



# Disappointing start but an excellent finish.



I started the March meeting demonstrating a small program called *TypeItIn*.

It's what I would call a mini macro maker. It lets you create macros to insert often used data, i.e. addresses, into email and documents.

Using the menu provided you create Groups and then create items within. Then, when you want to insert that data, you merely click on the item within the group and it is inserted automatically. The trial version is good for 30 days after which you are required to remove it or buy it.

I must say it was greeted with a serious under whelming response. I blame that on the presenter, not the software.

Fortunately for the assemblage Bear was in the wings with a presentation of his own, which received a much warmer response from the group.

His was titled "Did you know?" And was full of topical and historic trivia. For example, did you know it was rumored Bill Gates used a Mac to design his palatial home? And, that Scott Kelly returned to Earth from his 340 days on the ISS two inches taller than when he went aloft? Bear covered many other items of interest and fielded many questions.

We had a robust Q & A impromptu session to finish out the allotted time.

Welcome *Elizabeth Ayau* as our newest member. E komo mai.

## Hot off the press!!

Due to the fierce competition among the various phone carriers, Verizon has announced a new plan that does not require 2-year contracts, includes the Samsung 8S and starts at only \$25.00 a month.

Basic Data starts at 15GB, more can be purchased for just \$2 per month per additional GB.

Company spokesperson, Ms Heidi Frackenbush, says the plan was issued now because they had learned that T-Mobile was going to come out with a similar plan that included the iPhone 9 for \$35 and 10GB data. Additional data allowance could be purchased for \$4 per GB, per month.

Your correspondent reached out to AT&T, Boost and Sprint for their plans on similar promotions:

AT&T couldn't help because Lily was in the break room

Boost thought it was a prank call because their name is the same as that drink for older folks.

Sprint said they were too busy making preparations for the Boston Marathon and didn't want to disturb Marketing.

The Verizon plan, said Ms Frackenbush, is scheduled to go into effect in April and will be in limited areas to gauge the initial response. If it looks like it's going to be successful they will expand the plan to the lower 48 states.

And, before you start making plans to change your plan, consider this my attempt at an April Fool's Joke.

Jim

## Did you know?

April has almost as many "National Month" events as there are days in the month.

This doesn't include the dozens of regional "April is (fill in the blank) month."

There is Military Child month; Autism Awareness month; Humor month; Garden month; Financial Literacy month and let us not forget April 15, National Painful Day, plus many, many more.

Yeah, I didn't know about any of these either. Except the April 15<sup>th</sup> one.

My wife and I received calendars from Japan with week days marked in "red" indicating something special. This got me curious as to what our April contained.

We get dozens of calendars each year asking for donations, or more donations. We get more calendars than we have walls. Each charity has their own related dates, i.e. Save the Whales Day, etc.

If you get curious about what is happening in a given month, just type "*(Month name) Is what*" and you'll have advance notice to plan for that National BBQ Day, or whatever suits your fancy.

Please note: This is not a joke.

Established 1988



MOAA Hawai'i Aloha Chapter Computer User Group

"If it wasn't for the last minute, nothing would get done."

# Accessories for health and \$avings

**I found the following article, by Lindsey Patterson, a freelance writer for "Into Tomorrow," specializing in business and consumer technology, to be pretty interesting, considering how Lifestyle wearables are becoming such a pervasive part of our lives. I think you will, too!**

## **4 Ways Wearable Tech is Changing the Landscape of Insurance and Healthcare Industries**

The advancements in wearable tech are changing more than just the ways we can update our Facebook status. With a projection of over 250 million wearables in use during 2018, wearable technology has even made its way into the health insurance field, making changes in everything from how a doctor's visit is run to how health insurance is assessed and provided.

Doctors who use wearable technology are able to measure more accurately the important things like heart rate, blood pressure, body temperature, and even breathing patterns. With more accurate doctors appointments, patients understand a more detailed look at their overall health. While this is great for many

reasons, one of them is that they can deliver this message to their health insurance provider.

As developments continue in the wearable tech industry, we can expect to see it make its way further and further into health. Here are four ways that wearable technology is changing the landscape of insurance and health.



### **Better Insurance Rates**

Because wearable data, on both the doctor and the patient side, can read more accurately how healthy the individual is, it is likely that insurance rates will become more detailed and accurate.

Prior to wearable data, the only way to determine that an individual was in good physical condition was to get the confirmation by their doctor. While a doctor's approval is always important, the use of wearable technology can tell an insurance company just how active and healthy that individual is without

needing to step in a doctor's office.

Some insurance companies are giving a wearable fitness band to new policyholders to track the number of steps an individual takes every day and their heart rate. This information is collected and evaluated to give a more accurate insurance rate to the individual, and nearly 2/3 of insurance executives believe to see wearables in the insurance industry soon.



### **Rewarding Healthy Patients**

When an insurance provider can track this additional information and the individual can show their insurance provider they are making their best effort to remain healthy, a good effort can be rewarded.

One way of setting up a rewards program between individual and insurance provider is to set health milestones that can be measured through

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Read all of my previous columns at <http://tinyurl.com/363qew>

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wearable technology. When the tech measures that the milestone has been met, the insurance provider gives the individual their prize.



Rewards can be anything from actual, physical prizes, entering into a larger drawing for trips or other large gifts, or even something as simple as shedding a bit of money from the insurance premium that they pay.

