

# APPLE'S SAVINGS ACCOUNTS HAVE BROUGHT IN OVER \$10 BILLION

"Today, Apple announced that Apple Card's high-yield Savings account offered by Goldman Sachs has reached over \$10 billion in deposits from users since launching in April."

https://www.apple.com/newsroom/2023/08/apple-cards-savings-account-by-goldman-sachs-sees-over-10-billion-usd-in-deposits/

"According to the press release, 97% of Savings customers choose to have this cash automatically deposited into Apple Savings, which currently has a 4.15% APY.

Counterpoint Research data cited by the Wall Street Journal finds Apple iPhones accounted for 52% of the US smartphone market in December 2022, making it likely that the convenience of automatic deposits into a branded savings account is a big part of the appeal.

If consumers were looking for the best rate alone, they would look elsewhere."

https://www.businessinsider.com/personal-finance/apple-savings-10-billion-deposits-2023-8?op=

## YOUTUBE CRACKING DOWN ON AD BLOCKERS

YouTube is following other streaming services in cracking down on people using their services for "free." They are starting to force users to either see ads or pay up \$12/month for an ad-free YouTube Premium plan.

Oluwa Falodun, a Manager of Communications and Youtube Ads at Google told The Verge, "Ad blocker detection is not new, and other publishers regularly ask viewers to disable ad blockers," The Verge went on to say, "YouTube insists that users will receive multiple notifications urging them to cease using the tools — or, alternatively, subscribe to YouTube Premium — before any of their viewing is disrupted."

"We take disabling playback very seriously, and will only disable playback if viewers ignore repeated requests to allow ads on YouTube," Faludun said. "In cases when viewers feel they have been falsely flagged as using an ad blocker, they can share this feedback by clicking on the link in the prompt."

"These measures indicate that YouTube is hardening its stance against ad blockers, and it's justifying the move by saying all of those ad spots are critical for creators to be compensated for their content — and for the platform to remain free. "YouTube's ad-supported model supports a diverse ecosystem of creators, and provides billions of people globally access to content for free with ads," the company's statement says.

YouTube has increasingly tested the patience of its users by experimenting with heavier ad load in recent years. Last September, the company served up to 10 unskippable clips within a single ad break in another of its experiments. And in May, YouTube announced that 30-second ads were coming to TV platforms.

YouTube Premium removes ads from the service (and includes other benefits like offline downloads and YouTube Music Premium) for the price of \$11.99 per month or \$119.99 annually."

https://www.theverge.com/2023/6/29/23778879/youtube-videos-disabling-ad-blockers-detection-

# IPHONE 14 CRASH DETECTION & EMERGENCY SOS VIA SATELLITE SAVES MAN'S LIFE

A combination of Crash Detection and Emergency SOS via satellite on an iPhone 14 guided rescuers to a driver who had gone off a cliff in California and was bleeding from the head.



## USE HAPTIC TOUCH TO TELL THE TIME

You can know the time without looking at your Apple Watch if you have a feature called Taptic Time set up. It won't tell you the time automatically, but when you press and hold the screen with two fingers, you can feel the time without looking at your watch. On your Apple Watch, go to SETTINGS and then scroll down to CLOCK. Scroll down until you see TAPTIC TIME. Tap that and turn it on.

When you turn it on, you can choose one of three haptic patterns:

DIGITS: will read out the precise hours and minutes in long and short buzzes. Tens are represented by long buzzes, and ones by short taps. If it's 12:35, for example, it will be --------.

TERSE: will give a long buzz for every five hours, short buzz for every single hour, and a long buzz for the nearest fifteen minutes. If it's 6:47, for example, it will be — – — —.

MORSE CODE: will read out every number in the time using morse code.

This seems a bit complicated to me to figure out the time, but might be handy when you can't look at your watch.

