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**ARE YOU
READY FOR
TUESDAY
APRIL 15TH?**



Get the latest scoop about Free IRS Online Tax Filing on page 7; a warning about an Online Tax Scam on page 8; and reviews on some 2007 Tax Preparation Software on page 13.

DIGITAL CAMERA WORKFLOW

Greg Hyde, Creative Consultant and owner of **Assimilated Multimedia** and **Best Shot Video**, returns as a well-seasoned Guest Speaker this month. Those of you who had the pleasure of hearing Greg speak about **Creating DVDs** in March last year (he provided wonderful tips on making movies), and on **Website Design** in July 2006 (when told us all we need to know about creating our own websites), can anticipate that this will be another lively and informative meeting.

This time Greg will describe how you can better create and manage digital images using a camera-to-computer workflow with commonly used programs such as **Photoshop** (the leading digital bitmap and image manipulation graphics editor from **Adobe Systems**), **Bridge** (a media manager to help you organize, browse, locate, and view images, also from Adobe), **Aperture 2** (another image editor/adjuster, online delivery and print manager), and possibly others.

Greg will discuss how to take "Raw Camera" photos, download them to your computer, choose which downloader to use, and add metadata to incorporate your name as photo author (with copyright information) to create metadata templates; how to back up your photos and how to organize your backup DVDs and keep records of what file goes on what DVD in a searchable database. He will discuss some advantages of **iPhoto**, **Bridge**, **Aperture 2** and **Photoshop** and describe a workflow that will benefit most budding digital photographers.

We again highly recommend you visit Greg's beautifully designed and lovely to use websites at www.assimilatedmultimedia.com and www.bestshotvideo.com. You'll see what a creative guy he is, where he teaches, and get ideas about design, photography ... and music too! Questions in advance? Call (831) 643-0579 or e-mail ghyde@aaammm.com. ♦

Friday, March 7, 2008 at 7pm

**Pacific Grove Adult Education Center
1025 Lighthouse Avenue, Pacific Grove**

**FREE to MBUG Members and the General Public.
Great coffee and snacks, and smart, creative people!**

Open Volunteer Positions Available Now at MBUG !

Association of Personal Computer User Groups Representative

More about APCUG at www.apcug.org. Or e-mail Lee@leekeely.com

Meeting Reviewers and Columnists

Attend General Meetings or any other ongoing workshops and write 500-word-or-less reviews. Or become a regular or occasional columnist on any computer-related subject (hardware or software review, favorite website, etc.)

Workshop /SIG Leaders

Share your knowledge: run workshops or Special Interest Groups monthly/bi-monthly/quarterly

E-mail or call President **Jack Lewtschuk** at blk-lion@comcast.net

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NEWSLETTER AD RATES: Special rate for local business card ads (approximately 1/10 page) is \$30.00 for 6 issues or \$50.00 for 12 issues. Full and partial page ad rates are available upon request. MBUG will publish at no charge classified ads for individual subscribers who have computer hardware or software for private sale. For advertising information contact Regina at ReginaDoyle@aol.com.



Benefits of MBUG-PC Membership:
Free Computer Help (see page 11 for details),
Monthly MBUG-PC Newsletter,
and a 15 to 20% Discount on
Computer Books at Borders and
Waldenbooks with MBUG-PC Membership
Card (see Don Slaiter for a card).

THINGS, THINGLETS & THINGASSOS

S. Jack Lewtschuk
MBUG-PC
Columnist



photo: Mack Jacobs, MBUG-PC

PRESIDENT'S MUMBLINGS

Volunteers Wanted

Although we are always looking for members willing to become MBUG board members, we are also looking for people willing to assist current board members with a few minor tasks.

For example, you can lend a hand to **Meeting Facilitator Don Slaiter** in setting up and breaking down chairs at our meeting places. Or you can assist **Treasurer Tom Streeter** with the MBUG accounts. **Newsletter Editor Regina Doyle** would appreciate your writing computer-related hardware, software, website and book reviews for publication in this newsletter. And **Program Chairperson Carolyn Lake** would be grateful if someone could e-mail and call prospective MBUG speakers.

If you can volunteer a little time to MBUG, please contact any board member you'd like to work with. This will be greatly appreciated!

