

SUMMARY

routine website and eBridge distribution activities went smoothly and I have worked through more of my backlog.

It may be possible to make both the membership and scholarship application forms easier to fill in electronically, as an alternative to printing out and using a pen, but more research is needed.

I have a recommendation on whether members or HRSC should pay online payment fees.

DETAILS

(1) New-style online Bridge

I continued to make minor improvements to the new-style online Bridge and its generation procedure.

(2) Improvements to application forms

During research into possible improvements to the process for using our current membership application/change form, I found that the DOCX version of the form is only suitable for printing. It is difficult to fill it in electronically, because, for example, there is no way to put a mark in a checkbox, and text entered for addresses, etc., does not go just above the line it is to be entered on, leaving the line intact. There is nothing wrong with the current form; it is fine for its intended purpose of being printed out as part of the paper Bridge, and then filled in by pen.

I looked into what it would take to make the checkboxes clickable, and the entry lines usable without disappearing, and I believe I have found a way to create a fillable DOCX document, but I need to research this more.

further, I believe I may have found a way to convert such a document into a fillable PDF document, but I need to check that this could be filled in and saved, (not just printed), using the free Adobe Reader or equivalent, which I think requires the document to be in Extended PDF format,

If it can be printed, but not saved, from the free Adobe Reader, then I will check to see if the PDF save option in the print dialogs for macOS and Windows can be used as a Workaround.

If it can be filled in and saved using the free Adobe Reader, app, then there would be no need to put a DOCX version on the website—the PDF version would serve for filling in electronically and for printing out.

(3) Website and mail app migration.

No work was done on these this reporting period.

(4) Online payments

We will need to decide whether HRSC or the member will pay PayPal's fees for online payments.

I recommend that HRSC pays—arguments pro and con are given below.

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Arguments for HRSC to swallow the PayPal fees:

- Members are used to the merchant paying credit card fees for online purchases and so might view it negatively if they were asked to pay the fees.
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- Transactions will be much simpler for the member if fees are not shown.
- We have plenty of dues funds, in fact we made a charitable donation last year with some of the surplus.
- There is nothing special about the \$5 annual due—it used to be \$3.

Some members have credit cards that pay a bonus, such as airline frequent flyer miles, on every dollar spent, so for them, paying by credit card is preferable to paying by check.

- The scholarship fund each year has been more than sufficient to cover scholarships, in fact it has sometimes needed a bit of an effort to get applicants, so a reduction of maybe 2% in donations paid in should not be a major issue.

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- The ease of online donation may cause one or two incremental donations, and this will likely more than offset the fees we pay for other online donations.

Arguments for members to pay the PayPal fees:

- For dues & event payments, the cost to the member would be less than their costs of mailing in a form and check. For example, a payment of \$100 will have fees of 59 cents compared to \$1 for check, printed form, envelope and stamp. For a \$250 donation to the scholarship fund,, the fees would be \$0.85. In fact, for any scholarship donation up to 250, it is less costly to pay online.
- Members get the benefit of convenience when they pay online.
- members also get the benefit of faster deposit and recognition of their payments.
- For very large donations where the fees are more significant, the member always has the option of sending a check by mail., with a total overhead cost of about \$1.

Notes on payment costs

For scholarship donations, PayPal offers preferential fee rates of 30¢ and 2.2% per payment for a 501c3.

PayPal fees for payments to 501c7 (HRSC) are 2.9% and 30¢ per transaction.

The cost of mailing in a check is estimated at about \$1 – 20 cents in ink and paper for the printed form , 1 cent for the envelope, 10 cents for the check, and 58 cents for the stamp.