## SCREEN SHOT ELEMENTS OF YOUR SCREEN

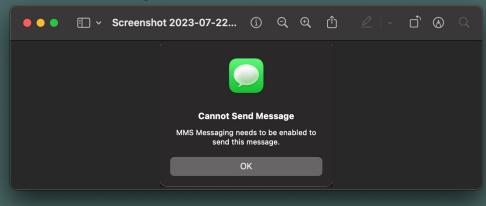
Many of you know that if you want to take a screen shot for a portion of your screen you can use the key combination "command+shift+4" and then you will get a cursor that you can drag to select the area you want to screenshot. What many people don't know is if after using that key combination you press the spacebar, your cursor will change to a camera. You can then click on any element on your screen to take a picture of that element.

For example, if you want take a screen shot of a particular window press "command+shift+4" and then the spacebar. When the camera appears place it over that window and click.

#### Using command+shift+4:



Using command+shift+4 plus the spacebar and selecting the window with the camera:



- 1. Turn off background app refresh (Open Settings, Scroll down and select General Go to Background App Refresh and Disable this)
- 2. Turn off Hey Siri in your settings. (Open Settings, Scroll down and select Siri & Search and turn off "Listen for "Hey Siri"."
- 3. Turn down your screen's brightness
- 4. Use Dark Mode. Dark Mode uses less brightness and power. (Open Settings, Scroll down to Display & Brightness and Select DARK)
- 5. Disable Location Services. (Open Settings, Scroll down to Privacy & Security, Select Location Services and turn Location Services off) This will impact some of your apps functions.
- 6. Don't use apps that tend to drain your battery. To see which apps use the most battery, Open Settings, scroll down to the Battery tab, and tap it. In Battery, scroll down to the list that reads Battery usage by app. This will give you a breakdown of the apps you use most often and the percentage of their power consumption.
- 7. If you have a 5G capable phone, turn off 5G as it uses more battery. (Open Settings and go to Cellular.

  Then click on CELLULAR DATA OPTIONS. Select LTE instead of 5G.) Depending on where you live,

  LTE might be as fast as 5G, which means you can use LTE and use less power.

When your battery is getting very low and you can't charge it, you can do these things to get you through:

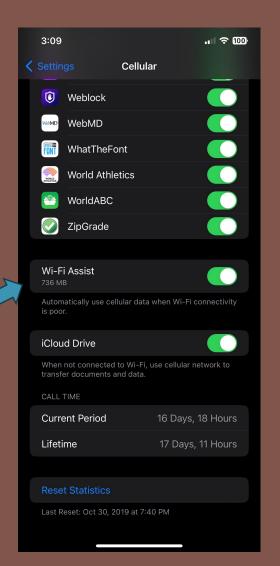
- 1. Turn off Bluetooth and WIFI. Both will be looking for these networks and drain battery.
- 2. Turn on AIRPLANE mode. Airplane mode will shut down all forms of connection from your iPhone. (Open Control Center by swiping down from the top right of your phone and press Airplane mode on. This will get rid of any connections you have going on.
- 3. Use a Focus Mode. You can create your own or simply use the DO NOT DISTURB focus mode. This will stop alerts from coming to your phone and save battery. You can access Focus Mode through Control Center as well. If you want to set up a specific focus, you can do this by going into Settings and scrolling down to Focus. Then in Focus, you can create or edit an existing focus.



When your battery is getting very low and you can't charge it, you can do these things to get you through:

4. Turn off Wi-Fi Assist. The 'Wi-Fi Assist setting is a program to monitor your iPhone's connection. When there's no Wi-Fi, your iPhone automatically uses your 4G/5G cellular connection. Wi-Fi connect is always working in the background monitoring your connection and ready to maintain a connection with the Wi-Fi, even if it's a weak connection. While this is a great feature it could be draining your battery and using more mobile data.

To turn this off, go to Settings > Cellular, and scroll all the way to the bottom where you will find > Wi-Fi Assist and switch it off.



When your battery is getting very low and you can't charge it, you can do these things to get you through:

4. Finally, the best thing to do if your battery is getting really low is to turn on Low Power Mode. To do this go to SETTINGS to BATTERY. You will see this setting at the top of the screen. You can also put the control for Low Power Mode in your Control Center if you want to get to it quicker. So, what impact does Low Power Mode?