TT&T

Can't Open Some E-Mail Messages?

It is possible that your PC is missing a supporting application. To resolve the issue, you must determine the file type as indicated by its three- or four-letter file extension. You can view the extension by accessing "My Computer," opening the "Tools" menu, selecting "Folder Options," clicking the "View" tab, and deselecting the "Hide File Extensions for Known File Types" option. Click "OK" to save the new setting and then access the file on your PC. The extension will appear at the end of the file name. Once you determine the file type, you need to identify a program that supports it. A file extension directory/dictionary, such as the one found at <http://filext.com> or www.folden.info/dictionariesonline.shtml

can help you accomplish this task. After identifying the corresponding application, download and/or purchase it and then install the application on your system. You should be able to open the file attachment from within the specified application.

Perspective is Everything

According to a study by the Solutions Research Group, 59 percent of Americans think that parking in a fire lane is a "very serious offense," but only 40 percent believe that illegally downloading a movie is a serious offense. However, 78 percent thought it was major transgression to steal a DVD from a traditional brick and mortar store.

Interesting. Is there some logic someplace here?

Log Files are Nibbling at Your Hard Drive

About a year ago, I was reading a "Windows Secrets" electronic newsletter dated 2-20-07 and found a couple of paragraphs about the extensive use of hard drive space by log files. Here is an excerpt from that article:



"Hidden log files eat your disk space. Log files can be useful: They're usually plain-text records of actions taken by software as it runs—changes made, files added or deleted, and so on. When something goes wrong, it may be possible to examine the appropriate log file to see what the software was trying to do when it encountered trouble. That, in turn, can be a valuable troubleshooting clue.

But over the years, log files have moved from frontline troubleshooting to a rarely used and obscure tool tucked away on your PC. Log files can be like weeds, growing in the quiet corners of your hard drive.

Try this experiment in order to see just how many log files are taking up space on your hard drive: click "Start," "Search," then search "All Files and Folders" on your hard drive for any files named ".log." Odds are you'll find hundreds of log files you probably never knew existed. The \Windows\ folder tree alone is a rich repository of log files. My system currently has almost 900 of the suckers!"*

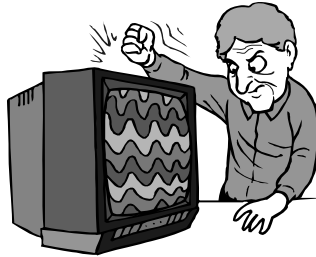


For more information go to <http://WindowsSecrets.com/comp/070222>. Now scroll to “Hidden log files eat your disk space” and read the article by Fred Langa.

Do You Have a Digital TV?

If not, and you don't intend to buy one before February 2009, you'd better check out www.dtv2009.gov. If you have cable or dish satellite TV service, you may be safe and not have to do anything, but make sure and check with your provider.

Why? Because at midnight on February 17, 2009, all full-power television stations across the US will stop broadcasting in analog (the mode used now), and switch entirely over to digital broadcasting. Find out what you need to do before your screen goes blank!



NOVICE CORNER

To Copy and Paste a PDF File

The good news: it's easy to do.

1. Open the PDF file.
2. Click on “Edit.”
3. Choose “Copy File to Clipboard.”
4. Paste it.

The bad news: The format can change drastically.



Why You Should Send a Message to Yourself

Has it ever happened that a recipient of one of your messages, which included graphics, did not get the picture or could not open the attachment?

What should you do if, when you usually expect to get 10 or 20 e-mail messages, you get none? What's the first thing you should do after you change ISPs, mail clients or change your mail format?

Answer to All of the Above: Include your e-mail address in your address book and send a message to yourself.

I do this so frequently that in my address book I use “A” instead of my name to keep my own address at the top of the page. By the way, if you have more than one address, you can use “B,” “C,” etc.

CAUTION : When you send a message to yourself, it might be a good idea *not* to reply—you might get into a long discussion or lose an argument. Very embarrassing!

