

# Bits of Bytes

Newsletter of the Pikes Peak Computer Application Society, Colorado Springs, CO

Volume XXXIX

January 2019

Issue 1



## The Prez Sez

by Joe Nuvolini, President, P\*PCompAS

Well, here we are again (for the 9th time). Since the society has been in existence for 37 years, that means that I have been president 24.32% of its life. That means more embroidery on my shirt!

Last month we saw the story of an adopted computer with Linux installed and some info on Portable Apps, a source I used some years ago. It was quite handy when traveling as you could load your favorite apps on a thumb drive and use them on any Windows computer. It was great when one had to use cyber rooms back in the days when not every storefront had Internet service.

The January program will be presented by Vice President/ Program Chair, Jeff Towne. The subject will be Roku and Amazon Firestick, alternates to Dish or cable TV, as is, by the way, Sling TV. Should be an interesting program. One more item of interest: HomeGroup has been removed from Windows 10 (Version 1803). For more info, visit:

<https://support.microsoft.com/en-us/help/4091368/windows-10-homegroup-removed>

Seems to me that with all the cloud options, like Dropbox for example, it shouldn't be an issue. See you all on the 5th! ☺



## Next P\*PCompAS meeting: Saturday, 5 January 2019

No topic has been announced.

## Meeting Minutes

by Pat Kreiger, Secretary, P\*PCompAS



President Toni Logan called the 1 December 2019 meeting to order at 9:00 a.m. Coffee is still compliments of Starbucks.

## OFFICER REPORTS

VP Cary Quinn was not present for the start of the meeting.

Treasurer Bill Gardner reported we have \$3583.01 in our savings account, and \$4034.02 total in our combined account. This year we donated a computer to the church in gratitude for letting us meet there once a month. All dues for next year are paid.

APCUG Rep Joe Nuvolini will take care of our APCUG dues for next year.

BOD Chairman John Pearce had nothing to report.

Newsletter Editor Greg Lenihan said the newsletter deadline was 22 December.

Membership Chair Ann Titus had nothing to report.

Hospitality, Barista, and Audio Chairs had nothing to report.

## OLD BUSINESS

The annual Volunteer Luncheon is scheduled for January 26<sup>th</sup> (weekend before the Superbowl) at Old Chicago on North Carefree and Powers at noon.

## NEW BUSINESS

Our newly elected officers for 2019 are as follows:

President—Joe Nuvolini  
Vice President—Jeff Towne  
Secretary—Cary Quinn  
Treasurer—Chuck Harris  
Board of Directors—Harvey McMinn

## AROUND THE ROOM

Joe Nuvolini has a device that will project a computer or phone screen onto a TV. It doesn't necessarily need to be hard wired. Look up the model number of your tablet or phone to connect to HDMI before buying a device to be sure it will be compatible. If both aren't the same brand, might need Bluetooth or some other aid to enable the connection. Samsung is a good choice. There are various other brands. Ilene bought hers on Amazon. You might check with her or Joe for advice.

Harvey McMinn lost much data on a drive and wonders if anyone knew how to retrieve it. He thinks SpinRite will rewrite it, but the charge is about \$90. Cary

*Continued on page 2*

## In This Issue

### Articles

|                                  |   |
|----------------------------------|---|
| Coming Soon: 5G .....            | 4 |
| Financial Software .....         | 6 |
| Interesting Internet Finds ..... | 9 |
| Network Attached Storage .....   | 3 |
| Win10 Update Available .....     | 5 |

### P\*PCompAS

|                       |   |
|-----------------------|---|
| Meeting Minutes ..... | 1 |
| The Prez Sez .....    | 1 |



## Officers

**President: Joe Nuvolini**  
*nuvo@nuvolini.com*

**Vice President: Jeff Towne**  
*jeffjant@gmail.com*

**Secretary: Cary Quinn**  
*cary.quinn@gmail.com*

**Treasurer: Chuck Harris**  
*charris7525@gmail.com*

## Staff

**APCUG Rep/Webmaster: Joe Nuvolini**

**Barista: David George**

**Drawings: Bob Logan**

**Editor: Greg Lenihan**

**Librarian: Paul Godfrey**

**Membership: Ann Titus**

## Committees

**Audio: A.J. Whelen**

**Hospitality: Ilene Steinkruger**

**Programs: Jeff Towne**

**Publicity: Jeff Towne**

**Nominating: Vacant**

## Board of Directors

**Joe Nuvolini**

**Peter Rallis**

**Paul Godfrey**

**Ann Titus**

**Harvey McMinn**

## Meeting Minutes (Continued from page 1)

suggested contacting Acronis.

