K·E·Y·S·T·O·N·E
MacCentral

printout

CleanMyMac 3

We plan to demonstrate one of the products auctioned at our April meeting: CleanMyMac 3. It received good reviews from current users. While its intention is to remove unused files to release memory in your Mac, CleanMyMac 3's selection of available tests has grown to add tools such as an uninstaller, general maintenance, online privacy functions, and file shredder to its previous suite of tests. This is on top of the Smart Cleanup, System Junk, iPhoto Junk, Mail Attachments, iTunes Junk, Trash Bins, and Large & Old Files scans that comprise the cleaning utilities and work to make CleanMyMac 3 your intended catch-all Mac utility of choice.

Time permitting we will review other software. 🐚

Meet us at

Bethany Village Retirement Center

Education Room
5225 Wilson Lane, Mechanicsburg, PA 17055

Tuesday, May 17 2016 6:30 p.m.

Attendance is free and open to all interested persons.

Contents

Keystone MacCentral is a not-for-profit group of Macintosh enthusiasts who generally meet the third Tuesday of every month to exchange information, participate in question-and-answer sessions, view product demonstrations, and obtain resource materials that will help them get the most out of their computer systems. Meetings are free and open to the public. The *Keystone MacCentral printout* is the official newsletter of Keystone MacCentral and an independent publication not affiliated or otherwise associated with or sponsored or sanctioned by any for-profit organization, including Apple Inc. Copyright © 2016, Keystone MacCentral, 310 Somerset Drive, Shiresmanstown, PA 17011.

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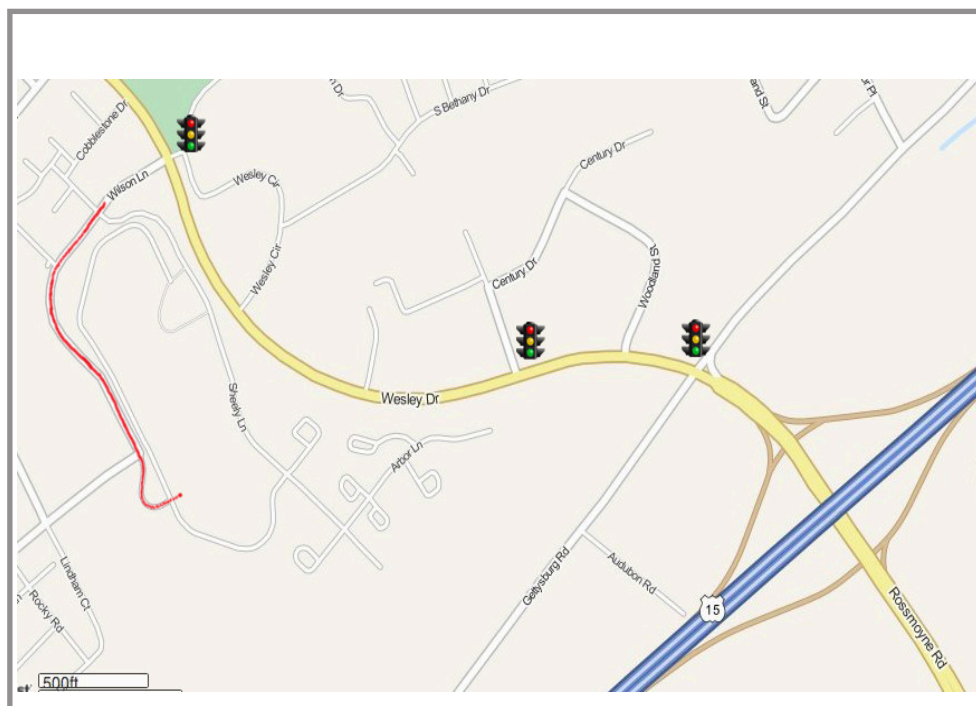
Keystone MacCentral Essentials

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Mechanicsburg, PA 17055

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Keystone MacCentral
Minutes

April 19, 2016

President Linda Cober reminded members that the election of board officers for a two year term would be held at the May meeting. While most current officers are up for election again, we have several open positions and Linda asked members to consider serving. They are eligible to serve in any capacity. The program director and recording secretary positions are being vacated this year so we are looking to fill those positions.

Auction Action

Thanks to many generous vendors who donated items, we had many items to offer during our annual auction. The board provided soda and snacks for the meeting. Board members performed their regular auction duties, with Eric Adams again filling in as auctioneer for Chuck Joiner. Eric was aided by his daughter Mikhaila.

Bidding began with an STM messenger bag, one of many items donated by RadTech. Multiple copies of CleanMyMac 3 which were generously donated by macpaw.com were sold. Alsoft donated a copy of DiskWarrior 5 which brought on some heavy bidding. A number of iDuo products from Atech were offered. The DFT Super Bundle from Digital Film Tools also sparked a bidding battle.

