





## Board Members

- President: Robert Stout 399-9505  
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  - Secretary: Tony Rizos 872-5622  
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  - Treasurer: William Lowell 664-1244  
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  - Director: Steve Garcia  
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  - Director: Donna Plunkett 398-8304  
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  - Director: Rick Daney
  - Director: Ray Stubbs 834-6166
  - Newsletter Editor: David Chalmers  
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  - Education/SIG Coord: Del Jones 871-0598  
delj@lightspeed.net
- Elected June 1

## DJ'S Bits

I wonder sometimes why certain things happen. We KIPUGER'S have noted of late that our ranks instead of swelling have depleted, and while no one is at fault, the story I am about to tell does bear consideration. Our subject, who we will call Rick had gone to two KPUG meetings and was willing to join our club— but no one had a membership application form to give to him. In the spring of this year, the Board of Directors had decided to place an application for membership form as a link to the home page. Whether this information got to the webmaster or not, I don't know. Continuing with Rick, he showed up at the last Board meeting to complain that he was not supplied with a membership application form. Rick had at least two friends on the Board as well as other acquaintances, but still no form. He stated that he wanted to join, but needed the form. <see below for the rest of the story> Best I could do at the meeting was to take his name and address



and tell him I would send him a form by snail mail. Upon my arrival at home, after the second meeting of the night, I looked on the KIPUG website for the membership form which I could not find there. I emailed the Webmaster, thinking that perhaps it was located in a place other than that which my illogical mind could fathom; stating that if he was out of town to just ignore the message. A day later, I received an email from Tom Rabe in Wisconsin confirming that the Membership Application form was not as yet linked to the Web page. In one of my pendafiles, I located an old application form (just one) and addressed an envelope to Rick, apologizing that the enclosed was an old form, but to go ahead and use it anyway. The last Board and general meeting, our Treasurer Willie Lowell was out of town, and so presentation has yet to be made to the Treasurer of the new membership. [Now as Paul Harvey would say, here is the rest of the story]

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## Special Interest Groups

Del Jones, ED/Sig Coordinator (661) 871-0598

SIG	Contact	Day/Time	Location/Sponsor
Geneology	Donna Plunkett 398-8304	3 <sup>rd</sup> Thursday 7:00 p.m.	Donna Plunkett's Home
Nerd Nite	Sam Thompson 399-1579	4 <sup>th</sup> Thursday 7:00 p.m.	Sam's House
Netware Users Inter	Robert Stout 399-9505	3 <sup>rd</sup> Thursday 7:00 p.m.	New Horizons
Random Access	Bill Peacock 328-0180	2 <sup>nd</sup> Thursday 6:30 p.m.	At Monthly Meeting
Beginning Internet	Sarah Perelli-Minetti 832-5437	Please call for details	Sarah's Place

# A REVIEW OF PAYPAL SERVICE

by James Wyatt 7/25/00

We have seen the way the Internet has improved many aspects of our lives.

But the single most lag of technology in this information age is money. More specifically, the payment and transfer of money. It seems you can't purchase anything on the net without a credit card, and then there is that foreboding fear that someone might copy your card number and go on a wild shopping spree with it. Or, if you write a check, you waste time by snail-mailing it to the store.

Wouldn't it be nice to purchase items on the net with the speed of a credit card, but without one?

I found a free service that may have the right idea.

[www.paypal.com](http://www.paypal.com)

PayPal, a free Web-based service that makes sending personal payments online as easy as typing the recipient's e-mail address and the sum you wish to pay.

When you authorize a payment, PayPal takes the money from either your credit card or bank account and transfers it first into your PayPal account, then into your friend's account. Your friend can choose to retrieve the money as either a credit card credit, an electronic funds transfer into a bank account, or a paper

check sent by mail.

There's no cost to either you or the recipient. The only requirement is that both of you register with the service and provide the necessary information for sending or receiving payments--a credit card number, bank account and routing numbers (for electronic funds transfers), or a name and snail mail address for checks.

You can initiate a payment to somebody who isn't a registered user. The service sends the person an e-mail message saying that a payment awaits them at PayPal's Web site. But to

collect, the person must register and provide payment instructions.

You don't have to maintain any kind of minimum balance in your PayPal account, and can make payments for as much or as little as you want. The service is not advertiser-supported. Its parent, Confinity, hopes to make money on the float--that is, the short-term investment it will make with payments in user accounts before the funds are actually withdrawn.

PayPal plans to offer an application that will let users with infrared-

equipped Palm devices (version III or later, or Handspring Visors) beam payments to each other. If you have the PayPalm application but your buddy doesn't, no problem. You can beam the application as well as the payment.

The Palm VII will eventually be able to transmit the payment instructions wire-

lessly over the Palm.net service. But with most Palms, the instructions won't be transmitted until either the sender or the payee synchronizes their device with a PC that has an Internet connection.

“Wouldn't it be nice to purchase items on the net with the speed of a credit card, but without one?”

Currently PayPal is extremely popular with online auctions, such as eBay, etc. Where instead of writing a check, and waiting for it to clear before you receive your item, an immediate transfer of funds, and immediate shipment of goods. Right now PayPal is giving you **Five Dollars** for just joining up, plus **five more** for each friend you refer.

All you have to do is go to “<https://secure.paypal.x.com/refer/pal=jwyatt%40bak.rr.com>” and join up!

I don't know if this is going to be “The Answer”, but I believe it's a big step in the right way.

I really hope this type of service takes off. I can imagine an email from KIPUG stating that it's time to renew membership, and I can pay my dues just by replying the email... In the end it's less hassle.

James Wyatt

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## Cont DJ'S Bits

Since Rick showed his persistence looking for the "form," we figured he would make a good board member, and since there happened to be an opening, Pres Robert asked for a motion from the floor. After due consideration Rick was elected as our newest director.

I will be the first one to tell

you that this does not happen to everyone who attends a Board of Directors meeting, and of course, all members are welcome to attend. In fact, each and every one of the members should attend a board meeting. They are really something else!

Del Jones



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problems in making the transfers. And the new Vectra – it is so quiet! My ears no longer ring after a long computer session like they did with the Micron. The Vectra has a much better passive cooling system and the fan only runs when necessary.

My next project is installing the Go-Back software won last spring, and writing a review of it. (*Was this episode punishment for not having written the review sooner? Reader, beware.*) Go-back probably wouldn't have helped with the hardware problems, though. And Internet is still accessed from my laptop until an anti-virus program is installed on the new computer. Do you backup? You need to, believe me. It's good health insurance!!

*“Yes Audrey it was. I stuck pins in an old 286 and chanted your name three times”* DAVE!.

PS The article bin is again empty