Bill Gardner wants to know how to use Acronis to restore an old program and make the backup visible on screen. Suggestions included going to the manufacturer who made the program and ask if they have a disk that might be used to restore. Usually the backup from an old computer won't work, but some do. Acronis might restore the backup external drive faster. Greg Lenihan said Oldaps.com might have an old version of the desired software. Other suggestions were to go back to the source of the program (Internet) to see if they have an old version of the program. If so, install that using whatever they suggest. Usually they have an installer you can download to install it. Try running Acronis to see if it has a backup copy of the program one can install from the Acronis backup. Joe suggested booting Acronis from the backup disk. Use that portable backup to restore the application.

Paul Godfrey said Fry Electronics occasionally has sales on Acronis and sells it for \$15.

Bob Blackledge said Acronis through Gene Barlow sells for \$25 to user groups ([www.ugr7.com](http://www.ugr7.com)).

## PROGRAM



## Cary Quinn Presenting

Cary Quinn got a computer with no hard drive and he installed a new one. He said if you ever have to do that, be sure the size of the new hard drive is adequate to hold all the information from the old one. The power button would not work, but Amazon sells an external start button.

Cary mentioned Calibre as a program that converts various ebook formats. 😊



**Members attending the December 2018 Membership Meeting. New officers were voted in for the upcoming year.**

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## ***Network Attached Storage—It's Like a Personal Cloud***

*By Phil Sorrentino, Sarasota Technology Users Group, FL, philsorr (at) yahoo.com*

It seems like everybody is into, or onto, the cloud these days. Most of the time, for the average user, it means taking advantage of one of the cloud storage services like OneDrive, Dropbox, Google Drive, or Box. Many users even back up their data to one of these cloud services. Cloud services provide a great way to store a fairly large amount of data, like all your pictures, music, and videos. OneDrive will give you 5 GB for your own use, and Google will give you 15 GB, and allow you to store an unlimited number of pictures and videos, if they are within a limited size and resolution. With these services, your pictures and videos are stored in some mass storage location somewhere on the Internet. You must have a connection to the Internet to access any of the data stored in the cloud, but a connection to the Internet is almost a given for most of us nowadays. But there is another alternative, a personal cloud that you set up in your home. This cloud takes the form of a Network Attached Storage (NAS) device connected to your router. The data on the NAS device is shared by all the devices (wired and Wi-Fi) on your

local area network (those indicated under "Network" in File Explorer). And the NAS device drive acts as a cloud by allowing you to access it from any remote location over the Internet, even if your home computers are turned off. The NAS device installation is quite easy. All it basically requires is an Ethernet cable connection to the router and the router password.

NAS devices are available from many of the same storage companies that make the hard drives we have in our laptops and desktops, like Western Digital and Seagate. Western Digital has a line of "My Cloud" NAS devices and Seagate calls their line the "Personal Cloud." Qnap, Synology, and Buffalo also have NAS product lines. The product literature boasts that "Today's NAS devices allow you to extend that file-sharing access to people outside the local area network, which essentially gives you the personal cloud storage." If you have only one or two computers and you don't need a central storage facility, you probably don't need a NAS device. Most people probably don't have thousands of photos and gigabytes of digital music and large video

collections, but some people do; so, if you are one of these people, you just might think of adding a NAS device to your network.

Aside from data streaming, it seems to me that the NAS device can be used in two different ways. (Data streaming on a network might be a future article.) First, the files stored on the NAS device could be copies of files from each of the computers on the network, or second, the files on the NAS device could be a database to be used by all the computers on the network. If the files on the NAS device are copies, then the NAS device is providing a backup capability. If the files on the NAS device are the primary storage files for all the network computers, then the NAS device is providing a database capability. (By the way, a much cheaper alternative to installing a NAS device is to set up file sharing on one of the networked computers and configure it to allow other computers to use its files and folders. Though this is a reasonable way to share files, the shared computer must always be powered on or the other computers will not have access to the shared files,

*Continued on page 4*



**Gaiety and fellowship awaited the digerati attending the December breakfast at the Country Buffet. Like last year, we also got a visit from Santa.**

**Happy New Year!**

## Coming Soon: 5G Feeds Your Need For Internet Speed

by Kim Komando (tip from 12/22/18)

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There's been a lot of talk about 5G. As compared to 4G LTE, 5G is 20 times faster. You can download a full HD movie in less

than 10 seconds. Sounds nice, doesn't it?

Until 5G hits your home, you can dramatically speed up your current connection with a little-known secret setting. You don't need to be a techno wizard to do it, either. [Here's how to change one setting to get faster internet speeds.](#)

The 5G revolution is also aimed at delivering virtual-reality experiences and bringing more devices online, from sensors and robots to cars and smart-home gadgets. The next generation of wireless tech is handing out some big promises, so here's what you need to know about the coming of 5G.

### Who will be first to 5G in the US?

Last week, AT&T's 5G network went live in 12 cities across the country. This limited introduction was available for anyone with 5G devices, although only a tiny percentage of the population possesses the necessary technology.