Rootkits

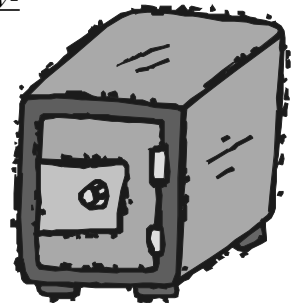
“Rootkits” are some of the newest tools in a hacker's arsenal. They can hide in the most basic of Windows operations. They also mask themselves to look like other programs. Rootkits can carry viruses, worms and other malware, and they usually fool both Windows and antivirus programs. Luckily there is a solution. Here are several FREE anti-rootkit programs:

AVG Anti-Rootkit www.grisoft.com/doc/download-free-anti-rootkit/us/crp/0

Rootkit Revealer www.microsoft.com/technet/sysinternals/utilities/RootkitRevealer.msp

Panda's AntiRootkit <http://research.pandasecurity.com/archive/New-Panda-Anti-2D00-Rootkit-2D00-Version-1.07.aspx>

And some day when you have a little spare time, try Googling the word “Anti-Rootkit”—you'll find 1,360,000 entries!



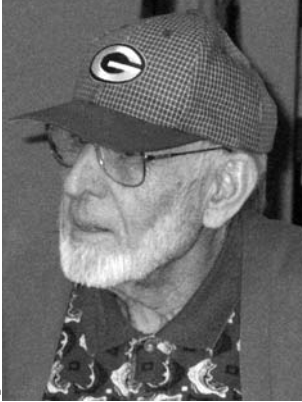
ID Vault Closed to the Public

You might have seen an ad for **IDVault** which according to the manufacturer, **Guard ID Systems Inc. of San Mateo**, is supposed to protect the information on your computer by merely connecting it to a USB plug. Although I thought that it might be of interest to our members, I was unable to speak to a live person at their company and several recorded messages remained unanswered. If any of you should be lucky to reach a live person, please ask them to contact me. I promise to answer my phone or reply to their e-mail.

My recommendation? IDVault might be a super tool, but if you can't reach the manufacturer, you should spend your money somewhere else. ♦ blk-lion@comcast.net

THE FRUGAL COMPUTERIST

photo: Nelson French, MBUG-PC



by Bob "I Don't Do
Windows" Stephan

Free Software Follow-up

Those who are mostly into home and small business computing might be interested to learn what is going on in the enterprise world with respect to open source software. For a survey of trends in the use of open source software in the enterprise the **Open Source Barometer** asked users about their preferences in operating systems, application servers, databases, browsers and portals to capture the latest information about how companies evaluate and deploy open source and proprietary software at www.alfresco.com/media/releases/2008/02/open-source-barometer-0208/.

If that proves interesting to you, follow some of the other links, especially this one "**2008's Top Leaders in Open Source Business**" at www.alfresco.com/media/coverage/2008/01/linux-world-ma/ and click on "Read the full article." You might be surprised at the extent that open source software has penetrated the business world.

Software Review

A few months ago I reviewed **Acronis Disk Director** (MBUG Newsletter November 2007). More recently I acquired **Acronis True Image** which I briefly mentioned in December. These two products are complementary and work well together. In fact, you can create a bootable CD with both products installed on it so that you can do disk maintenance without booting your regular operating system. This is a real bacon saver if you need to restore your system from a True Image backup after a disastrous crash which leaves your computer otherwise unbootable. While I was at it, I took a look at another product that combines many of the functions of both Disk Director

and True Image which I will mention briefly at the end of this column.

Acronis True Image 11 is a tool box of utilities that provides many useful functions for maintenance of your disk drives. The basic function is to provide complete backup images of your drives and partitions which can be stored and then restored if needed to recover data and programs that might be lost by a serious system or hardware problem, or just by a careless deletion. I know that backups don't seem important until they are needed, and then they suddenly become the most important items in your office. If they are not complete and current you can be faced with a loss of data that is difficult if not impossible to recreate. Professional data recovery from a crashed hard disk can be a very expensive proposition if at all possible.

In December I wrote that True Image is a veritable "Swiss Army Knife" utility with so many features that it will take me another month or more to give it an honest evaluation. For now I will whet your appetite with a list of just a few of the available operations:

- Backup and restore data including system disks/partitions
- Validate backup archives
- Schedule backup or validation operations
- Activate Acronis "Startup Recovery Manager"
- Restore archive contents and restore individual files
- Mount and unmount partition images
- Transfer system to a new hard disk
- Format partitions on a new hard disk
- Securely destroy personal information and erase confidential files
- Clean up all your **Windows** activity traces
- "Try&Decide" mode to virtually make changes and decide whether to keep them
- Create bootable rescue media

What is an Image?

