

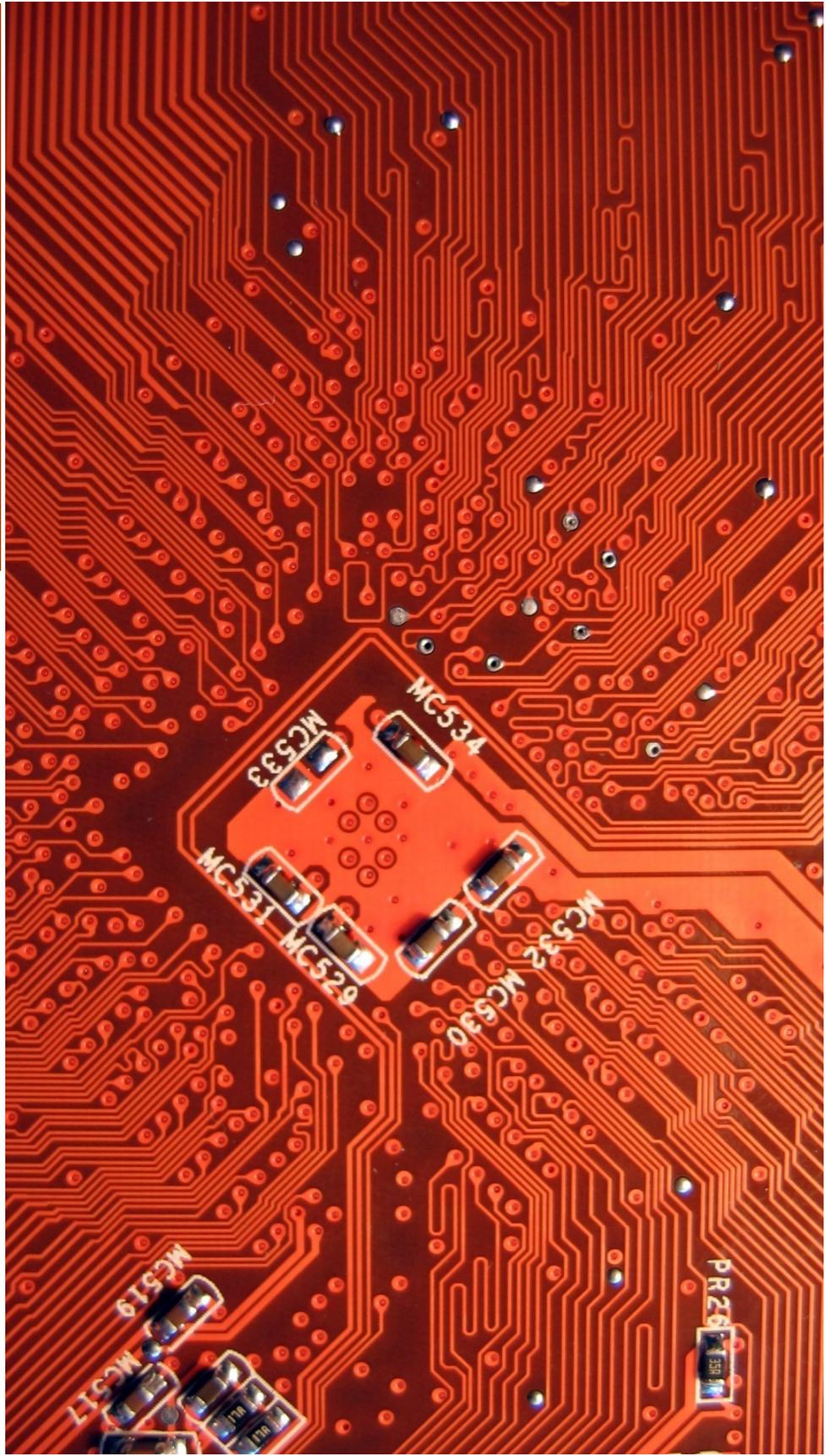
# The Databus

Newsletter of  
THE DAYTON MICROCOMPUTER ASSOCIATION

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**Volume VIII**  
**(New Series)**  
**Number 8**  
**August 2018**





Post Office Box  
4005  
Dayton, Ohio  
45401

Visit us at:

