

COMPUTER CONNECTION

Monthly Newsletter of the
Rockland PC Users Group

Volume 19 Number 2
February 1999

ADAPTEC PRESENTS THE POWER OF SCSI

The acronym SCSI, which stands for Small Computer System Interface, might have ended up being pronounced “sexy” (think about it). It ended up pronounced “scuzzy,” not nearly so appealing. Actually, SCSI *is* sexy. It is the power user’s way of connecting PCs, by means of an add-on SCSI card, to scanners, CD-ROM drives and recorders and to the best and fastest hard disks.

Why should the average user consider adding SCSI capability to a PC? SCSI *is* fast. Ultra Wide SCSI can transfer data at up to 40MB per second versus EIDE’s 16.7MB per second. And Ultra 2 Wide SCSI runs even faster than Ultra Wide, up to 80MB per second. This means that demanding applications like Photoshop will run 22% faster with SCSI than EIDE, Filemaker Pro will run 14% faster with SCSI than EIDE, and AutoCAD will run 33% faster with SCSI than EIDE. Peripherals connected to a SCSI card definitely run faster. For example, Zip drives using a SCSI connection are six times faster than those using a parallel connection, and SCSI scanners are twice as fast as parallel ones.

SCSI is also an answer to the pesky IRQ problem. Many new

computers are delivered with every one of the sixteen available IRQs spoken for, which means that even though there might be available slots on the motherboard and empty drive bays in the

case, additional peripheral devices simply cannot be added. Without an available IRQ, there is no way for a device to communicate with the processor. A single SCSI card can support any combination of seven to fifteen internal or external peripheral devices without any of them needing an IRQ of its own.

Adaptec, the acknowledged leader in SCSI interfaces, will be with us on February 9. An Adaptec representative will tell us when it is right to choose SCSI, and when plain old EIDE will do. We’ll discover how to choose the right SCSI card for our systems. And we’ll find out about Adaptec’s EZ CD Creator software, which can copy data and audio CDs and also dub analog audio tapes and LPs onto CDs.

As a bonus, Adaptec will raffle copies of EZ CD Creator and some lucky member will win a valuable Adaptec SCSI controller. ■



MEETING SCHEDULE

Raso Room, 4th Floor, Palisades Center Mall 7:30 P.M.

Tuesday, February 9 – Adaptec

Tuesday, March 9 – Corel? Symantec?

Tuesday, April 13 – Microsoft

(All are welcome)

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PRESIDENT'S MESSAGE

by Sandy Coulter



Last winter was so warm that I forgot just how cold January can be. I tend to hibernate when it's very cold outside, so having a computer with a modem means that I am never out of touch or alone unless I want to be. I am sure that if you think about it, you probably know someone whose life would be greatly enhanced by owning a PC. Why not offer to help them get started? Prices are so low now, there is little excuse for not having a PC.

The January Meeting

Managing the January meeting was a little tricky with the New Users Group in session across the hall, the scheduled panel discussion, and trying to fit the brainstorming session in gracefully. However, we managed in an orderly fashion and the response was good. Vinny Cina did a terrific demo on searching the Internet. In a second session he and fellow panelists Stan Smith and Richie Stark fielded questions from the audience. This made for a very informative and enjoyable program.

In between the two panel sessions, Sy Ribakove did a great job of conducting the brainstorming session as he has in the past for the executive board. Many suggestions were generated and some will be implemented very soon. As Sy pointed out, we have a lot going for us as a PC Users

Group: very high meeting attendance percentage compared to other groups our size, a free meeting place with room to grow, an award-winning newsletter, a fine Web site, and a good number of technical gurus willing to share their knowledge and expertise. No wonder we are the envy of many other user groups. So what's our problem? The current handful of dedicated leaders are burning out. It's not that members are unwilling to help, it's that few of us have been willing to make a year-long commitment. But the sad truth is that unless we find candidates for president and vice president, or severely cut back on services, come June 1999 we will cease operations. I am not able to continue as president for another year. I will not say at the last minute, "Ok, ok...I'll do it one more year." Our best chance is for members to step forward now so that we can continue without interruption.

