



From Behind the Computer Mouse  
We have survived our big move from Portland to Beaverton. It is amazing how many boxes it takes to move a household and a business at the same time. Please note our new phone number of 503-848-9191.

We would like to welcome Steve Holm who joins us as a part-time computer technician. Steve is an A+ Certified Technician and has his NT 4 MCSE certification plus brings 10+ years of computer experience with him.



### Ask Terrill

Dear Terrill,

I would like to know what the computer registry is? Is it something that I can easily access?

Sincerely, April of Beaverton

Dear April,

The registry is a file on your hard drive that Windows uses to know what hardware is attached to the computer, how to use that hardware, what software is installed, and where the software is located on the hard drive. It can be easily accessed, but Microsoft recommends that ONLY persons qualified to repair computers, and who have been trained on how to find things in the registry, and understand the consequences of deleting or adding things to the registry, should even attempt to enter the registry.

Most of the items in the registry can be changed somewhere in Windows, such as the Control Panel. If it becomes corrupt (not a valid file), or if the wrong item(s) are deleted, it can render your computer useless, and would require Windows to be re-installed.

Terrill

## The Curse of the Last-minute Cancellation on the Internet

by Gregg Keizer of CNet Tech Trends

The nightmare: I want my money back! I won an auction on eBay and sent the seller money using my favorite online payment service. But a day after I clicked Send, I got an e-mail from the seller that said that she'd decided *not* to sell the item after all. Can I cancel the payment and get my money back? Or am I a fool twice over: once for trusting this seller and again for trusting an online payment scheme?

### Analysis

An online payment service may sometimes act like a bank, but it isn't a bank. These services don't offer the financial protections that agencies such as the FDIC and the Federal Reserve Board extend to bank customers and may not insure your funds against loss. (A few services, such as PayPal, do offer private insurance.) This also means that online service providers rarely provide customers with the same level of insurance and protection banks usually offer. For example, although some online payment sites offer a stop-payment feature, you can exercise it only up until the moment the recipient picks up the money. After that, you're out of luck.

### Advice

Before you sign on for an online payment service, find out exactly what kind of guarantee it offers you in case you need to stop a payment. For example, to cancel a PayPal payment, visit your account history (accessible via a tab on the main screen) to see a record of all online payment activity. From there, you can cancel the payment only if the transaction shows as either Unclaimed, meaning the recipient has yet to collect it, or Pending, which means that PayPal hasn't yet finished processing your payment request.

Since online payment services alert sellers via e-mail the moment a payment arrives, you may have only minutes before the recipient claims the money. Our best advice: Don't delay when canceling a payment. Log on to the payment service and try to cancel the payment as soon as possible. The sites won't charge you for a stopped payment.

At some payment services, this is where your options end. Check the service provider's terms, or in some cases, its online help files, to determine what the service will or will not do for you after the recipient picks up the money. Some sites for instance, bluntly state, "You acknowledge that, once money is picked up by a recipient, it is nonreversible and nonrefundable." Other services, such as PayPal, offer a bit more protection. You can fill out and submit PayPal's online Buyer Complaint Form when you dispute a payment, for example, if you sent payment and the seller collected the money, but you never received the goods. You have 30 days from the payment date to file a complaint. PayPal says it will investigate the matter but makes no promises. In fact, it states in its Buyer Complaint Policy "Recovery of your claim is not guaranteed."

If the technology route doesn't work, and you can't cancel the payment through the service, be a mensch and get in touch with the recipient. Ask for your money back (easy enough when you've sent money by mistake to, say, a friend or a relative; a lot harder when it's a stranger who's just ripped you off at an online auction). An honest recipient can simply reverse the process and refund the money by sending an online payment to your e-mail address. Con artists, however, are tough to nail when they abuse an OPS, leaving you little choice but to alert the OPS of the scam and hope it sets things right to keep you as a satisfied customer. You can try to contact antifraud agencies such as the Internet Fraud Complaint Center or the National Fraud Center, but the lack of government regulation of payment sites leaves you few weapons.


**Note Our New  
Telephone Number  
503-848-9191**

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**Check Out These Wonderful Websites:**

- www.refdesk.com
- www.urbanlegends.com
- www.dailywave.com

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**Other Services We Provide**

We can recommend computer equipment to meet your needs.  
Ask us about backup systems to protect your data.  
We can provide custom designed Filemaker Pro databases.

<p><b>We Accept</b></p> 	<p>Electronics Unlimited is proud to be members of: Beaverton Chamber of Commerce, Oregon Native American Chamber of Commerce, &amp; Portland Area Business Association.</p>
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**Remember you can earn  
\$15 or even \$30 for Referrals**



Refer a friend for a 1 hour computer service call and receive a one-time referral check of \$15 for that referral.

If your referral is a business client and the business schedules a 1 hour appointment, we will send you a one time referral check for \$30.



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**Community Business Resources**

Listed below are some local community business resources that we have worked with and would like to share with our customers.

**Caro Stevens,  
Licensed Massage Therapist  
TRANSFORMING BODYWORK  
(503) 452-3662  
caropdx@home.com**

Caro has been in private/clinical practice as a licensed massage therapist for over 9 years. Her distinctive style is a blend of deep tissue massage and lighter energetic techniques, customized to the needs of each individual client. She offers an introductory session at a reduced rate.

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**Computer Humor**

God had the Captain of the Titanic and Bill Gates up in heaven. He told the Titanic Captain that he would go to heaven. Bill Gates asked why he wasn't going to heaven? Bill told God "the Titanic Captain ran into an iceberg and all those people died. Look at what I have done for humanity." God then replied "The Titanic Captain only crashed once."

**ADDRESS CORRECTION REQUESTED**