Some tasks might not work until you turn off Low Power Mode, or until you charge your iPhone to 80% or higher. Low Power Mode reduces or affects these features:

- 5G (except for video streaming) on iPhone 12 models
- Auto-Lock (defaults to 30 seconds)
- Display brightness
- Display refresh rate limited up to 60 Hz on models with ProMotion display2
- Some visual effects
- iCloud Photos (temporarily paused)
- Automatic downloads
- Email fetch
- Background app refresh



The first instinct is to panic but remember that your iPhone is water RESISTANT. What does this mean exactly? It depends on what model you have. The iPhone 7 and later are water resistant. Here is a chart for you:

#### iPhones With an IP67 Rating

An IP67 rating means that your iPhone can withstand a maximum depth of up to one meter of water for up to 30 minutes. iPhones with this rating include:

iPhone 7 and iPhone 7 Plus

iPhone 8 and iPhone 8 Plus

iPhone X

iPhone XR

iPhone SE (2020, second-generation)

iPhone SE (2022, third-generation)



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#### iPhones With an IP68 Rating

Water-resistant up to a depth of two meters for 30 minutes:

iPhone XS, iPhone XS Max, and iPhone 11

Water-resistant up to a depth of four meters for 30 minutes:

iPhone 11 Pro, and iPhone 11 Pro Max

Water-resistant up to a depth of six meters for 30 minutes:

iPhone 12, iPhone 12 mini, iPhone 12 Pro, and iPhone 12 Pro Max iPhone 13, iPhone 13 mini, iPhone 13 Pro, and iPhone 13 Pro Max iPhone 14, iPhone 14 Plus, iPhone 14 Pro, and iPhone 14 Pro Max



If you splash water on any of these phones, they should be fine. If you actually drop your iPhone in water, it's possible that they will be fine, but there's no guarantee, so let's talk about what steps you should take.

If you splash water on any of these phones, they should be fine. If your iPhone submerges in water, it's possible that they will be fine, but there's no guarantee, so let's talk about what steps you should take.



#### 1. Turn your phone off right away.

- -If you're using a model with Face ID, hold down both the side and volume-up buttons.
- -If your iPhone has a home button on the front, you can turn it off by pressing and holding the side button
- -If your iPhone is too wet that it doesn't turn off with the buttons, you can turn it off by doing the following:

In SETTINGS, go to GENERAL and then scroll down and press SHUT DOWN Swipe the slider to the right to power your iPhone off.

AFTER it's turned off remove any case you have on it, or cables attached to it.

If you splash water on any of these phones, they should be fine. If your iPhone submerges in water, it's possible that they will be fine, but there's no guarantee, so let's talk about what steps you should take.



#### 2. Remove Physical SIM

If you are using a model that still has a physical SIM card, remove that

#### 3. Wipe the exterior of the phone off

Wipe off any moisture from the outside of the phone. Make sure to use a cloth that won't scratch the screen.

#### 4. WAIT!!!!!!

Let your iPhone dry. It's VERY important to keep your iPhone off for a decent amount of time. If your phone was submerged in water for any length of time, you should let it sit and dry for 24 to 48 hours. I know this is hard to do because you want to know if your phone is okay or not, but you don't want to turn it on while it may still be wet.