At the moment, AT&T is claiming the first standards-based mobile 5G network. The premiere 5G device is the Netgear Nighthawk 5G Mobile Hotspot, which adapts the signal into Wi-Fi that your regular electronics can use.

**Related:** You might be shocked to find out which is the fastest carrier. It's not Verizon. [Here's the report so you can see how your carrier compares to the competition.](#)

Meanwhile, other service providers are racing to catch up – and cash in.

Verizon announced in early October it was the first to deploy a commercial 5G network with the limited introduction of a 5G home broadband

*Continued on page 5*

### NAS (Continued from page 3)

so for some it may not be a good choice.)

Currently, reasonably priced NAS devices for home use are in the 2 to 8 TB range, and they are built with 1 or 2 bays (a bay holds 1 hard drive). A two-bay device can then be set up in a couple of different arrangements depending on how much storage is needed and how dependable the access to the data needs to be. For example, a two-bay device with two 4 TB hard drives could be arranged as one large 8 TB of storage, or a mirrored 4 TB of storage. If arranged in a mirrored 4 TB arrangement, the hard drives would be configured in a RAID configuration where the data is stored (mirrored) on both drives so that if one drive fails the other drive will still have the latest data. RAID is the term used to describe the coordinated use of multiple hard drives. It stands for

Redundant Array of Independent (or Inexpensive) Disks and is a data storage technology that combines multiple hard drives into a single logical unit for the purposes of data redundancy, performance improvement, or both. The data is distributed across the hard drives in one of several ways, referred to as RAID levels. Each level defines a different desired level of redundancy and performance. The arrangement that gives 8 TB of storage from the two 4 TB hard drives is an example of RAID 0. The mirrored 4 TB arrangement of two 4 TB hard drives is an example of RAID 1. RAID 0 and RAID 1 are the simplest, but there are at least 5 RAID levels defined that provide a different balance among the goals of reliability and performance. RAID arrangements beyond 0 and 1 are probably overkill for a typical home use.

So, when it comes to cloud data storage there are at least two choices; cloud storage services or a NAS device right on your own local area network. With the expense of a NAS device and the extra hardware to maintain, I wonder if it is practical for most home networks. Especially since the cloud storage companies are giving a reasonable amount of memory for free, and additional memory at a reasonable price. But, then for those who have large amounts of data, or may be a little on the paranoid side, or for someone who just doesn't trust their data to the cloud storage providers, this may be a better choice. With a NAS device, your data is always secure and physically within your reach, and not housed in some far away data center, where it may be the object of some far away hackers. It's your choice. ☺

## Windows 10's October Update is Now Widely Available. Here's How to Get It

By Cameron Summerson, reprinted with permission from [HowToGeek.com](http://HowToGeek.com)

Original article at: <https://www.howtogeek.com/fyi/windows-10s-october-update-is-now-widely-available-heres-how-to-get-it/>

Microsoft's Windows 10 October Update has had its fair share of issues, but now it's widely available for all users. The thing is, you still may have to pull it manually. Here's what you need to know.

The October 2018 Update, which is Version 1809, has been plagued with issues since its initial rollout—the worst of it was probably when it was [accidentally deleting users' files](#) (oops). But it also [broke network drives](#), [borked Windows Media Player's seek function](#), and [did some janky stuff with Intel drivers](#).

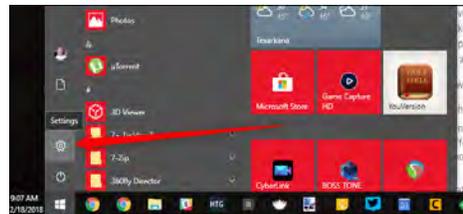
Anyway, fast forward to today, and Microsoft has apparently fixed these issues. The update has been

slowly rolling out to users in blocks to make sure that it has been stable along the way. Finally, you can have it today if you're so inclined.

Note: Before pulling this update, we highly recommend [checking what version of Windows 10 you're already running](#). If it's 1809, you're already up to date and we discourage checking for updates as it can [pull an unstable version of Windows](#).

**RELATED: [How to Find Out Which Build and Version of Windows 10 You Have](#)**

To grab the update, you'll need to jump into Windows 10's Settings menu. Click the Start Menu and then the little cog icon.



*Continued on page 6*

### 5G (Continued from page 4)

service in parts of Sacramento, Houston, Indianapolis and Los Angeles. The issue here is that Verizon's service doesn't meet the globally recognized 5G standard. Verizon says it will adopt that industry standard in 2019 while rolling out its 5G mobile service for phones. T-Mobile says it is targeting 2020 for full nationwide 5G coverage for its customers.

Don't get too excited yet. What this really means is that we're looking at waiting well into 2019 before there are significant deployments of mobile 5G networks.

### Will your phone work with 5G?

The short answer is yes, and you should probably start saving up for it because 5G will not be cheap. The Netgear Nighthawk 5G Mobile Hotspot (mentioned above) retails for about \$500, which is more than twice as expensive as a similar 4G mobile hotspot.