One of the suggestions offered at the meeting was that officers' responsibilities are not defined well enough. By definition, most of the board positions require minimal effort, but in reality most board members define their individual contributions. For example, Member-At-Large Gary FitzGerald is merely required to represent the members' interests at board meetings. He is an advocate for the membership. Unless the board fails to act in the best interest of the membership, or a member asks Gary to represent his or her opinion to the board, Gary has little to do other than attend meetings! So Gary has agreed to manage the RPCUG Help Desk. This was not compulsory and wasn't part of his job description. Most board members have additional roles they have volunteered for, which may be confusing some people as to what each position requires. So, in an effort to clarify things, I will be offering copies of our bylaws at the next meeting and electronically on

request. These bylaws contain descriptions of the elected officers. Send e-mail to MsCoulter@aol.com for an e-copy. (By the way, all new members have been receiving their own copies of RPCUG's bylaws in their information packets.)

Executive Board Meetings

I have been inviting members via my newsletter column to attend our board meetings so they can learn what we do. Only one member has responded to the invitation. The board meets on the fourth Thursday of the month at the West Nyack Library on Strawtown Road. Its next meeting is on February 25 at 7 P.M. Please contact any board member if you would like to come and see how things work.

Welcome New Members

Although we had a limited program for January, we still attracted three new members. A warm welcome to Arthur Naprava of Stony Point and Milt and Barbara Strasser and Stephen Dombrowsky of Spring Valley. I look forward to their participation at future meetings.

New Users SIG

Remember that the New Users SIG (Special Interest Group) is held on the same evening and location as the general meeting, but earlier and across the hall in the Adler room. The third in a series of seven monthly workshops will take place on Tuesday, February 9 at 6:15 P.M. sharp. The topic will be computer memory (what it means and how it works), essential software applications and how to properly install them. Specific applications will not be discussed. Members can still register by mail and receive materials from previous workshops. Membership in RPCUG and a one-time \$10 materials fee is required. For further information about the New

(continued on page 7)

EDITOR'S DESK

by Sy Ribakove

I've been computing for almost ten years and have learned much—at first from a wise friend who taught me how to understand a DOS path and how to organize files and directories on my hard disk. Later, I learned a lot from folks I met in our PC users group. (When I first joined, RPCUG was called a “club,” and it really was club-like, a bunch of computer enthusiasts getting together to ask their questions, report their experiences, and share their insights and learnings.)

Now I'm an experienced computer user. I know this because people ask me computer questions, expecting that I will have an answer.

However, my own questions elude answers. They are never addressed by vendors, and I don't hear other members asking similar questions or seeking similar understandings during Q&A. So I am left to ponder these mysteries on my own.

Here are some of the things I wonder about: When I assign a hot key to a Windows 95 or 98 shortcut, how does the operating system find out about it so that I can then activate the shortcut with my new key-combination?

What happens to the file format of a graphic when I copy it to and paste it from the Windows clipboard? Are all graphics

turned into Windows Metafiles, no matter if they started out in life as TIFFs, vectors or EPS graphics? And what part of the Windows operating system oversees this miraculous transformation?

How about this? What is happening behind the scenes when a file is dragged and dropped between folders or drive windows? Or this: When a file is overwritten by a file with the same name, as happens when I save a word processing document, what becomes of the original file?

Why does my monitor go into power save mode during backup, with the hard drive light flashing continuously, but immediately “wakes up” when I click the mouse or press a key? And why, when I try to close RNAAPP (DialUp Networking) from the Close Program dialog box, do I have to select it and press Close *three times* (not two times or four) before Windows shows the “Not Responding” message and I can actually close the program.

Why does my PC become unresponsive when I format a diskette or send a file to the printer? Wasn't Windows 95 supposed to be able to walk and chew gum at the same time?

I am also curious about installation routines. How do they find out if I have a previous version installed? Or the name of



the directory that contains that version. How do they know where in WIN.INI or the Registry to enter their data? What's going on when Setup programs pause for five or more minutes, with no observable hard disk activity, while they are “Determining the file set...”?

Are these dumb questions, or inappropriate? Should I simply accept my lack of insight into these matters, the way I do when I turn the key in my car's ignition and am satisfied that the car will start. Am I am alone in my universe of why and how? Would any of you also be interested in exploring such questions? Maybe a Why & How SIG... ■

OFFICERS

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The Rockland PC Users Group, a tax-exempt educational organization, meets monthly, usually on the second Tuesday. Meetings begin at 7:30 P.M. The Rockland PC Users Group supports the computing interests of the community as well as the interests of its own members. The latest information about meeting programs and dates is available on the Internet at <http://www.rpcug.org>.