**DMA1.org**

## Your 2017/18 Officers:

### *President*

Gary COY

### *Vice-President*

Peter HESS

### *Secretary*

Pat FLYNN

### *Treasurer*

Glady CAMPION

*Officers need not be Trustees.*

## Trustees:

Gary COY

Glady CAMPION

Pat FLYNN

Peter HESS

Brent KERLIN

Debra MCFALL

Ken PHELPS

Gary TURNER

## Webmaster:

Brent KERLIN

### *Webmaster Emeritus:*

Dave LUNDY

ESTABLISHED IN 1976, DMA is a group of Dayton-area professionals and hobbyists in the field of computing and digital information technology. General membership meetings are usually on the last Tuesday of each month. DMA has a number of Special Interest Groups (SIGs) in areas ranging from digital investing and genealogy to the Linux operating system. Each SIG meets according to its own schedule. DMA is a member of the Association of Personal Computer Users' Groups (APCUG) and the Affiliated Societies Council (ASC). Click on any of the logos—including our own (top left)—to go to that organization's Web site.



## Submissions ...

THE DATABUS welcomes compliments, complaints, suggestions, and especially articles. We can accept articles in ASCII, or as attachments in Microsoft Word or Works, Open Office Writer, Word Perfect, or, yes, even WordStar (a word-processing program that goes all the way back to about 1980!). No PDF files, please. Send articles to:

[Editor@DMA1.org](mailto:Editor@DMA1.org)

All articles are subject to editing for spelling, grammar, usage, and space. Always retain a copy of your work, as THE DATABUS cannot be responsible for loss. When articles are of roughly equal quality, those by paid-up DMA members usually receive preference.

ALL REGISTERED TRADEMARKS, for example: DMA, Android, Equifax, iPhone, LifeLock, Panasonic, Spectrum, or Windows, are the property of their respective owners. However, the Registered Trade Mark symbols (® or ™) have been omitted for better readability. The Editor occasionally inserts comments into articles. Such comments are often in square brackets [like these] and are always preceded by the phrase: "EDITOR'S NOTE."

THE DATABUS is written and published by volunteers. We do not give professional advice on hardware, software, or network installation, repair, security, or troubleshooting. If you need expert assistance, please seek the services of a competent professional.

***AUGUST MEETING: 7:00 P.M., Tuesday, the 28<sup>th</sup>, at T. J. Chump's, 7050 Executive Boulevard, Huber Heights 45424 (next door to Meijer's —[click here](#) for a map. Come at 6:00 P.M. if you want to join us for dinner. There's plenty of free parking. (Also accessible via RTA bus routes #18 & 19, but you must take a short walk over from the Meijer's supermarket.)***

**No charge—bring a friend!**

### August Meeting: Gary Coy:

#### CHOOSE YOUR ADVENTURE WITH THE RIGHT WEB BROWSER!

WOULD THE WEB BE BETTER if we had “One Browser to Rule Them All?” That might sound nice in theory. Less inconsistency! Fewer bugs! But would it *really* be better to force everyone to use a single browser—to have no choice in user interfaces and features? Of course not!

Competition drives innovation. As Steve Jobs said in 2004: “What’s the point of focusing on making the product even better when the only company you can take business from is yourself?” Each browser brings something unique to the Web. Microsoft is contributing to many of the Web standards that our browsers are relying on—and helping to push the Web forward.



Scott Gilbertson wrote an article about single browser dominance in *The Register*. It’s focused on Firefox, but the same logic and sentiment applies to any browser: “The dream of a single rendering engine is the dream of someone who fails to understand the most fundamental thing about the Web—it’s a mess, but it’s a beautiful, flexible, powerful mess.”

The World-Wide Web thrives on diversity. It’s the diversity of the Web that sustains it and will allow it to survive long after all the monocultures, whether they are browsers or Facebooks or Googles, have long since vanished from the online ecosystem.

GARY COY is President of DMA, a frequent presenter, and Vice President of [NASAC.org](#) in Xenia. When he is not working his day job or doing EMT runs, he can be reached through his company, which is coincidentally named “Gary’s Computers.”