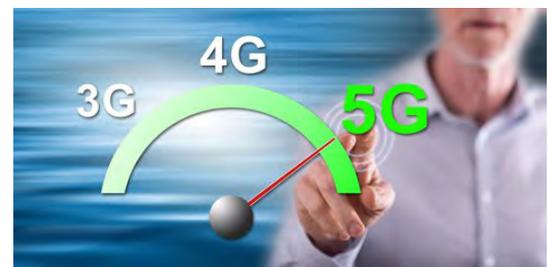
The new device is great news for technophiles with an insatiable hunger for newer, faster gadgets. The effects of 5G should be extraordinary, with unprecedented data rates. But to take advantage, you'll have to retire your current devices, even that new \$1,000 iPhone XS. Both Motorola and LG announced 5G-capable phones earlier this year, but the hardware won't be out until 2019.

**Related:** Have an old phone lying around? [Here's how to get the most money when you sell it.](#)

These early 5G smartphones will also need to work on older networks due to what could be a slow and spotty rollout of 5G. The Moto Z3, exclusive to Verizon, is an excellent example of this. It's a 4G phone, and it's already available. Next year, you will be able to buy a 5G Moto Mod to add onto the phone, so it will work with Verizon's 5G network.

For people who don't want to spring for an entirely new phone, they'll be able to test the 5G waters with mobile hotspots. These small devices will connect to the 5G network, and you'll then be able to connect your phone or computer to the hotspot. The advantage here is the ability to connect multiple devices to one fast wireless hotspot.

### Why is 5G important?



*Continued on page 6*

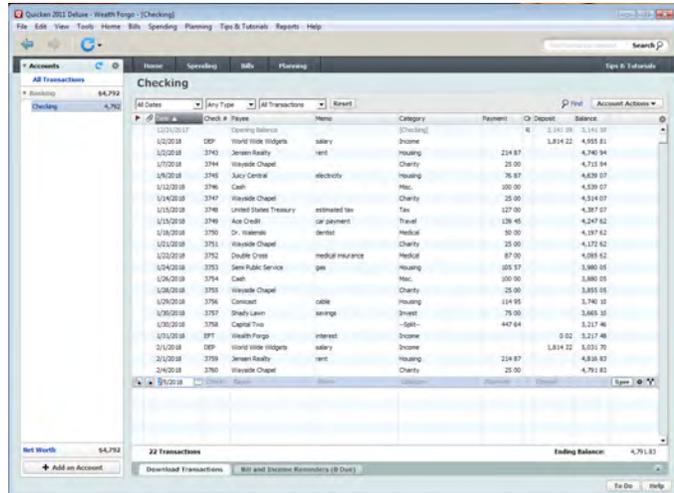
## Financial Software

By Dick Mayback, Brookdale Computer Users Group, NJ, [www.bcug.com](http://www.bcug.com), [n2nd \(at\) att.net](mailto:n2nd@att.net)

I, like many others, have used Quicken for years to manage our family finances. In 2015 Intuit sold it, and the new owner has recently decided to make it a subscription product, requiring users to make periodic payments. So far, Intuit continues to support versions prior to 2015, and you can use these with no added fees. However, if you purchase a new PC, you may not be able to install your existing Quicken on it. What are the alternatives?

I use the software only for our checking account and enter all the data into it manually; moreover, I don't use it to transfer funds electronically. Although TurboTax can import data directly from Quicken, I don't use this feature either. As a result, I have considerable flexibility in choosing a program. I evaluated accounting programs by importing our data from Quicken and using them in parallel with Quicken for several months. During this time, I entered the new checks and deposits, reconciled the account, and prepared reports. This let me check that the programs would do what I need and compare the efforts required. If you've used Quicken for many years, you will find any new program quite awkward at first. A fair trial requires considerable study of the documentation and should extend over several weeks.

There are dozens of financial programs available, and I selected two of these for evaluation, GnuCash (<http://www.gnucash.org/>) and HomeBank (<http://homebank.free.fr/en/>). Both are free and run on Windows, OS X, and Linux. I'll illustrate their characters by using a simple example checkbook record imported from Quicken, shown in Screen 1.



**Screen 1. Quicken View of the Account.**

Quicken uses single-entry book-keeping, where there is only one account, and the deposits and withdrawals

*Continued on page 7*

**5G (Continued from page 5)**

Smartphones are just one small piece of the 5G revolution. The blazing-fast speeds on our phones will be enjoyable, but the real future of 5G is in connecting all the pieces of our world together. Self-driving cars could talk to each other, making them safer and more reliable. Augmented-reality glasses could give us a new way of looking at the world around us.

