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We'd like to think that the people we're paying for advice (like doctors) would offer the same helpful advice no matter what, but reader citizenkahn suggests that if you really want good advice, pull out a notebook and start taking notes—a phenomenon he's dubbed the Moleskine effect.Photo by RogueSun Media.I think the act of taking notes in front of others (especially doctors) entices them to give me more time and better information. Three times lately I have pulled out my moleskine and started taking notes in front of a doctor. Each time I have received tips, web site references, and ideas. In one case I believe a vet spent an extra 20 minutes discussing my bird's issues and coping strategies. I can't be sure that this is a real cause-and-effect pattern, but it feels like one. I think that when the moleskine comes out it signals the doctor that here is someone who will follow up on the advice that's given and sets up a virtuous circle of sorts.So, while in a perfect world we'd all get the best advice all the time, citizenkahn's anecdote does ring true, both from the perspective of someone who's received and given advice.It's easy to offer a cursory answer to someone who's asked you a question, but if that person pulls out a notepad and seems genuinely interested in the answer, you tend to be more willing to drop as much interesting information as you can. Ever noticed a similar effect, whether you were the person asking or answering a question? Share your experience in the comments.G/O Media may get a commission A note, also known as a promissory note, is a legal debt instrument where one party makes a promise in writing to pay a certain amount of money to another party under certain terms.The promissory note contains all the terms that pertain to the indebtedness that the issuer sets, such as the amount owed, maturity date, interest rate, date and place of issuance, as well as the signature of the issuer.In the case of a loan, the lending party may be entitled to interest on the amount owed up to that time when the loan is fully repaid.Deeper detailNotes come in various forms and under various names based on the industry involved. For instance, in accounting, a note is referred to as a "note payable." These notes are common in most jurisdictions as financial instruments and are used mainly by short-time financing companies.Based on the 1930 international convention that regulates bills of exchange and promissory notes, the body of the instrument must contain the term "promissory note" and an unconditional promise to pay.While a promissory note provides a specific promise to pay, an IOU simply acknowledges the existence of debt.On the other hand, a loan contract normally stipulates the right to recourse for the lender — a provision that does not exist in a promissory note. Example of a noteThe most common type of note is the personal promissory notes. These document a personal loan from a family member or friend. When it comes to commercial lenders like banks, commercial promissory notes come into play. They are similar to personal promissory notes, though much stricter. Any default will force the commercial lender to act immediately to ensure repayment of the balance. This may include a lien on the property of the borrower to fulfill the payments.The other type of note that attracts the same default consequences is a real estate promissory note. In the case of a default with this type of note, a lien will be placed on the property.Finally, there are investment promissory notes that usually are used in a business setting. Here, the promissory notes are used to raise business capital. In most cases, this comes in the form of security interest and falls under the regulation of securities law. They often contain clauses on the return of investment over a given period.Do you need a personal loan to pay off a debt? Check out the rates at Bankrate.com. A combination of medical concerns, family obligations … and a screaming desire to turn my attention to interests outside the computer industry have nudged me into retirement.And it's my great pleasure to announce that "Patch Lady" Susan Bradley will be taking up the cause here at Computerworld with a new blog: Microsoft Patch Lady. She will also be major-domo of AskWoody.com, managing editor of the AskWoody Newsletters, as guiding light of the @AskWoody twitter charge — and, most importantly, as a spiritual advisor to gazillions of disenfranchised Microsoft customers.I've known and worked with Susan for decades. Part of the original Windows Secrets team and a regular contributor to the AskWoody newsletter, she also moderates the patchmanagement.org mailing list and writes pivotal security columns for CSO. In her day-job guise, Susan is an IT admin and forensic investigator at a well-known CPA firm.Susan's well-known in the industry for her perspicacious pursuit of patching problems...and their resolution.What a long, strange trip it's beenLife's changed in extraordinary ways since my first "meatspace" book "Windows 3.1 Programming for Mere Mortals" appeared 28 years ago. Windows has evolved from a rickety infrastructure built atop a wobbly operating system to a wobbly operating system in its own right.I don't miss the fire and vision that drove the unqualified success of Windows XP and Windows 7. And I'll continue to rail against the flaws that are introduced — with every round of updates. Microsoft has a long history of Windows patching issues. Some things never change, eh?On a personal note, I'm back in Thailand. We managed to get through two weeks of quarantine and are now free to visit family and friends all over the country. I think of it as an extended vacation, camping out while the U.S. struggles with the pandemic. Eventually, we'll be back in the States, but the "when" is an open question. Most importantly, rest assured that the "Open for business" sign remains lit at AskWoody. We're still standing up for the little guy and I'll drop in from time to time to contribute my two cents. But the ongoing effort to guide and help all PC users here is now in new and much more capable hands.I've already been warned by Susan that I must pop in every now and then to offer insights about technology outside of the Redmond bubble. Challenge accepted.So long, and