NEWSLETTER EDITOR

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RESUMEMAKER

by Martha Patterson

While we all sometimes yearn to say, “I’m quitting this job,” once we really do it we are faced with the onerous task of finding a new one. And so it was that I went to our trusted friend and editor with a rough draft of my homemade resume for his perusal and comments. After a quick look he handed me the box of software containing Individual Software’s **ResumeMaker with Career Planning** and suggested I kill two birds with one stone and review it for our newsletter. Mind you, I’m barely computer literate. And now I was not only faced with writing the dreaded resume but figuring out how to use a new program. We opened the box together and I was heartened to see a Users Guide of reasonable heft. In the spirit of adventure, I accepted my mission improbable.

As I do with all things new and electronic, I read the instructions first. The User’s Guide, 76 pages of readable text, was straightforward and not hard to understand. It provided a clear outline of what the program could do for me: create persuasive resumes and cover letters, identify my ideal career, organize my job search and even, perhaps, find me a job online. I crossed my fingers and hoped it was all true.

I was able to install the program without difficulty, a first for me. The opening screen offered six choices: *Resumes*, *Letters*, *Contacts*, *Resume Caster*, *Job Finder* and the *Kaplan Career Counselor*.

The creative writing portions of the program, *Guided Resumes* and *Guided Letters*, allow one to create a resume (25 templates) and the necessary letters—up to and including acceptance of your new job and a letter of resignation (12 templates). The *Contact Manager* lets you track target companies and includes a To Do list and appointment calendar, both of which facilitate the coordination of all aspects of a job search.

Resume Caster and *Job Finder* are a means for performing an Internet job search and require not only an Internet connection, but also that Microsoft’s Internet Explorer 4.0 be present on your hard drive. I don’t have Internet Explorer and so could not test these modules. [ED: Here’s another example of Microsoft’s control over software vendors. Many valuable programs must be discarded because they won’t install or work without Microsoft’s browser.]

I got right down to business and started with the *Guided Resumes* program. It prompts the user to enter personal data, qualifications, accomplishments, education and experience in fields which resemble index cards. Once the data has been keyed in, the cards can be sorted for customizing the resume. If you like, the program will shuffle them to produce a resume in one or more of the available styles. As improbable as it may seem, this was a lot of fun, thanks entirely to the availability of 3,600 action words and 900 action phrases. Without having to deal with writer’s block, one is able to create a variety of selves depending on how you want to remember and present the past. The action words and phrases can transform a Plain Jane, who’s just been getting along, into Superwoman, who is strong and recognized and has proven her worth in many previous situations.

Even more fun was choosing which template to use. Was I in a Valley Girl mood and should I go with Ashley Queen, or was I feeling more staid and send out a resume in the Bostonian style?

I could preview and select any of the templates, and **ResumeMaker** would adjust my data to fit into that particular format. The program was adroit and able to handle changing dates (how about that!) to fit the template. It also performed minor editing within descriptive text

passages to highlight one or another accomplishment.

Guided Letters is based on similar principles. The templates contain a selection of pre-written paragraphs. All you have to do is enter your target company’s name and a few specifics about yourself. Then, in less than a minute you have a letter that states why you are the right candidate for the position.

As an afterthought, I met with the *Kaplan Career Counselor*, which you install separately. I would highly recommend that everyone, no matter how experienced, check in with this portion of the program before initiating *Guided Resumes*. It outlines all potential information that can be useful in creating a resume, some of which may be overlooked when merely filling in the fields. This is a multimedia experience requiring a sound card.

ResumeMaker by Individual Software requires 8MB RAM and 20MB of hard drive space. It sells for \$29.95 and will run under Windows 95, Windows 98 and Windows NT.

This is a great program. I was able to create an impressive resume and cover letter in about four hours, including the time I spent exploring the new program. Not only that, I now feel invincible! ■

[ED: We know that *résumé*, a word borrowed from the French, is properly spelled with accented e’s. The two accents differentiate it from the word *resume* (rezoom). The makers of this software prefer “*résumé*,” and so, to avoid confusion, we will also use their spelling.]



WHEN TO TOSS THE MOUSE

by Roberta Mikkelsen

If I were a woodcarver I would need specialized tools. A chisel alone wouldn't cut it. ;-) Doing graphics on a computer is something like that. A mouse simply doesn't cut it.

When I first started experimenting with digital art, I quickly realized that if there weren't something better than a mouse for drawing, it was back to my pencils and sketch pads. Using the mouse was like using a stick to paint a house. It could be done, but at what cost of time and effort? For example, when I tried to trace one of my paper drawings with the mouse I discovered that the mouse was covering the original I was attempting to trace.