... TDB

**No charge—Guests welcome—Bring a friend**

**M**inutes are normally published almost two months late, because the Minutes for, say, the June Board meeting must be approved by the Trustees at the following month's meeting—in this case, early July. The corrected and approved June Minutes would thus usually appear in the July DATABUS (this issue), published toward the end of that month.

Time and place of the next Trustees' meeting will be announced at the General Membership Meeting on Tuesday (the 31<sup>st</sup>). Trustees' meetings begin at 7:00 P.M. and are open to all DMA members. The Trustees usually meet for dinner beforehand at a nearby restaurant that will also be announced at Tuesday's meeting. Those wishing to dine with the Trustees should come at 6:00.

## MINUTES—DMA BOARD OF TRUSTEES

### Meeting of Monday, June 4, 2018

#### CALL TO ORDER

The meeting was called to order at 7:02 P.M. by Gary Coy.

**Trustees present:** Gladys Campion, Gary Coy, Pat Flynn, Peter Hess, Debra McFall, Ken Phelps, Ed Skuya, Gary Turner **Absent:** Brent Kerlin **Others:** Mark Camden, Dean Schrickel

#### OFFICERS' REPORTS

**President** – Gary Coy

The Mobile Phone Tips & Trick topic went over well with the attendees.

**Vice President** – Peter Hess

No report

**Secretary** – Gladys Campion

Gladys presented the minutes for the previous board meeting. Ed Skuya moved the minutes be accepted. Debra McFall seconded and the motion passed with Peter Hess and Gladys Campion abstaining.

**Treasurer** – Pat Flynn

See report [EDITOR'S NOTE: blue box to the right]:

#### COMMITTEE REPORTS

**Audit** – Gladys Campion

On hiatus until January 1.

**Bylaws Review**

Proposed bylaws changes were published in the April DATABUS, announced to attendees at the May meeting, and a copy e-mailed to all members in May.

**Fundraising** – Peter Hess

Peter has been working on the planned giving program, comparing details of other existing plans. He is also looking into a Speedway discount cards that we might sell to our members.

Gladys suggested we start building up the scholarship we have with the University of Dayton. Gary Coy asked for figures on what we should be investing each year in community service.

*(Continued on page 6)*

#### Account Balances:

Fifth Third Checking.....	\$12,087.82
Fifth Third Savings .....	11,246.00
Pay Pal .....	1,012.41
Everbank CD .....	5,142.56
Dayton Foundation.....	+87,722.19
<b>Total .....</b>	<b>\$117,210.98</b>

## —Block Calls on Your Phones and Other Options—

By Bart KOSLOW, Review Editor, Channel Islands PCUG, CA

April 2018 issue, *The Outer Edge*

[www.cipcug.org](http://www.cipcug.org)

*bart (at) koslow.net*

WHETHER CELL PHONE OR LAND LINE TELEPHONE, we all receive many nuisance calls daily. It is a simple matter to block unwanted calls on most phones once you know how.

Let's begin with your home land line phone. I receive numerous junk calls every day. I use a Panasonic smart home phone system. Like most smart home phones, it permits you to enter your phone book. You can also set the number of rings before the answering machine kicks in. The LCD on my phone will show me the name of anyone calling who is in my phone book. Conversely, any name not in my phone book will also show. The first time I receive a nuisance call, I ignore it. My phone will record the name and number of all calls made and keep this information until I erase it. How do I block an unwanted number? I have choices.

My Panasonic will block up to 250 phone numbers. In my case, I use Spectrum (Time Warner) for my land line. You may go to the Spectrum website and block selected calls. [EDITOR'S NOTE: In the Dayton Metro Area, Spectrum permits you to block only thirty numbers.] You may also check the box that tells Spectrum to use [NoMoRobo.com](http://NoMoRobo.com). Nomorobo is a large database of nuisance calls. You will hear one ring, and the call will be blocked. For those of you who use other phone providers, you still may use NoMoRobo provided the provider has a Simultaneous Ring feature that will ring your phone and NoMoRobo at the same time. Furthermore, you may request NoMoRobo to add phone numbers to its database by going to its Web site. Your provider, like mine, may also have a way to block calls on its Web site.

What about my cell phone? It is even easier to block unwanted calls. If you have an Android phone, just go to Recent Calls, select the phone number and then Details. Under Details you will see a choice to block the call. Depending on the Android version, finding the Recent Calls Details varies.

