and automatic updates. I didn't want to provide access to my bank and investment accounts, so I didn't make use of these features. The last version that I installed was 2005, which satisfied my needs.

But after the Snow Leopard MacOS, Apple finally dropped its Rosetta application that allowed MacOS to mimic the PowerPC (PPC) chips with Intel's CPU. Quicken 2005 was still based on the PPC and no longer worked on my iMac. Quicken had not updated to Intel native. I was willing to go to the new subscription model, except I couldn't transfer my data to the new Quicken. I hobbled along for some time using some older Macs based on PPC chips. But my old computers got slower and more unreliable. One day my old iMac just up and died.

I finally decided to give up and find a new solution. It came down to starting from scratch with the new Quicken or moving on to a new application, Banktivity. I chose the latter.

Banktivity started out as iBank, which SBAMUG member Joan King spoke to the club about a few years ago. At that time, it was not adequate as a competitor to or replacement for Quicken. My reasoning for changing went as follows. Banktivity claims to be totally committed to the Mac, with no Windows version. It is frequently reported that the Windows version of Quicken was superior to the Mac. George Wilde recently commented that moving from Intel to its own silicon chips, Apple is using a new version of Rosetta to accommodate existing software, just as they did when Apple migrated from PPC to Intel. I was concerned that I will be faced with a similar problem in the near future when Apple completes its migration to Apple silicon.

Both applications use a subscription model with comparable costs. I chose the Banktivity option without automated updating of my accounts, not so much to save money, but to maintain privacy. It took a learning process, and that is still ongoing. But I am largely satisfied. Some features seem to me better than Quicken, some not. A few things bother me, that I plan to complain about to the company once I am convinced it's their fault, not mine.

Arnold Silver

## iPhone 13 Brings Evolutionary Improvements: A15 Bionic Chip, Improved Cameras, and Better Displays

When it came to the iPhone, Apple did exactly what everyone expected at its inscrutably named “[California Streaming](#)” event, introducing the iPhone 13, iPhone 13 mini, iPhone 13 Pro, and iPhone 13 Pro Max, all powered by the new A15 Bionic chip. With the exception of slightly rearranged rear cameras and a smaller front notch, the industrial design and form factor of each model remain much the same as the iPhone 12 models from last year, with squared-off edges and a variety of colors. They’ll be available for pre-order starting on 17 September 2021 and will ship a week later on 24 September 2021.



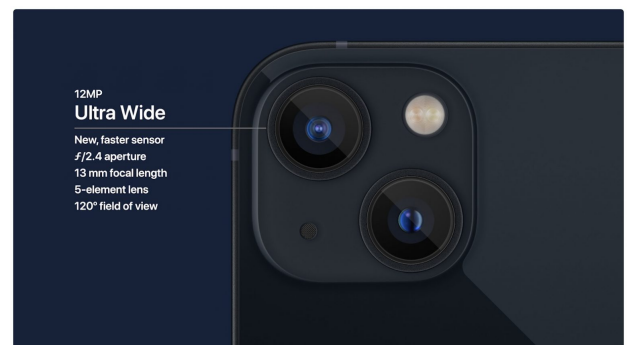
As with last year’s iPhone announcement, Apple’s pre-recorded presentation was a firehose of detail and technical specs, far too much to convey in a coherent and useful fashion here. Instead of “speeds and feeds,” we’re once again going to focus on the important changes you need to know if you’re considering upgrading to one of these iPhones. For the rest of the details, check out these pages:

- [iPhone 13](#) and [iPhone 13 Pro](#) main pages
- [iPhone 13 and iPhone 13 mini tech specs](#)
- [iPhone 13 Pro and iPhone 13 Pro Max tech specs](#)
- [iPhone comparison tool](#)
- [Apple trade-in values](#) and [carrier deals](#)

So what should we focus on? The cameras, of course.

### It’s All about the Cameras

By now, everyone should realize that iPhones are more cameras than phones. With the iPhone 13 lineup, Apple devoted much of its engineering effort to improving both the cameras and the computational capabilities that enable impressive technologies like the new Cinematic mode. The iPhone 13 and iPhone 13 mini still have dual-camera systems boasting a new wide camera with larger 1.7  $\mu\text{m}$  pixels and sensor-shift optical image stabilization that was previously unique to the iPhone 12 Pro Max. They combine to provide improvements in low-light photos and videos. The ultra wide camera offers a faster sensor than before.