thanks for all the fish!Always feel free to join us on AskWoody.com. Copyright © 2020 IDG Communications, Inc. Family HandymanTFH Back Issue Storage TipI save all my back issues of The Family Handyman magazine and love the projects and repair tips. The trouble is, I'm not always ready to do the project when the issue arrives. To make my favorite articles easy to find at a later date, I put a stick-on label on the cover and then add notes for easy reference when the time comes to do the job. — Willie SchreiberPlus: Check out this small workshop storage solution. Originally Published: May 29, 2018 When Windows Vista, Microsoft's newest operating system, launches on January 30, it will be to the sound of a four-second riff-a tiny musical signature likely to be heard, over the product's lifespan, more than the ubiquitous "Happy Birthday." In 2007 alone, the ditty will start the day for 200 million PC users.Those are pretty high stakes for a few notes. So how to come up with the right sound? "I knew from day one that it would be a tricky process," says project maestro Steve Ball, group program manager for Vista. In the end, it took 18 months-and a team of 20 composers, sound designers, engineers, and developers.Ball began by asking 10 artists, designers, and musicians-among them Kid Crimson's Robert Fripp, drummer Pat Mastelotto, composer Tucker Martine, and Oscar-winning sound designer Randy Thom-to come up with three to six sounds that were uplifting and unique, energizing and authentic. They submitted 500 entries, some orchestrally ornate, others weird and sound effect-y.The key insight that helped the team focus came when Martine, listening to one riff, mimicked it, clap-clap, clap-clap. It was a rhythmic breakthrough, echoing the message, "Win-dows, Vis-ta." They determined that a peaceful theme was what the hypercaffeinated, overstimulated PC users of the world needed now. "It needed to be a soft light from the corner, rather than a spotlight," Ball says.After focus-group testing in Los Angeles, the team picked three finalists. Jim Allchin, copresident of the Windows Group, made the final call: a Tucker Martine rhythm, with dual glassy, ascending melodies in four chords (echoing the four colors of the Windows Vista "window") atop a short, harpy Robert Fripp soundscape, with orchestration by Ball.That wasn't so hard.Correction: This article should have identified Robert Fripp's band as King Crimson. According to studies by branding guru Martin Lindstrom and market research firm Millward Brown, sound has a 41% chance of influencing how people perceive brands. When I'm reading a book, I usually wind up taking quite a few notes. I keep track of ideas I want to follow up on, topics I want to read further about and even the occasional quote that seems just perfect for a project. I know my note-taking may be on overdrive — I'm usually reading for information on a specific topic that I'm writing about — but over the years, I've found some tricks to make the process a lot smoother. I also asked around to find out how others take notes — how people keep track of information that they can't just copy and paste into a handy text file for later. While there's a lot of variation in the mechanics of the note taking process, there are some tricks that seem to work no matter what approach you take for information gathering.1. Keep your notes with your booksNo matter what you're taking notes on, it should be easy to carry with your reading material. I prefer small notebooks that I can actually slide inside a book, but there are plenty of other options:A notecard or other piece of paper that can double as a bookmark Post-it notes Writing directly in the book (unless the book does not belong to you or you have a librarian in your family) More than once, I've been reading without anything around to take notes on. It's easy to assume that you won't forget an important idea — but that's rarely true.2. Separate out your notesIn my experience, most notes can be divided between action items and details you want to retain. While reviewing your notes will come in handy when you're looking for a particular piece of information, it's not particularly useful to have to re-write your notes in order to sort out actions you need to take. Instead, it's more effective to clearly differentiate between the two from the start. The simplest approach is to just divide your notes in half: one side is for details and the other is for actions. If you've taken to writing in books or otherwise can't divide your paper, the standard approach seems to be switching between different colored pens or highlighters — personally, I feel that adds a lot more work to taking notes, though. That's one of the reasons I like notebooks so much: I use one page for details and the facing page for the steps I need to take. 3. Standardize your acronyms and short-handI can't even begin to count the amount of time I've spent trying to translate some abbreviated notes that I scribbled down with the assumption that I would still know what 'A.' stood for a month later. If you're considering using an acronym or abbreviation that isn't in common use, it may be worth reconsidering. I do make an exception for personal abbreviations: over the course of a project, it's easy to create a sort of standardized abbreviations that only make sense within the context of that project. If you've really gotten used to that particular set of abbreviations, you stand a much better chance of using them in your notes and remembering their meanings.I've been showing my mother some tricks to promote her website, and we've fallen under a pattern: as we talk, she writes everything out on note cards. Then, later, she reviews the material, neatly transcribing it into a Moleskine she has dedicated to the process. Her notebook is perfect, filled with beautiful handwriting — but it's also a very time-consuming approach. If you can read your notes and understand them, it's okay to have somewhat messy notes. After all, you're probably the only one who will ever see them. 5. Set aside time to process your notesWriting down all the next steps you want to take from all your reading is great, but they won't ever get done unless you can get them out of your notes and in to whatever to do list or task management system you rely on. And if you plan to