Personal Technology

Use Technology to Manage & Save Your Time

If you often wonder where your time went at the end of the day, you probably need to change the way you work and organise your life. **Hitesh Raj Bhagat** & **Karan Bajaj** show you the tools you need to get started
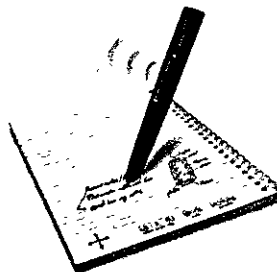
GADGETS

BOOGIE BOARD RIP (₹6,290)
If you write a lot of paper notes and then spend time transferring them to a computer, get a Boogie Board to save both time as well as paper. It has a 9.5-inch LCD writing display which you can use to jot notes on using a stylus. The screen can be erased instantly and it can hold up to 200 notes that can be transferred and viewed on a computer quickly.
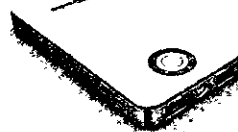
LIVESCRIBE ECHO (₹11,990)
Another device to save time for those who write a lot, Livescribe's Echo is a pen that digitally records whatever you write – but it also records audio in sync with those notes. You can easily transfer saved notes and audio to a computer via USB cable or plug in earphones to the pen itself. The only catch is that it can record what you write only when used with a special type of paper/notepad.

PORTRONICS CHARGER X (₹2,999)
This portable charger is helpful when you dont want to waste time waiting for your device to charge – just keep it in your bag to keep multiple devices charged on the go. It has a 5,600 mAh battery inside – good enough to charge a phone up to three times. A 30-pin Apple connector and micro USB connector is included in the price and it lets you charge two devices simultaneously – thanks to dual USB ports. It also has a battery indicator & LED flashlight.

APPS

EVERNOTE
Available across multiple desktop and mobile operating systems, Evernote saves you time by taking text, audio, picture notes that you create or 'clippings' from any website and then keeping them synced across all your devices. You can save stuff for later reading, collate information from multiple places, plan a vacation or anything else that takes up too much time. It also lets you share and collaborate on notes with your contacts.

WUNDERLIST
Wunderlist is a task management app that lets you create multiple lists & tasks. Lists are automatically synced on multiple devices (it is available for various desktop & mobile operating systems) and it can show reminders and notifications for upcoming or pending tasks. Lists can be shared via email, social networks or by using Wunderlist's own Cloudapp feature that generates a unique link for the shared list.

CAMSCANNER
This free app for Android and iOS lets you take pictures of documents and then converts the photo to a PDF – saving you from the hassle of scanning a document to make a digital copy. The app uses advanced image processing to auto crop and enhance the document before saving it as a PDF. It even supports multi-page documents & allows you to share PDFs via mail or by uploading them to a cloud storage service.

QWIKI
An iPad only app, Qwiki reduces time spent in searching the web by combining relevant text, images, infographics and videos in an easy-to-view format. The app even narrates the relevant parts and lets you control the speed at which the information is presented. You can view topics categorised under various headings or in a worldwide map highlighting various geographical locations.

WEBSITES

TOGGL.COM
Toggl helps you track what you do by clearly listing out tasks and the time spent on each task. You can then generate reports with details about which activity is consuming more time and manage it better. The free account lets you track and manage activities for up to five people.

HOOTSUITE.COM
With HootSuite, you can post simultaneously to five different social networking sites from a single dashboard – saving time spent in visiting each website for posting updates. To add more networks and analytics reports, you can get a paid subscription for US$ 5.95 per month.

30BOXES.COM
At 30 Boxes, you can create and maintain a personal online calendar. Manage your life better by adding reminders, notes and to-do's along with their start/stop time as well as details such as notes or search tags. There is also an option to add an event across multiple dates. Once you add an event, you can also invite your friends to it and set up a reminder for the event. If you already maintain events in Outlook or Yahoo, there is an option to import the data into the online calendar. The one limitation is that you can only share an entry with up to 30 people. The calendar can be accessed and updated from a PC or a mobile device – saving time on searching for or remembering details of multiple events.