KeyMac Vice President Tom Owad donated some books and offered freebie jar opener/mini mouse pads to all in attendance. They are printed with Tom's phone number at Schnitz Technology so you can find the number easily when you need computer repairs.

Many more items not listed above were offered and sold. You can go to the vendors page of our web site to see a list of other items featured. We hope you will click on a few links to check out some of their products, and support them for future purchases. Be sure to make plans to attend our auction next year. 🖰

by TidBITS Staff

iOS 9.3 Works the Night Shift, Protects Notes, and More

Apple has released iOS 9.3 with some exciting new features, such as Night Shift (which adjusts color temperature based on the time of day), Touch ID and password protection for Notes, Wi-Fi calling for Verizon users, new education features for the iPad, and new 3D Touch actions for devices that support them.

iOS 9.3 is probably most easily installed directly on the device via Settings > General > Software Update, although it should also work fine if installed via iTunes. Regardless, always make sure a backup has completed before updating.

First, a word of warning: for two TidBITS staffers using the iPhone 6 and updating over the air, the update appeared to hang on the iCloud password screen of the setup assistant, but eventually recovered after being left alone for a few minutes. The problem isn't universal, but other users have reported similar behavior.

Wi-Fi Calling for Verizon — If you're a Verizon customer with poor cellular coverage at home, you'll want to install iOS 9.3 right away, since it enables Wi-Fi calling, which routes your voice calls over your Wi-Fi router instead of your cellular connection (see "Turn on Wi-Fi Calling in iOS 9," 28 October 2015). That can improve the sound quality of voice calls, particularly if you have dodgy cell service. To do so, go to Settings > Phone > Wi-Fi Calling, and enable Wi-Fi Calling on This Phone. You then have to enter your address for Verizon's 911 records.

Night Shift — The marquee feature of iOS 9.3 for all users is Night Shift, which is essentially a clone of the venerable f.lux app for desktop computers. What Night Shift (and f.lux) does is adjust the color temperature of your screen throughout the day, reducing the amount of blue light emitted at night to help you sleep better. As Apple explains, "Many studies have shown that exposure to bright blue light in the evening can affect your circadian rhythms and make it harder to fall asleep." This is a real problem.

To enable Night Shift, tap the new button in Control Center, or go to Settings > Display & Brightness > Night Shift. There, you can enable Night Shift manually by turning on Manually Enable Until Tomorrow. You can also schedule Night Shift to turn on and off at set times, even at sunset and sunrise. Although Night Shift can make the screen look a little strange, it's worth trying if you use your device at night a lot. Happily, screenshots made with Night Shift enabled don't reflect the warmer color temperature.

Notes — Another useful addition is the option to protect the Notes app with a password or Touch ID. To do so, go to Settings > Notes > Password. Enter and verify your password, enter a password hint if you like, and enable Touch ID if your device supports it (if it's not already enabled).

To lock a note, tap the increasingly overloaded Share button, and then Lock Note. You then either have to enter your Notes password or scan your fingerprint with Touch ID. After a lock is added, you can still read the notes until a reboot or until you tap the Lock Now label at the bottom of the notes list. Locked notes display a closed lock icon. To view a locked note, tap it, tap View Note, and then either scan your fingerprint or enter your password, which unlocks all locked notes.
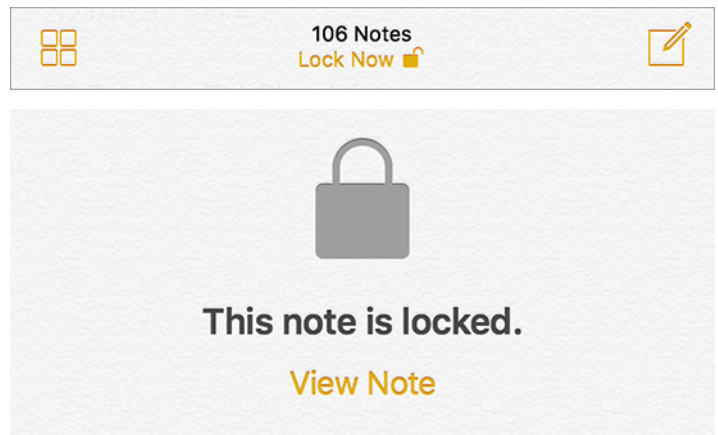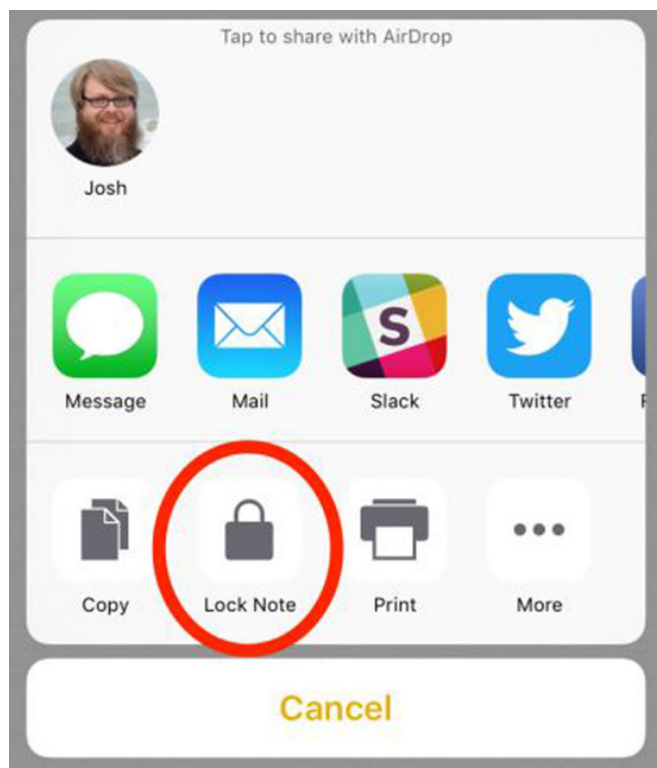
Notes also provides new sorting options, a gesture and a button for creating a new sketch, a checklist button at the bottom of each note so you can more easily create lists, and the capability to display images and attachments in notes as thumbnails. There's also a new setting in Settings > Notes, Save Media to Photos, which automatically saves photos and videos taken in the Notes app to the Photos app.

