

The Window

MACNJ

MACNJ

Serving the Central

Macintosh community since 1986

November 2014

*New
Macs, Phones
and iPads*

MacBook Air
From \$899
[Learn more >](#)

MacBook Pro
From \$1099
[Learn more >](#)

MacBook Pro with Retina display
From \$1299
[Learn more >](#)

Mac Pro
From \$2999
[Learn more >](#)

iMac
From \$2499
[Learn more >](#)

Machined aluminum enclosure
Quad-Core or 6-Core Intel Xeon E5

All-in-one aluminum enclosure
Dual-core Intel Core i5 or quad-core Intel Core i5 or i7

All-in-one aluminum enclosure
Quad-core Intel Core i5 or i7

Sleek aluminum enclosure
Dual-core Intel Core i5 or i7

Precision aluminum unibody
Dual-core Intel Core i5 or i7
11.6- or 13.3-inch (diagonal) LED-backlit display
Multi-Touch trackpad

Precision aluminum unibody
Dual-core Intel Core i5 or i7
13.3-inch (diagonal) LED-backlit display
Multi-Touch trackpad

Precision aluminum unibody
Dual-core Intel Core i5 or i7 (13-inch), quad-core Intel Core i7 (15-inch)
13.3- or 15.4-inch (diagonal) LED-backlit display

21.5- or 27-inch (diagonal) LED-backlit display

27-inch (diagonal) LED-backlit Retina display

Apple Wireless Keyboard and Magic Mouse or Magic Trackpad

Apple Wireless Keyboard and Magic Mouse or Magic Trackpad

Highly energy efficient

Lots of things on our November agenda! Chod will finish up his digital downsizing overview...pdf's and lots more. Do you have a newer machine? Do you use iOS 8 or Yosemite?

Tell us about your experience.

November 1st brings the usual refreshments and lots of great member interaction.

Bring a friend!!

Choosing an iPad...

by James Martin/CNET

The **iPad Air 2** and the **iPad Mini 3** are Apple's latest tablets, but join an existing family of devices that the company plans to continue selling at discounted prices. Apple has never sold so many different types of iPad tablets all at the same time.

After the debut of the **iPad Air 2** and the **iPad Mini 3** last week, Apple now sells five different models, allowing for 56 configurations with prices from \$249 to \$829. With so many choices, the iPad lineup is starting to look less and less like the "simple and elegant" design mantra Apple uses to describe its products

It's hard to say definitively yet whether having so many options will confuse consumers or, worse, if it's evidence of a defensive Apple reacting to competitors and a sputtering **tablet** market. Critics who think Apple isn't the trailblazing company it once was question whether CEO Tim Cook's leadership is steering the gadget maker toward a more confusing and less profitable array of products. Having that many choices isn't a product philosophy espoused by Apple co-founder Steve Jobs, who unveiled the iPad in 2010 and handed over the reins of the company to Cook in 2011.

If you walked into an Apple store four years ago, when the tablet market had yet to come into its own, the consumer choice was in line with that Jobsian vision. Potential iPad buyers only had to consider a few questions: how much storage (16, 32 or 64 gigabytes), and whether the tablet would work solely on Wi-Fi networks or have cellular connectivity. As the iPad won over fans (the company sold 225 million units since its debut), the tablet market matured and competitors flooded the market with their own devices.

				
iPad Air 2	iPad Air	iPad mini 3	iPad mini 2	iPad mini
Capacity and Price ¹				
Wi-Fi: 16GB \$499 64GB \$599 128GB \$699 Wi-Fi + Cellular: 16GB \$629 64GB \$729 128GB \$829	Wi-Fi: 16GB \$399 32GB \$449 Wi-Fi + Cellular: 16GB \$529 32GB \$579	Wi-Fi: 16GB \$399 64GB \$499 128GB \$599 Wi-Fi + Cellular: 16GB \$529 64GB \$629 128GB \$729	Wi-Fi: 16GB \$299 32GB \$349 Wi-Fi + Cellular: 16GB \$429 32GB \$479	Wi-Fi: 16GB \$249 Wi-Fi + Cellular: 16GB \$379

(continues)

Choosing an iPad...

Apple's full iPad lineup is now more complex than ever, offering five different models at the same time. Screenshot by Nick Statt/CNET

Apple began to offer more choices to lure consumers who didn't think a higher-end, 9.7-inch model was the perfect fit -- the same strategy it employed to win over a mass market audience for its iPod digital media player and is now doing with the iPhone.

For the iPad, the expansion of the product line meant not just a smaller tablet -- the 7.9-inch iPad Mini, which debuted in October 2012 -- but a reinvention of the 9.7-inch model with last year's pencil-thin iPad Air. Almost every time a new model was announced, Apple discontinued an older product to streamline consumer choice. The iPad 2 replaced the first generation model, the iPad 3 was quickly replaced by the fourth iteration, and the iPad 4 was replaced by the iPad Air.

Yet now, Apple is keeping both the first- and second-generation iPad Mini available alongside the first iPad Air. The iPad Mini 3, which got only 40 seconds of stage time from Apple marketing VP Phil Schiller at Thursday's product launch, is only slightly different from its older sibling: it adds more storage and the Touch ID fingerprint sensor in the home key. That Apple kept the iPad Mini 2 on board at a reduced price of \$299 already has **reviewers advising consumers to steer clear of the Mini 3** and opt for the cheaper Mini 2, a rarity for a company known for driving consumers upward and commanding premium prices for the best hardware.

So what's the deal? Analysts say it may be a sign that Samsung, Apple's chief rival in the market for tablets and smartphones, is winning away more customers with the many models it sells across numerous product lines at different prices.

"Tim Cook is trying to compete with Samsung," Enderle said. "The customer instead of having a clear choice has a hard choice."

That choice manifests itself in consumer doubt around how to avoid making a buying mistake like buying the 16GB iPad Mini 3 when you actually wanted the 64GB iPad Mini 2. "They have so many obsolete products in the market right now that it's pretty damn hard for the consumer," Enderle said. "Therein lies the difficulty for Apple longterm."