Everything About The New
Apple iPhone 5

Since all the rumours leading up to the launch proved to be accurate, there aren't too many surprises with the iPhone 5. **Karan Bajaj** outlines everything you need to know about Apple's latest devices
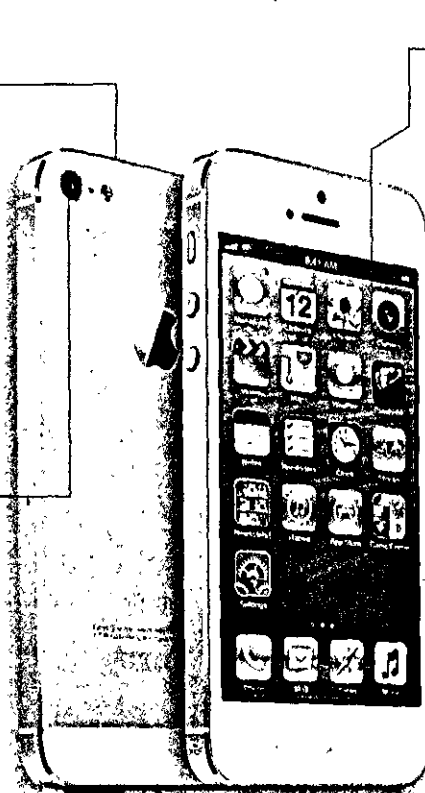
Hardware

iPhone 5 has a new Apple A6 processor – Apple claims that it is twice as fast as the A5 processor on the iPhone 4S. It is is also more power efficient providing up to 8 hours of browsing/talk-time on cellular network and 10 hours of video playback. Not officially confirmed, but the iPhone 5 is expected to have 1GB RAM – up from the 512MB RAM on the iPhone 4S. Storage stays the same at 16/32/64GB with no memory expansion possible. Wireless connectivity now includes 4G/LTE in addition to 3G, Wi-Fi and Bluetooth 4.0.

Camera

On paper, the iPhone 5 has the same camera specifications as the iPhone 4S – an 8 megapixel, back illuminated sensor, hybrid IR filter, five-element lens and f/2.4 aperture with full HD video recording. In addition, the iPhone 5 camera has a dynamic low light mode along with a spatial noise reduction that gives improved low light pictures. A new panorama mode takes 28MP panoramic images and automatically compensates for shaky hands. You can also shoot still images simultaneously while recording a video. Additionally, with the new A6 processor, Apple has included a new image signal processor that makes the camera 40% faster.

Screen

In response to market demand, the iPhone 5 now has a 4-inch touchscreen. To offer the same retina quality display as the 4S, Apple has increased the screen resolution to 1136 x 640 pixels. This results in the same 326 ppi (pixel per inch) as the iPhone 4S. The screen has a 16:9 aspect ratio with 44% improved color saturation – great for videos and browsing websites. Importantly, the width is the same as the iPhone 4S so that it can still be used comfortably with one hand.

Design

With the iPhone 5, Apple has redesigned the entire phone to be slimmer (7.6mm) and lighter (112 grams). The new design has a glass front with an anodized aluminum back – the same material used in Apple's Macbooks – while the rear inlays are made of ceramic/pigmented glass. Not only does this make the phone look stylish but also makes it sturdier. The new smaller lightning port is present on the bottom along with the 3.5mm audio port and the loudspeaker.

Negatives

Possibly the biggest issue that many existing Apple users will face is because of the new Lightning connector. In one shot, it alienates thousands of accessories like bed stands, speaker docks and charging accessories. Apple will be selling a Lightning to 30-pin adapter (see below) to enable some backwards compatibility. Some may also complain about the lack of NFC, wireless charging or that there is no significant battery improvement compared to the iPhone 4S. Finally, the increased screen resolution means that apps will run in its original resolution, the phone will center the app with black bars on either side until the developers update the apps.