More Apps — Although the Notes app sees the most changes in iOS 9.3, plenty of other apps received some love too:

* **News**: Apple's News app has an improved For You section, with better tailoring, as well as a new Top Stories feature. Additionally, you can play videos from your feed without opening the article. The Explore section has a new Editor's Picks section. Happily, News on the iPhone now supports landscape orientation, you can adjust text size in articles, and your feed should update much faster. You can also now swipe on articles to share, save, and see other options.
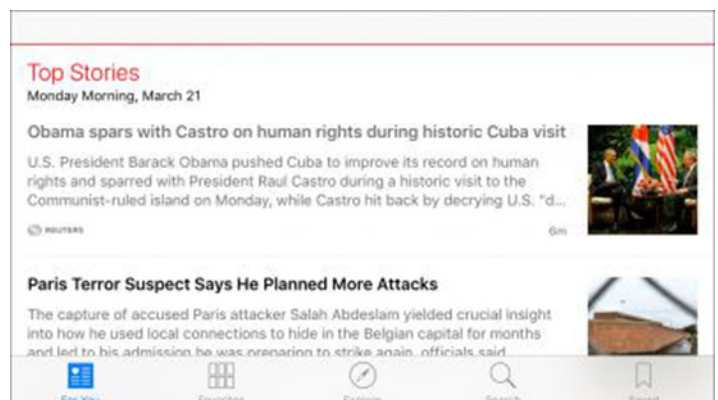
* **Health:** It's still one of Apple's weakest interface efforts, but the Health app received a bit of work. Some items under Health Data, like Sleep, Weight, and Workouts, now suggest third-party apps that can help you track that data. Health also displays your Apple Watch Activity data, which can be shared with other apps. Finally, iOS 9.3 includes some 3D Touch actions for Health.

* **iBooks:** PDF users, rejoice! iBooks can now store your PDFs in iCloud for sharing across devices. To enable the feature in iOS, just tap Use iCloud when prompted on first launch; to sync with OS X, see the instructions in "OS X 10.11.4 Improves Notes, iBooks, and Live Photo Support" (21 March 2016). Additionally, it offers better support for reading manga, Apple Pencil support for highlighting, and the long-awaited capabilities to re-download purchased audiobooks from the iBooks Store and to share audiobooks via Family Sharing.

* **Podcasts:** If you watch video podcasts in the built-in Podcasts app, you'll be happy to know that fullscreen video is finally back on the iPad! This, by the way, also applies to music videos in Music.

* **Music:** Other improvements in Music enable you to add songs from Apple's music catalog to playlists without having to add them to your library, tap the name of the song in Now Playing to go to the album from which it belongs, and, for Beats 1 fans, see what's playing from the Radio tab without having to tune in to the stream.

* **Wallet**: iOS 9.3's update brings improvements to reward cards: you can now sign up for reward cards at the cash register with Wallet, and you can now view cards related to other cards in Wallet.

* **Maps:** Those who live in locations for which Maps offers public transit information can now see, with a tap, highlighted views of destinations and stops for a specific transit line, and the app displays whether there are multiple transit lines available when it suggests routes.