What about your iPhone? Basically, it works the same way if you have IOS 7 or later. Open the phone app. Select the Recents tab at the bottom. Click the "I" symbol next to the unwanted number, scroll down and tap Block this Caller. Confirm your decision. Microsoft cell phones work in a similar manner. Tap the phone app on the start screen, swipe to history, tap and hold the caller you want to block, and tap block number.

I also have one other option using my Panasonic phone system. You may link two cell phones to the Panasonic phone system. When linked via Bluetooth, the main Panasonic phone unit will show a lighted LED, one for each linked cell phone. When a cell phone call comes in, it will ring on your Panasonic land line system as well as your cell phone. Likewise, you may use the Panasonic system to call out on either of your cell phones. When you finally drop your land line, the Panasonic Phone system, in my case with five phones around the house, will be a godsend. With unlimited cell phone service becoming extremely cheap, this is an option. Now you can answer or call

*(Continued on page 8)*

(MINUTES—Continued from page 4)

**Membership** – Gladys Campion

As of last month's General Membership meeting, we had 55 Regular, 4 Associate, 0 Student, and 5 Life members for a total of 64. Attendance last month was 33 and the 50/50 brought in \$21.

**Net Administration Team** – Ken Phelps, Gary Turner, Pat Flynn, Brent Kerlin

No problems to report. Pat Flynn will renew the domain name.

Peter Hess moved Pat spend \$100 or less to renew our domain name, dma1.org for several years. Gary Turner seconded and the motion passed.

**Nominations** – Ed Skuya

Ed has enlisted two candidates for the Board of Trustees: Pat Flynn and Martin Arbagi.

**Programs** – OPEN! We *must* find a Programs Chairman!!

June – Pat Craig will talk about Astronomy and computers

Other suggested topics: Mark Camden – Movie Maker; Brent Kerlin – his Smart Home improvements

**Publications** – Martin Arbagi

The May DATABUS was posted

**Publicity** – Ed Skuya, Gary Coy, Pat Flynn, Peter Hess, Patrick Craig

Meeting notices are being posted as usual.

**OLD BUSINESS**

**Records Committee** – Gladys Campion, Martin Arbagi

Still in progress

**Wright State Archives** – Martin Arbagi, Gladys Campion

Still in progress

**Next Board Meeting**

The next Board Meeting will be 7:00 P.M. on Monday, July 9, 2018 at the Fairborn Fire Station #2, 2200 Commerce Center, Fairborn. Those who want to join us for dinner should meet at 6:00 P.M. at Donato's, 240 East Dayton Yellow Springs Road, Fairborn.

The Fairborn Fire Station #2 has been reserved through December 2018.

**Dayton Diode at K12 & Tejas Gallery** – Brent Kerlin, Peter Hess

Dayton Diode is collaborating with K12 Gallery for summer classes.

**Holiday Dinner** – Gladys Campion

Gladys gave a final report to the board. Comments from attendees indicated they liked the variety of door prizes this year.

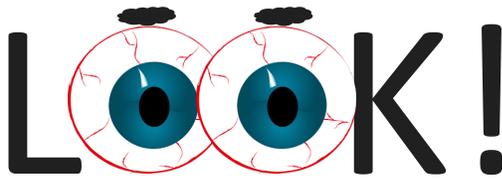
**ThinkTV Auction in April** – Gary Turner

Gary Turner will ask about the results from the Pi kits we donated, such as the number of bids and the amount of the winning bids.

**Summer Picnic** – Martin Arbagi

Martin reserved shelter #3 at Indian Riffle Park for August 18.

(Continued on page 8)



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We will consider applications on the following property types:  
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• Retail Centres  
• Office  
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We help home buyers to purchase their home with ZERO money down, call us today to put together a proposal for an offer on your property.

**OFFICE AVAILABLE**  
3 individual enclosed office space cubicles (with desks) at a great location, use of Boardrooms and general facilities. General Parking nearby. 275\$/each  
Location: Downtown

**LOOKING FOR INVESTORS**  
Looking for additional investors. Investments are primarily focused in Real Estate Market.

sell your house??...Have you been thinking of selling your house soon??