Pricing and India Launch

Apple did not specify an India launch date or price at the launch event. However, they did say that the iPhone 5 will have the fastest phone rollout yet. It will hit the first 100 countries by December 2012, [...] [illegible] [...]

Accessories

Lightning to 30-pin adapter

This adapter will make some older accessories compatible with the new iPhone/iPod. Priced at $29, it will support analog audio, USB audio (for speaker docks) and USB syncing and charging. How-

Lightning to Micro USB adapter

The European commission mandates that every phone released in Europe should be compatible with micro USB. To be able to sell the new iOS devices in Europe, Apple has launched a Lightning to micro USB adapter that allows charging

Also Launched

iPod Touch 5th Gen

The new iPod Touch is 6.1mm thick, weighs just 88 grams and comes in multiple colors. It has the same screen from the iPhone 5 – a 4-inch retina display (1136 x 630 pixel) with 16:9 aspect ratio. Under the hood is Apple's A5 dual core processor, 32/64GB storage, new Lightning connector, Wi-Fi and Bluetooth. The 5MP rear autofocus camera can now do full HD video while the front 1.2 camera can do 720p HD FaceTime video calls. Apple's voice assistant Siri will also be available for the new iPod Touch as will the latest iOS 6.
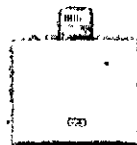
iPod Nano 7th Gen

The Nano has gone through the most visible redesign. It now has a larger 2.5-inch touchscreen in a 5.4mm slim body and weighs just 31 grams. It is made of anodized aluminum and will be available in various colours as well. There are physical buttons for power, volume control, play/pause and a home button. Thanks to new hardware, the iPod Nano is capable of playing 720p HD video. It also has Bluetooth to stream music to any compatible wireless speaker/headphone or car stereo. It uses the new Lightning connector, has FM Radio, pedometer

How to Insure Yourself Against Loss or Misuse of Credit Cards

Preeti Kulkarni writes on the various products and services available today to safeguard against fraud and misuse of your cards

The growing use of plastic money has not only made lives simpler, it has also given rise to concerns around its possible misuse. Cases of lost or stolen cards being misused by fraudsters are on the rise, creating insecurities in the users' minds.

However, since use of credit or debit cards is simply unavoidable today, the solution lies in being cautious and taking steps to contain any damage due to fraud. Now, in the virtual world, such concerns have been addressed by the Reserve Bank of India through the two-factor authentication system. Recently, the central bank has floated the idea of a zero liability policy in the offline space, too; but no regulatory framework has come into being so far. At an individual level though, you can protect your cards by choosing from various products and services available even now.

Here are a few measures you can consider to safeguard your cards in the physical world:

OPT FOR CARDS WITH IN-BUILT PROTECTION

Several card – debit as well as credit – issuers offer some form of in-built protection to their customers. This could either be in the form of a zero liability facility where the holder is exempted from the liability of card misuse, or a bundled insurance cover that gets triggered in the event of a fraud.

Typically, such facilities come with some high-end cards. For instance, HDFC Bank's Titanium Debit Card offers a zero liability facility on fraudulent point-of-sale usage on lost or stolen cards. HSBC's Platinum Credit Card variants offer insurance, through ICICI Lombard, against lost card and online frauds. The holder does not have to pay any additional premium for the purpose. However, most premium category cards levy joining and annual membership fees, which in case of HSBC's Platinum Credit Card are ₹6,000 and ₹2,000, respectively. Similarly, high-end debit cards may be issued only to those who maintain a healthy balance in their savings account. You also need to ensure that you scrutinise the terms and conditions, particularly the exclusions in the cover carefully.

"In-built insurance covers are beneficial for a customer who doesn't carry multiple cards in his wallet as these services protect a single card (one used to buy the insurance) on fraudulent loss," says Ian Craig, MD, CPP India.

"Also, don't confuse these covers with credit protection insurance or purchase protection insurance. The former usually kicks in upon the death or disability of the holder, and not on loss. Same is the case with purchase protection insurance, which insures goods bought on the card against theft."