Some years ago a Japanese typographer's frustration with the mouse led him to invent the drawing tablet. He had been trying to digitize the 30,000 characters involved in Japanese typography. When he found the mouse to be an unfit tool, he set out to invent something better. And that's how the Wacom digitizing tablet was born.

I use a **Wacom ArtZ II** 6 x 8 (6" by 8") pressure-sensitive tablet. It has 256 levels of pressure and comes with a Duo Switch Erasing Ultra Pen. This means that the harder I press the electronic pen to the pad, the wider the line or darker the color the computer generates. Light pressure gives me a lighter, thinner line. Just like real life. Specialized pens are available as options, but I have found the Ultra pen to be adequate. One end holds a replaceable nib; the other has a digital eraser. To use the eraser you just flip the pen over and the eraser tool is automatically selected. The pen has a switch located on its side. If you need to double-click, you press the bottom of the switch, single-click press the top. You can customize the pen settings, tip pressure, tilt sensitivity and eraser sensitivity to suit your working style.

The top edge of the tablet has a menu strip. Depending on the size of the tablet, it can contain between sixteen and forty-four functions, such as Copy, Paste, Save, and so forth. Some of the functions are programmable, so the user can place favorites on the menu strip.

The tablet is a joy to use. Wherever I place the pen, the pointer is at the same corresponding point on the screen. This "absolute positioning" is what makes tracing and accurate drawing possible. You can toggle between the tablet and a mouse. Or you can

buy an optional puck; pucks come with four or sixteen programmable buttons, are cordless and don't need batteries.

My tablet allows me to sit at the computer for ten hours with no sign of fatigue or carpal tunnel syndrome. I have precise control over the placement of my lines and brush strokes. Days go by before I ever touch my mouse and then it's only to move it out of the way. All in all, I think this is a wonderful product.

The tablet has a transparent overlay for holding artwork in place for tracing. The tablets are bundled with Pen Tools software, a set of Photoshop plug-ins. Pen Tools allows you to brush on special effects such as Noise, Super Putty, Airbrush, and 3-D Chisel. For the non-professional artist, Wacom offers the Pen Partner with fewer pressure levels and no menu strip.

Digitizing tablets work with Windows applications that support Microsoft-compatible mice. However, their pressure-sensitive functionality is only supported in recent versions of major graphics programs.

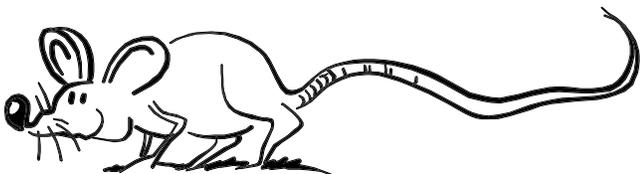
The ArtZ II comes in various sizes: 4 x 5, 6 x 8, 12 x 12 and 12 x 18. Prices are based on size and range from \$200-720. You'll be much happier working with graphics if you get one. ■

LINUX IN A NUTSHELL by Jessica P. Hekman; O'Reilly; 438 pages; \$19.95; ISBN 1-56592-167-4

Linux, the operating system that Microsoft fears, requires a lot of learning in order to understand it. This reference book provides complete coverage of every Linux command, which makes it a valuable resource for anyone who has to deal with this complex but very stable operating system.

There are fourteen chapters, each one covering a specific range of commands—those for users, administrators, programmers and network managers. The book has provided me with the information I need to manage my own Linux system.

This book is really helpful with troubleshooting. One day I was having a problem with shutdown. All I had to do was look in the index under "Shutdown" and found the page number that told me the proper commands to fulfill my request. That's what I call helpful. I would have to say, though, that this is not an appropriate book with which to start off on a Linux journey because it does not explain how to install the Linux system. [ED: *Running Linux*, also from O'Reilly, includes a comprehensive installation tutorial.] For someone who already has Linux installed, this is a great book to have laying around at home or at the office. I recommend it to intermediate and expert Linux users, but not to beginners. *Reviewed by Jeremy Bursky*



COMPUTER BOOKS

by John Iurica and Sy Ribakove

REAL WORLD ILLUSTRATOR 8 by Deke McClelland; Peachpit Press; 832 pages; \$34.99; ISBN 0201-35387-3

If you are going to learn to use Illustrator 8 you will need to buy additional reference material, since Adobe delivers its programs a little short on useful documentation. Real World Illustrator is a good choice; you get a lot of pages and worthwhile information for \$34.99. However, the number of pages and comparatively low price come at a cost—there are no color plates anywhere in the book, even in the section about color theory.

