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**As found on the web and other sources
A little long this month but I thought very informative.**

Free Unlimited Cloud Storage?

Category: [Cloud](#) From “askbobrankin.com”.

I get suspicious when a website offers me “free unlimited” anything. So when I saw Hive's offer for free and unlimited cloud storage, I was both hopeful and skeptical. Read on to learn what I discovered about Hive... 18

Hive: What's All the Buzz About?

When I first encountered [Hive Cloud Unlimited](#), it wasn't just the too-good-to-be-true offer, or the repeated urging to “Open the Web app” made me reach for the tin-foil hat. That “hive.im” domain seemed sketchy, too; who registers a website on the [Isle of Man](#)? Instead of swallowing the bait right away, I satisfied my curiosity with some Google Fu.

Hive seems to be legitimate, surprisingly. At least, it's not a front for malware exploit kits. I have to thank the Bittorrent users' news site, TorrentFreak, for its [elucidation](#) of Hive's provenance and business model. Hive is a product of QVIVO, a Hong Kong-based firm backed financially by the SingTel Group, the largest Asian telecommunications corporation. QVIVO was founded

in 2010 by former executives of game developer Electronic Arts. Its mission has always been to deliver music and video faster, across all devices, and for free.



“Hive” seems to be a brand name for QVIVO’s service that alludes to Bittorrent “swarms,” groups of peer-to-peer networking users who are [sharing](#) the same file. Bittorrent is used by Hive to add a social aspect to the QVIVO cloud storage service.

The Web app so insistently pushed by Hive allows a user to drag-and-drop media files that are uploaded to QVIVO’s servers, which are located in the privacy-protective nations of Germany and Switzerland. The Bittorrent protocol lets you invite people to [share files](#) with you in groups known as “hives.” All traffic is encrypted.

The Web app also facilitates organization of one’s files and any files shared by your “hive” into libraries, and streaming of music and video in the Web app’s player. You can start a video on a desktop PC, pause it, and pick up where you left off on a tablet or smartphone. At least you’ll be able to do so when the Hive apps for iOS and Android mobile devices are ready. The Hive website doesn’t give a timeline for those apps.

Hive specializes in music and video files, which allows optimization of files for fastest uploading, compact storage, rapid [retrieval](#), and smooth playing. But you can also use it for documents, spreadsheets, photos, and other file types. You can upload to your Hive with drag & drop from your hard drive, import from [Dropbox](#), or give it a web link and Hive will grab the file for you.

Explore other cloud storage options and learn about online backup in my related article [Ten Free Cloud Backup Services](#)

Limiting the Unlimited

You can invite friends (up to 300) to connect with you on Hive and share files. Note that friends can see ALL your files, except for those in the Transfer or Trash [folders](#). But you can also click a

folder and lock it, which makes it private. Hive does limit your uploads to 50GB per week, and has a [maximum file size](#) of 20GB.

QVIVO stores users' files on cloud service providers Amazon S3 and Cloudfront. But all data that links a user to a cloud-stored file is kept on QVIVO's servers in nations that are not NSA-friendly, to say the least. (Limiting the government's access to your files is a good thing, if you care about privacy.)

The “free unlimited cloud storage” bit is true; of course, some users want more than just a hard drive in the sky. Hive makes money by charging \$9.99/month for their Premium service, which eliminates the ads, gives you faster [download](#) speeds, and lets you do HD streaming of your music and videos. Hive is currently in Beta mode, during which time the Premium features will be free. When the Beta period ends, you can work your way back to “really free” by recruiting 10 or more acquaintances to Hive.

QVIVO offers an API to [Web developers](#) who want to offer Hive-like customized services to their users. Hive is a demonstration of how that works, apparently. We'll see if it really works or if Hive goes away as swiftly as a Bittorrent swarm.

Now something for the APPLE users

What is Apple Pay?

Category: [Finance](#) From “askbobrankin.com”.

Apple Pay has arrived, and it's the purportedly perfect way to get rid of your money in a jiffy without even thinking twice about it. Just what you've always wanted, right? Well, it's what merchants, banks, and credit card companies want, so Apple wants to make you want it, too. Let's see what Apple Pay is and what you can (and can't) do with it...

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Will Apple Pay Replace Your Wallet?