We're getting closer to a more exciting sci-fi-style future, and the seeds for that will be planted as 5G expands into reality in 2019 and then ramps up in 2020. In a decade, we may look back and marvel at how it all began. ☺

**Win 10 Update Available (Continued from page 5)**

From there, select Update & Security. Click the Check for Updates button. At that point, the update should start pulling immediately. If it doesn't, you can also try using [Microsoft's Update Assistant tool](#).

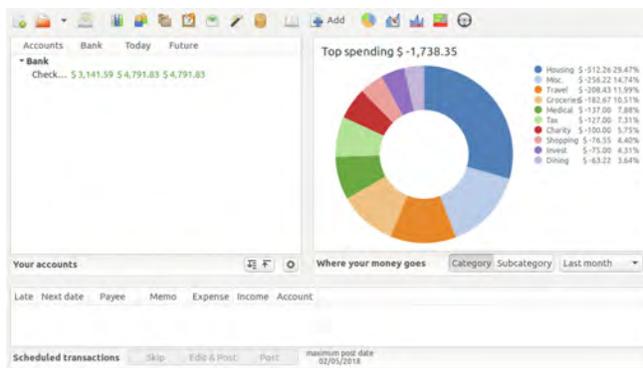
Like I said earlier, we wouldn't normally recommend clicking the Check for Updates button [as it can pull unstable Windows 10 updates](#) thanks to [Microsoft's new update schedule](#). If you're itching it pull 1809, however, this is the only way (outside of waiting for the update to automatically install, of course).

**RELATED: [Now Windows 10 Has C, B, and D Updates. What is Microsoft Smoking?](#)** ☺

*Financial Software (Continued from page 6)*

are assigned to categories (income, housing, charity, etc.) Note the first entry (Opening balance). A Quicken feature allows you to close out an account, for example at year's end. Items prior to the closeout date are placed in a separate file and deleted from the current one.

HomeBank, like Quicken, uses single-entry book-keeping, and while this is easy for most home users to understand, it isn't really suited to business use. Importing the Quicken data resulted in two accounts, one representing the opening balance in Quicken and the other the subsequent transactions. The opening balance account can't be deleted, but it can be hidden. Doing this and renaming the other resulted in Screen 2.



**Screen 2. HomeBank Summary Screen.**

From here you see a graphical summary of your spending, configure the program, select reports, and set up budgets. Double-click on an account to see the transactions, Screen 3.

The screenshot shows the HomeBank Account View for the 'Checking' account. The account balance is \$3,141.59. The transaction list is as follows:

| Date       | Info | Payee                  | Category | Status | Expense   | Income     | Balance    | Memo              |
|------------|------|------------------------|----------|--------|-----------|------------|------------|-------------------|
| 12/31/2017 |      | Beginning Balance      |          |        |           | \$3,141.59 | \$3,141.59 |                   |
| 01/02/2018 |      | World Wide Widgets     | Income   |        |           | \$1,814.22 | \$4,955.81 | salary            |
| 01/02/2018 | 3743 | Jensen Realty          | Housing  |        | \$-214.87 |            | \$4,740.94 | rent              |
| 01/07/2018 | 3744 | Wayside Chapel         | Charity  |        | \$-25.00  |            | \$4,715.94 |                   |
| 01/09/2018 | 3745 | Juicy Central          | Housing  |        | \$-76.87  |            | \$4,639.07 | electricity       |
| 01/12/2018 | 3746 | Cash                   | Misc.    |        | \$-100.00 |            | \$4,539.07 |                   |
| 01/14/2018 | 3747 | Wayside Chapel         | Charity  |        | \$-25.00  |            | \$4,514.07 |                   |
| 01/15/2018 | 3748 | United States Treasury | Tax      |        | \$-127.00 |            | \$4,387.07 | estimated tax     |
| 01/15/2018 | 3749 | Ace Credit             | Travel   |        | \$-139.45 |            | \$4,247.62 | car payment       |
| 01/18/2018 | 3750 | Dr. Walenski           | Medical  |        | \$-50.00  |            | \$4,197.62 | dentist           |
| 01/21/2018 | 3751 | Wayside Chapel         | Charity  |        | \$-25.00  |            | \$4,172.62 |                   |
| 01/22/2018 | 3752 | Double Cross           | Medical  |        | \$-87.00  |            | \$4,085.62 | medical insurance |
| 01/24/2018 | 3753 | Semi Public Service    | Housing  |        | \$-105.57 |            | \$3,980.05 | gas               |
| 01/26/2018 | 3754 | Cash                   | Misc.    |        | \$-100.00 |            | \$3,880.05 |                   |
| 01/28/2018 | 3755 | Wayside Chapel         | Charity  |        | \$-25.00  |            | \$3,855.05 |                   |
| 01/29/2018 | 3756 | Comicast               | Housing  |        | \$-114.95 |            | \$3,740.10 | cable             |
| 01/30/2018 | 3757 | Shady Lawn             | Invest   |        | \$-75.00  |            | \$3,665.10 | savings           |
| 01/30/2018 | 3758 | Capital Two            | -split-  |        | \$-447.64 |            | \$3,217.46 |                   |
| 01/31/2018 |      | Wealth Forge           | Income   |        |           | \$0.02     | \$3,217.48 | interest          |
| 02/01/2018 |      | World Wide Widgets     | Income   |        |           | \$1,814.22 | \$5,031.70 | salary            |
| 02/01/2018 | 3759 | Jensen Realty          | Housing  |        | \$-214.87 |            | \$4,816.83 | rent              |
| 02/04/2018 | 3760 | Wayside Chapel         | Charity  |        | \$-25.00  |            | \$4,791.83 |                   |