The role of cheaper iPads

There are other factors at play, too. Tablets aren't sold at a reduced or subsidized price by wireless carriers. That's driven consumers to hold on to them longer because there aren't cellular carrier subsidies driving you to upgrade every two years (or less). Apple has built its smartphone business by urging consumers to get the best and latest iPhone. But it can't mirror that strategy easily with the iPad. Much of that has to do with the maturing of the tablet market

Though Apple has sold 225 million iPads since the device's introduction in 2010 and has more than 675,000 dedicated apps for the gadget, the company's tablet share has dropped from 33 percent to 27 percent in the second quarter of 2014, **according to market researcher IDC**. The iPad is still Apple's second-best selling product line behind the iPhone at about 15 percent to 20 percent of revenue (the iPhone accounts for more than half of revenue).

Yet while the tablet market is expected to continue growing, with consumers expected to buy as many as 229 million units this year, its growth is estimated to have slowed from a substantial 55 percent increase last year to as little as 11 percent in 2014, **according to a forecast in a report** from research firm Gartner this month

Given that competing devices from companies including Samsung, Google and Amazon sell at prices below the iPad, Apple is wading into tricky waters. Google's newest tablet, the Nexus 9, is a quality device that stacks up well against the iPad Air 2, but is priced like an iPad Air at \$399.

There's also the effect it may have on the brand. "I think it's a bad idea to sell old products as current. It degrades the brand," Enderle said.

But that may be where having a wide array of choices comes in strategically, says Rhoda Alexander, director of tablet and monitor research at IHS Technology.

"What happens is that Apple starts the customer out on a choice selection of the product that's affordable," she said. That range is now as low as \$249 for a 16 GB first-generation iPad Mini, a 2-year-old device that lacks the frills of its newer siblings.

"It's all carefully calibrated to move the customer up the decision tree." *Rhoda Alexander, IHS Technology*

(continues)

Choosing an iPad...

In other words, Apple's strategy may be to get consumers into stores with lower-priced models -- and rethinking how much money they're willing to spend when they see what a little more cash can buy them in terms of features. "When you want to move up...to the 64 GB model or to have the gold casing, you think, 'Now that I'm here, do I want this product or the 9.7-inch Air?' Because they're the same price," Alexander said.

In that sense, Alexander says, "it's all carefully calibrated to move the customer up the decision tree." So even though a tablet may be something you shop for only once every few years, getting more consumers to want that tablet in the first place -- using the \$249 iPad Mini for instance -- gets them thinking about how much bang for their buck they can get once they begin considering, say, the iPad Air 2 for only \$500

Are five iPads too much?

There is still the possibility that consumers may look at Apple's charts and come away scratching their heads. "There's the risk of that, particularly for someone who is just coming into the product line," Alexander said.

However, Apple has played this game before with the iPod. The original iPod, with 5GB of storage, was the one and only device in 2001. By 2009, Apple had moved through multiple iterations of every iPod model it unveiled -- delivering the Shuffle, Mini, Classic and Touch -- changing up the designs and adding colors. The experimentation paid off and the iPod became the dominant digital media player in the world.

With the iPod, each model played a unique role that consumers could identify -- the iPod Shuffle for exercising, the Touch for game players who don't listen to a lot of music, the Classic for iTunes junkies. With the iPhone now too, consumers are given an obvious choice between big and bigger screen sizes.

The differentiation for iPads isn't quite as obvious -- the smaller iPad Mini can be held more easily in one hand and can fit more comfortably in a purse or backpack. But consumers will still be using them in very much the same way, with the same apps in the same tablet environment that tends to be when we're at home connected to Wi-Fi. That poses a problem when you cannot easily pinpoint

which tasks the Mini or the Air are better for. Alexander says that Apple will have to offer clarity there, but that its in-person stores are designed to tackle those kinds of consumer questions.

Having 56 iPad configurations isn't as messy as it sounds

when you consider the things consumers most care about -- color, storage amount, and display -- are easily communicated. "The product line is maturing. There's more to offer," Alexander added. "There's not necessarily a reason to discontinue old products."

In Closing...

The Air 2 gets a huge upgrade in potential graphics performance, thanks to the new A8X CPU, custom-made for the **tablet**. According to Apple, the new chip has a second-generation 64-bit architecture, houses 3 billion transistors and compared to the **iPhone 6's** A8 chip, has a 40 percent faster CPU while its GPU is 2.5 times faster. As a gamer finding himself gaming more and more on a tablet, those details excite me the most.

The Apple iPad Air 2 starts at \$499 (£399, AU\$619), finally includes Apple's TouchID fingerprint sensor and at 6.1 millimeters thick, is -- according to Apple -- currently the world's thinnest tablet. The tablet weighs 0.96 pound or 437g -- 0.98 pound/444g for cellular -- which is about 0.07 pound/32g lighter than the original iPad Air.

The tablet includes the new M8 motion coprocessor, last seen in the iPhone 6 and 6 Plus. The chip tracks motion, calibrates sensors, and acts as a barometer.

Don't expect people to stop using their iPads to take pictures anytime soon. The iSight camera is now an 8-megapixel shooter -- up from 5 megapixels on the Air -- with a burst mode for taking a bunch of photos in succession. The rear camera also supports time-lapse, slow-motion, and 1080p video recording.

Wi-Fi is purportedly faster, with Apple claiming a 2.8x speed increase and 802.11ac support.

Manual Gives You Total iPhone Camera Control

by Josh Centers

“This is an amazing camera, but sometimes it can be %\$#&@^% stupid,” says developer William Wilkinson in the introductory video to **Manual** [https://itunes.apple.com/us/app/manual-custom-exposure-camera/id917146276?ls=1&mt=8&at=1015PW], a new camera app for iOS 8 that provides nearly complete control over your iPhone’s camera.

Wilkinson has a point. I’ve often found myself struggling to tell the iPhone’s camera exactly what to do, especially when it comes to what object in the scene I want to focus on. But for a mere \$1.99, you now can take complete control of your iPhone’s camera

A bit of a disclaimer: My skills are nowhere near those of photographers like occasional TidBITS writer Charles Maurer or our own Jeff Carlson. I struggled through my university’s photography class, eking out a hard-fought C. But, I’ve managed to learn enough to take some decent baby photos.