As you might imagine, [Apple Pay](#) is a way to use your iPhone or iPad to pay for stuff, without the hassle of digging into your purse or wallet for a plastic credit card. But you can't use Apple Pay to buy an iPhone 6, iPad Air 2 and iPad Mini 3, because you need one of those in order to use Apple Pay. Apple Pay was enabled on the newest crop of Apple [mobile devices](#) on October 20, and will be rolled out later to other iOS devices.

Apple Pay is a contactless mobile payment service and digital wallet. The digital wallet is a metaphor for a place in the Apple cloud where your credit card and bank account information is securely stored (just like Jennifer Lawrence's private photos). But at least the card and account data never leave Apple's vault, so they will be less exposed to thieves.



When you need to pay for something, you just [wave](#) your compatible iPhone or iPad near an NFC terminal that communicates with the embedded Apple Pay software. That software generates a unique transaction token for one-time use and transmits it to the server that holds your card and bank account data. The token bears all the data about the specific transaction that Apple Pay must know in order to charge the transaction to the card or account that you specify.

Apple Pay on the iPhone 6 uses the built-in Touch ID fingerprint scanner to authenticate the user. Alternative authentication methods will be rolled out for the Apple Watch, iPad, and older iPhones that lack Touch ID. These may include PINs like old-fashioned debit cards. As I understand it, older iPhones and [iPads](#) will be able to use Apple Pay only if they are paired with an Apple Watch, which won't be available until sometime in early 2015. Now you want an iPhone 6 even more, don't you?

Virtually all of the major credit card companies have collaborated with Apple and are ready to [support Apple](#) Pay. So are over 500 large banks. Big retailers who will accept Apple Pay include Walmart, Home Depot, McDonald's, Bloomingdale's, Macy's, and more. But initially there will be only 220,000 point-of-sale terminals where you can use Apple Pay in the whole United States, which is home to millions of places to spend money.

Will it Fly?

The first few months of Apple Pay transactions will occur between a tiny fraction of merchants and a tiny fraction of consumers. But that's probably by design. That type of rollout should minimize the incidence of any embarrassing glitches in the system.

But I am still betting that some ingenious “white hat” hacker will crack Apple Pay before the clock strikes midnight on October 31st. History offers favorable odds, which is scarier than a trick-or-treater arriving at your doorstep in a hazmat suit.

Tech media pundits who got to test Apple Pay early report that it takes “only five to ten seconds” to make a purchase with the new system, not counting merchants’ interruptions to demand your loyalty card or a donation to some worthy cause. (I’m looking at you, Walgreen’s.) That’s not significantly faster than swiping a card, but an iPhone 6 may be easier to find than a card; I hear that many iPhone 6 owners keep them always in hand lest the pricey [phones bend and catch fire](#) in a pocket.

There have been other attempts to get consumers to switch from plastic [cards](#) to phones for payment purposes. Google Wallet never really got off the ground. Paypal is still trying. I see the Paypal logo on credit card terminals in Home Depot, but I’ve never been tempted to try it out. The Starbucks app lets you make payments via your [smartphone](#), which is nice because it takes the sting out of having to pay \$6 for a latte.

We can expect more digital wallet and contactless payment systems now that Apple has gotten the card services and banks on board. But two big inertial bodies remain: merchants and buyers. Every new payment system requires expensive [upgrades](#) of point-of-sale terminals. Apple and its financial services partners are hoping to motivate merchants with incentives and penalties. But millions of merchants will resist upgrading as long as plastic still works. And even though Apple promises that they will not collect information about what users purchase with Apple Pay, that claim is likely to be seen with skepticism, whether it's deserved or not.

The security benefits of Apple Pay (or any other card-free mobile payment service) are becoming better known as more databases of card numbers are stolen from large merchants. But consumers may not trust Apple with their financial details, either. Apple-haters will not jump on the Apple Pay bandwagon, and it's doubtful that Apple will provide an app that allows mobile Android or Windows devices to play.

Without that huge segment of the consumer population, I doubt that most merchants will make the necessary upgrades to enable Apple Pay. Time will tell. Are you and your shiny new iPhone 6 planning to use Apple Pay?

Some more about what you don't want to know!