A faster 16-core Neural Engine and new image signal processor in the A15 Bionic chip make possible three new computational photography features: Photographic Styles, Smart HDR 4, and Cinematic mode. Photographic Styles enable you to customize photographic preferences (like vibrancy) that the camera system then uses for future photos in real-time—it’s a little like automatically applying custom filters via a



heavy dose of machine learning. Smart HDR 4 provides improved color, contrast, and lighting for each subject in a group photo. Finally, Cinematic mode is essentially like Portrait mode for video, albeit only 1080p video at 30 frames per second, not the 4K video that's otherwise possible. It automatically applies a cinematic technique called "[rack focus](#)," the practice of changing the lens focus during a shot to emphasize different people or objects. Cinematic mode changes the focus automatically during shots, even in response to a person looking in a different direction or someone walking into the scene. You can change the focus during (tap to refocus, tap twice to refocus and lock on a person or moving object) or even after capture, and you can adjust the level of bokeh to edit the depth-of-field effect in Photos and iMovie for iOS (coming soon to iMovie for macOS and Final Cut Pro). As with most of Apple's visually focused technologies, it demos incredibly well; the question will be if it's useful in real-world usage.



The iPhone 13 Pro and iPhone 13 Pro Max take the camera improvements even further. As with last year's models, they feature triple-camera systems with wide, ultra wide, and telephoto cameras, plus an A15 Bionic with a 5-core GPU (up from the 4-core GPU in the lower-end models). All three cameras receive new sensors and lenses, complete with sensor-shift optical image stabilization. The wide camera has larger 1.9  $\mu\text{m}$  pixels to reduce noise and support faster shutter speeds, and its larger  $f/1.5$  aperture improves performance even more in low-light conditions. The ultra wide camera has a much wider  $f/1.8$  aperture and a new

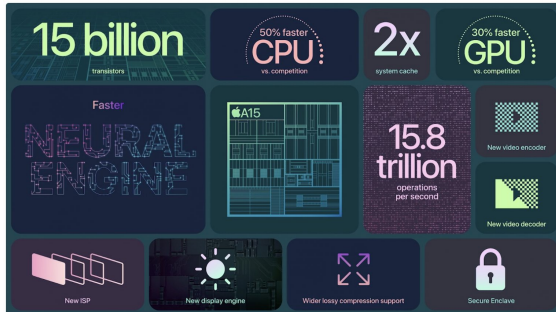
autofocus system that also provides sharper details in low-light shots. More interesting for many of us are the improvements in macro photography that come from the new ultra wide camera—you can now capture tiny subjects with a minimum focus distance of 2 centimeters, either as still images or in video, including Slo-mo and Time-lapse. Finally, the new 77 mm telephoto camera provides 3x optical zoom in, enabling the system as a whole to have a 6x optical zoom range when combined with the 2x optical zoom out. All four models of the iPhone 13 have new front-facing TrueDepth cameras shoehorned into a smaller front notch. They're 12 megapixels, have an  $f/2.2$  aperture, and support all sorts of Apple photo and video technologies, like Portrait mode, Portrait Lighting, Night mode, Deep Fusion, Smart HDR 4, and so on. There are many differences between low-end (iPhone 13) and high-end models (iPhone 13 Pro and iPhone 13 Pro Max), including camera aperture, telephoto lens, ProMotion, and LiDAR. Only the Pro models support Apple ProRAW files and ProRes video recording with the front-facing camera.

### Other Stuff That's New and Improved

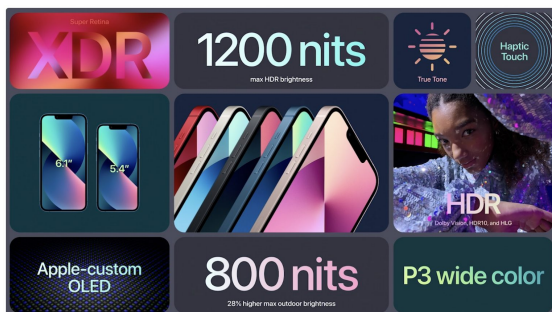
It would be unfair to imply that the only important changes in the iPhone 13 models are the cameras, but as you'll see in the list below of other improvements, the rest aren't likely to change your life. They're all just better—you'll enjoy better performance, better screens, better battery life, and better 5G. And that's fine.

- **A15 Bionic:** Apple says the A15 Bionic is the fastest smartphone chip ever, with performance up to 50% faster than the competition. (Interestingly, Apple didn't compare it to the A14 Bionic, suggesting that the A15 isn't that much faster.) It provides a 6-core CPU with two high-performance cores and four high-efficiency cores for general computation, has either a 4-core or 5-core GPU for graphics, and provides a 16-core Neural Engine for

machine-learning tasks. It's based on 5-nanometer technology and has nearly 15 billion transistors. That's shorthand for saying that the A15 Bionic's performance is what makes the magic possible.