For those who aren’t familiar with the fundamentals of photography (and these days, you don’t really need to be), they all revolve around controlling how much light is captured in an image, as determined by aperture, ISO, and shutter speed:

- **Aperture:** In simple terms, the aperture determines the size of the hole capturing light. Aperture is measured in f-stops, and the smaller the number, the larger the hole. So an aperture of f/1.4 is much larger than f/8. A lens’s stated aperture size is the largest size it can open up to. So if a camera lens is rated at f/2.5, that’s the widest it can open, and the most light it can let in.
- **ISO:** Referring to the ISO 5800:2001 standard, the ISO setting on cameras determines how sensitive to light the film or digital sensor is. In the days of film, ISO was determined by what film you had in

the camera, but in the digital era, it’s a software setting. Higher ISO settings capture more light, but also introduce visible noise. Ideally, you want to use the lowest ISO setting you can get away with to minimize noise.

- **Shutter speed:** How quickly a camera’s shutter opens and closes is measured by its shutter speed, in fractions of a second. The faster the shutter, the less light is allowed in, and the less risk of image blurring. A slow shutter speed lets more light in, but since the exposure is longer, any movement of the camera or the subject will result in blurring.



At one time, you had to be familiar with all of these fundamentals — and how to adjust them on your camera — to take a decent photo. But even with most cameras now attempting to be idiot-proof, understanding these basics enables you to pull off some neat tricks. For instance, if I’m trying to photograph an active baby in a dimly lit room, I know I need to max out shutter speed, open my aperture up as wide as possible, and increase ISO. If I wanted a motion blur effect, I would slow down the shutter speed, but since that causes more light to be captured, I would also tighten the aperture and reduce ISO.

Until iOS 8, Apple didn’t permit such control over the iPhone’s camera. The iPhone’s processor (and the dedicated image processor in recent iPhone models) automatically selects the settings to make the best image it can, and usually does a good job. But now, thanks to the increased freedom offered to developers in iOS 8 to control those aspects, an app like Manual has become possible.

But does **Manual** deliver on its tantalizing promise of offering complete, SLR-like control to the serious iPhonographer? Yes and no

(continues)

Manual



Manual lets you adjust a number of settings, most of which weren't accessible before iOS 8:

- Exposure compensation
- ISO
- Manual focus
- Shutter speed
- White balance

You probably noticed the big omission: aperture! Unfortunately, the iPhone's camera has a fixed aperture: $f/2.2$ on my iPhone 6. **Since adjusting the aperture is a key way to control exposure, I can't do many of the things on my iPhone that I can on my Canon EOS-M.**

I have a simple camera trick I like to use for testing. To capture a motion-blur effect, I slow down the shutter speed, adjust aperture and ISO as needed, and then wave my hand in front of the camera while snapping a picture.

On the EOS-M, this is easily accomplished. However, with my iPhone 6 and **Manual**, it's a lot more difficult. Since I can't control aperture, it's easy to blow out the image with too much light, resulting in a white rectangle instead of a picture. I was able to pull off a similar effect on both cameras, but it took some trial and error in **Manual**.

Of course, this hardware limitation is outside the Manual developers' control. But I have a few other issues as well. Sometimes, touch targets are unresponsive, which, to be fair, seems to be a common bug with apps on the iPhone 6

and may thus be iOS 8's fault. Also, when I dial down the shutter speed, the viewfinder responds in kind, displaying jerky video of what I'm looking at. While it sort of makes sense, no other camera I've used does that, so it's disconcerting. Finally, **Manual** doesn't have a... manual. Just a terse FAQ [<http://shootmanual.co/faq>]. I think a lot of amateur photographers would appreciate at least an overview of what each function does.

If you're interested in iPhone photography, you've probably already dropped the \$1.99 to start playing with **Manual**. I don't blame you. In fact, I fully expect much better photographers than I to do amazing things with it—I've been impressed by what people have been able to squeeze out of even earlier iPhone cameras. But set your expectations accordingly. While the iPhone has an amazing camera for a phone, it's still a phone camera.

But if you're not a photography buff, you don't need Manual. The iPhone 6's camera and image processor combine for better photos than I could take with my iPhone 5, and in iOS 8, you can adjust exposure and focus by tapping objects in the viewfinder screen. If you just want to pull out your iPhone and snap a decent-looking photo without manual intervention, the built-in Camera app is tough to beat.

Unless otherwise noted, this article is copyright © 2014 TidBITS Publishing, Inc.. TidBITS is copyright © 2008 TidBITS Publishing Inc. Reuse governed by this Creative

Letter to the Editor...

David,

Excuse the slow response. I too have been doing double duty. It seems to be the way it is when working with Non-Profit Organizations. "You Gotta Love It" or run the other way as fast as you can.

I wish I could get to more MACNJ meetings but I now live 3 hours away. I came to the last meeting to hear what Chod had to say about changing over to a "Paperless Office". His presentation helped me in the best way and made the trip extra valuable, above just seeing the old gang. I am going to purchase the ebook he recommended, Paperless and find a cozy corner to sit and read it. A good one for a cold winter day.

As far as "me" goes. I was laid off last Christmas. This sounds bad but it was the best thing that ever happened to me. With my back against the wall, it forced me to go into my own business and hopefully compete with all these "Red Neck Construction Companies" that are out here. I did major radical advertising, most through networking by volunteering with many local non-profits. I guess it worked for my "one man show" can't keep up with all the estimates and projects. I am at the point were I am going to have to pick and choose my future projects.

So now you know why I was very interested in Chod's presentation. In order to keep myself from going crazy, I have to automate the office procedures in every possible way. And I am.

All my invoices are done on the iPhone with TimeWerks. I just started using the new Quicken Mobile to take pictures of my receipts and sync them with the new Quicken 2015. My printer has AirPrint. And I use Home Depot's online estimating / material takeoff software for my customers and their projects. With that, everyone is on the same page with the stores SKU#'s. And best of all - my new iPhone 6 should be in this week. Yes!

So my rocking chair has dust on it, I have no TV but my Apple Products are all humming away. Life is good. This Christmas I am going to post-celebrate last year's, this year's and excitingly looking forward to the path to next year's.

Type to you later. - Dennis

P.S. - Thank Chod for me for a great presentation. You all put so much into the club. It is greatly appreciated.