**Screen 3. HomeBank Account View.**

Unlike Quicken, there is no separate screen to reconcile an account. Instead, you select a transaction

that appears on your bank statement and click the green check icon in the lower menu bar, after which a green check mark will appear in the Status column. The Bank item in the header shows the account balance of all the cleared items. When it equals the closing balance on your bank statement, the account has been reconciled. Click the *Add* icon in the lower menu bar to add a transaction or double-click on one to edit it; the result is Screen 4.

The screenshot shows the HomeBank Transaction Edit Window. The fields are: Date: 02/04/2018; Amount: 25.00; Payment: (none); Info: 3760; Account: Checking; Payee: Wayside Chapel; Category: Charity; Status: None, Cleared, Reconciled, Remind; Memo: ; Tags: ; Buttons: Cancel, OK.

**Screen 4. HomeBank Transaction Edit Window.**

Although HomeBank is simple and easy to use, I found it somewhat more cumbersome than Quicken, in that entering transactions required a few more keystrokes. There also are no provisions for on-line banking. The F1 key opens the on-line manual, which of course requires Internet access. HomeBank can import QIF, QFX, and CSV files, and can export QIF ones. Thus, if you find after using it for a while that it isn't suitable, you can move your data to another program.

If HomeBank doesn't meet your needs, you might consider the more complex GnuCash. It uses double-entry accounting, which makes it suitable for business use and for organizations who are subject to audit, and it includes features for asset management and on-line banking. Its home screen, shown in Screen 5, hints at its double-entry approach.

*Continued on page 8*

Financial Software (Continued from page 7)

| Account Name            | Description | Total  |
|-------------------------|-------------|--|
| Charity                 |             | \$125.00   |
| Checking                |             | \$4,791.83   |
| Clothing                |             | \$76.55  |
| Dining                  |             | \$63.22  |
| Equity                  |             | \$3,141.59   |
| Retained Earnings       |             | \$3,141.59   |
| Groceries               |             | \$182.67   |
| Housing                 |             | \$727.13   |
| Income                  |             | \$3,628.46   |
| Invest                  |             | \$75.00  |
| Medical                 |             | \$137.00   |
| Misc.                   |             | \$256.22   |
| Tax                     |             | \$127.00   |
| Travel                  |             | \$208.43   |
| <b>\$, Grand Total:</b> |             | <b>Net Assets: \$4,791.83      Profits: \$1,650.24</b> |

Screen 5. GnuCash Home.

Unlike in Quicken, there are no categories; instead there are multiple accounts. Checking accounts are essentially the same as in single-entry systems; the others take similar roles to categories. When you write a check to a charity, you deduct from the checking account and add to charity account. There is thus a plus for every minus, hence the term, “balancing the books.” Note the Retained Earnings account, which is the account’s opening balance. (GnuCash handled this more gracefully than did HomeBank.) Double-clicking on the checking account shows its transactions, Screen 6.