This author's style is unusual. He writes as if he were sitting across from us and talking to us, almost as if he were telling a story. His material is peppered with private jokes. For example, he speaks of outing the damn spot, either a reference to his having killed someone or showing a passing acquaintance with Lady Macbeth. Even more of a stretch are "Secondary alignment guides will appear to tell you that you are also aligned to other points of interest (not to be confused with Teddy Roosevelt's upper left bicuspid forever preserved at Mt. Rushmore)" and "A graph is actually an extensive collection of grouped objects inside grouped objects, inside other grouped objects, which are—needless to say—grouped." There is a lot of this extraneous material. If you are going to take advantage of the book, you will just have to suck it up and try to concentrate on separating the wheat from the chaff.

This book is not for the rank beginner. A reader needs to have previously used some sort of vector drawing program. But if you can get past the facetious manner, the book can be a valuable tool, particularly if you have been an Illustrator 6 or 7 user. The enhancements in Illustrator 8 are handled extremely well, making the book an outstanding upgrade manual. *Jl*



REAL WORLD PHOTOSHOP 5 by David Blatner and Bruce Fraser; Peachpit Press; 703 pages; \$44.99; ISBN 0-201-35375-X

This book, weighing a good five pounds and containing heavyweight advice for graphics professionals, is not a book for sissies. It is appropriately subtitled "Industrial Strength Production Techniques." Nevertheless, its tone is so approachable that the most esoteric subjects become absolutely fascinating to read about.

You have to love a book that starts out with an invitation to contact the authors, and then provides their e-mail addresses.

The Preface warns that anyone interested in producing exotic type, fractals or other flashy Photoshop productions would do

better to look elsewhere. And indeed, in later chapters, Photoshop's famous distorting and modifying filters are all but ignored, dismissed by the authors as funky.

What we have here are not only the ABCs of working with Photoshop, but also the XYZs and then some. I cannot think of a better way to suggest the flavor of this book than to cite some of the section headings: What Makes a Color; It's All Zeros and Ones; Dreaming in Black and White; What Makes a Good Scan (and Why You Should Care). The wisdom available here is the kind that comes from working every day with Photoshop: it conveys a vast understanding of what it takes to produce consistently fine graphics. There are tips and tricks aplenty, from how to make the most of the on-screen work area to how to get beautiful output, which after all is what we really are after with Photoshop.

Even if you have the authors' previous book in this series, Real World Photoshop 4, you'll want this solid update. The material has been extensively reworked, in many cases with fresh illustrations, and does not condescend in the slightest to the Windows platform. You'll want to keep Real World Photoshop 5 near your computer as a reference, or just settle down with it in your favorite chair for a good read. *SR*



THE PC BIBLE, edited by Robert Lauriston; Peachpit Press; 939 pages; \$34.99; ISBN 0-201-35382-2

This magnificent reference is the work of twenty authors. It covers hardware (hard disks, monitors, printers, video cards, etc., and how to choose or upgrade them) operating systems (DOS, Windows 3.1, 95, 98 and NT), software (how to choose a word processor or a personal finance program) the Internet (browsers, e-mail programs, and how to connect)—I could go on, but you get the idea. It's all here and it's all explained so clearly that even a novice can use it to get a start and learn to make wise choices. A well-written glossary translates computer jargon into plain English, and there's even a ten-minute tour of the Windows environment.

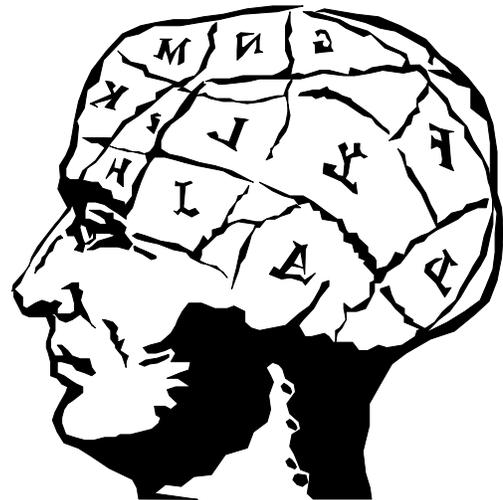
For comparison shoppers, the book covers the same ground as Russ Walter's \$15 Secret Guide to Computers, which RPCUG occasionally offers to members at \$9. If money is no object, I'd go for The PC Bible, or both. The PC Bible is not as cantankerous and it feels much better in my hands. It also has great hand-drawn illustrations and high-quality screen shots, which the Secret Guide lacks. I'd call it a must-have for anyone who wants to know more about computing on a PC. *SR*

BRAINSTORMING REPORT

At January's lively brainstorming session, many members willingly spoke out about why more of us haven't come forward to help manage our group. Among the ideas put forward: insufficiently defined management roles, reluctance to make a long-term commitment, lack of computer expertise, shyness about speaking in front of the group, limited familiarity with current board members and their responsibilities, no apparent return on the necessary investment of time. It was suggested that the newsletter editor, at least, had the satisfaction of seeing something tangible each month that was the direct result of his contribution of time and skill.