USE THE MACNJ FORUM!

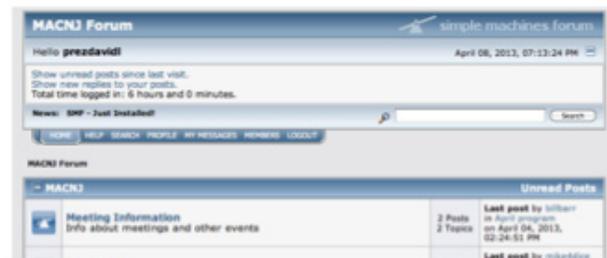
Our forum, using new software to keep out spambots, is only as good as we make it. All members are encouraged to use the forum. It can be of great help in answering questions, providing news, etc., between meetings.

To Register:

There are two links to the forum on the MACNJ home page; or go to macnj.org/forum/ and you are there.

Click on "register" (top right). You'll have to agree to conditions.

Enter a user name which can be used to identify you as member of MACNJ—not strange encrypted names such as xyz123— or you won't be approved. Check the member list to see what names have been accepted.



Enter a valid email address.

Enter and confirm your password. Then remember it! **You can also stay logged-in**, if desired. Look under Profile Information and **enter your location** (City, State). This is mandatory. Enter any other profile information which you choose to use. Click "submit" button, bottom of page. You will be notified by email that you are registered as a MACNJ Forum member. Most questions about the forum are answered in the FAQ Section.



2015: Close, But Not Yet Acceptable

by *Glenn Fleishman*

What I wanted out of Quicken 2015 for Mac wasn't improvement so much as a path forward: I wanted to know that when OS X 10.10 Yosemite shipped, I wouldn't be waiting for Intuit to issue yet another extension on life for Quicken 2007. I pictured myself setting up (as I had before) a virtual machine running an older version of Mac OS X just to keep Quicken 2007 alive. Horrors.

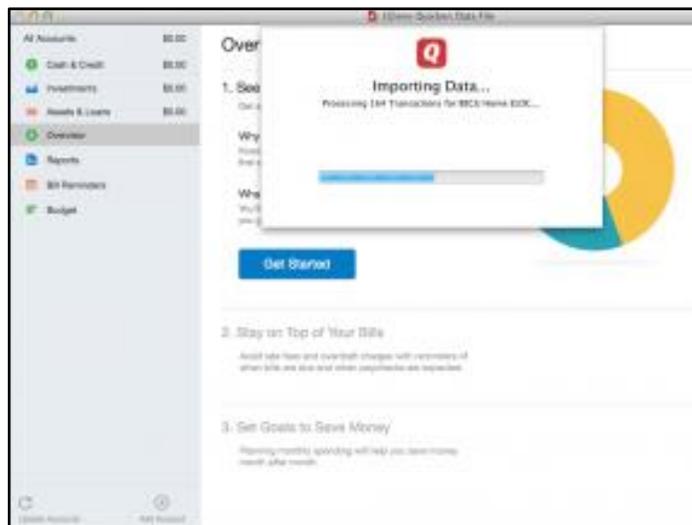
I have tried nearly every Quicken alternative over the last five years, including Mint and the terrible Quicken Essentials, and none suited me. Some couldn't import the full 15 years of data from my Quicken file; others lost valuable information in conversion; and many just didn't match the way I thought about recording transactions and running reports, something that Quicken had certainly shaped. (Quicken emulates the approach of paper accounting ledgers in terms of how transactions are entered and discretely represented as line items, but it isn't skeuomorphic — no torn page edges or leather stitching.)

Quicken 2015 isn't awful. That's great praise given how bad Quicken Essentials was and Intuit's long-running inability to update its flagship financial software for a platform of customers who desperately wanted a new version. At \$74.99, Quicken 2015 is also not cheap, but given the small amount I've paid for minor updates to 2007 over the years, I was willing to plop my money down.

But for my purposes, Quicken 2015 still isn't fully baked. After finding much to like about it, including a crisp interface, a better way to specify transaction details, and good connections to online financial accounts, its failure to import my Quicken 2007 reports (honed over 15 years for business and personal tax and other reporting) and its lack of report customization makes it a non-starter.

Quicken 2015 could be adequate if you don't rely on its reporting or don't mind its simple set of reports. That could be true if you don't need detailed itemization and summation reports for tracking income and expenses as a sole proprietor or small corporation. Some people use Quicken just to enter or download transactions and then check them off, keeping their budget in line and ensuring there are no illegitimate charges. Because I use a large set of custom reports to manage my business — from tracking income to filing city, state, and federal taxes — I'm holding out to see if Intuit addresses the reporting limitations.

A bit later in this review, I'll get into the missing features of importing and reconciling. (I didn't test the mobile app, as I don't plan to use this release, and the mobile app has extremely limited features.)



Critical Advice before Starting -- Before I start on the review proper, if you're converting from Quicken 2007, please read the following advice. I made mistakes so you don't have to.

- Don't leave Quicken 2007 running. I know Intuit already tells you that, but you really must close it or the import will mess up completely.
- Have patience. It can take 30 minutes (with mobile sync) to import a large Quicken 2007 file and then sync everything. Intuit has done a lousy job with threaded and asynchronous operations. Despite many spinning rainbow cursors and apparent freezes, the program is working — I never saw it actually crash during multiple import tests.
- Be careful when you set up connections to online banking, credit card, and other accounts. Quicken attempts to match up accounts you already have with ones on the financial server, but I found a number of mismatches. Had I clicked to proceed, I would have wound up with transactions imported into the wrong account and then had to back those out and relink. (Quicken 2015 offers multiple levels of undo, but not for every operation, and you can break the chain of undos across accounts and launches.)