- **Improved displays:** The iPhone 13 and iPhone 13 mini come with an improved Super Retina XDR OLED display that's brighter and has a higher contrast ratio for true blacks, all while being more power-efficient. The iPhone 13 Pro and iPhone 13 Pro Max up that with an even brighter Super Retina XDR display that includes the adaptive frame rate ProMotion technology from the iPad Pro. ProMotion dynamically changes the screen refresh rate as needed from 10 Hz to 120 Hz, either preserving battery life or offering smooth video for games or movies.



- **Longer battery life:** Thanks to more power-efficient components, larger batteries, and technologies like ProMotion and Smart Data mode (which switches to LTE when 5G isn't needed), Apple says battery life on the iPhone 13 models is significantly better

than on the iPhone 12 models. The iPhone 13 mini and iPhone 13 Pro offer 1.5 hours more battery life than their predecessors, and the iPhone 13 and iPhone 13 Pro Max provide 2.5 hours more than theirs.

- **5G in more countries:** Although 5G isn't yet the game-changer that the industry wants it to be, at least in the United States, Apple keeps enhancing its support. The iPhone 13 lineup supports more 5G bands, which will provide broader coverage and faster performance where the local infrastructure supports it. By the end of 2021, Apple says 5G support on the iPhone will double worldwide, with over 200 carriers in 60 countries and regions.
- **MagSafe:** There's nothing new here on the iPhone side, but Apple introduced a new \$59 [iPhone Leather Wallet with MagSafe](#) that magnetically attaches to the back of the iPhone and—this is the neat part—enables you to locate it using the Find My network. It's available in a variety of colors.

### Pricing and Availability

As with previous years, Apple has kept some older models available for sale, albeit in limited configurations. That provides a coherent ramp for price points, ensuring that most people who want an iPhone can find one that fits their budget.

It's worth noting that all the iPhone 13 models start with 128 GB of storage, whereas last year's iPhone 12 and iPhone 12 mini started at 64 GB. Last year also brought a \$100 price jump for the iPhone 12 over the iPhone 11. This year, Apple retained the bottom price point for its new models but increased storage to 128 GB. Buying a 128 GB iPhone 12 last year would have cost you \$849, whereas this year, the comparable iPhone 13 is \$799. In other words, after raising the

Model	64 GB	128 GB	256 GB	512 GB	1 TB
iPhone SE	\$399	\$499	—	—	—
iPhone 11	\$499	\$549	—	—	—
iPhone 12 mini	\$599	\$649	\$749	—	—
iPhone 12	\$699	\$749	\$849	—	—
iPhone 13 mini	—	\$699	\$799	\$999	—
iPhone 13	—	\$799	\$899	\$1099	—
iPhone 13 Pro	—	\$999	\$1099	\$1299	\$1499
iPhone 13 Pro Max	—	\$1099	\$1199	\$1399	\$1599

iPhone 12 price by \$100, Apple dropped the iPhone 13 price by \$50.

Also note that the iPhone 13 Pro and iPhone 13 Pro Max now come in a 1 TB configuration. It's a bit pricey, but if you're shooting video, the extra storage will no doubt be welcome. I imagine many professional photographers and videographers won't even blink at buying that configuration.

The iPhone 13 comes in pink, blue, midnight (dark gray), starlight (silvery gold), and (PRODUCT)RED. Sadly, there's no purple, but Apple didn't release the purple iPhone 12 until the following year (see "[Apple's Spring Loaded Appetizers: Apple Card Family, Podcast Subscriptions, and a Purple iPhone](#)," 20 April 2021).



The iPhone 13 Pro comes in graphite, gold, silver, and sierra blue.



As noted before, you can pre-order the iPhone 13 models starting at 5 AM PDT Friday, 17 September 2021, and the first deliveries will arrive a week later on 24 September 2021. If you want to prepare your order so you can just push the button when ordering opens up, you can do that in the Apple Store app or on [apple.com/store](https://apple.com/store) until 9 PM PDT on 16 September 2021.

## Upgrade Decisions

Overall, the iPhone 13 models feel evolutionary rather than revolutionary. As with all new iPhones, there's no question that these are the best iPhones Apple has ever made. And yes, they feature a faster A15 Bionic chip, improved cameras, better displays, longer battery life, and more 5G bands. But they probably won't radically change the experience of owning an iPhone for you as the redesign of the iPhone 12 or the addition of MagSafe might have last year. That's not a bad thing—the iPhone experience is already pretty darn good—but it does inform upgrade decisions.