Other Improvements — Importantly, proper two-factor authentication is reportedly now available for all iCloud accounts, though we're still figuring out if that's true and how it works.

Live Photos become more usable and shareable in iOS 9.3: you can share these mini-moving pictures to OS X via Air-Drop and Messages, and you can extract a still image from a Live Photo via the Duplicate command.

For the handful of people who can take advantage of CarPlay, iOS 9.3 offers a few new features: Apple Music's

For You pane in Music and a new Nearby feature in Maps to point out gas stations, parking lots, restaurants, and more. Audio sound levels in CarPlay are now equalized when you switch between audio sources, and Siri in Car-Play now reads back messages more concisely. For more on CarPlay, see "CarPlay Offers Limited, Glitchy iPhone/Auto Integration" (18 January 2016).

Finally, individual user profiles are available on the iPad — but only for educational institutions. Sadly, while most of us may never see these options, Apple has added some great features for educators, such as new administration tools, managed Apple IDs, and a Classroom app to help teachers manage their classes. Teachers can use Classroom to view students' screens, launch and lock apps, use Air-Play to send student screens to an Apple TV, and reset passwords. These are all great features, and some would be nice to have outside the educational world as well, but we're skeptical that they're sufficient to woo budget-driven schools away from cheap Chromebooks.

iOS 9.3 also includes a number of security fixes, most notably for a vulnerability discovered by Johns Hopkins University researchers that could let attackers intercept photos and videos sent via iMessage.

It's surprising that Apple is adding new features this late in iOS 9's product cycle. Usually, Apple adds notable features to iOS only once per year, in a major release in September or October. Perhaps iOS 9.3 marks a change in how Apple is scheduling its software updates, with a longer time between significant updates. Or perhaps that's just wishful thinking for those of us who sometimes feel that our industry hamster wheel is spinning out of control! 🦝

by Julio Ojeda-Zapata

Google Gives Away Its Nik Collection Photo-editing Apps

Google has made a freebie of its Nik Collection, a set of advanced Mac and PC photo editing tools that, until last week, cost $150, and at one time went for $500. The company is issuing refunds to those who purchased the suite in 2016.

The seven Nik Collection editing tools, a part of Google's 2012 acquisition of Nik Software, work both as standalone apps and as plug-ins for Adobe's Lightroom and Photoshop programs, as well as for Apple's now-defunct Aperture, which some still use. The full download is 590 MB.

The Nik Collection tools are:

Analog Efex Pro for mimicking classic films and lenses
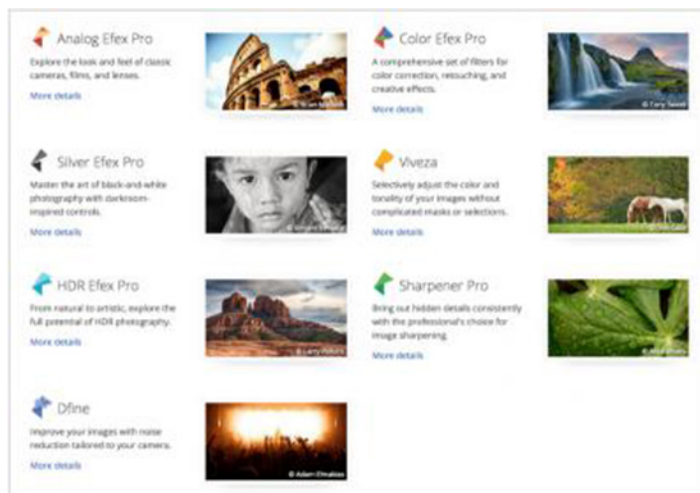
Color Efex Pro for color correction and retouching

Silver Efex Pro for black-and-white editing

Viveza for adjusting color and tonality

HDR Efex Pro for exploiting HDR effects

Dfine for advanced noise reduction

Sharpener Pro for sharpening

Google has not said whether it will continue to update the Nik Collection, but it seems to be signaling that the suite has now become abandonware.

In a Google+ post, the company wrote, "As we continue to focus our long-term investments in building incredible photo editing tools for mobile ... we've decided to make the Nik Collection desktop suite available for free, so that now anyone can use it."

Mac and iOS users should probably not wait for the collection to spawn Apple Photos extensions any time soon.

Google's Nik Software buyout has been a mixed blessing for photography enthusiasts in recent years. The acquisition included Snapseed picture-editing apps for iOS and Mac. But in 2013 Google killed the Mac version (along with a PC version) even though Nik had announced the product only about a year earlier, just before being acquired. Google has said it will continue upgrading its Snapseed iOS app (a universal app with full iPad compatibility) along with an Android version, though.

Google also used the Nik technology to turbocharge the photo editing controls that were a part of its Google+ social network. But those advanced tools later vanished, replaced with far simpler ones when Google+ Photos transformed into the standalone Google Photos service.