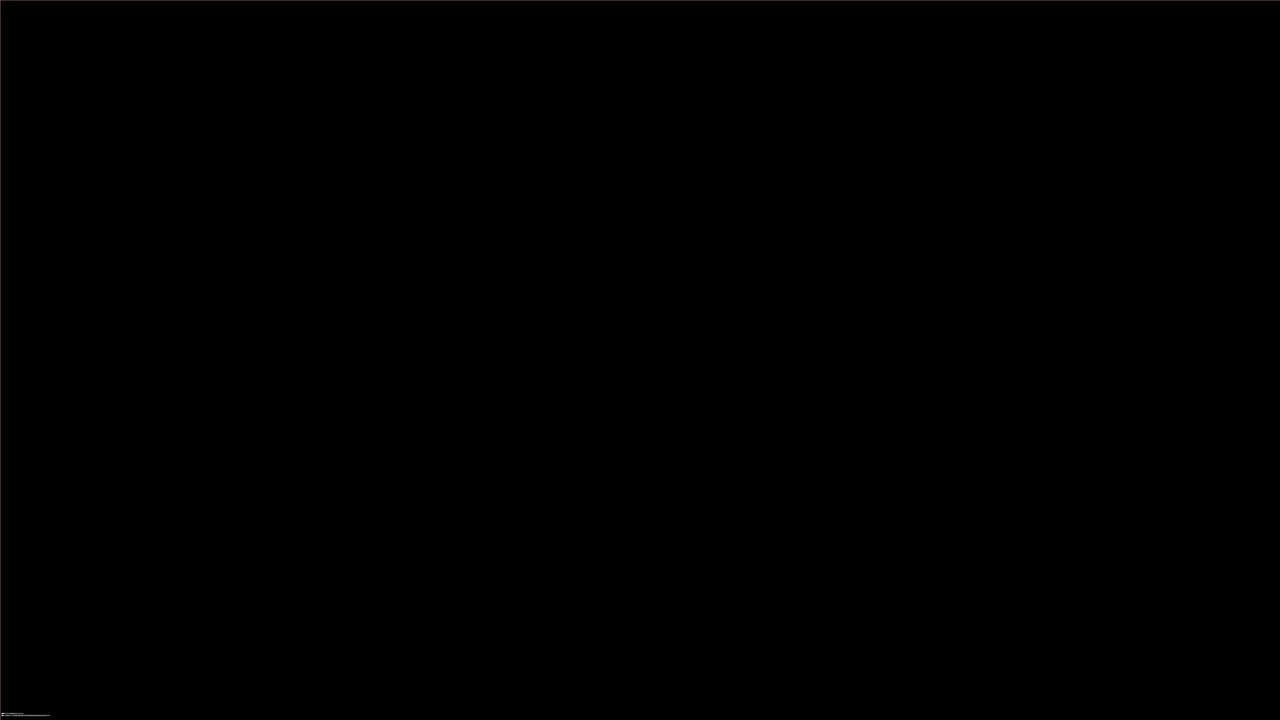
If you splash water on any of these phones, they should be fine. If your iPhone submerges in water, it's possible that they will be fine, but there's no guarantee, so let's talk about what steps you should take.

#### 5. AFTER time has passed put the SIM back in and turn the phone on.

Have your fingers crossed and you may want to use other good luck charms or lucky dances before turning the phone on. If you are lucky, everything will work fine. There are also apps out there that will use sound waves to eject excess water that might still be in the phone.

#### 6. What if your iPhone won't power up?

It's now time to make an appointment at the Apple Store and hope they can get your phone working. If not, you get to upgrade your iPhone!



# 10 THINGS YOU MAY NOT KNOW ABOUT THE FIRST IPHONE

iDrop News recently had a good article about the features of the first iPhone. We may have forgotten some things about what the iPhone was like when it first came out 16 years ago. I have a first generation and when I hold it in my hand, I wonder how I ever used such a tiny phone! Here are the 14 facts they pointed out in the article.

- 1. There was no copy and paste function.
- 2. Apple used EDGE, rather than 3G. That came with the second-generation iPhone. For those that may not remember EDGE, it stood for Enhanced Data rates for GSM Evolution. It's a second-generation cellular data technology that was then upgraded to 3G, 4G/LTE, and now 5G. The original iPhone only had a maximum theoretical throughput of 384 kbps.
- 3. Apple partnered with Google to provide Google Maps, but there was no GPS included. You could pan and zoom around the map, which was a cool feature because few other mobile phones at the time had mapping apps. There were no turn-by-turn navigation features on the first iPhone. You could get directions in Maps, but it wouldn't guide you to your destination, because the the original iPhone had no GPS capabilities.