BUY INSURANCE

An alternative to bundled insurance schemes offered along with cards is buying insurance directly from the provider — the insurance company. However, not many insurers sell such policies to individuals, preferring to take the bundled route instead. Tata-AIG General Insurance is one of the companies that offer such products directly to the end-user under its personal identity protection basket. The cover extends protection up to 12 hours prior to reporting the loss of the card. "The plan, which is sold directly to retail individuals, insures you against fraudulent use of your lost or stolen credit card," says Gaurav Garg, CEO & MD, Tata-AIG General Insurance. Again, don't forget to study the exclusions. For example, fraudulent transactions related to cash advances are not included in the product's scope of coverage. Likewise, misuse post reporting of the loss will not be covered.

SIGN UP FOR INDEPENDENT PROTECTION PLANS

The third option is to enroll for standalone card and identity protection plans from companies like OneAssist and CPP India by paying an annual fee. Consider this: you are stranded in the middle of a trip, with your wallet, cards, mobile phone and other belongings stolen and not a single penny in your pocket. In such a scenario, you will not be in a position to call up any card issuer to block your cards. By the time you return and get hold of all the numbers, chances are that the fraudster would have already made merry with your card and cell phone. This is where such protection plans can come into the picture. "From a customer's perspective, such disruptions can cause an enormous amount of pain. They could be in a situation where they do not have access to anyone and may not recall all the numbers of their banks. Besides, they may not remember all the cards or other important documents that the lost wallet may have contained. There is a concern that they may not have blocked some cards, leaving these vulnerable to misuse. Under our plan, we block all cards once the customer intimates us from wherever he/she may be across the globe – the customer will not be liable for any misuse thereafter," says Gagan Maini, co-founder and director, OneAssist. The firm also helps users wipe out or retrieve any sensitive data on lost smartphones, besides offering protection against misuse of SIM.

Plans offered by both CPP and OneAssist also offer emergency assistance services like clearing hotel bills or meeting travel expenses until the plan holder reaches home. The user is required to call up the helpline number, after that the company takes over the damage control task.

Both the firms' fraud protection cover, offered through a group insurance package, starts from seven days prior to reporting of the loss. "In case of card loss or theft that may have occurred anywhere in the world, the customer would need to call our 24-hour helpline to report the loss. We, in turn, will notify the customer's banks and card issuers and help cancel the cards which have been reported as lost," explains Craig of CPP India. Remember, misuse using cloned cards and fraudulent Internet transactions are not covered under these plans.

While all these offerings may seem like perfect antidotes to misuse of cards, you would do well to read the fine print carefully to identify the one that suits your needs the best.

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Protection Plans For Your Cards

COMPANY	PRODUCT	FEATURES/SCOPE OF COVERAGE	PREMIUM/CHARGES (Per annum)
Tata-AIG General Insurance	Fraudulent Charges Cover	Unauthorised charges made on your debit or credit card. Protection is offered up to 12 hours prior to loss reporting	₹173 (₹1-lakh cover)
	Identity Theft Cover	Expenses incurred due to unauthorised credit card usage as a result of identity theft, expenses on resolving the ID theft	₹295 (₹2 lakh cover)
CPP India	Platinum Plan	Blocking of lost cards, fraud protection (up to ₹1.5 lakh prior to notification and up to ₹25 lakh post notification), emergency cash, ticket and hotel assistance	₹1,745
OneAssist	Wallet Assist Privilege	Blocking of lost cards, fraud protection (up to ₹2 lakh pre-notification; no upper-limit on the post-notification cover), emergency ticket, hotel and cash assistance	₹1,599

Note: The list of products and features is indicative. Exclusions and sub-limits need to be understood before signing up for any plan. The pre-notification cover begins 7 days prior to reporting the loss

Source: Companies and websites

Personal Technology

Keep Your Device Free From
Duplicate Files

Digital storage is cheap – that's why we end up with duplicate photos, songs, emails & various other files on our computers and phones. **Hitesh Raj Bhagat** & **Karan Bajaj** show you how to fix it

Emails

Outlook

A small utility called 'Outlook Duplicate Items Remover' from **www.vaita.com** is an all-in-one tool for Outlook. Not only does it search for duplicate mails, but goes a step ahead and finds duplicates within contacts, calendar, tasks and notes. The duplicates are not immediately deleted – they are simpay moved to a separate folder for inspection and deletion.