I see two possible upgrades from an iPhone 12 model. If you want to switch from a larger iPhone 12 model to the iPhone 13 mini for a more hand- and pocket-friendly form factor, that's a good reason, particularly since rumors suggest that the mini form factor won't be back next year in the iPhone 14. Also, if you have an iPhone 12 or iPhone 12 mini and want a better camera or longer battery life, I could see an upgrade to an iPhone 13 Pro or iPhone 13 Pro Max for significantly better cameras and battery life. But I wouldn't recommend going from an iPhone 12 model to the equivalent iPhone 13 model unless you're in the [iPhone Upgrade Program](#).

What about upgrading from the iPhone 11 era? With that, we're into the two-year timeframe, so it's possible, even likely, that the improved performance, better cameras, and longer battery life make that decision easier. For instance, I have an iPhone 11 Pro that has served me well. If I didn't write about Apple professionally, I'd stick with it, but since it is beneficial to me to stay up to date with Apple's technologies (and because I take a lot of macro photographs), I'll probably upgrade to an iPhone 13 Pro.

Once you get older or slower than the iPhone 11 series, the decision gets easier because the jump in performance and overall capabilities will be so great. For another example, Tonya has a second-generation iPhone SE that she bought in April 2020 and couldn't bring herself to replace with the far more desirable iPhone 12 mini just seven months later (see "[Large Size of Apple's New Low-Cost iPhone SE Disappoints](#)," 15 April 2020). However, since size is one of her main complaints about iPhones, she's now planning to trade in her iPhone SE for the iPhone 13 mini.

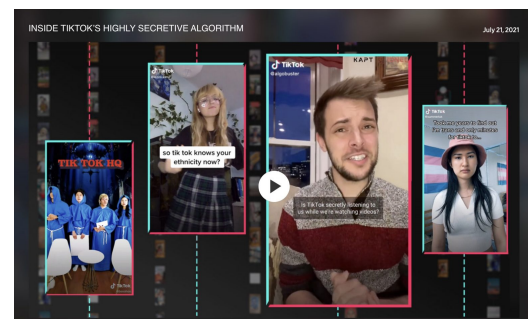
All that said, if you have an older iPhone that's working fine for your needs, there's no requirement that you upgrade. Save your pennies, and next year's iPhones will once again be the best iPhones that Apple has ever made.

Article written by Adam Engst on September 14, 2021.

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## Wall Street Journal Video Explores TikTok's Troubling Algorithm

The video-centric social media service TikTok doesn't worry about personal connections, like Facebook and Twitter. Instead, it shows users video after video based on what its secret algorithm thinks they'll want to watch. TikTok users report seeing videos that seem scarily well targeted after a surprisingly short time—how does the algorithm work so quickly? A [Wall Street Journal investigation](#) reveals that it has to do primarily with the amount of time a user lingers over a piece of content. The problem, of course, is that content that causes people to hesitate over something or watch it again isn't necessarily what they want to see, it's what captures their attention. You can't avoid staring at the traffic accident on the other side of the freeway, but that doesn't mean you want to see more. The Wall Street Journal's video is fascinating, and it presents a cautionary tale about how algorithms can interpret our actions in ways that may be unhealthy for us.



Read the original article here:

<https://www.wsj.com/video/series/inside-tiktoks-highly-secretive-algorithm/investigation-how-tiktok-algorithm-figures-out-your-deepest-desires/6C0C2040-FF25-4827-8528-2BD6612E3796>

Article written by Adam Engst on August 2 2021.

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

**For only \$35 per year\*, you get:**

- Monthly meeting presentations
- 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, opportunity drawings

<http://www.sbamug.com/join.html>

or contact Membership Chair  
CW Mitchell at

[cwmitchell@sbamug.com](mailto:cwmitchell@sbamug.com)

\*( \$35 membership fee waived for 2021)

**SBAMUG Membership Application**

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

**Individual & Family Memberships: \$35 per year\***  
**(\*membership fee is waived for 2021)**

☐ New Member(s)

☐ Member Renewal

Name: \_\_\_\_\_

Spouse/Partner Name: \_\_\_\_\_

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

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_

Member Cell: (\_\_\_\_) \_\_\_\_\_

Spouse/Partner Cell: (\_\_\_\_) \_\_\_\_\_

Member Email Address: \_\_\_\_\_

Spouse/Partner Email: \_\_\_\_\_

Member computer interests: \_\_\_\_\_

Spouse/Partner computer interests: \_\_\_\_\_

Devices you use most: \_\_\_\_\_

Current level of Mac expertise:

Member: \_\_\_ Beginner \_\_\_ Intermediate \_\_\_ Advanced

Spouse/Partner: \_\_\_ Beginner \_\_\_ Intermediate \_\_\_ Adv.

How did you hear about SBAMUG? \_\_\_\_\_

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

Comments: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Mail your Application (no check needed for 2021) to our mailing address (see page 2), or bring to our monthly meeting at VFW Hall when in-person meetings resume.**