What's the difference between "file archives" and "disk images"? A file archive (or backup) simply contains copies of files. It is very useful to save data that you might want to restore in the event it gets lost. Acronis True Image can do both backups and images.

An Image includes all files and folders and all attributes such as hidden and system files, boot record, the File



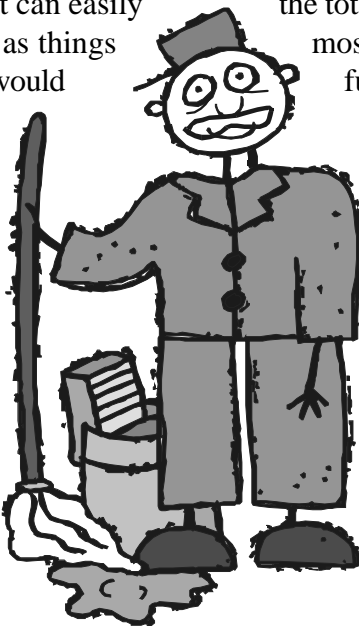
Allocation Table (FAT), as well as files in the root directory and the zero track of the hard disk with the Master Boot Record (MBR). This makes it possible to do a complete restoration in the event of a crash or other massive loss of information. This can be done for the entire hard disk or for selected partitions. With Acronis True Image you can also restore individual files and folders so an Image can also serve as a file archive.

What I Did

First I printed the 119 page manual which comes on the CD, as a PDF file. It is very well done and I recommend reading it carefully because I cannot possibly cover more than just a few of the many features in this review. The install is a typical Windows installation procedure. Then I went through the procedure to create a bootable CD which I used to run True Image to create a backup image of my C: drive. (If you buy the retail packaged version it comes complete with a bootable CD, but if you also have Disk Director you can create a bootable CD with both programs.) Everything worked as advertised and it was very easy to use.

When I booted my computer from the Acronis CD I ran a backup on my complete C: drive on my notebook computer running **Windows XP**. True Image just went ahead and did it as nicely as you please. The image files comprised about 7.5GB as compared with the 12.8GB of files and data on my C: drive, about a 41 percent reduction but it would still take two DVDs to contain the data should I want to archive it that way. For now it resides on a removable external hard drive which probably is the best method because it can easily be replaced by a more recent backup as things change as they always do. For safety it would be advisable to store data on two separate mediums, perhaps alternate between a couple of external drives or other devices.

Thinking that perhaps a certain amount of unused information was in the partition, I decided to let True Image run "System Clean-up." This cleans up unneeded folders, files, registry sections, etc. It removes temporary files and folders and data in "Recycle Bins." It can also clean up



hard drive, free space of any traces of information previously stored in it, and remove various traces of previous activity no longer needed. I watched as it cleaned up my C: drive and reported on what it was doing, then ran another image backup to see if there would be any reduction in size. Sorry to say, there was no significant difference in the sizes of the resulting files, but I attribute this to the fact that I do not use my XP system very heavily and so have probably not built up a lot of temporary data. **CAUTION: Do not confuse Drive Cleanser with System Clean-up as Drive Cleanser can wipe out your disk, data and all!**

All in all I'm just as happy with True Image as I was with Disk Director. I will find it useful not only for image backups, but also for some of the many other features it brings to my system. You can find out more about Acronis products at the **User Group Relations** web site at www.ugr.com and www.acronis.com. True Image and other products are available from www.usergroupstore.com. The user group price for True Image is \$33 (plus shipping and handling) for a CD or \$29 for the download version (include the special price code UGEVAL07 with your order).

