

Bits & Bytes



Arkansas' Premier Computer Club

December 2015

Bella Vista Computer Club - John Ruehle Center

Highlands Crossing Center 1801 Forest Hills Blvd Suite 208 (lower level) Bella Vista, AR 72715

Website: www.bvCompClub.org

Email: jrc@bvcc.arcoxmail.com

Taxes will be done at Computer Lab

The Board has approved the request to taxes to be done here. *Care Community Center*, Kimberly Porter, will be in charge of the details. She is asking for volunteers and may be reached at **479-903-3217**

Meetings

December 14th
BVCC Board Meeting
5:30 pm
Computer Club Meeting
Community Room at
Highlands Crossing 7 pm

Be sure to check the class schedules at the meeting and sign-up for the ones you are interested in. There is no charge for classes to Club members.

December CLASSES

- * **Computer Security - Dec. 3 - 1-4 pm**
- * **Setting up Windows 10 - Dec. 7 - 9 am to noon**
- * **Windows 7, 8.1 & 10 Live Mail - Dec. 8,10 - 10 am to noon**
- * **Digital Photography, Camera to Computer - Dec. 9 - 1-4 pm**
- * **Using Windows 10 Programs - Dec. 17 - 1-4 pm**

Open House Clinics. Dec. 2 from 1-4 pm and Dec. 5 & 16 from 10 am to 1 pm.

Bring your tower, laptop, tablet or smartphone for problem solving.

Genealogy Special Interest Group - Nov. 21 - 10 am to noon

10 Tips for Online Holiday Shoppers

Are You a Smart Online Shopper?

Wish list? Check. Credit card? Check. Okay, before you head off to your favorite online store, are you sure you've found the best possible price for the item you're planning to buy? Have you researched other brands or similar items?

Have you searched for coupons or other discount offers? Are you getting free shipping whenever possible? And are you taking advantage of the power of group buying, and the wisdom of the crowd?

Use my ten simple shopping tips to make sure you're getting the best deal when you shop online...

TIP #1: Look for rebates and rewards BEFORE you shop. Loyalty programs such as Ebates offer shoppers rebates and other incentives to purchase from stores where they already shop. Ebates offers up to 25% in cash rebates when you shop online at popular stores like Amazon, Best Buy, JCPenney, Kohls, Macy's, Old Navy, Target and 1000 more.

Even better, Ebates will pay you \$100 when you refer 3 friends via their Tell-A-Friend promotion. PLUS... you'll get a \$10 Gift Card when you open a new Ebates account and spend \$25 or more at your favorite store. It's a win-win-win-win... Ebates is free to join. You get paid to refer friends. You get a \$10 gift card. And you get paid to shop!

Online Shopping

TIP #2: Use price-comparison sites to find the best deals. Google Shopping is a good place to start. Just type in what you're seeking, such as "42 inch HDTV" or "cordless drills" and up pops an assortment of vendors. The initial results are displayed sorted by "relevancy" but I recommend that you re-sort them by price from low to high. Bizrate.com is another good tool. It can display prices including shipping to your Zip code, or even limit your search to items that ship for free.

Pricegrabber.com lets you save interesting items as you shop for comparison to others. Pricewatch.com was one of the first price comparison sites, specializing in computers and electronics since 1995. They now list non-tech items as well.

TIP #3: Before you buy, look for coupons that can reduce your final price. RetailMeNot has thousands of digital coupons and discount codes from many well-known and obscure online sellers. A little known trick is to use Google's search function to find coupon codes buried on blog pages. Just use "coupon" and the name of the brand, merchant, or product that you are seeking as your search term.

TIP #4: An Amazon Prime membership may save you money. If you use Amazon.com frequently, that \$99 flat fee gets you unlimited free, 2-day shipping on products delivered by Amazon. If you haven't been to Amazon lately, it's no longer just a bookstore. Amazon also offers music, movies, electronics, home & garden, health & beauty, toys, clothing shoes & jewelry, sporting and outdoor goods -- just to name a few categories. Also, take note of the prices offered by Amazon affiliates on both new and used items; they are sometimes lower than Amazon's price. Amazon is also a great shopping research tool. After searching for the item (or type of item) you're after, Amazon will help you compare brands, prices, and retailers. You can also see what items and accessories other customers bought.