Thunderbird

Thunderbird's free 'Remove Duplicate Messages' add-on scans through your subfolders at a speed of 1000 messages per second. You can set it to scan and show you duplicates or just delete them directly without any intervention. While deleting the duplicates, you also get the option to retain the bigger/smaller, read/unread, first/last found email.

Online

If you're using an online email client like Gmail or Yahoo, the best way to find duplicates is to set up IMAP with a local email client (like Outlook or Thunderbird). With IMAP, your online mail synced locally with your PC. Then, you can use the previously mentioned 'Remove Duplicate Messages' for Thunderbird or 'Outlook Duplicate Items Remover' (ODIR) for Outlook.

Files & Folders

Windows

Head to **www.nlrsoft.net** and download the free 'SearchMyFiles' application. The app is also portable – copy it to a USB flash drive and use it on any Windows computer. SearchMyFiles is essentially a replacement for the Windows search bar but adds multiple search features in an easy-to-use interface. The application has a dedicated duplicate file search mode that lets you search specified folders for duplicate files (you can also choose the type of file you want to search for). After scanning, it shows you duplicate files in a separate window – you can delete the files, securely delete or just view the files.

Mac

Mac OS X's finder window lets you search for files based on various criteria. Open a finder window and just type the asterisk (*) symbol into the search box. Once the results (which includes everything on your 'MAC) come up, you can sort them by 'kind'. This will place similarly sized items together by name – then you can easily see and remove the duplicates. You can also download the free 'Duplicate File Searcher' from **www.duplicatefilessearcher.net**. It offers advanced search options with a graphical user interface to find and remove duplicate files quickly.

Music

iTunes has a built-in duplicate finder. Open your music library in iTunes and click on the File menu from the top bar. Click on the display duplicates and iTunes will show them in the library. You can then choose to remove the duplicates from the library as well as delete them from the hard drive. Another option is to use 'dupeGuru' Music edition application (**www.hardcoded.net**) that lets you scan folders. Once a scan is complete, it shows songs on the basis of size, duration, bitrate and a percentage – indicating how similar two songs are. You can then choose to delete the 'dupe' files or move them to another folder to check before deleting. It's available for Windows, Mac OS X and Linux. The free version lets you delete 10 songs at a time – the limitation can be removed by making a small donation on the website.

Photos

If you take lots of digital photographs, it's likely that you'll end up with a lot of duplicates. But you may also end up with scores of photos that are very similar – such as when using a camera's burst mode. Try VisiPics for Windows (**www.visipics.info**). It has an easy-to-use interface, works with multiple formats (including Tiff and RAW) and has the ability to compare images in different formats and with different resolutions. The duplicates can be renamed, moved to another folder or directly deleted. You can also download the popular Picasa from Google (**http://picasa.google.com**, available for Windows, MAC and Linux). Once all the images are imported by Picasa, go to tools > experimental and select the option to show duplicate files. It will then show you all the duplicate files in your library – you can delete them immediately or move them to a different folder.

Contacts

If you need to find and merge duplicate contacts in your Gmail account, it's easy – just go to the contacts section by clicking on the small triangle near the Gmail logo on the upper left of your screen. Then, click on 'More' and 'Find & Merge Duplicates'. You'll need to review the suggested merges before any action can be done. If you have an Android device which does not sync contacts with Gmail, simply get either of the free apps 'Duplicate Contacts' or 'Contact Remover'. Backup your contacts before making sweeping changes. iOS users can get an app called 'Contacts Duster' (US$ 1.99). A free version is also available, but it only shows you a graphical representation of your contacts (including the number of duplicates) – to actually merge them, you need to get the full version anyway.