In a semi-related development, Google in February 2016 announced that it's shutting down its Mac- and PC-based Picasa photo organizing apps, which it acquired when it bought out Picasa, Inc. in 2004.

It now appears that Google is focusing on the Google Photos service, with frequent updates to the service's mobile apps and Web app. Just last week, it unveiled a smart album feature along with interface tweaks. Google Photos also now supports Apple's Live Photos feature.

Unfortunately, the Nik Collection is entirely disconnected from Google Photos and Snapseed, making it awkward for Google fans wanting to use all of the above.

Still, free is free, and there's no reason not to get the app suite while it's there for the taking — and it might not be in the future if, indeed, Google has no further plans to upgrade this product.

But casual photo editing buffs beware: the Nik Collection is not entry-level stuff, like Google Photos and Apple's Photos. The Nik apps have daunting interfaces and steep learning curves. For the average user, the suite may be overkill.

Nor is the Nik Collection a single, integrated product, meaning that you have to open and close these tools sequentially if you are doing heavy surgery on an image. This is true regardless of whether the tools are being used in a standalone capacity, or as Lightroom and Photoshop plug-ins.

And the suite's total lack of integration with Apple Photos may be a deal-breaker for many Mac-based picture enthusiasts.

But for those who like experimenting with a wide range of editing tools on their Macs, the Nik Collection is now an amazing bargain. ♻

by Agen G. N. Schmitz

Your Favorite Mac Personal Finance Apps

We asked you to rate the Mac personal finance software that's near and dear to your heart (or that had let you down), and nearly 700 TidBITS readers answered our survey of 34 apps with close to 1,400 votes (see "Vote for Your Favorite Mac Personal Finance App," 17 February 2016). We found that the landscape for finance apps is still dominated by Intuit's Quicken, but there are several alternatives that our readers recommend wholeheartedly.

All four versions of Quicken in our survey made the top ten in terms of vote count, with varying ratings. While few apps elicit the level of contempt and resignation as the most recent Quicken editions, Quicken 2007 finished near the top for both vote count and ratings. To paraphrase the band Chicago, Quicken can be a hard habit to break. Quicken 2007 user Paul Brown voiced his reluctance in testing other finance apps. "You can't do a good evaluation of any financial management application without really using it for some significant time period," he said, "and meanwhile you want to keep your data entry current in your current application, doubling the time and effort spent doing your bookkeeping while also doing new app evaluation." Despite the extra work, he continues to explore alternatives (particularly SEE Finance), as he's worried about Quicken's long-term viability due to Intuit's plan to sell it (see "Intuit to Sell off Quicken," 24 August 2015).

Still, some have found alternatives to the Quicken quagmire. Here are a few takeaways:

• When looking at the top Quicken alternatives by weighted average and vote count, Moneydance (the top rating, second-most votes) and Banktivity (most votes, third-best rating) are the clear favorites.

• If those two don't float your boat, check out other apps that scored well in the ratings, but didn't collect quite as many votes (such as SEE Finance, Moneywiz, and Check-Book/CheckBook Pro).

• Be sure to look at the full results and read the comments on the original article, since there's a lot of useful information there that we couldn't convey here.

[Check the "full results" for a graphical summary of the various applications. — Ed.]

• Don't forget to read Michael Cohen's articles on "Finding a Replacement for Quicken" (5 August 2011) and "Follow-up to Finding a Replacement for Quicken" (20 September 2011), which helped readers understand their needs and choose from the available alternatives.

When it came time to evaluate the results, we calculated the weighted average for each app, assigning a weight of 1 (Avoid it) through 5 (Can't live without it) for each the five choices — the best weighted average possible is thus 5. Apps that received only a handful of votes have skewed weighted averages, of course, so we also counted the raw number of votes each app received.

Here's the full list of financial apps, sorted by number of votes. We offer rating graphs and commentary for the apps that garnered the most votes; for the rest, the research is up to you, since only you know what features are important. Focus on apps that have free trial versions and strong import capabilities, since you'll want to get some experience with the app before you commit to it, and because you're likely to want to use this app for years, stick with apps that are getting regular updates.

Quicken 2007 (244 votes, 3.16, 10.7+) -- Read comments from the previous article.

The cumulative 800-pound gorilla of Mac finance apps, four editions of Quicken made it into the top ten — Quicken Essentials, Quicken for Windows, Quicken 2015/2016, and Quicken 2007 — with a total of 602 votes. In terms of rating and votes, Quicken 2007 topped the Intuit list, and many commenters pointed to the comfort they felt in continuing to

use a now-discontinued app first released over eight years ago. Doug Hogg said, "It's like an old shoe — I know how to work it, so I am not changing until I have a very good reason." Andrew Malis noted that Quicken 2007 is "creaky around the edges — I periodically have to rebuild the database — but it continues to work solidly even with a 30 MB database and transactions going back to 1992."