TIP #5: Don't forget eBay, especially if the item you seek is a staple rather than a fad of the moment. Because it's an auction site, the price you pay items (both new and used) tend to be very reasonable. And if you prefer to skip the drama of a bidding war, look for an item with a "Buy it Now" option. Oh, and here are two eBay Ninja trick that'll save you money every time. First, start your search at the eBay home page. When you get the list of matching items, refine your search by checking the "Completed listings" box under the "Show Only" header This will tell you what the item has actually sold for in recent eBay sales or auctions. And second, use BidRobot to boost your chances of winning the auction.

TIP #6: Take advantage of group buying power. Group-buying services such as Groupon, LivingSocial are geared mainly towards local, face-to-face merchants. But Groupon has inspired a slew of "daily deal" offers from many online sellers, too. Subscribe to email lists to receive special limited time offers from your favorite stores.

TIP #7: Use social networking to your advantage. Many online sellers want you to follow, friend or "like" them on Twitter and Facebook. If you do, you'll soon be bombarded with coupon codes and special offers. The good news is that you can unfollow or unfriend to stop the flow after you've made your purchase.

TIP #8: Got gift cards? Gift cards are a great option when you don't know exactly what to get for someone on your Christmas list. My friend Aaron and his team have created GiftCard Zen, a site where you can buy gift cards at a discount. Some examples on the site today are Coldwater Creek (28% discount), TJ Maxx (19.5%), and Macy's (11.4% discount). You can also sell your unwanted gift cards for cash, or check the balance of a gift card you have. GiftCard Zen handles gift cards from hundreds of stores. It's a win-win scenario!

TIP #9: Skip the Warranty Are you giving a mobile phone, tablet, computer or TV? Read SCAM ALERT: Mobile Device Insurance and Extended Warranties to find out why these are almost always a waste of money.

TIP #10: Avoid Penny Auctions Have you seen those commercials where people brag about how they bought a \$1200 HDTV for \$25? See my article Penny Auctions: Scam or Legit? to see why these sites are to be avoided.

BONUS TIP: The Wisdom of Others It's smart to take advantage of the experience of others, especially when it comes to considering big-ticket purchases. Sites like Amazon and Epinions offer actual consumer experiences and reviews of products. Consumer Reports and PC Magazine are good places to look for professional ratings and reviews.

Okay, that was more than ten tips. But just like the shopping experience, it's always good to under-promise and over-deliver. How do YOU save money when shopping online?

Can MagicJack Replace Your Landline?

MagicJack is for real. In a nutshell, it's a device that enables very inexpensive VOIP calling (phone calls over the Internet). The Magic Jack phone service competes with Vonage, Skype, BasicTalk and other VOIP telephone service providers.

The MagicJack device has evolved considerably since its 2007 debut. It was the number one VoIP service choice among consumers surveyed by market researcher Frost & Sullivan in 2013 and it's currently the best-selling consumer VoIP product on Amazon. Let's take a look at the current array of MagicJack products and services.

The hardware side of MagicJack is both simple and confusing. There are two options: MagicJackGO and MagicJack Plus 2014. Both are minimalist devices with a USB plug on one end and two jacks on the other, one for a phone line and the other for an Ethernet cable. Plug a standard phone into the phone jack, and connect to your computer via USB or directly to your router via Ethernet. Register your device once and that's it; you're up and VoIP-ing!

MagicJack GO

What's confusing is that there is no apparent difference between the MagicJackGO and MagicJack Plus devices. There is no mention of better sound quality or reliability, no feature(s) that one has and the other doesn't. The only difference is in the price and the term of included phone service.

Unlimited calls to landline and mobile numbers in the USA and Canada are standard, and international rates are competitive. Features include caller ID, voicemail, call waiting, call forwarding, conference calling, and 411 service. Number porting is available, allowing you to keep your current landline number. The phone carrier service is the same across all products; it's provided by MagicJack's sister company, YMAX.

What Does MagicJack Cost?

With the MagicJackGO, you get 12 months of service for \$59.95. MagicJack Plus costs \$39.95 for 6 months of service. Since there's no difference in the hardware, that makes MagicJackGO a better deal, unless you're skeptical and don't want to commit to a full year.

For either device, renewing month-to-month costs \$5 (\$60/year); 6 months costs \$20 (\$40/year); 1 year costs \$35; and 5 years costs \$99.95 (\$20/year). With the five-year plan, your monthly cost is only \$1.67! (Compare MagicJack's pricing to Vonage, BasicTalk or Phone Company service.)