For Those More Technically Inclined

As I mentioned in the first paragraph above, I also have used an alternate product that those who are more into the technical details of disk structure might find interesting. It is called "DFSEE," and it's of interest to me because it works with **OS/2** and **eCS** as well as **DOS**, **Windows**, and **Linux**. DFSEE costs about as much as the total of the two Acronis products and incorporates most, if not all, of the functions of both. There is a fully functional evaluation version available for download. I don't have the space to go into more detail here so for full information I suggest visiting the web site at www.dfsee.com. I'm not an expert with DFSEE but I will be glad to try to answer questions by email if I can. ♦

*Bob "I don't do Windows" Stephan is an OS/2 enthusiast with 40+ years of computing experience. Send comments and questions for **The Frugal Computerist** to stephan.bob@gmail.com. Bob's home page is at www.bobstephan.net.*

IRS Free Online TAX PREP

by Ira Wilsker,
APCUG Director,
Columnist, *The Examiner*
Beaumont TX, & Radio
News Talk AM560 KLIV
Talk Show Host

IRS Again Offers Free Online Tax Preparation and e-Filing

Whether we like it or not, April 15 is fast approaching. It does not matter if we are due a refund, or owe Uncle Sam a bundle of money, we still must complete our income tax forms and file them appropriately with the IRS (Internal Revenue Service). This is a task that very few enjoy, and many more do not relish. While preparing our tax returns becomes more complex and time consuming, the IRS has once again contracted with a number of tax services to prepare our taxes online for free, if we are eligible.

According to the IRS, the goal of the free file program is to enable 70 percent of taxpayers (97 million people, according to the IRS) to take advantage of the free online service; for calendar year 2007 (taxes due April 15, 2008), the calculated ceiling on eligibility for the free service is an adjusted gross income (AGI) of \$54,000. In addition to preparing federal tax returns for those eligible, the providers will also “e-file” (electronically file) the returns at no charge to the taxpayer. It should be noted that the IRS does not charge for receiving e-filed returns, but does not currently accept

e-filed returns directly from individuals without first going through a third party service, for which a fee may be charged. There is no e-file fee for taxes prepared by the free preparers who participate in the IRS free file program.

Increasing e-Government Initiatives

The free filing service was created in 2002, and renewed again in 2005, when the IRS created a public – private partnership called the **File Free Alliance, LLC** where the IRS contracted with several tax preparation companies to offer free online tax preparation and filing. The Free File Alliance evolved from a “*President’s Management Agenda*,” which created a series of 24 e-government initiatives designed to improve government to citizen electronic capabilities.

Originally, the program was limited to 60 percent of taxpayers, but the 2005 contract expanded the eligibility to 70 percent of taxpayers. The current agreement between the IRS and the preparation companies expires in October, 2009. The income eligibility ceiling, currently at an AGI of \$54,000, is adjusted annually such that 70 percent of taxpayers will remain eligible. Members of the Free File Alliance must conform to strict IRS established security and privacy requirements which insure the sanctity of the free filing service.

Advantages of Free Services

According to the IRS, there are several advantages and reasons for using the free tax services provided. The IRS claims that users can get their refunds in as little as 10 days,

if they opt for direct deposit. Unlike commercial tax preparation offices, the online services are available 24/7, and taxes can be completed and filed at any time of the day prior to April 15. The IRS also claims that the service is environmentally friendly, in that it saves mountains of paper. Users of the free online services will benefit through the automatic checks for accuracy, and will receive a confirmation within 48 hours that the return was received by the IRS.

Where to Start

Users of the free filing service must start at the IRS website, IRS.gov, and initially access the free tax services through the IRS website. Many of the companies that are a part of the File Free Alliance also offer paid commercial tax preparation services, and the only way to get the service for free is to initialize the process through the IRS website. The list of participating companies, 19 of them, includes such well known companies as **H&R Block**, and software companies such as **TurboTax**. It is the responsibility of the user to verify his eligibility both for the program (up to \$54,000 AGI), and for the File Free Alliance partner selected, as many of the partners have additional eligibility requirements for the free service. The user can either browse the list of individual companies (www.irs.gov/app/freeFile/jsp/index.jsp), or can use the button “Guide Me To A Company” to narrow down the choices of free tax preparers.