# 10 THINGS YOU MAY NOT KNOW ABOUT THE FIRST IPHONE

- 4. There was no App Store. "Apple's original strategy for the iPhone was to rely on web apps, so with the first iPhone there was no legitimate way to install third-party apps at all, nor could you even rearrange the home screen. What you saw was what you got. However, web apps never really took off, and by the following year, Apple had conceded that wasn't going to work out. The App Store debuted with a big splash in iPhone Software 2.0 (it wasn't called "iOS" until 2010) and the iPhone 3G."
- 5. Desktop-Class Email and Web Browsing-"Today we take the Safari and Mail apps on our iPhones for granted, but it's difficult to overstate how revolutionary both of these were when the first iPhone came out. Web browsing and email on mobile phones prior to the iPhone was a messy affair, with most mobile browsers rendering ugly text-heavy versions of sites with graphics either scaled down or removed altogether. The iPhone's Safari browser was the first to render full web pages properly.

Further, since the iPhone supported such natural zooming and panning, it was easy for users to get around a web page and zoom in on what they wanted to read. Apple even implemented double-tap gestures to automatically zoom in on columns of text. Similarly, Apple's Mail app was the first to offer the kind of IMAP support that desktop users had become accustomed to, which meant full synchronization of email with the server and desktop client, plus the ability to render rich text and HTML emails in much the same way as web pages in Safari."





tps://www.idropnews.com/gallery/14-things-you-brobably-didnt-know-about-the-first-iphone/126518/17

# 10 THINGS YOU MAY NOT KNOW ABOUT THE FIRST IPHONE

- 6. A very controversial touchscreen keyboard! All other had physical keyboards. The touchscreen keyboard on the iPhone was controversial, and people doubted it would work well.
- 7. Apple made its own YouTube app. Since there was no hardware keyboard the iPhone had a huge display compared to other phones. It also worked great in landscape mode to watch videos. YouTube wasn't optimized for a phone browser or the iPhone's H.264 video format, so Apple created its own YouTube app for the iPhone.
- 8. No Video Recording or Front Camera. The two-megapixel camera on the original iPhone could take great photos for its time, but the camera couldn't record even lower-resolution standard-definition video.



9. No Picture Messaging (MMS). "The original iPhone did a great job presenting text messaging conversations in a nice chat bubble-style view similar to Apple's then-popular iChat app for Mac. However, one feature that it was conspicuously missing was support for Multimedia Messaging Services, commonly known as MMS. Many carriers referred to this as "picture messaging" since MMS allowed users to send photos and videos by text message. It was a pretty common feature on a lot of mobile phones — even many "feature phones" offered support for it — so it was an odd omission considering that photography was a big focus of the iPhone even back then."

# 10 THINGS YOU MAY NOT KNOW ABOUT THE FIRST IPHONE

10. A recessed 3.5mm headphone jack. "The iPhone was one of the first phones to feature a standard-sized 3.5mm jack that could theoretically be used with any headphones. However, it also supported a

microphone for hands-free calls, and it seems Apple wanted to make sure users didn't run into compatibility problems. To this end, it recessed the headphone jack on the first iPhone in such a way that only Apple's own included earbuds could be plugged in. Most other headphones didn't have a thin enough end, and as a result there quickly became a wealth of third-party adapters that existed for no other purpose than to extend the standard 3.5mm headphone connection to make it fit into the iPhone's narrow jack."

#### MONTAIGNE

Montaigne is online software that allows you to make websites, blogs, or portfolios using only your Apple Notes that you've created. To do this all you have to do is go to: <a href="https://montaigne.io">https://montaigne.io</a>

Once you are there you will click the sign up button. You will be asked to use your Apple ID. When you Come back to the site later, you will click the sign-in at the top right of the site using your Apple ID.