The free MagicApp for Android or iOS enables free local and long-distance calls to any numbers in the U. S. and Canada on your smartphone using WiFi or 4G service. WiFi is widely available for free, but using the 4G service you'll have to keep in mind your data caps and charges. Worldwide calling is free app-to-app or app-to-Jack device. If you have a companion MagicJack device, you can set up your MagicApp number to ring at your MagicJack home or business number and on your smartphone simultaneously.

Can I Fire the Phone Company?

Magic Jack is so simple and so cheap that some people thought it was a scam when it first appeared. But MagicJack has proved to be quite real. A few years ago, after hearing a couple of my friends swear by the gadget, I did some research and found that MagicJack really does deliver what it promises. You pay a flat fee per year, and you never get a phone bill.

Using MagicJack, you can make free calls to any phones in the United States, Canada, Puerto Rico, and the U. S. Virgin Islands, or to any other MagicJack user anywhere on Earth. People who want to call you can reach you at your MagicJack phone number, no matter where you happen to be.

So YES, you can even cancel your land line service with the phone company and cut them out of the loop. I've heard from many people over years who have done just that.

Another benefit is international calling. If you take the Magic Jack with you when you travel, you can call any phone in the US for free. And people can reach YOU by calling a US number. Also, if you have a family member who lives outside the US, and they have a reliable Internet connection, this can be a significant savings on overseas long-distance fees.

Like any VoIP service, MagicJack needs a fair amount of reliable bandwidth; at least 128 Kbps in both directions. DSL, cable, fiber, and other land-based broadband works well with VoIP, but dialup and satellite connections are likely to be problematic.

Most MagicJack purchasers on Amazon give the service high ratings for call quality. Even faxing is possible with MagicJack, according to those who've tried it. Currently, it's the easiest and certainly the cheapest way to cut the landline and switch to VoIP calling.

You can try MagicJack for up to 30 days without obligation. Just sign up with a credit card at the company's site; a \$5 shipping fee will be charged when your order ships. If you keep the device and service after the trial period, your card will be charged \$39.95 or \$59.95 plus an "administrative fee" of about \$3.00.

Magic Jack Customer Service

I've written before about MagicJack, and had quite a few people contacting me, thinking that this website is Magic Jack Customer Service. It's not... I'm a tech journalist, and this is a review. I don't get any sort of commission from the company, and I don't have a red phone with a direct line to MJ Headquarters. But you CAN visit the Magic Jack Customer Service page online, or call MJ Support at 561-594-9925. That's all the info I have on Magic Jack Customer Support. Really!

So there are both pros and cons to the device, but I can say that it's definitely not a scam, and works well for most people as a landline replacement.

WELCOME NEW MEMBERS

Annette Allsup
 Sylvia Hill
 William Hill
 Gene Linzey
 Carol Linzey
 Lynne Snodgrass
 Sandra Thomas
 Ellen Creekbaum
 Henry Hernandez

Lorne Turner
 Jerry Tienter
 Pat Viskocil
 Charley Brewer
 Robert Iltzsch
 Jerry Gilkey

Club Officers:

Bob Shewmake: President
 Rich Clark: Past-President
 Vice-President: Chuck Billman
 Secretary: Joe Tropansky
 Treasurer: Joel Ewing

Board Members:

Marie Herr, Ken Nelson, Sylvia Hill

Committee Chairs:

Jim Prince, Membership
 Julie Storm, Newsletter Editor
 Marilyn Russell, Programs
 Earl Cummings, Librarian
 Nancy Jones, Public Relations
 Ryan Smith, Webmaster
 Marie Herr, Education
 Chuck Billman, Training Center Admin.
 Bob Shewmake, Genealogy Liaison
 Kathy Clark, Genealogy Communications

Reminders

Be sure to check the class schedules at the meeting and sign-up for the ones you are interested in. There is no charge for classes to Club members.

Check your Membership to see if it is renewal time. We value each one of you!

As a Courtesy to our Club Members

We are happy to list your computer related articles that you wish to sell.

There is no charge, but it will be on space available.

Classes and open house clinics are free to Computer Club members. Club membership fee- \$20; ½ price additional family member. Classes and help clinics are held at the John Ruehle Center located in the Highlands Crossings Center, 1801 Forest Hills Blvd., Suite 208, Bella Vista. Class descriptions at bvcompclub.org

Merry Christmas

&

Happy New Year!