| Date       | Num  | Description            | Tot Deposit | Tot Withdra | Balance  |
|------------|------|------------------------|-------------|-------------|----------|
| 12/31/2017 |      | Opening Balance        |             |             | 3,141.59 |
| 01/02/2018 | DEP  | World Wide Widgets     | 1,814.22    |             | 4,955.81 |
| 01/02/2018 | 3743 | Jensen Realty          |             | 214.87      | 4,740.94 |
| 01/07/2018 | 3744 | Wayside Chapel         |             | 25.00       | 4,715.94 |
| 01/09/2018 | 3745 | Juicy Central          |             | 76.87       | 4,639.07 |
| 01/12/2018 | 3746 | Cash                   |             | 100.00      | 4,539.07 |
| 01/14/2018 | 3747 | Wayside Chapel         |             | 25.00       | 4,514.07 |
| 01/15/2018 | 3748 | United States Treasury |             | 127.00      | 4,387.07 |
| 01/15/2018 | 3749 | Ace Credit             |             | 139.45      | 4,247.62 |
| 01/18/2018 | 3750 | Dr. Walenski           |             | 50.00       | 4,197.62 |
| 01/21/2018 | 3751 | Wayside Chapel         |             | 25.00       | 4,172.62 |
| 01/22/2018 | 3752 | Double Cross           |             | 87.00       | 4,085.62 |
| 01/24/2018 | 3753 | Semi Public Service    |             | 105.57      | 3,980.05 |
| 01/26/2018 | 3754 | Cash                   |             | 100.00      | 3,880.05 |
| 01/28/2018 | 3755 | Wayside Chapel         |             | 25.00       | 3,855.05 |
| 01/29/2018 | 3756 | Comicast               |             | 114.95      | 3,740.10 |
| 01/30/2018 | 3757 | Shady Lawn             |             | 75.00       | 3,665.10 |
| 01/30/2018 | 3758 | Capital Two            |             | 447.64      | 3,217.46 |
|            |      |                        |             |             |          |
|            |      | Misc.                  |             | 56.22       |          |
|            |      | Clothing               |             | 76.55       |          |
|            |      | Travel                 |             | 68.98       |          |
|            |      | Dining                 |             | 63.22       |          |
|            |      | Groceries              |             | 182.67      |          |
|            |      | checking               |             | 447.64      |          |
| 01/31/2018 | EFT  | Wealth Forgo           |             | 0.02        | 3,217.48 |
| 02/01/2018 | DEP  | World Wide Widgets     | 1,814.22    |             | 5,031.70 |
| 02/01/2018 | 3759 | Jensen Realty          |             | 214.87      | 4,816.83 |
| 02/04/2018 | 3760 | Wayside Chapel         |             | 25.00       | 4,791.83 |
| 02/05/2018 |      |                        |             |             |          |

Present: \$4,791.83    Future: \$4,791.83    Cleared: \$3,141.59    Reconciled: \$3,141.59    Projected Minimum: \$4,791.83  
Capital Two

Screen 6. GnuCash Checking Account Transactions.

We see essentially the same information as with HomeBank and Quicken. A nice feature is that selecting a split transaction (Capital Two here) displays its component transactions. Like Quicken, GnuCash has a reconciliation feature, which leads you through the process, shown in Screen 7.

| Funds In      |     |                |          |   | Funds Out     |      |                   |        |   |
|---------------|-----|----------------|----------|---|---------------|------|-------------------|--------|---|
| Date          | Num | Description    | Amount   | R | Date          | Num  | Description       | Amount | R |
| 01/02/2018    | DEP | World Wide ... | 1,814.22 |   | 01/02/2018    | 3743 | Jensen Realty     | 214.87 |   |
| 01/31/2018    | EFT | Wealth Forgo   | 0.02     |   | 01/07/2018    | 3744 | Wayside Chapel    | 25.00  |   |
| 02/01/2018    | DEP | World wide ... | 1,814.22 |   | 01/09/2018    | 3745 | Juicy Central     | 76.87  |   |
|               |     |                |          |   | 01/12/2018    | 3746 | Cash              | 100.00 |   |
|               |     |                |          |   | 01/14/2018    | 3747 | Wayside Chapel    | 25.00  |   |
|               |     |                |          |   | 01/15/2018    | 3748 | United States ... | 127.00 |   |
|               |     |                |          |   | 01/15/2018    | 3749 | Ace Credit        | 139.45 |   |
|               |     |                |          |   | 01/18/2018    | 3750 | Dr. Walenski      | 50.00  |   |
|               |     |                |          |   | 01/21/2018    | 3751 | Wayside Chapel    | 25.00  |   |
|               |     |                |          |   | 01/22/2018    | 3752 | Double Cross      | 87.00  |   |
|               |     |                |          |   | 01/24/2018    | 3753 | Semi Public S...  | 105.57 |   |
|               |     |                |          |   | 01/26/2018    | 3754 | Cash              | 100.00 |   |
|               |     |                |          |   | 01/28/2018    | 3755 | Wayside Chapel    | 25.00  |   |
|               |     |                |          |   | 01/29/2018    | 3756 | Comicast          | 114.95 |   |
|               |     |                |          |   | 01/30/2018    | 3757 | Shady Lawn        | 75.00  |   |
|               |     |                |          |   | 01/30/2018    | 3758 | Capital Two       | 447.64 |   |
|               |     |                |          |   | 02/01/2018    | 3759 | Jensen Realty     | 214.87 |   |
|               |     |                |          |   | 02/04/2018    | 3760 | Wayside Chapel    | 25.00  |   |
| Total: \$0.00 |     |                |          |   | Total: \$0.00 |      |                   |        |   |

Statement Date: 02/05/2018  
Starting Balance: \$3,141.59  
Ending Balance: \$3,880.05  
Reconciled Balance: \$3,141.59  
Difference: \$738.46

Screen 7. GnuCash Reconcile Window.

