CLAY'S COMPUTER CORNER

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Use This Summer to Boost Creativity

(Open Forum June 6, 2012)

Summer is not only the time for sand, surf and sun. It's also time for small-business owners to take some time and think about how to work smarter. This is when it's easier than at any other time to be

innovative. Here are some advantages to the season and how you can capitalize on them.

Things slow down. Unless you run a water park or a restaurant in a vacation destination, business is likely to slow down somewhat in summer. Try taking a class—not necessarily one related to your business.

You spend more time outdoors. Warm weather means most of us spend more time outdoors. Being in nature relaxes us and stimulates ideas—more so than sitting behind a desk. Take a brisk walk outside when you're stuck on a project.



The days are longer. Unlike the hibernation feeling that can make us lag in winter, summer generally gives us more energy—and more time to use it. Try getting up an hour earlier than

normal and use the time for creative thinking. Meditate on a business problem, free-associate ideas or think about long-term goals for your businesses.

We take vacations. Going to new settings is one of the best ways to generate ideas that can lead to big changes in your business. Take note of the businesses and trends you observe on your trip. Soak up the scenery, food and local crafts. You never know what will inspire your next great business innovation. Use your smartphone to capture photos, notes and thoughts about what you see as you're on the go.



Best Free Apps for Cell Phones

(PC World Aug 2012)

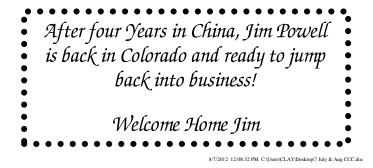
Pocket – Formerly Read It Later, Pocket allows you to save anything you can find online for offline viewing. Pocket is ideal for catching up on news during your commute or while you're on flight with no data connection.

Assistant – This virtual assistant can do everything from composing email to telling jokes. Speak your request, and Assistant does the rest. Each update adds more functionality.

Adobe Reader – Through the Adobe Reader app you can both view and edit PDFs. You can leave comments, add bookmarks, and even use the freehand tool to mark up documents. The app's best feature gives you the ability to fill out simple forms and sign your documents digitally.

AfterFocus – This app allows you to adjust the focus on your Android pictures after you have taken them. You just highlight the area you wish to improve focus, adjust the intensity, and you have a great looking photo.

Dropbox – Dropbox offers one of the simplest ways to sync your files across multiple devices, and it lets you move documents on and off phones without having to plug them into a computer. If you want to have your photos always at hand, you can set up the app to upload pictures you take directly to your Dropbox account, making them available to you across all your devices.



More Best Free Stuff

(PC World Aug 2012)

The best free software programs for people who actually like to be productive are: Audacity, Blender/Art of Illusion, Clementine, Comodo Free Internet Security, Filezilla, Firefox, Gimp, LibreOffice, Notepad+, Picassa 3, 7-Zip, and Thunderbird. Just google them and you won't be disappointed.



We all know it's still tough out there to get a bank loan as a small business, particularly a startup. Turns out, it's a lot tougher to get a loan approved at a select few of the nation's largest banks than it is in general.

Overall, the lending environment still looks dicey, with the most recent National Federation of Independent Business optimism survey showing more entrepreneurs with a negative outlook on obtaining credit.

Which banks rejected the most loan applications in the survey? Here are the top five: Bank of America (13.5%), JP Morgan Chase (11.6%), Wells Fargo (11.2%), TD Bank (2.9%), PNC Bank (2.3%).

The survey is certainly a reminder that it's worth building relationships with your local, smaller community bank. Many of these institutions received federal funding to help spur more local, smallbusiness lending, but fewer entrepreneurs take a look at local institutions.

Make sure your business can afford to take on this debt — interest rates for small-business loans aren't cheap right now.

Disable Unwanted Notification Balloons

(PC World Aug 2012)

WARNING – DO NOT EDIT YOUR REGISTRY UNLESS YOU ARE COMPLETELY COMFORTABLE DOING SO AND ONLY IF YOU HAVE BACKED UP YOUR REGISTRY. IF YOU CORRUPT YOUR REGISTRY YOUR COMPUTER WILL BECOME UNUSABLE.

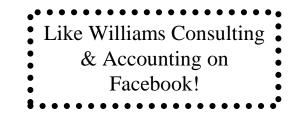
Open the Registry Editor, navigate to the *HKCurrentUser**Software**Microsoft**Windows*\ *CurrentVersion**Explorer**Advanced* folder, and highlight Advanced. You'll see a number of strings and DWORD values listed in the right Regedit pane. Right-click a blank part of the pane; choose *New* > *DWORD Value* from the menu, and name it EnableBalloonTips. After creating the DWORD value, highlight EnableBalloonTips, right-click it, choose Modify and enter a value of 0. Close Regedit, and restart your PC.



Jim and Clay attended a two-day pre-release dealer training on ver. 13 in Phoenix on July 25 & 26. They were quite impressed and very excited about this new release and hope to see our CYMA users at the Exploration conference

October 10 - 12

PAYROLL, HUMAN RESOURCES & ACCOUNTING SOFTWARE





SAFE COMPUTING ...~ CLAY