John F. Richter added that Quicken 2007 "does everything I need it to do very well. I have been using it from early versions to balance my check books, credit card accounts and maintain my assets and have 15 years of history accumulated. What I like about it is the flexibility of reporting to facilitate tax accounting, reconciliation of accounts, and asset management." He did try Quicken 2015, but "was reluctant to commit to this weaker version."

This echoes the main theme that readers cited in not moving to newer editions of Quicken or alternative finance apps — the features work well in Quicken 2007 and haven't been replicated elsewhere to satisfactory levels. Kelvin Smith said, "I find that the recent versions of Quicken are not useful primarily because they lack annual budgeting." Edward Pittman has tried other options, but has returned to Quicken 2007 due to cumbersome data entry and less-flexible charts and reports. Dave Creek added, "Quicken 2007 still has by far the best report feature, including custom reports."

Quicken 2015/2016 (173 votes, 2.54, $74.99, 10.10+) -- **Read comments** from the previous article.

Quicken 2015/2016 was supposed to assume the Quicken mantle, but many point to the lack of Quicken 2007 features — from basic to advanced — missing from the new version (for instance, Glenn Fleishman noted its lack of report customization in "**Quicken 2015: Close, But Not Yet Acceptable**," 2 October 2014). Commenter Michael Schmitt pointed to Quicken 2007 being "the gold standard on OS X for tracking and reporting lot-based investments. If you do not track investments, Quicken 2015/2016 may be perfectly adequate for you. But if you do need to track investments, Quicken 2015/2016 still can't do it."

It's notable that this comment from GraniteDon was the highest praise anyone could muster for the latest editions of Quicken: "While Quicken 2016 still lacks some features compared to Quicken 2007 (notably loan amortization), I am satisfied with it and would not consider any other software as long as Quicken is available."

Unlike Quicken 2007, Quicken 2015/2016 does have a mobile app companion in the free Quicken 2014/2015/2016 Money Management iOS app, but Dennis B. Swaney calls it "rudimentary" (and it has garnered only a 1.5-star **rating from the App Store** for its most current version).

Both Quicken for Windows (when used in a virtual machine) and the discontinued (and much reviled) Quicken Essentials also placed in the top ten for votes, with Quicken for Windows receiving the ninth-best rating (3.04) from 55

votes. It's probably an option mostly for people already comfortable with Windows. Despite receiving the fifth-most votes (130), Quicken Essentials has the worst rating of the top ten with a dismal 1.62 — it clearly won't be missed.

Banktivity (previously iBank) (246 votes, 3.52, $59.99, 10.9+) -- **Read comments** from the previous article.

After going by the name "iBank" for 13 years, our survey's top vote-getter and third-highest rated app recently underwent a name change to Banktivity (see "**Banktivity 5.6.5 (formerly iBank),**" 8 February 2016), which IGG Software says is derived "from joining 'bank' and 'activity.'" The company says that it's easy to import accounts, transactions, categories, and investments from Quicken, and several commenters supported this claim. Martin Zibulsky started using iBank four years ago, and found that importing and converting data from Quicken 2007 was indeed easy. Eckart Goette appreciated its tracking of international investments and activities, adding, "The multi currency feature is very helpful. I don't miss Quicken and applaud Banktivity for their innovative features." Still, the app is not without its frustrations, as commenter Ray said that date handling and scheduled transactions are not as easy to deal with as in Quicken.

Banktivity enables you to use OFX direct connect banking (support varies by bank), and it also includes an integrated Web browser for downloading files from a bank's Web site. If neither of these options work with your bank, IGG Software also offers the optional Direct Access service (which can be accessed via the Mac app and its two iOS apps), which connects to thousands of banks worldwide and costs $39.99 per year. Unlike Intuit's free Quicken 2014/2015/2016 Money Management universal iOS app, the **Banktivity for iPad** app costs $19.99 and **Banktivity for iPhone** is $9.99 (with the latter providing an Apple Watch app).

Moneydance (154 votes, 3.68, $49.99, 10.7+) -- **Read comments** from the previous article.

Receiving the highest rating of all the apps, Moneydance from The Infinite Kind has been an appreciated Quicken alternative for over a decade (see "**Moneydance Eases a Tax Burden**," 11 April 2005). Several commenters gave props to Moneydance doing well with the basics — online banking and bill payment, account management, budgeting and investment tracking, and support for multiple currencies — and voters gave it the top rating. Rick summarized, "It does what I need, upgrades have either been free or reasonably priced, and support (rarely needed) has been very good." Commenter Reebee added, "Moneydance has its quirks — the interface needs customization options, reports are too limited, and it needs a proper find and replace option. But the learning curve to switch was easy, I had no trouble importing years of Quicken data, documentation is good, and customer support has been surprisingly helpful."

