

## Best Business eBook

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We live in a time of inflating prices and dwindling jobs.

Every month we get less value for money as our standard of living is chipped away bit by bit 😞



Pensioners, stay at home moms, the unemployed and many middle class workers are desperately looking for ways to supplement their incomes. And so they turn to flea markets

and boot sales

selling home crafts and cookies and anything that looks like a saleable item.

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More and more people are turning to the internet to earn some extra cash

One of the most Googled questions every day is:

### **‘How to make Money online’**

Rumour has that making money on the net is easy as ABC.

but that I’m afraid is exactly that – ***a rumour!!!***

**Making money online, not unlike any other normal career takes hard work , perseverance and know-how**

There’s no compromise

Stay away from any 'Business Opportunity'  
that promises **easy money** 😞  
**There's no such thing!**

The internet is a scammers paradise and they show no mercy  
**not even to 'Newbies'**  
They are good at what they do and will take your money

***EVERY TIME!***

and the only way not to get caught  
**is to avoid them ! !**

**This does not mean that  
you can't make money online** 😊

These skills and know-how **CAN** be learned  
**and you don't have to subscribe to costly courses  
or buy expensive manuals**

**Best of all**

You don't have to go through the trials & errors  
and all the frustrations & despair  
that goes with it!

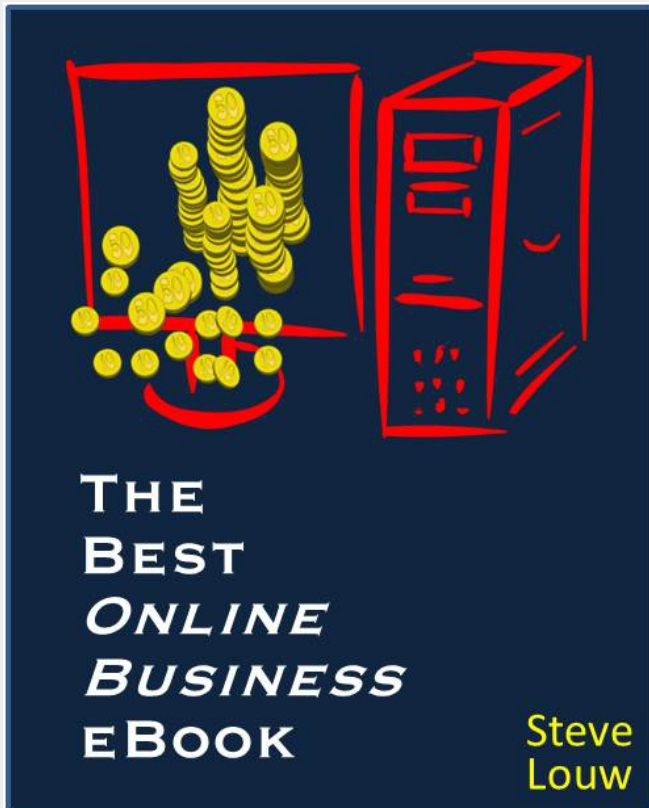
Simply download my Totally Free eBook  
crammed with everything you need to know  
**about starting an online business.**

From setting up your own website, building a list of clients  
and marketing your service or product!

**It's all there...** 😊

Click the image below  
for your copy of

## The Best Online Business eBook



Please click [HERE](#) to contact me  
should you experience any problem  
downloading the eBooks

I would like to keep you updated  
on any new developments or changes  
in the internet Business market

If you haven't yet done so  
please click [HERE](#) to submit your details

We treat our client's details as confidential

and will not spam or bombard you with emails

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## Mobile Apps that make life easier!

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All the the apps listed below are on my Smartphone. I can't live without them, whether I'm running my business or doing something personal. They're easy to use, but more important – they do the job. Simply download them for **free** from your **App Store** on your Smartphone and let them work for you



**Tiny Scanner:** This app makes things so much easier, whether it's work or private. It's easy to use and loads documents crystal clear in no time. Although a pro version is available the free version is good enough. You simply scan, save, find it in your gallery or wherever your photos are saved to and then share it to a file or whoever you want to send it.



**To Do Reminder:** An easy and simple to use app and does exactly what you're looking for. Set a one-off task with an option to repeat it daily, weekly or monthly or create a custom repeat. One of the nice features is that you can synchronise it with birthdays from your Facebook friends and/or your phone book, or you can add them manually.



**Natural Notes:** Natural Notes is a free versatile digital note book for Android smartphones or tablets. It's easy to use and you can store and share your notes and add, edit or delete it at any time. Is a handy place to manage your shopping list and adding or deleting items is a cinch.