### Creating Personalized Insurance Plans

A personalized insurance plan would allow individuals to receive an insurance plan just for them. This would take a look at genetic factors or the threat of the individual contracting a particular disease, like cancer. Google has mentioned that it plans to develop technology that can detect cancer or heart attack before they ever occur. This idea may not be in the near future, but it is definitely something that would change the way insurance is distributed.

In all insurance industries, individuals have a difficult time understanding how

much they should pay and what their plan consists of. If we are able to reach the point where personalized insurance plans are a common occur-



rence, individuals will no longer need to worry that they are paying too much in insurance or if they are not covered in the event of an emergency.

### More Thorough Research

With 31% of Americans already sporting a wearable, wearing a piece of wearable technology can track an individual's lifestyle habits, health information, and if they are on track to living a healthy lifestyle. Before the introduction of this kind of tech, insurance underwriters did not have access to the day-to-day choices the individual makes.

The implementation of wearable tech could give insurance underwriters a much more detailed look at how the individual is living and if their insurance plan is still right for them. This could show that the individual is actually too healthy for such an extensive plan, or that they may be making poor choices and their premiums will go up. Both sides would encourage the

individual to live a more healthy lifestyle. With advancements in satellite internet powered wearable technology always increasing, it is very likely we will see it making its way into almost every aspect of our life. For the health world, this means getting more and more specific about our ailments and illnesses, and hopefully reaching the point where we can discover cancer, heart attacks, or other life threatening conditions before they happen.

Advancements in technology also means we are getting closer and closer to receiving insurance plans that are tailored specifically to us. With wearable technology moving forward and developing the ability to gather better, more detailed information, we can stop worrying about if we are paying too much for insurance and understand how our health directly correlates to the amount we pay when we compare life insurance. That's it for now, be careful out there on the WWW,

*Aloha*



*Lou and Pooky*

## BACK TO BASICS

Taking Photos with Your iPad (and iPhone) By Jim Cerny, Columnist, Sarasota TUG, FL January 2016 issue, Sarasota Technology Monitor

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Your iPad tablet device (and your iPhone) are excellent devices for taking photos and videos. We will discuss taking and working with photos in this article, but taking videos is similar. All iPads and iPhones have a "Camera" app to TAKE photos, and a "Photos" app to VIEW your photos.

**THE CAMERA APP** -- Tap this app to begin using the iPad built-in camera. Immediately you will see an image of what your iPad camera is seeing through its lens. Move your iPad to see on the screen what you want to take a photo of, wait a moment for the image to focus (you will see a small yellow-outlined rectangle on the image as it adjusts the focus). You may tap on the image anywhere to move this focusing rectangle to another place if you wish, then tap the large white button. You will hear a "click" and your photo is now saved on the "camera roll" on your iPad. (Before taking your photo, you can "zoom in" by touching the screen with two fingers and spread them apart.)

When you are using the camera, you can tap on the small white camera outline icon to switch between the front or rear lens of your device. The front lens (facing you) is best used during Skype or video calling. Some settings for your camera can be changed in the "Settings" app, such as turning a grid pattern on or off. The "HDR On" option (just touch to change to "HDR Off") will allow your iPad to take three photos at almost the same time and provide one best photo using the

three images. (I have noticed no significant difference whether HDR is on or off). In addition to the "photo" option, there is the "video" option (to take videos, obviously) and a "square" option for taking square (i.e. not rectangular) photos. Scroll to choose. Your most recent photo will be shown at the bottom corner of the screen and you can touch this photo to open the "Photos" app.

**THE PHOTOS APP** -- Touch this app to open and view your photos. You can scroll through all your photos in your iPad memory and they are already sorted by date. To delete a photo, touch it to open the photo on the screen, then touch the little blue garbage can in the bottom corner of the screen. Touch on "Delete Photo" when it appears to confirm the delete. Your photos can be used in various ways, printed (if you have a printer that works with your iPad), sent to other places, etc. You can also organize your photos into ALBUMS. You can think of an "album" as a "folder". You can create a new album by touching the "album" icon at the bottom of the screen which opens your list of albums, then touch the "+" to add a new album and give it a name. At this point you will see your collection of photos and you can "select" the ones you want to "copy" into that album. A photo you have "selected" will have a blue circle with a checkmark in it on the photo. You can copy the same photo into multiple albums if you want. If you **DELETE** a photo from an album you are only deleting the copy you put in that album. If you **DELETE** a photo from your "photos" (that is, you are NOT in viewing albums) then that photo will be deleted from your device including all the albums you copied it into.

**FUN TIP:** To take a photo of whatever is on your iPad screen at any time, just hit the "home" and the "power" buttons at the same time.

You can download any number of free and low-cost apps that will work with your photos and allow you to edit and enhance them. However, the Photos app that comes with your iPad can do some editing. Touch "Edit" at the top right of the screen when you have selected a photo to see your options – such as rotate, enhance, filters, red-eye removal, and crop.

The camera of your iPhone will work the same way. The iPhone will have a flash built-in, whereas the iPad does not.

### MORE TIPS:

It is a good idea to backup your photos somewhere else for safe-keeping. You can do this when your iPad (iPhone) is connected to your computer or you could save your photos to some memory in the "cloud".

Take photos and experiment with them. Learn how to find them and organize them into albums.

Learn more by using Google and YouTube – ask questions such as "How do I delete a photo from my iPad?"

Review your photos on your device on a regular basis and **DELETE** the photos you no longer want. (If you can NOT delete a photo then the photo was most likely put on your device from someplace else.)

Having your iPhone with you means that you have never forgotten your camera at home or in the car!