While Michel Hedley was a bit frustrated in The Infinite Kind's speed in making feature enhancements and improvements, Moneydance supports third-party extensions, and a number of free extensions are available to download directly from the company's Web site (including a Find and Replace extension that could ease Reebee's complaint). In addition to the Mac, Moneydance is available for Windows and Linux systems, and the free Moneydance Personal Finance Manager iOS app uses Dropbox to sync to Moneydance on your desktop.

SEE Finance (69 votes, 3.61, $49.99, 10.6+) -- Read comments from the previous article.

The feature-rich SEE Finance from Scimonoce Software scored the second-best rating of the bunch, and it garnered accolades from commenters for its depth. Steven Mattson gushed, "As an owner of rental property I appreciate [its] transaction downloading capability, fast search engine, ability to create custom reports and tax code indexing. The customer support is the best I have had with any software." Mac Bakewell chimed in, "I've been using SEE Finance since 1/1/11 to manage 20 separate checking, savings, investment, and credit card accounts in two currencies (U.S. dollars and Thai baht). While there is really nothing in my digital world that falls into the 'can't live without it' category, SEE Finance continues to be a perfect fit for my needs, just as it has since day one."

SEE Finance imports a number of data formats (QIF, QMTF, CSV, QFX, and OFX files), offers investment and loan tracking, provides custom report creation, and works with over 150 currencies. However, Scimonoce Software only offers a desktop app — no iOS app for mobile tracking.

MoneyWell (60 votes, 3.25, $49.99, 10.7.5+) -- Read comments from the previous article.

MoneyWell from No Thirst Software garnered the sixth-best rating, with most of its votes giving it a vote of confidence as a solid performer. In addition to the standard ledger system found in other finance apps, MoneyWell uses an envelope-style budgeting system where you'll assign balances in your accounts to certain buckets. Your expenses will drain those budgetary buckets, and they'll get refilled each time you add a paycheck or other income. Joseph said, "I love the fact that it uses the envelope system. This is why I bought it in the first place. I don't just want to track where I spend my money. I want to discipline it."

Following a stall in development in 2014, No Thirst Software's ownership was taken over by Kevin LaCoste after original developer Kevin Hoctor was hired by Apple, and updates have appeared more frequently over the last year. Charles E. Flynn has seen improvements, noting, "The program can now duplicate a split transaction, preserving all of the details. If only the QIF format could export split transactions properly, with all of the memo lines preserved, people would be able to move from one program to another easily." MoneyWell offers two iOS apps — MoneyWell Express for the iPhone and MoneyWell for iPad — and

Joseph hopes that their revived development will smooth out what "has always been a squirrelly process." However, Charlie Franklin switched to Banktivity because of problems importing QFX files and connecting directly to banks in Australia.

The Rest of the Personal Finance Apps -- We can't cover all of the 34 apps that we identified in detail, so for the remaining 26 apps, we've listed the number of votes, rating, and price, and included a link to the app's Web site, along with a link to any available comments about it. Let us know in the comments if there's a better way we could do it in the future.

• GnuCash (34 votes, 2.65, Free, 10.5+) -- Read comments from the previous article.

• Money (29 votes, 2.41, $39.99, 10.7+) -- Read comments from the previous article.

• Moneywiz (24 votes, 3.29, $19.99, 10.8+) -- Read comments from the previous article.

• iFinance (19 votes, 2.89, $29.99, 10.10+)

• CheckBook/CheckBook Pro (18 votes, 3.44, $14.95, 10.7+) -- Read comments from the previous article.

• PocketMoney (17 votes, 3.12, $19.95, 10.6+) -- Read comments from the previous article.

• iCompta (13 votes, 2.85, $29.99, 10.8+) -- Read comments from the previous article.

• AceMoney (8 votes, 1.75, $39.99, 10.6+)

• Budget (8 votes, 2.38, $39.95, v10.3.9+) -- Read comments from the previous article.

• iCash (8 votes, 2.00, $49.90, 10.7+)

• SplashMoney (8 votes, 1.63, $19.95, 10.8+)

• jGnash (7 votes, 2.14, Free, 10.7+)

• Liquid Ledger (7 votes, 1.71, $49.99, 10.4+)

• Buddi (6 votes, 2.00, Free, 10.5+) -- Read comments from the previous article.

• moneyGuru (6 votes, 2.33, Free, 10.7+) -- Read comments from the previous article.