(continues)

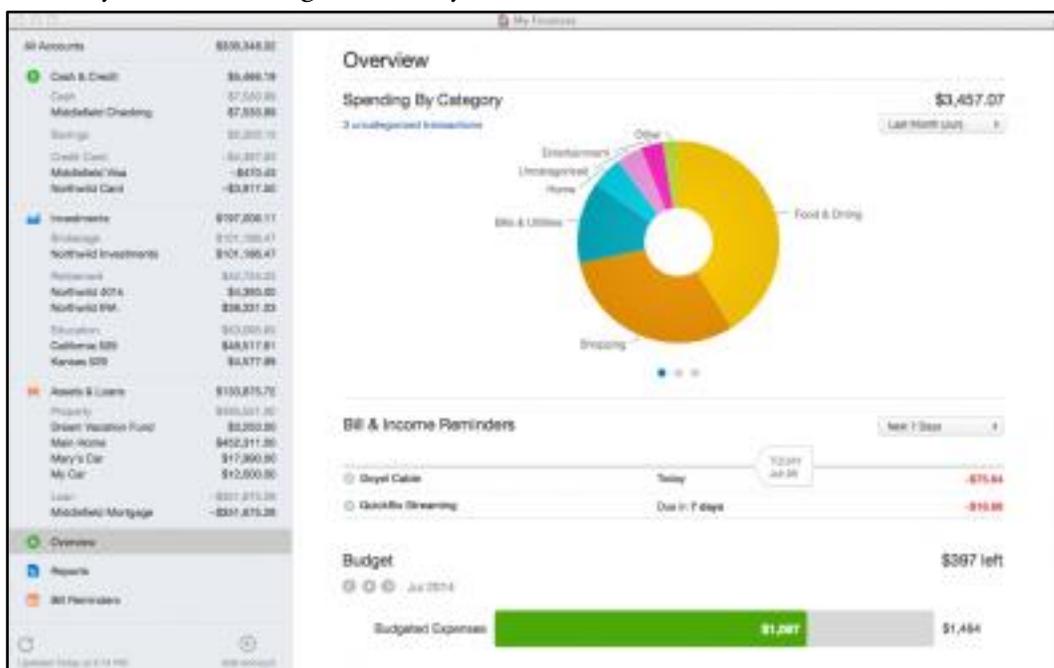
- Match transactions with care. If you create an online linkage in accounts that already have manual entries, you may be flooded with duplicates. I spent almost two hours manually matching transactions to be sure that my records corresponded.

Now on to the meat.

A Random Walk Down Quicken 2015 -- This new release is crisper and cleaner than Quicken 2007. Intuit has created an up-to-date Mac program that looks like it was written this year, and that acts as expected. It's generally stable, and clearly has some auto-save capability. After a crash — the only one across many hours of imports and intensive use — all my data changes were saved, but changes to the default column view in every account were gone. Clearly, Intuit

needs to auto-save preferences, too. Also missing from Quicken 2007 is automatic backup on quit — you'll need to rely on Time Machine, other backup software, or Dropbox to retrieve older versions of your financials.

Quicken 2007 made heavy use of palettes and windows and menu items, which was common in older Mac apps. The 2015 version integrates the Accounts view directly into the main window, as well as reports, bill reminders, investment views, and budget. It's a good approach, because you rarely need to see those elements in multiple windows at once. However, if you do want to bring up multiple items at once, you can right-click on any item in the list on the left of the main screen and duplicate the view into its own window.



Preferences are similarly slimmed down: many options are now gone and others are neatly integrated into contextually appropriate places. For instance, right-click anywhere on the header bar of any view and you can choose columns to show or hide. (You can also click a Columns button at the bottom right of the view.)

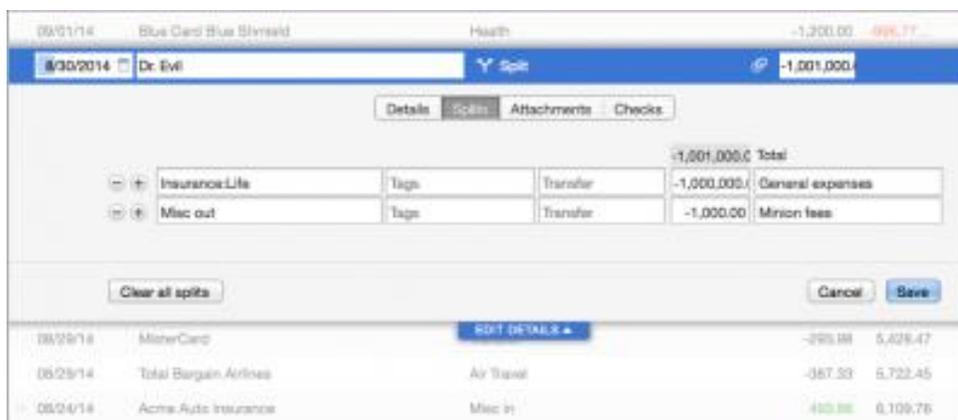
Entering and reconciling transactions in Quicken 2015's simplified view is much the same as in the 2007 edition, but Intuit has made improvements in the amount of detail you can attach in this update. Click the New button to create a transaction or double-click on an existing transaction, and you can modify simple details: date, payee/payer, category, amount, and any other editable columns you choose to display.

(Massive irritant: the default view doesn't show the Reconcile column, which would seemingly be the point of integrating online accounts with a financial app. And after this many years, there is still no keyboard shortcut to mark an item reconciled, my single most common mouse action in the program?)

Click Edit Details, and you get a four-tab view containing:

- Details, which provides more information
- Splits, a feature carried over from earlier Quicken versions to break a transaction into pieces
- Attachments, for adding photos of receipts and tying into the mobile version
- Checks, which let you set up check printing for transactions

(continues)



Altogether, transaction entry and editing is improved, but it often requires more clicks or pressing Return than should be necessary. If I press Return, that signals “I’m done editing” in most software; in Quicken 2015, it advances to the next field if the cursor is in the date or payee/payer field, and accepts the transaction and records it only when the focus is on the category field.

If you’re familiar with Smart Payees from Quicken 2007, the change in Quicken 2015 may be maddening. Smart Payees used patterns or partial matches to identify similar items or rewrite them from imported online transactions or imported data files to improve reporting. For instance, one grocery store chain in Seattle shows up on my credit card bills as several because each store has a unique number. Quicken 2007 had “learned” all these, and they all collapsed on entry to a single line item.

In Quicken 2015, the Smart Payees set of rules has disappeared, and you’re left with a simple text entry. If there’s a way to edit these rules I haven’t found it, and if it’s really gone, that would mean that all imported entries from 2007 would have changed from storing both the original data and the display/report name to just the plain text of the matched name — reducing utility in my older records!