“All calls are recorded for training, quality assurance, and identification purposes” is what the familiar warning should read. Voice biometric data samples are routinely collected by corporations without the advice or consent of callers.

“Voiceprints” of more than 65 million people are in corporate and government databases, says the Associated Press.

And I’m just starting to get familiar with WINDOWS 8!

Microsoft Announces Windows 10, Not 9, Due 2015

By John Lister on October, 1 2014 in “Infopackets.com”.



Microsoft has revealed that the next edition of its flagship operating system will be known as Windows 10, rather than Windows 9. The new operating system represents a further blurring of the lines between full-size PCs and portable devices such as smartphones and tablets.

The choice of new name is largely a marketing tactic. Microsoft wants to get across the idea that the system will be a major relaunch over the much-maligned Windows 8, rather than a small set of minor revisions.

Two Major Differences in Windows 10

There will be two main differences in approach with Windows 10. The first is that Microsoft plans to make it be a single operating system system that will work on all devices, from desktops and laptops to tablet computers, smartphones and eventually its Xbox game console.

To tie in with this, there will now be a single app store for buying software for running on Windows-enabled devices. At the moment, it appears users will be able to buy PC applications from other sources (such as websites) and install them as usual.

Windows 10 Brings a Unified Desktop Across All Devices

The second big change is that the user interface will bring together elements from both the traditional look of Windows 7 and the controversial default mode of Windows 8. Users will no longer have two different interfaces to choose from and switch between when using a mobile device or a PC.

Instead, a single interface will blend together elements of each. For example, the traditional Start menu will be in place from the onset, but it's unclear if that includes mobile devices.

The Windows 10 interface will also continue to incorporate "tiles" from Windows 8, including the option to have them display live information such as the contents of newly-arrived emails. However, the user can resize tiles, even to the point of shrinking them down to look more like traditional Windows desktop icons. (Source: bbc.co.uk)

Windows 10 'Continuum' Adjusts To Device Type

A new feature named Continuum will automatically switch how Windows behaves if the form factor changes, without the need to restart Windows. For example: a tablet with a keyboard attached will perform differently than a tablet without a keyboard. The key differences are that a tablet with a keyboard acts similar to a desktop PC, where a tablet without a keyboard relies on a touch screen for input. (Source: arstechnica.com)

Exactly how Continuum works will depend on the type of hardware being used, with Windows 10 automatically adjusting to work best with the screen size and the type of input available, whether it's a keyboard, mouse or touchscreen.

In theory, all these changes should mean developers can create a single application that works seamlessly across multiple devices, including a smartphone touchscreen or a giant desktop PC monitor. Whether developers embrace that idea remains to be seen.

Other Enhancements to Windows 10

Other features to Windows 10 include snap enhancements, which make it easier to 'snap' opened window applications to the edge of the screen in a pre-defined manner; a task view button on the task bar that allows the user to see all running applications at a glance; and finally, a multi-desktop mode that allows users to quickly switch between multiple desktops on the same system (for example: one desktop could be used for personal use, and one for business use).

Corporations Must Embrace Windows 10

According to research firm NetMarketshare, only 13.4% of all desktops currently run Windows 8 or Windows 8.1. In contrast, Windows 7 accounts for 51.2%, and 23.9% for Windows XP - which is currently unsupported by Microsoft and is now considered a major risk in terms of PC security.

Forrester Research's David Johnson says that the reintroduction of the Start Menu should help Windows 10 fare better, especially in the corporate world. Quite simply, Windows 10 needs to be a major success for Microsoft.

"It is critically important ... The Start Menu is perhaps the most important thing that will make the desktop experience familiar to business users, and will help reduce resistance to its installation ... For Microsoft to continue to be able to get the best and latest technology in the hands of the enterprise workforce all over the world, it has to have a vehicle to do that - and Windows 10 is its best shot," he said. (Source: bbc.com)

Windows 10 Technical Preview Soon Available for Download

Microsoft will be releasing a technical preview of the new system later this week; it's only available for technical PC enthusiasts and is not recommended for novices. The finished edition of Windows 10 is planned for a release in spring of 2015 according to reports from the BBC; other websites, such as PC Advisor claim its release will be "later" in 2015.

Should I disable the Windows Page File or Swap File?

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By Dennis Faas on October, 24 2014 in "Infopackets.com".