do anything with the detail-oriented notes you've taken, it's important to get those into a format you can work with. If, for instance, you were writing up a blog post, I'd suggest typing up all the quotes that you plan to use from the book in question before you even start writing the post. Processing your notes generally not too big of a project to handle, as long as you can process the notes from the full book in one go.6. Stick with a systemWhether you're the type that relies on all the different colors of Post-it notes out there or you're slowly codifying every book you read into your Moleskine, the important thing is to have a system and stick with it. As long as your notes look generally the same, you'll be able to go back through them and find specific details much faster. You'll also find that you're better equipped to concentrate on the material in the book if you're not worried about what color you need to write a particular phrase in for this particular project. You don't have to adhere to the exact same steps of note-taking for each book you read, but having a general format and process to follow can make all the difference in how long it takes you to get through a book and how valuable your notes are after the fact. "I am writing this using SwiftKey on my iPad mini." Yes, you read that correctly - SwiftKey on an Apple device. If you're wondering how the predictive keyboard software has made its way from Android to Apple, then, no, it's not magic. SwiftKey Note, a dedicated note taking-app, has launched for the iPhone and iPad to showcase its technology, as well as offer iPhone and iPad users a chance to benefit from the technology Android users have been enjoying for some time. How does it translate into the Apple experience? We've been exploring SwiftKey Note ahead of its launch to find out. SwiftKey uses a blend of artificial intelligence technologies that enable it to predict the next word the user intends to type. On a rather bumpy train journey SwiftKey Note has already auto-corrected a number of typos that carriage-knocked hands have made writing this very text. In the Note app the keyboard on the surface looks identical to the Apple keyboard you are used to. The difference is that behind the scenes it's quickly working to automatically correct mistakes you are making as well as suggesting the next word via suggestions that appear above the keyboard. Just in the same way the software does on Android, the goal is to speed up your typing. The more you type the more the keyboard learns and the better it becomes with your writing style. Android users get to improve that learning process faster by connecting to the SwiftKey Cloud. It taps into the way you write in Gmail, Twitter and Facebook, and analyses your writing style to help improve that learning process, storing your personal language profile to sync across your SwiftKey devices. Pocket-lint That feature hasn't been enabled yet on the iOS app. Instead it will learn by plugging in to Evernote, and if you've been using that service then you've unknowingly helped the app to learn your writing style already. If you've got an Evernote account then everything can automatically be synced and likewise all your Evernote notes can be pulled into SwiftKey Note too. If you don't fancy Evernote, then notes can be shared via email, text, or Apple's Airdrop service to another iPad or iPhone. The lack of Gmail, Twitter, and Facebook support isn't necessarily a bad thing. One of the issues we've sometimes had with SwiftKey on Android is that it likes to try and replicate our condensed Twitter speak a little too much when it comes to suggestions. Talking directly to the SwiftKey team, we get the feeling that adding Cloud support is top of its to do list, especially if it wants to live up to the promise of being a platform rather than just a collection of apps and keyboards. The keyboard is the crux of the technology that is present in Note. It works well, and aside from the odd mistake - we would always recommend re-reading what you've written to start with - on the whole it sped up our typing input. We've been using the app for a week and quickly got to the point where we didn't really have to stop to think whether we had pressed the right key or not as we jabbed away in the rough direction of where the letters are. Pocket-lint Typing at speed means that you have to have a rough idea of how to spell, but the ability to type up to three words without spaces and for the app just work it out for is you pretty special. We've always hated Apple's keyboard and autocorrect functionality (just don't mention all those autocorrect sites), but SwiftKey's offering makes that look like child's play. With the iPad mini we've typed both in landscape and portrait, as well as with a Bluetooth keyboard. With the Bluetooth keyboard it's clearly harder to use the word suggestions, but then it is easier to really start typing at speed and have the app autocorrect you out of trouble. The iPhone experience delivers the most benefit due to the size of the screen and the real estate you have to manage with your fingers. Having a great keyboard is one thing, what about what else the app can actually do? Pocket-lint It's admittedly basic but that's okay. The app is broken down into notes, notebooks, and tags. The notes are what you create, the notebooks allow you to assign your notes in collections, and tags lets you avoid pigeonholing stuff all together. As with the SwiftKey Android keyboard the Note app supports a number of languages and let's you use up to three in the same document. Bellissimo. Einfach klasse. Verdict We've been living with the SwiftKey Note app for a week using it as our main note-taking app on the iPad mini and the iPhone 5S.Unfortunately, the benefits of the app don't run across the entire device and that means when you start jabbing the keyboard in the same sloppy way in other apps, you won't get the useful results that SwiftKey Note offers. Maybe that will force you to think about moving to Android, or just wishing that Apple would relax its rules on third-party keyboards.There is plenty to improve upon, and some will find the autocorrect approach frustrating at times. But on the whole, we like the SwiftKey Note app and if you're a note taker, we suspect you will too. Writing by Stuart Miles.