The category entry has also been simultaneously improved and made worse. Start typing in the field, and it pre-fills matching entries and also provides a useful pop-up menu with all the matching options. However, unlike in Quicken 2007, you can’t type a colon to jump to the next level in hierarchical category. For instance, if I have “Business:Hardware:In-State” defined, I can pull reports for Business, Business + Hardware, and Business + Hardware + In-State. In the past, I could type bus and then a colon to leap to the end and start autofilling the next level. Not so in Quicken 2015, which dramatically reduces my manual entry efficiency.

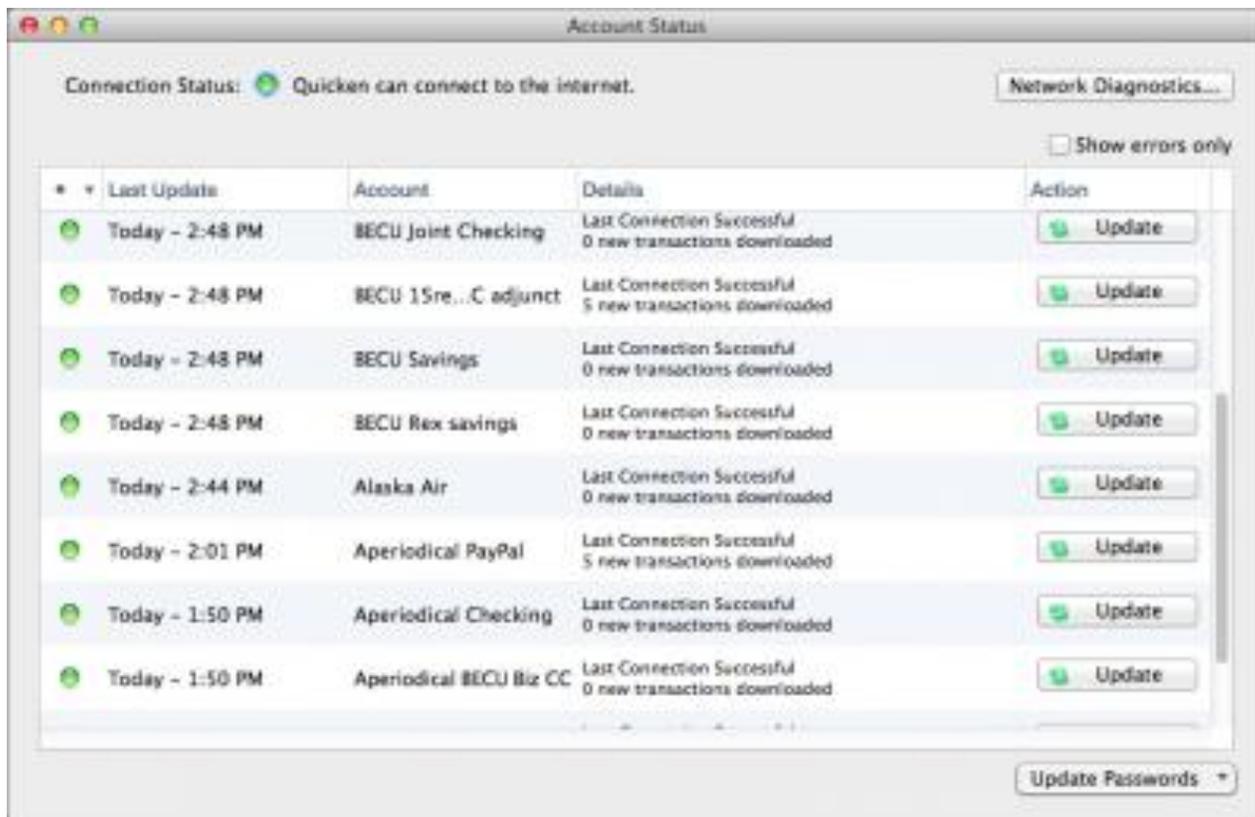
Linking to Online Accounts -- One of the hardest parts of sticking with Quicken 2007 is that banks and other institutions gave up supporting it over time. My credit union dropped its legacy support two years ago, insisting that I could just switch to Quicken Essentials. No thank you. Happily, Quicken 2015 supported six different institutions that I entered, which reduces a lot of the manual work I’ve had to do.

The online connection seems to be among Quicken 2015’s strongest new components, although Intuit removed the familiar reconciliation screen in the interest of simplicity. That’s a good choice, but it means retraining this old dog.

Each Quicken account, like a bank account or loan, can be linked directly to an institution, but the first time you connect to a site at which you have multiple account numbers associated with a single login, the software prompts you to associate all accounts. You can opt to create a new Quicken account to associate, ignore it, or link it to an existing local account.

After a first failed attempt to set up Quicken 2015 and deal with duplicated transactions (the ones I had entered manually and those downloaded from my various accounts), I discovered that the app offers drag-and-drop transaction matching. You drag a downloaded transaction onto a manually entered one, and it merges the information into a single, confirmed entry. This is nifty, but because Quicken 2015’s online help is so terrible and there is, so far as I could find, no manual, I learned this only after complaining on Twitter and then searching the Web.

(continues)



Intuit advertises this as a feature, too, but it's unclear what the utility is until you drill down into what the company means by "drag-and-drop transaction matching." This drag-and-drop interface replaces Quicken 2007's wonky transaction-matching window, in which you viewed downloaded items and accepted them one at a time, as a whole, or worked to match them against manual entries. This new method is far superior, and if your accounts actually sync, you should need to use it only rarely.

With my accounts — including separate business and personal accounts at my credit union — I found that it wasn't always possible to get everything to line up. This surely has something to do both with the craft of previous data imported from Quicken 2007 and varying levels of support for Intuit's online banking standards.

For instance, I was unable to get a home equity line of credit to match up until I realized that it probably had outdated information already stored. Even though I hadn't linked it in Quicken 2015 and had been unable to sync for years in Quicken 2007, the account remained set to sync. Once I disabled and re-enabled online syncing for it, I was able to create the linkage. However, I was never able to get

my home mortgage account to link correctly in all my testing, though I don't know whether to blame the bank or Quicken.