**Free Property Seminar**  
Topic covered: Buying procedures, tax issues, and property values. Seating is limited, so please REGISTER NOW!!!

**CAREERS**

**GENERAL HELP WANTED**  
Seeking someone for general help, eg: filing, organizing, errands, answering emails. Must know how to type. \$10 per hour to start  
★ ★ ★ ★ ★

**WANTED!**  
**DMA Trustees**  
Nominations Open June 1 thru Aug. 31  
Candidates must be at least 21 and regular or associate members in good standing for at least 12 months prior to the September elections.  
Seeking candidates with energy, creativity, and fresh ideas for growing the organization.  
Experience not necessary  
For questions or nominations, contact Ed Skuya, EDDma2000@Gmail.com or any of the current Trustees

**GENERAL MANAGER**  
a non-profit social enterprise is seeking a full-time General Manager with business experience to lead and manage, the focus of the work will be on sales, marketing, \$60,000 per annum

We are looking for high energy, career oriented sales assistant who thrives in a fast paced environment. You must be able to multi task constantly \$12/H

**SENIOR ADVISOR ASSISTANT**  
A well-established independent wealth management organization is seeking a qualified Senior Advisor Assistant to join their team. \$40,000 to \$60,000 per annum based on relevant experience.

**RECEPTIONIST WANTED**  
Our Clinic is looking for a Receptionist that is looking to grow with our centre. This position is open for a driven, passionate and self motivated person.

★ CALL NOW ★

**Sales Assistant**  
We currently have an excellent opportunity in our sales office for more information about the company. See our website or Send resume.

**Word Processing Specialist**  
Our client is seeking a talented and experienced Word Processing Specialist to join their team for a short-term project. a strong background in computer programs in general. \$15/H

**EDUCATION**

**TUTORS NEEDED**  
We are looking for: highly skilled, motivated and dynamic individuals who have strong communication skills. Candidate must possess a love for teaching. \$12/h B.A. is a must.

**DANCE CLASSES**  
We offers an opportunity for private dance lessons. Students can

**Medical Assistant Training**  
Online Classes We want you to be successful. Just click the link and learn today.  
★ ★ ★

**ENGLISH CLASSES**  
English as a Second Language / Accent Reduction Instructor Lesson fees are: \$25/hr per person; \$20/hr per person for two students.

**SERVICES**

**GARDEN MAINTENANCE**  
Experienced in maintenance work such as, lawn mowing, blow it clean, trimming, garden, pruning of plants, hedges, planting, and other maintenance and installation. Location: West River RD.

**Are you looking for a realtor?**  
Maybe you just have some questions Maybe you don't know what you want yet...

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Do you need a Student Loan? We provide all kinds of options to assist you financially. CALL US TODAY

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Flexible rates starting at \$18 per hour.

(BLOCKING UNWANTED TELEPHONE CALLS—Continued from page 5)

over your cell phone network from *any* phone in the house. Even better, the Panasonic system has much better sound.

Hopefully, when you have activated some of the above features, you will have some peace and quiet.

... TDB

## Help DMA by using Amazon's "Smile" program!

**A**MAZON, the Internet's largest retailer (if you haven't noticed, Amazon isn't just for books any more!) has a "Smile" feature whereby Amazon donates a percentage of almost any purchase you make to a selected nonprofit organization. There is *no* extra cost to you. Click [here](#) to learn more or [here](#) to go directly to the sign-up page. Be sure to put DMA down as the beneficiary of your purchases.

(MAY MINUTES—Continued from page 6)

### NEW BUSINESS

#### Nominations Committee

Three trustee positions are open for election at the Annual Meeting in September. Nominations are open June 1 through August 31. Ed Skuya agreed to serve as Nominations chairman again this year.

### ADJOURNMENT

Pat Flynn moved to adjourn at 8:33 P.M. Peter Hess seconded and the motion passed.

*Respectfully Submitted,  
Gladys Champion,  
Secretary*

Kretchmar's Korner

## —Don't Buy Identity Theft Insurance!—

By David KRETCHMAR, Computer Hardware Technician, Sun City Summerlin Computer Club NV

July 2018 issue, *The Gigabyte Gazette*

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

tomburt89134 (at) cox.net

IT WAS ALMOST A YEAR AGO when Equifax announced that a data breach exposed the sensitive personal information of 143 million Americans. As a part of its mitigation, Equifax offered consumers a year of free credit monitoring. This offer ended in January 2018, but not to worry, for just \$12.95 a month you can pay Equifax to monitor your credit reports.