**Busy Message:** AN easy simple app that does exactly what you need. Unable to answer a call – a default message is automatically sent to the caller or you can choose from a list of pre or custom written messages.



**Daily expenses:** A snazzy little app that helps you keeps track of your Daily income and expenses in detail. Daily, weekly, monthly or yearly reports are easy to extract and enables you to control how you spend your money.



**Bitdefender:** This antivirus app runs itself. Bitdefender uses in-the-cloud services to check for the latest safeguards against viruses. Giving real time protection it runs silently in the background and intermittently performs updates and scans without you having to do anything. Best of all, Bitdefender has very little battery life impact.



**Power Clean:** It's free, it's fast and it works. This versatile little app features a junk cleaner, memory booster, device optimizer, app manager. You can free up storage, boost RAM, disable unnecessary Apps and have your smartphone purring like a kitten. As for myself I prefer the auto settings disabled and run the functions manually when needed.



**AntiSpy Mobile:** With today's technology we all need protection from the online criminals. Spyware can be easily used to monitor your calls, SMS messages and even your location. AntiSpy Mobile detects and removes spyware from your phone and is a must-have for every device!



**True Caller:** Had enough of spam or unwanted calls. With this app you can identify the caller before you answer the phone. It will even tell you if other users have marked the number as spam.

xxxxx



**Message Delay:** Need a text message to be sent at a specific time? Create your sms, choose who you want to send it to, set a delayed time and date and then simply forget about it. The app will do the rest without any further involvement from you. Also has option to repeat hourly, daily, weekly up to yearly.

'til next time, but until then your comments are welcomed

Steve

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## Bitcoin made easy

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**Bitcoin: Is it real, will it last, is it safe, what is it?**

Bitcoin is the invention of one Satoshi Nakamoto, whose true identity is still somewhat in doubt. In 2008/9 he posted the design on the internet, together with the software to coordinate it. His aim was for people to feel secure and safe about exchange money online without the services and interference a third party like banks governments. In short, the internet currency had to be as good as cash.

Surprisingly most internet dwellers have never even heard the word Bitcoin. Not knowing myself I googled it, but the more I read, the more it confused me and so my resolve to solve this puzzle in layman's terms.

The first thing I learned was that a Bitcoin was 'An experimental, decentralized, digital Cryptocurrency that enables instant payments to anyone, anywhere in the world. It uses peer-to-peer technology to operate, with no central authority. The transaction management and issuing of money is carried out collectively by the network.



Now isn't that just too plain and simple.

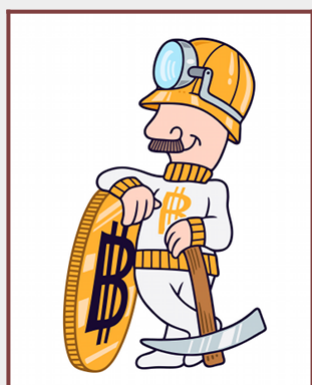
A guy by the name of Tom Peters once said: "If you're not confused, you're not paying attention".

What on earth is Cryptocurrency, or for that matter digital currency?

The value of any item is determined by its demand and its practical use. The value of gold will for instance never drop to \$0.00, even if the world financial markets crash. Gold has more than a monetary value. It can be used to make jewellery etc. Your house will similarly always retain some value because its main purpose is to be a roof over your head, something you will always have a need for.

The value of a Bitcoin is determined solely by the demand and need for an online currency with which to buy and sell, similar to cash. It has no other practical value and at a glance it's difficult to understand how it can maintain its value when there's nothing to back or support it.

To understand Bitcoin you need to forget all about how conventional money works. It is not a coin or paper shaped article with a value written on it.



So how does it all happen? The Bitcoin software includes a special computerized technique that creates very complex mathematical problems on the network of servers stemming from **anyone** who wishes to become a miner of Bitcoins. The search for the answers to these complex riddles is known as **mining**. Anyone can mine for Bitcoins by using a computer with a high speed graphic card and special mining software. The complex mathematical formula generates a 64 digit

number, and 'cracking' this algorithm (known as hashing) generates a bitcoin with its own unique number and also entitles the miner to 50 bitcoins as a reward. Hashing is the transformation of a string of numerals or letters into values of shorter length that represents the original string.

As already explained, the value of the Bitcoin lies in its need (demand) for an online currency. To ensure that the demand for Bitcoins remains high, Satoshi Nakamoto stipulates in his rules that only 21 million coins should ever be created and that new coins must be produced at an ever decreasing rate until the target is reached. It is estimated that the 20 million mark will be reached in about 2030. The system must thus control the number of Bitcoins that are allowed to be 'mined' every year. If the deviation from the rate that the network needs coins to be produced is too big, the difficulty level of the mathematical problems is moved up or down in order to maintain the required quota. The current Bitcoin quota is 50 every 10 minutes.