The online sync, which is modal and cannot be canceled, includes a transaction upload stage if you have mobile access enabled. For some reason, on every sync, it wanted to upload thousands upon thousands of my transactions, even if none had changed. I didn't put the time into figuring out which account was causing the error, or if the problem was with Quicken 2015 or the remote institution.

What's Missing and What's to Come -- To Intuit's credit, the company has been completely up front about what's not yet in Quicken 2015 and how it may add popularly requested features. One expects, based on my testing, bug fixes and feature adjustments as well. A "compare" page [<http://www.quicken.com/mac/compare>] at Intuit's site shows two lists: at the top, it's a "positive" list showing every major feature across current and past flagship products (Quicken 2015 for Mac, Quicken Essentials for Mac, Quicken 2007 for Mac, and Quicken Premier for Windows).

(continues)



It's odd to note when releasing new software, as Intuit does in the top item, "free feature improvements included," but the company backs it up with a second list on that page which shows all the lacunae! These proposed features include everything that was dropped or needs to be added, most of which was found in Quicken 2007 and all of which is already in the Windows release.

This is bold and honest, and with the Vote buttons next to each item, I hope Intuit is serious about moving forward. Given that Quicken 2015 dropped amortization support (calculating loan principal for you), advanced reporting, and bill-pay support, there's plenty of room to grow.

This is an idiosyncratic review, I admit. I have my set ways, which are undoubtedly different from how others have used Quicken over the years. Quicken 2007 was sufficiently rich and robust that everyone was able to choose a different approach, and thus some people will find this new release adequate.

People like me, however, need Intuit to bring Quicken 2015 into closer feature parity with Quicken 2007 so it's not just a compatibility upgrade with fewer capabilities, but a full-featured financial package that allows us to move for-

ward. For now, I'm sticking with Quicken 2007 as Quicken 2015 is not ready for my version of prime time, but I'll be keeping a close eye on updates to see when it will meet my needs. If you're in that subset of users who just need sophisticated tracking and reconciliation, but not reporting, Quicken 2015 may work for you as it currently stands.

Perhaps I am too forgiving. After so many years and so many missteps since Quicken 2007's initial release, I should have given up on Intuit. (Do all Quicken users feel like Charlie Brown, taking yet another run at Intuit's football?) But since I still can't find a comparable package that meets my modest needs for entry, sync, and reporting, I have to hope Intuit succeeds in rebuilding a full 2007 house on 2015's new foundations.

Unless otherwise noted, this article is copyright © 2014 TidBITS Publishing, Inc.. TidBITS is copyright © 2008 TidBITS Publishing Inc. Reuse governed by this Creative Commons License: <http://tidbits.com/terms/>.



"WILL YOU TAKE AN IOU?"



Meeting Notes October 4, 2014

by Hugh Murphy Jr.

The meeting opened with the introduction of a guest - Lisa Lomauro, who is an illustrator and photographer. She later joined the club. Dave explained Bill Barr's absence; he is on vacation and Dave displayed a photo of him on the rim of the Grand Canyon. It was announced that the New Jersey Equine Artists Association, founded and directed by our own Sheila Barnes, will be exhibiting at Farmstead Arts in Basking Ridge from October 18th through November 29th. The opening reception is October 19th. Sheila is currently recuperating from knee surgery. The announcement was used to demonstrate the Reader feature which displays text only and remove extraneous illustrations, etc.

Chod Lang has an article in the Forum about a group trip to the Apple headquarters in Cupertino, CA when Chod, Bill, Dave, and two others became Apple agents and could sell Apple products. Chod also mentioned other sources available to keep abreast of news in the world of Apple such as MacSurfer and Mac 360.

There was a short discussion of the two new iPhones. Doris Kiziah would like to purchase a new desktop and was offered advice from several members. Chod Lang said the low cost iMac is a "dumbed-down" version. Bob Fasanello said a new version is coming out on October 16th. Dave and Chod both suggested refurbished machines at reduced prices available on Craig's List or eBay, which have the same warranty as new models.

In a discussion of backup drives, Chod suggested saving as PDFs. Lee Roth keeps old computers for their old programs, and has procedures for backing up at home and at the office. Chod stated that Flickr offers free storage of photos.

Lee Roth again suggested visiting the GoPro Site.

At 1055, Chod Lang began his presentation about digitization or so-called going paperless. He has started a business of digitizing photo albums. He demonstrated a mount he fabricated from PVC pipe to use the camera of his iPad as a scanner. He used it to scan order forms for a local game butcher. Evernote has a camera function, and there a Tiny Scan application on the iPad which makes a PDF. The iPhone may also be used as a scanner. Chod now uses various portable scanners such as the CamCard scanner which scans business cards and copies them into an address book. He also mentioned Red Laser for scanning bar codes. He demonstrated the Pan Digital scanner for photos and transparencies which records on an SD card. He also showed Shot Copy, a device for taking pictures of slides or negatives with a camera. Book scanning may be done with DIY devices, the plans for which are available on the web. A kit is available for \$449. He showed the Fujitsu desktop scanner and the Sanji scanner. He demonstrated the use of the Scan Snap ix100 scanner for scanning and organizing receipts, available from Amazon for \$229. He also demonstrated the previously mentioned Fujitsu desktop scanner. For organizing the data created by these scans, Chod recommends DEVONthink Pro, an artificial intelligence for the Mac. He demonstrated the use of Hazel, from noodlesoft, for the organization of files. He closed the presentation with PDFs of his late mother, the movie actress.

MACNJ Meeting Information

Check the latest meeting information on the MACNJ website at www.macnj.org



MACNJ's general monthly meetings are usually held on the second Saturday of each month at Voorhees High School, in High Bridge, New Jersey, from 9 AM to noon. Visitors are welcome.

From the Morristown area

Go west on State Route 24 to County Route 513. Go southwest on 513 for 4.9 miles through Califon. Continue on 513.

Voorhees High School will be on the left at 256 Route 513, across from Voorhees State Park.