This is a breathtaking bit of corporate *kebutzpah*; first Equifax fails to secure many millions of individuals' data files (probably including yours) and now that they have proven to be untrustworthy they want to charge a monthly fee to assure you your data have not been compromised. I would just say *NO!*

### LifeLock

LifeLock is the most heavily advertised consumer data protection service that is offered by Symantec, a cyber security company that also provides the Norton Security Suite.

LifeLock premiered in 2005; you might remember the commercials at that time featuring LifeLock CEO Todd Davis revealing his Social Security number to the public. LifeLock failed to disclose that Davis' identity was stolen at least thirteen times during the advertising campaign. LifeLock brushed off critics, claiming that LifeLock prevented Davis' identification from being stolen many other times, thereby proving the value of LifeLock.

LifeLock attempts to frighten consumers by saying: "Considering everything you do on line, data breaches and companies that sell your information, it's easier than ever for criminals to steal your identity. They can open accounts, buy properties, and even file tax returns in your name. There's a new victim every two seconds, so don't wait to get protection!"

But, of course, LifeLock has the answer: Note that LifeLock does not offer a family plan; LifeLock coverage for a married couple is well over \$50 a month. However, LifeLock does offer a 11% discount when a couple enrolls.

### So, What Do You Get for Your Money?

Sadly, very little, except for a false sense of security. If you are the victim of identity theft, most institutions will absorb the cost and charge you nothing. The few consumers who do suffer monetary damages rarely lose more than \$200.

Go to LifeLock's website and you will notice that: "Not all transactions at all accounts monitored" is written everywhere—on the Web site, as the signature to its e-mails, at the bottom of its site next to any disclaimer asterisk—basically giving the company an out in case anything ever happens to one of your accounts. A close reading of all of LifeLock's service and reimbursement "guarantees" discloses so many exceptions and conditions that they are essentially worthless.

(Continued on page 10)

(IDENTITY THEFT—Continued from page 9)

### LifeLock's Legal Woes

The Federal Trade Commission (FTC) in 2015 asserted that LifeLock violated a 2010 settlement by continuing to make deceptive claims about its identity theft protection services, and by failing to take steps required to protect its users' data. In late 2016 LifeLock paid consumer damages of over \$100,000,000.00.

In documents filed with the U.S. District Court for the District of Arizona, the FTC charged that LifeLock failed to live up to its obligations under the 2010 settlement and asked the court to impose an order requiring LifeLock to provide full redress to all consumers affected by the company's order violations.

The 2010 settlement stemmed from previous FTC allegations that LifeLock used false claims to promote its identity theft protection services. The settlement barred the company and its principals from making any further deceptive claims. It required LifeLock effectively safeguard personal data it collected from customers and required LifeLock to pay \$12 million in consumer refunds.

### How Can I Protect Myself?

The Equifax and LifeLock primary service is nothing you can't do much better yourself. If you think someone has stolen your identity, you can contact each of the four major credit bureaus, TransUnion, Experian, Equifax, and the newer Innovis, and place an electronic security freeze on your credit. The freeze is good until you lift it and should prevent any new accounts from being opened. A security freeze prohibits, with certain specific exceptions, the consumer reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. You can temporally lift the freeze if you want to open new accounts.

There is no charge for a security freeze if you are a victim of identity theft. To get a free security freeze you should first file a police report or (much more easily) create an Identity Theft Report at: [www.identitytheft.gov/Assistant#what-to-do-right-away](http://www.identitytheft.gov/Assistant#what-to-do-right-away)

This FTC site is easy to navigate and has some good information on what to do after an identity theft.

### Conclusions and Recommendations

Don't buy identity theft insurance from Equifax, LifeLock, or any of the other outfits selling this "protection". The best way to protect yourself against loss is to keep an eye on your own bank, credit card and brokerage accounts and statements. Download your annual free credit reports yourself, safeguard your passwords, and skip the fees.