The second topic considered was: What might be done to increase participation in management and thus insure that RPCUG could continue its activities past June? Among the ideas volunteered: reduce services (fewer meetings, quarterly newsletter), increase the public relations effort, hold dinner meetings for board members (paid for by RPCUG), publish board minutes in the newsletter, have past and present officers talk about their responsibilities and the satisfactions of participating in management, identify current board members at meetings, take advantage of public service announcements on WRKL, provide membership cards for discounts at computer stores, have term limits for officers, offer free membership for board members, rotate responsibilities, e.g., a different vice president for each month, reach out to the colleges (perhaps they would offer course credit for students willing to help manage the group), and implement a committee system for management, each committee to be headed by the current office holder.

Time did not permit the further generation of ideas. Early in a brainstorming process, when every idea is welcome, a clear solution or combination of solutions is rarely in sight, especially when almost one hundred people are participating. Ideas and potential solutions are usually developed in smaller work groups. Therefore, a portion of our February meeting will be devoted to continuing the dialogue. Remember that without workable solution(s) to our problems, the board will have little choice but to shut down our group's activities come June. It is hoped that several members will come forward soon to say that they are willing to seize the opportunity to set the group's agenda for the following twelve months. ■



President *(continued from page 2)*

Users SIG, contact Frank Palmeri at 634-2966, e-mail to palmshet@aol.com; or Bill Hans at 639-1887, e-mail to Billhans1@aol.com. (Note the number 1 in Bill's e-dress.)

Win95 Taskbar Tips

Did you know you can move the Windows 95 Taskbar to the top, the right or left side of the screen by clicking and dragging? You can also resize the bar by grabbing an edge and dragging it to the desired size. If you think you have lost your Taskbar, it is still there. Search for it with your mouse pointer along the outer edges of your screen. When the mouse pointer changes to a double arrow, click and drag the Taskbar so it is visible again.

You can also deliberately hide the Taskbar to increase desktop space. Right-click on a blank area of the Taskbar, choose Properties, select Auto hide, click OK. Now when you move the cursor away from the Taskbar, it will recede from view. Return the cursor to where the Taskbar used to be and it will reappear.

Right-clicking on a blank area of the Taskbar offers a number of useful features. From the drop-down menu that appears, you can Tile Horizontally or Tile Vertically to view all open windows. Conversely, you can choose Minimize All Windows for quick access to your desktop.

I hope to meet and greet you at the next general meeting when the Adaptec Corporation will present its SCSI products and we will continue to brainstorm on the future of the RPCUG. The meeting will be on Tuesday, February 9, in the Raso Community room of the Palisades Center mall. Sign-in begins at 7:15 and meeting starts at 7:30 sharp. See you there! ■

AND KEEP IN MIND

February

- 9 New Users SIG; 6:15–8:00 P.M.; PALISADES CENTER
- 9 General Meeting; Adaptec; 7:30 P.M.
- 16 Windows 95/8 SIG; Pearl River Library; 7–9 P.M.

WANT TO JOIN THE GROUP? HERE'S HOW!

Annual membership in the Rockland PC Users Group includes a subscription to ComputerConnection. Bring your completed application and a check payable to RPCUG to a meeting or mail your application and check to RPCUG at 169 South Main Street, Suite 384, New City, NY 10956-3358.

Name ↓ (please print all information)

Address

Day phone:

Evening phone:

Birthdate(s)

I (We) desire:

- Individual membership \$35
- Joint membership \$40
- Family membership \$45
- Student membership \$15
- Corporate sponsorship \$100
- Renewal Membership No. _____

2-99

PROFESSIONAL SERVICES

TZ-Link, a Rockland County full Internet Service Provider, offers a 10% discount to RPCUG members. There is a two-week trial period during which service can be cancelled without charge. For information and to obtain the discount phone 623-1720.

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 914-347-8002 or 914-446-3444 or e-mail: coulter@financier.com

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