A visitor chatted with me on the web site other day, and he had a question about the Windows Page file. He wrote:

" I have a question in regard to optimizing Windows and its 'page file'. I have Windows 7 Professional (64 bit) with a 1 terabyte (TB) hard drive, and 8 gigabytes of RAM. My system uses a newer generation Intel processor (Core i5 or Core i7). My question is: do I really need a page file when I have 8GB of memory? In your opinion, which is better: having Windows manage my page file, or should I define a custom page file, or use no page file? "

My Response:

The short answer is that I believe you should let Windows manage the page and swap files (virtual memory) because it's the safest option, resulting in minimal data loss. The longer answer follows.

First: What is the purpose of a Page File and Swap File?

Both the page file and swap file serve similar purposes: they're used to hold data for processes (programs) running on the system. Whenever possible, RAM is used to hold this data; however, if the system becomes overloaded, then either the page file or swap file is written to the hard drive to help free up RAM. The reason it's written to the hard drive is because hard drives have always had more storage than available RAM. That's why RAM is referred to as 'primary memory' and hard drives as 'secondary memory', or 'virtual memory'.

Because the hard drive is considerably slower than RAM, having the system write either the page file or swap file to the hard drive is a major performance bottleneck. As such, some people think it's a good idea to disable the swap file or page file, but in my opinion, this is a bad idea.

Even though you have 8GB of RAM, it's still possible to run out of memory (perhaps due to a program that went haywire). If this happened and you've disabled your page or swap file, then Windows may not be able to record the event in its system logs. In fact, most likely what would happen is that your system would freeze up entirely without safely shutting down. Simply put, disabling the page file or swap file would be difficult to troubleshoot, and there's a potential risk of data loss due to a system crash.

Remove the System Bottleneck: Get an SSD

A much better solution would be to remove the bottleneck from the system -- that is to say, make better use of the page and swap file. You could easily do that by purchasing an **SSD (solid state disk)**. SSDs are light years faster than **traditional hard drives** because they don't have any physical moving parts -- in fact, they are very similar to **RAM**. My suggestion is that you use the SSD to store your operating system (Windows), then use the 1 TB drive as your 'data' drive.

In doing so, your SSD would also store your page file and swap files. Because SSDs don't have any moving parts, they operate at near-zero latency. In other words, SSDs provide almost instant access to data if your system ever required the use of a page file or swap file, including anything to do with the operating system (Windows), for that matter. Overall, **SSDs provide a massive performance increase for any computer system.**

Which SSD should You Use?

I have researched SSD's for my customers and the one I recommend is the [Samsung 840 EVO SSD](#) -- either 120GB or 240GB is suitable for Windows XP, Vista, 7, or 8. You can see the specs over at Amazon.com -- it's also their #1 best seller and has the best rating amongst users that have purchased the drive. Prices (at the time of writing) are: [\\$79 for 120GB, \\$128 for a 240GB, and \\$229 for 500GB.](#)

For comparison: [a typical 7200 RPM hard drive](#) would do 100MB to 120MB a second (read) with approximately 7ms (or so) latency at peak performance. The Samsung 840 EVO drive can do 500MB a second read and 400MB a second write, with near-zero latency. I have personally moved all my systems to SSD and I can tell you -- the difference is literally night and day. Even on my little netbook (1.6GHz Atom processor) with 1.5GB of RAM and Windows 7 Pro, adding an SSD was a game changer - it effectively brought life back to my netbook that would otherwise be incredibly slow to run Window 7.

About the author: Dennis Faas is the owner and operator of Infopackets.com. With over 30 years of computing experience, Dennis' areas of expertise are a broad range and include PC hardware, Microsoft Windows, Linux, network administration, and virtualization. Dennis holds a Bachelors degree in Computer Science (1999) and has authored 6 books on the topics of MS Windows and PC Security. If you like the advice you received on this page, please up-vote / Like this page and share it with friends. For technical support inquiries, Dennis can be reached via Live chat online this site using the Zopim Chat service (currently located at the bottom left of the screen); optionally, you can contact Dennis through the website [contact form](#).

We spend the first twelve months of our children's lives teaching them to walk and talk and the next twelve years telling them to sit down and shut up.

Phyllis Diller