[EDITOR'S NOTE: Mr. Kretchmar's recommendations are backed by *Consumers' Reports*, the prestigious testing organization whose magazine accepts no advertising. CR stated some time ago that LifeLock's standard protection policy didn't do much. The company's premium protection, according to CR, was considerably better. The only problem was that consumers can get the same protection at much less cost, for example, by placing a security freeze on their credit, as Mr. Kretchmar recommends. Even if you're not a victim of identity theft, a security freeze only costs a small sum—\$20 or less, as I recall. Also, many insurance companies, such as State Farm, offer identity theft protection as supplements to their standard homeowners' policies. Here again, the additional cost is nominal.] ...TDB

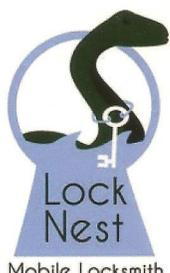
### Have a business card? Are you a DMA member?

ANY PAID-UP MEMBER of the Dayton Microcomputer Association is entitled to a *free* business card-sized advertisement in THE DATABUS. Send a good-quality image to [Editor@DMA1.org](mailto:Editor@DMA1.org), or give your business card to **Martin Arbagi**, the Editor, at any DMA meeting. We can embed a link to your Web site (if you have one) in the image of your card. Under weird IRS regulations, your Web site may not include discount coupons for DMA members, although discount offers may be included in the advertisement *itself*. See the example below, which includes a member discount. But the advertiser could not have put the discount on his Web site.

*Travel Through Time On Indiana's Most Scenic Railroad*  
**WHITEWATER VALLEY RAILROAD**



**765-825-2054**  
[www.whitewatervalleyrr.org](http://www.whitewatervalleyrr.org)



**Lock Nest Mobile Locksmith**

Steve Davis  
 Owner

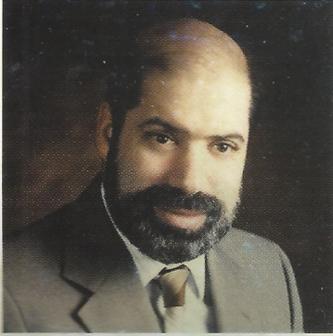
P.O. Box 753  
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# Dayton Microcomputer Association Membership Form

Today's Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
(dd/mm/yyyy)

**New** Please credit the DMA member who recruited you: \_\_\_\_\_

**Renew** Please list below any *changes* to your contact information. No changes? Don't bother filling out this section of the form.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone (landline or cellular): ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

E-Mail: \_\_\_\_\_@\_\_\_\_\_.\_\_\_\_\_

### Skills or interests you can share with DMA:

- ✓ \_\_\_\_\_
- ✓ \_\_\_\_\_

What do you hope DMA can provide you? \_\_\_\_\_

### TYPES OF MEMBERSHIP:

**Regular** (\$25.00 annually) .....

**Associate** (\$12.50 annually—For someone living at the same address as a Regular Member.) .....

**Student** (Free—For full-time students through 22 years of age. Student members *cannot* vote in DMA elections.).....

**SHELL ACCOUNT:** A Shell Account on the DMA server provides file storage, hosting of a personal *noncommercial* Web site, and a **DMA1.org** e-mail alias (forwarding address), all for a *one-time* fee of \$10.00. A user name must be no more than eight alphabetic characters. The usual default is your last name and first initial, with no caps or punctuation (for example, jsmith or sjones). DMA reserves the right of final decision on all user names. ....

First choice: \_\_\_\_\_ Second Choice: \_\_\_\_\_

**TOTAL** ..... \$ \_\_\_\_\_ . \_\_\_\_\_

Make checks or money orders payable to DAYTON MICROCOMPUTER ASSOCIATION, and mail this Form and your payment to: **Post Office Box 4005 Dayton, Ohio 45401.** (At this time, we can only accept payment by check or credit card at meetings.)

### DMA USE ONLY:

- Member# \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_/\_\_\_\_  Check# \_\_\_\_\_  Cash Processed by: \_\_\_\_\_
- Member# \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_/\_\_\_\_  Check# \_\_\_\_\_  Cash Processed by: \_\_\_\_\_
- Member# \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_/\_\_\_\_  Check# \_\_\_\_\_  Cash Processed by: \_\_\_\_\_