Several of the companies, such as H&R Block’s **TaxCut Free File**, **TaxSimple Deluxe Version**, and **eSmart Tax by Liberty Tax**



Service, are available to anyone with an AGI of less than \$54,000, and who are also aged 50 or less. **TaxSlayer Free Returns** is available to anyone aged 25 to 68, or active military who meet the income requirements. **TurboTax Freedom Edition** is free to anyone with an AGI of less than

\$30,000, or active duty military with an AGI of up to \$54,000. **Complete Tax** will do any age with an AGI of \$12,000 to \$54,000, while **Free TaxAct** will do anyone aged 19 to 54 who has an eligible AGI. Other free preparers have different eligibility requirements, including several that will prepare taxes for people for any age, but have geographic restrictions, in that they only prepare taxes for residents of specific states.

would like to see is to allow those of us who prepare our own taxes with commercial software, to be able to upload our returns directly to the IRS without having to go through a third party. That would be a great service to the millions of us who choose not to use, or who are not eligible for, the free filing programs, but would like the convenience of e-filing without sending our personal and private information to a third party.



**WARNING:
IRS REFUND
FRAUD!**

I recently got an e-mail, supposedly from the IRS, informing me that I had a \$152.00 refund. As I warned readers some time ago via MBUG Listserv,

the IRS does not send e-mail!

You who don't subscribe to MBUG Listserv, be warned: such e-mail is a scam. Just DELETE!◆
blk-lion@comcast.net

Some of the preparers, such as **Online Tax Pros** specify that they also prepare taxes in Spanish. While not a requirement covered in the agreement with the IRS, many of the preparers listed will also prepare and file state income tax returns for residents of states that have a state income tax (e.g., Texas does not have a state income tax). While a few will prepare state income taxes for free, most have a nominal charge to prepare and e-file state taxes.

For the eligible 70 percent of taxpayers who can utilize the free service, there are few good reasons not to use the service. The price can not be beat.

Useful Websites

Internal Revenue Service

www.irs.gov

Free File page

www.irs.gov/efile/article/0,,id=118986,00.html

Free File Instructions

www.irs.gov/efile/article/0,,id=118992,00.html

Information

www.irs.gov/efile/article/0,,id=118993,00.html

List of Participating Companies

www.irs.gov/app/freeFile/jsp/index.jsp

Free File Alliance Agreement

www.irs.gov/pub/irs-efile/free_file_agreement.pdf

Free File in Spanish

www.irs.gov/espanol/article/0,,id=163297,00.html

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Register at www.mbug.org or go to <http://listserv.redshift.com/mailman/listinfo/mbug>.

Once taxes are prepared and completed online through one of the free providers, returns are electronically checked for accuracy, and then e-filed directly with the IRS. The preparer receives e-confirmation from the IRS that the return was received, and forwards confirmation to the taxpayer, typically within 48 hours of filing. If the taxpayer is due a federal refund, and selects direct deposit, the refund is deposited to the taxpayer's specified account in as little as 10 days.

Room for Improvement

The IRS is to be commended for coordinating this service, available to nearly 100 million taxpayers. One improvement to the service that I

SOFTWARE REVIEW

Carbonite Online PCBackup

by **S. Jack Lewtschuk**
MBUG-PC President

It's Never Too Late For A New Years' Resolution to Prepare For Disaster

Three things are certain: death, taxes, and lost data. I don't know about you, but regarding that third element, "devastated" is the word that immediately springs to my mind. Should it happen to you and statistically it will, how much would it be worth to get back all your files, photographs, music, financial records, etc.? **One in every ten hard drives fail each year.** The cost of recovering a hard drive can exceed \$7,500, and success is never guaranteed (see the full **Google** report on hard drive failures at http://209.85.163.132/papers/disk_failures.pdf).

Why Back Up Online?

Do you regularly back up your computer? Even if you do, if a disaster occurs between backups, all new entries will be lost. This is why I'm a firm believer in online backup, which save critical computer files on a secure, off-site server over the Internet. If you've backed up regularly online, you may lose your computer in a natural disaster or to a theft, but at least your key files will survive. Also, if you choose the right program/company, the files will be backed up automatically, without any action by you.

Most traditional backup methods copy your computer files onto some kind of media, be it an external hard drive, a CD or DVD, or a USB keychain drive. These methods are convenient and quick, and many (particularly external hard drives and DVDs) offer plenty of inexpensive storage space. The problem is that most of the time, most people keep the external hard drives and DVDs in the same office or building as the computer they're backing up. So, should a disaster—power surge, earthquake, fire, burglary—occur, both the computer and the data backup could be lost.