If you’ve had no exposure to accounting, it will take some time to adapt to the double-entry system, although it’s briefly explained in the tutorial on their website. For example, unlike in Quicken, when using GnuCash, once you’ve reconciled a transaction you shouldn’t change it. If you find an error in a reconciled transaction, you enter a separate transaction to make the correction. Once I became acquainted with GnuCash, I found it quite easy to use, although entering transactions is slightly more cumbersome than with Quicken.

A peculiarity worth mentioning is that while GnuCash can import data files in several formats, including QIF, QFX, and CSV, it can export only in CSV. Many programs, including Quicken can import only QIF files. Software is available to convert CSV files to QIF, but it involves additional work (and additional chances for mischief), especially since Quicken is fussy about the flavor of QIF. Another caution is that all the discussion I’ve seen on importing is for Intuit’s versions of Quicken; I don’t know if there are problems with the new one.

A bonus GnuCash feature is that it has a companion Android app that can export data to the PC program. You can use Android GnuCash to track credit and debit card transactions, and if you have the device with you, you know the card balances as you make the transactions. When you get a statement, you export the data to the PC and reconcile the account. Now your records show the card transactions as well as the checks. It will take some time and effort to learn to make this work, as reconciliation involves both the bank and card accounts and hence is a little tricky.

Continued on page 9

## *Interesting Internet Finds for October*

By Steve Costello, [scostello \(at\) sefcug.com](mailto:scostello@sefcug.com)

While going through more than 300 RSS feeds, I often run across things I think might be of interest to other user group members.

The following are some more items I found interesting during October 2018.

### **Flat-Panel Antennas: What You Get By Spending More**

<https://www.techhive.com/article/3302851/consumer-electronics/flat-panel-antennas-what-you-get-by-spending-more.html>

If you are interested in cord cutting, you might be thinking about a flat panel antenna. This post explains what you get by spending more money on one.

### **How to Prepare for a Power Outage**

<https://firewallsdontstopdragons.com/how-to-prepare-for-power-outage/>

Chances are there could be a power outage where you live. This post gives tips on how to prepare for power outages, so you can stay safe and productive during one.

### **How to Hide Your IP Address (and Why You Might Want To)**

<https://www.howtogeek.com/363096/how-to-hide-your-ip-address/>

This post explains what your IP address does, why you might want to hide it, as well as how to hide it.

### **Why 5G Will Disappoint Everyone**

<https://www.computerworld.com/article/3310067/mobile-wireless/why-5g-will-disappoint-everyone.html>

There has been a lot of hype lately about 5G. This post explains why most people will be disappointed at the beginning and for a few more years. I think it is good to hear everything, not just the good things about a subject, so here it is.

### **10 Apps For Legally Streaming Free Movies & TV Shows**

<https://fossbytes.com/free-streaming-apps-movies-tv-shows-legal/>

Streaming is a very popular topic now. This post talks about Android and iOS apps to legally stream movies and TV shows. If you have used a smart TV, a Roku, a Chromecast, or other streaming devices to stream to your big screen, some of these might be familiar to you. ☺

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### *Financial Software (Continued from page 8)*

GnuCash's advantages made mastering its double-entry basis worth the effort for me. Much of my spending is via credit and debit card transactions, which are now automatically included in my records. I also find the GnuCash reports to be more helpful than Quicken's when preparing my tax return. It does take slightly longer to enter each check but being able to import card transactions from Android balances this.

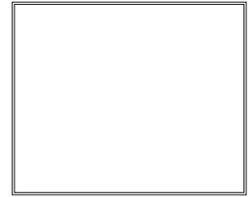
Although I test-drove these two programs by importing data from Quicken, this may not be the best strategy to make the change. The import process isn't perfect and may result in artifacts that are at least esthetically unpleasing. For example, although the process went smoothly for GnuCash, after importing over ten years of Quicken data into HomeBank I found that the Income category had been classified as an expense. You may prefer just to pick a date (probably January 1) and to begin entering data into the new program. To prepare

for this, you would enter data in both during November and December, so that you would be comfortable using the new program by the change-over date.

One minor caution, TurboTax can import transaction data only in TFX files, and although Quicken and GnuCash can export these, HomeBank cannot. However, using this feature greatly increases the amount of data you must enter for each income item and requires that Quicken or GnuCash be configured carefully. For most of us, entering the data from our W2 and 1099 forms is far easier.

To answer my initial questions, yes there are viable free alternatives to Quicken that you can use for your home, organization, and small business. They aren't clones and adapting to them will require time and effort. Be prepared to spend several months using your present accounting program and its replacement candidate(s) in parallel before making the switch. You may decide that Quicken is worth its subscription price. ☺

**P\*PCompAS Newsletter**  
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**Coming Events:**

**Next Membership Meeting: 5 Jan beginning at 9 am (see directions below)**

**Next Breakfast Meeting: 19 Jan @ 8 am, Country Buffet, 801 N. Academy Blvd.**

**Newsletter Deadline: 19 Jan Check out our Web page at: <http://ppcompas.apcug.org>**