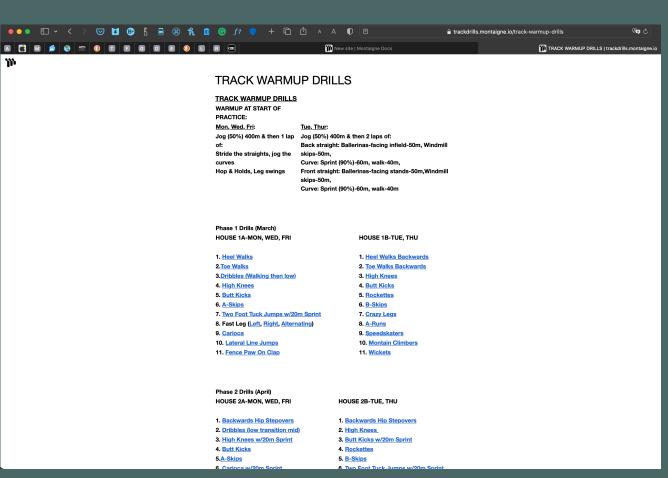
To create a new website using your Apple Notes, go to their guide about creating a new site at: <a href="https://docs.montaigne.io/guides/new-site">https://docs.montaigne.io/guides/new-site</a> and follow the steps. Pay close attention as it can be a little confusing. The first time I did it, I didn't do it correctly. There is also a guide for doing this from an iOS device at <a href="https://docs.montaigne.io/guides/new-site-i-os">https://docs.montaigne.io/guides/new-site-i-os</a>

They say that it may take up to 5 minutes for your website to be created. Don't be surprised if it takes a number of hours for your website to appear.

#### MONTAIGNE

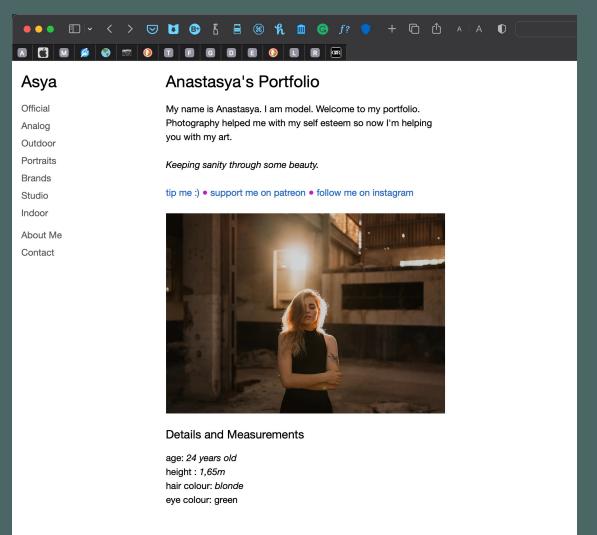
Here is an example of a site I made using an Apple Note of mine. I took my note that has my track and field daily drill routine that I do with my team and created a website. The links in my notes go to videos showing how to do each drill. You will notice that those links are carried over to the created website.





#### MONTAIGNE

Here is an example of a Montaigne website that they give as an example. It has multiple pages and includes pictures and links. Each page would be created as a separate Apple Note.





### ULTIMATE VOCAL REMOVER

Ultimate Vocal Remover is software that will remove the vocals out of a song. I use this if I'm trying to learn a song I want to play and want to hear the instrumentation better. It's also interesting to hear some tracks without singing just to better hear the instruments. The great thing is the software if FREE.

To download Ultimate Vocal Remover, go to: https://ultimatevocalremover.com

To use the software, first select the input by clicking on the empty box to the right of input. This is where you will select the song you want work with by navigating to the song on your computer. Then you will click on the "Select Output" box to select where you want to save the file.

Then choose what format you want the file saved as by clicking the button for WAV, FLAC, or MP3.

Choose the MDX-NET Model. Just select the one that came with the software:

Finally, click the Start Processing button.



### ULTIMATE VOCAL REMOVER

Here's an example of a song I processed with UVR. Unless you tell it otherwise UVR will save two copies of the song. One will have only the instruments and the other will only have the vocals. You can tell it to save just one or the other if you prefer.







Wagon Wheel By Darius Rucker

Full Song

Wagon Wheel By Darius Rucker

Instruments only

Wagon Wheel By Darius Rucker

Vocals only

# IPHONE REMOVABLE BATTERIES?



# APPLE SHARES NEW 'THE UNDERDOGS' VIDEO FOCUSING ON APPLE SECURITY FEATURES AT WORK