• My Checkbook (6 votes, 2.00, $19.95, 10.4+)

• General Ledger (5 votes, 1.20, $14.99, 10.9+)

• Finance (4 votes, 1.00, $14.99, 10.5+)

• MoneyBag (4 votes, 1.25, $29.99, 10.7+)

• My Money (4 votes, 1.50, $49.95, 10.7+) -- Read comments from the previous article.

• SimpliBudget (4 votes, 1.00, $2.99, 10.7+)

• Squirrel (4 votes, 1.25, $14.99, 10.11+)

• Growly Checkbook (3 votes, 1.00, Free, 10.7+)

• Home Accountz (3 votes, 1.00, £39.00, 10.8+)

• Moneyspire (3 votes, 1.00, $54.99, 10.7+)

• Savings (3 votes, 1.00, $14.99, 10.10+)

by Tim Sullivan

Rumors and Reality

Worldwide Developers Conference will take place from June 13th through June 17th. Expect to learn about the future of Apple's four software platforms — iOS, OS X, watchOS and tvOS. Also Apple might unveil and demo iOS 10 for the first time. We should also expect a new version of Mac OS X.

Apple will stream much of the week's event, including the kick-off keynote, on its WWDC website and in the WWDC app. Sessions will also be available after the fact to watch on-demand.

Intuit said last year that it was looking for a buyer for its Quicken business, and the company has now announced that Quicken will be acquired by H.I.G Capital, a private equity investment firm that has invested in and managed more than 200 companies worldwide since 1993, with combined sales of over $30 billion.

Closing unused iPhone apps won't fix help the phone's battery life. Shutting down running iPhone apps that are not being used does not effectively help save battery life because those apps already stopped using the phone's resources after being pushed to the background. Unless you have enabled Background App Refresh, your apps are not allowed to run in the background unless they are playing music, using location services, recording audio, or the sneakiest of them all: checking for incoming VOIP calls, like Skype. All of these exceptions, besides the latter, will put an icon next to your battery icon to alert you it is running in the background.

Things your iPhone can do: The Christian Science Monitor has an article ""10 weird things your iPhone can do."

1. Retrace your steps
2. Head-gesture controls
3. Block contacts
4. Off-line maps
5. Shake to undo
6. Correct Siri's pronunciation
7. See when you sent a message
8. Physical camera buttons
9. Quickly type .com
10. Turn off in-app purchases

The article gives hints on controlling the features.

TRIM: Traditional spinning disk HDDs do not actually erase all the data when you delete something. HDDs merely delete the file header(s) when you empty the trash. The file header is the information that points to the places where the actual data is stored. To save time (and wear and tear), a HDD will leave the real data on the drive to be simply overwritten in the future for something else.

SSDs, on the other hand, cannot overwrite existing data. The data first has to be deleted (written over with zeroes) before new data can be stored in the same location. This is fine for a while, but as the SSD fills up, it will eventually be stuck erasing lots of data before it can save new data. This will affect the performance of a SSD over time.

The way TRIM works is that it every time you delete something, the SSD zeroes out all of the data blocks that are associated with the files. This not only can make SSDs more secure out of the box, it also keeps the read and write speeds high over time!

Apple now includes a Terminal command that enables TRIM for third party SSDs. It's called trimforce, and it works on OS X 10.10.4 Yosemite and higher and all versions of OS X El Capitan. After installing an SSD in your 10.10.4 or newer Mac, enable TRIM support with the following steps:

• Open Terminal (can be found in the Utilities folder)
• Type "sudo trimforce enable" (without the quotes)
• Type "y" (sans quotes) to agree with the warning
• Type your admin password (no letters will show up while typing)
• Wait for your Mac to restart

To check that TRIM is successfully enabled, click the Apple in the upper left-hand corner, click About This Mac > System Report. Choose SATA/SATA Express from the sidebar. You should see your brand of SSD written somewhere there, and under that it should say TRIM Support with a Yes across from it. You have now unlocked the full potential of your new SSD! 🗑

Software Review

Apple Updates

Digital Camera RAW Compatibility Update 6.19

Apr 21, 2016 – 8.1 MB

System Requirements
  – OS X El Capitan 10.11

This update adds RAW image compatibility for the following cameras to OS X El Capitan:
* Fujifilm X-E2S
* Fujifilm X70
* Leica S (Typ 007)
* Leica X-U (Typ 113)
* Nikon D5
* Nikon D500
* Panasonic LUMIX DMC-ZS60 / DMC-TZ80
* Sony Alpha ILCE-6300
* Sony Alpha SLT-A68

Bluetooth Update for MacBook

Apr 19, 2016 – 157.8 MB

System Requirements
  – MacBook (Retina, 12-inch, Early 2016)
  – OS X El Capitan 10.11.4

The Bluetooth update for MacBook (Retina, 12-inch, Early 2016) improves compatibility with third party bluetooth devices, and is recommended for all users. 🗑

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