Every individual computer *on the network* runs a software program that keeps track of ALL Bitcoin transactions ever made. For example when someone buys bitcoins or pays for something online there is a process by which the validity of the bitcoins used in the transaction are verified. This public log is collectively maintained by every 'miner' and contains all the information needed to validate (certify) every Bitcoin transaction that takes place. The system is so geared that riddles for new Bitcoins will only be generated and released to a miner if he fulfills his obligation of validating transactions. The system thus monitors itself.

Understandably that's a lot of on-going, ever changing activity with the result that mining has become a major internet industry. Solving the riddles is extremely complicated. Individual miners are a thing of the past and they are now pooling their efforts.

### **Bitcoin Denominations**

A Bitcoin can be divided into 8 decimals. 0.00000001 BTC is currently the smallest amount possible and is aptly named the 'Satoshi' in honour of Satoshi Nakamoto the pseudonym of the inventor of Bitcoin.

Coins can be obtained in 1 of 3 ways:

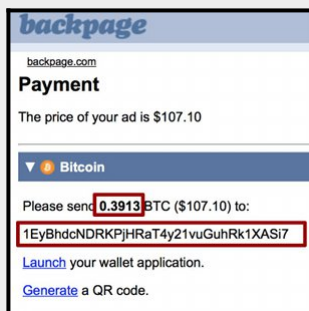


1. You can mine them
2. You can buy them
3. You can earn them

Most people's involvement with Bitcoins is simply to transact online and the easiest option is therefore to buy coins. For that you need a Bitcoin **Wallet**. Your **wallet** is what allows you to transact online and it is where you store your Bitcoin **addresses** that you need to send and receive coins and have transactions validated. All **wallets** are compatible and just like emails your **wallet** and **addresses** are fully functional even though you are off line.

So the next question – what is a Bitcoin **address**? It's exactly what it says. Just like an email address is needed to send and receive emails, a Bitcoin **address** is needed to send and receive Bitcoins. Bitcoin **addresses** are between 27 & 34 characters. The number includes 'checksums' so it is impossible to present a wrong number by accident. A Typical number will look as follows:

31sAAFguRuphBVTewXYtYbMv5Tndxhfrkn



Every Bitcoin **address** (not the **wallet**) has a matching private **key** which is a secret piece of data that proves your right to spend the bitcoins you have received from another specific Bitcoin **address**. The private **key** is mathematically related to the Bitcoin **address**, and is designed so that the Bitcoin **address** can be calculated from the private **key**, but importantly, the same cannot be done in reverse. It is also needed to create the transactions to spend the funds sent to the address. If the private **key** is lost (your drive crashes) all Bitcoins linked to that number are lost forever, no exceptions.

Only the user with the private **key** can sign a transaction to give some of their bitcoins to somebody else. Every user also has a public **key** attached to the public log (referred to earlier on) through which anyone can validate the signature.

Lets take an example:

- Mr. X owes you money and so you send him your Bitcoin **address** to

which your public **key** is attached.

- Mr. X sends the instruction message and attaches the Bitcoins and your public **key**.
- Mr. X signs the transaction with his private **key** and broadcasts the agreement on the Bitcoin network for all to see. This last step is automatically done by the Bitcoin clients software that is downloaded when you open your **wallet**.

Anyone checking is able to see that the message is authentic. The complete history of transactions kept on the public log makes it possible for anyone to verify who is the current owner of any particular group of coins. They can see that Mr. X has personally agreed to transfer the coins to you. Only Mr. X knows his private **key**, unless he was foolish enough to give it to someone else.

To set your mind at ease, it is impossible to work out someone's Private key by using his public key.

Ok, summing up. Do bitcoins qualify as a **cryptocurrency**? Let's check:

1. It's a 'currency' where whoever possesses it owns it
2. The owner is anonymous and no records are kept as to who the owner is.
3. It does not have physical properties and if lost or stolen it's GONE ! !
4. It is based on trust and it's value is determined by supply and demand.
5. It is not attached to any country or bank i.e. no middle man.
6. It's a peer to peer currency i.e. created by people and not a bank.
7. It has its origin in cryptography using mathematical properties.

**What is cryptography?** – The art of protecting information by transforming it (encrypting it) into an unreadable format, called cipher text. Only those who possess a secret key can decipher (or decrypt) the message into plain text.

There you have it. You are now a fairly knowledgeable Bitcoin creature, but there's still lots more to learn if for some reason you decide you want to be a Bitcoin digital cryptocurrency guru. ☐

Till next time!

Steve