From the Somerville area

Go north on US Route 202 until it intersects with interstate 287. Take I-287 northwest for 4.2 miles to I-78 west. Follow I-78 west for 13 miles to Route 31 north (this is the Clinton/Washington exit.) Follow Route 31 north 2.1 miles to a traffic light where there will be a sign for High Bridge. Turn right onto County Route 513. Follow 513 north for two miles into the town of High Bridge. Voorhees High School is two miles further north at 256 Route 513, on the right, across from Voorhees State Park.

From points west

Go east on I-78 to exit 15 (Clinton/Washington exit for Route 31 north) Follow 31 north 2.1 miles to a traffic light with a sign for High Bridge. Turn right onto County Route 513 North. Follow 513 for two miles into the town of High Bridge. Voorhees High School is two miles further at 256 Route 513, on the right, across from Voorhees State Park.

From the Flemington area

Take Route 31 north past Clinton to a traffic light with a sign for High Bridge. Turn right onto County Route 513 north. Follow 513 for two miles into the town of High Bridge. Voorhees High School is two miles further at 256 Route 513, on the right, across from Voorhees State Park.

Parking and Entrances

Parking is plentiful and free. Park in the main parking lot of the school, enter the main entrance by the flag pole, and follow the signs for the MACNJ meeting room in the choir room on the first floor.



Photo by Bill Barr



The MACNJ newsletter, The Window, is an independent publication not affiliated or otherwise associated with or sponsored or sanctioned by Apple. The opinions, statements, positions, and views stated herein are those of the author(s) or publisher and are not intended to represent opinions, statements, or views of Apple. Non-commercial reproduction of material from this newsletter by another user group is permitted, provided credit is given to MACNJ and the author, and a copy of material reproduced sent to MACNJ editor.

MACNJ Member Directory



Officers and Committee Chairs

David L. Davis, President.....(908)537-0934
Bill Barr, Program Chair.....(908) 730-8418
Michael W. Fordice, PhD, Webmaster.....(973) 361-3715
Bob Fasanello, Co-Newsletter Editor.....(908) 537-2803
David L. Davis, Acting Co-Newsletter Editor
David L. Davis, Acting Treasurer
Hugh Murphy, Jr., Secretary.....(609) 660-1052

General Membership

Xochitl (Sheila) Barnes.....xochitlb@comcast.net
Bill Barr.....thepegroup@earthlink.net
Bob Brickman.....robrick1965@earthlink.net
Ronni Buffington.....vbuff@verizon.net
Rosemary Carnali.....rmcarnali@yahoo.com
Walter Chandoha.....chandoha@embarqmail.com
Kathy Counterman.....kcounter@ptd.net
Graham Curtis.....curtisgr@verizon.net
John D'Almeida.....j.dalmeida@comcast.net
David Davis.....davidldavis@comcast.net
Lia DiStefano.....Liadida@verizon.net
Erika Eick.....erikaeick@me.com
John Eick.....erikaeick@me.com
Bob Fasanello.....hrhbob@mac.com
Mike Fordice.....mike4dice@gmail.com
Herbert Goodfriend.....bonami@mailforce.net
Stephanie Griffin.....s_griffin@verizon.net
Doris Kiziah.....dwkiziah@comcast.net

Chod Lang.....chodlangr@mac.com
Lisa Heilman Lomauro.....lufetarg@live.com
Debbie Lynch.....catatudes@comcast.net
Bryan Marten.....bry_mart@yahoo.com
Dennis McAvoy.....dennismcavoy11@me.com
Don McBride.....don@mcbride.name
Jim McMekin.....jmcmeikin@comcast.net
Sheila Meiman.....sjmeiman@meiman.com
Stan Menscher.....stan.menscher@gmail.com
Barbara Middleton.....mail4u@centurylink.net
Michael Middleton.....mail4u@centurylink.net
Margo Murphy.....margo2@comcast.net
Hugh Murphy Jr.....murphthesurf@mac.com
Helen Oszucik.....poobear@infionline.net
Jim Oszucik.....poobear@infionline.net
Frank Peluso.....fpeluso@comcast.net
Lee Roth.....lbr@lawroth.com
Dennis Spence.....dennisthree@outlook.com
Bruce Thomson, Jr.....blackriver@comcast.net
Jim Trier.....jamesjtrier@gmail.com
Geoff Withington.....with@embarqmail.com
Christine Wojtaszek.....chriswo@mac.com

About the Member List

Every effort is made to keep the member directory current. If your name has disappeared from the list you may be delinquent in your dues. Please send all address updates, changes and corrections to President David Davis.

Member Benefits

MACNJ User Group members in good standing are encouraged to take advantage of the following savings and benefits

Peachpit Press

Peachpit Press provides our group members with a **30%** discount off the list price of any of their books. At check-out, right before you put your credit card number in, you must enter the user group coupon code UE-23AA-PEUF (case-sensitive). This coupon code is an exclusive offer that may not be used in conjunction with any other coupon codes.

O'Reilly & Associates

Don't forget, you can receive **35%** off any O'Reilly, No Starch, Paraglyph, Pragmatic Bookshelf, SitePoint, or Syngress book you purchase directly from O'Reilly. Just use code DSUG when ordering online or by phone 800-998-9938. ordering at <<http://www.oreilly.com>>.

Vendor Offers For MUGs

The MUG Center, the Resource Site Macintosh for User Groups, offers a number of software, shareware, and hardware specials for User Group members. Visit<<http://www.mugcenter.com/vendornews/vendornews.html>>.

MACNJ Membership

Annual dues are \$24, due each January. Members joining during the year pay \$2 per month for the months remaining in the current year. Families may join for \$35. Please make all checks payable to "MACNJ". Checks can be given to President David L. Davis at the monthly meetings, or mailed to:

MACNJ Membership
David L. Davis
242 Cherryville Road
Flemington, NJ 08822

Fill out this form and return it with your payment.

MACNJ Membership Form

Check one: Membership Renewal New Member

Month membership begins

amount enclosed (\$2 per month, \$24 for the entire year/\$35 per family)

Name (if a family membership, please list all member names)

Street address (if this is a renewal, please indicate if any of your address information has changed.

city

state

zip code

Home telephone number

mobile phone number

e-mail address

What I do with my Macintosh (favorite Apps, creative work, etc) Be as descriptive as possible!