Recommend Backup

Although I have been reading about online backup for some time, I am new to the idea. I never took the final step to use it, until one of my sons subscribed to a service called **Carbonite Online PCBackup** at www.carbonite.com. I looked into Carbonite and other companies and decided to try it myself.

The company says it's the easiest way to safeguard

irreplaceable documents, music, photos and other files. Carbonite requires Windows XP or Vista and a high-speed internet connection. It promises to automatically encrypt and back up all your computer files to secure offsite backup servers at \$49.95 per computer per year, no matter how much data you have. I found it simple to install and use with backups set to update in the background while I work. I can retrieve any file with a single click. Knowing they are stored in state-of-the-art datacenters, protected with the same encryption that banks use, I feel better prepared for disasters.

Interested? Click on "How It Works" at Carbonite's website to view short, clear tutorials, and try it free for fifteen days. Contact me and I'll send you "*Reviewer's Guide to Carbonite Online Backup*" (13 pages). And, if you need a little help with the health of the main component of your computer, I also recommend you check www.healthatoz.com/healthatoz/Atoz/tl/misc/caloriesburned.jsp. ☺
blacklion@royal.net



FREE BOOKS FOR REVIEW

This is a reminder that **O'Reilly Books** offers free computer-related books to anyone willing to write and publish a review in the MBUG-PC Newsletter within a reasonable amount of time. The procedure is simple:

1. **Let me know which book you would like to review.**
2. **Write the review.**
3. **Send the review to Regina Doyle at ReginaDoyle@aol.com** (for publication in the MBUG-PC Newsletter with a copy to me so I can verify for O'Reilly that you've done it).
4. **Keep the book.**

WHAT A DEAL! For a list of books which O'Reilly offers for review go to www.oreilly.com/store/newreleases.csp. ♦

S. Jack Lewtschuk, blacklion@royal.net

Smart Computing

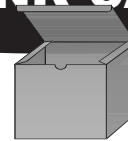
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A TIP FROM JACK: Before subscribing or
 renewing through the above, check if the
 publisher has a current special price (which
 happens periodically). ♦ blacklion@royal.net

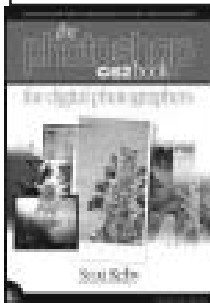
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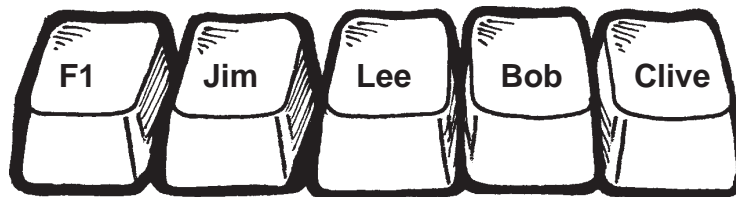
O'Reilly catalogues are available at general
 meetings.

Want to know
 more?
 Contact:
 Jack Lewtschuk
blacklion@royal.net



Computer Help - Just a Click or Call Away with MBUG F1

You know you push the 'F1' button on your computer when you need help. But do you also know that you can call or e-mail **MBUG-PC "F1 for Help"** with your computer questions?



Our expert team of F1 Volunteers will share their experience on software and hardware. To get computer help:

- (1) Contact any of the people listed below; or
- (2) Ask questions during any MBUG-PC meeting break or Q&A session; or
- (3) Leave **Don Slaiter** (831) 655-4443/657-4154 a message; or
- (4) Broadcast a message to all members through the **MBUG-PC Listserv** mbug@listserv.redshift.com **in plain text only** (NO html, please)!

■ Jim Anway

STRICTLY Wednesdays & Fridays
from 2pm to 5pm at 625-5618

■ Lee Keely

Prefers e-mail at Lee@leekeely.com
or call 626-8033

■ Bob Stephan

e-mail to stephan.bob@gmail.com
or call only between 9am-5pm
646-1373

■ Clive Sanders

e-mail to simbacli@pacbell.net
or call only between 1pm to 9pm
phone (831) 375-5376 ♦

Services are free of charge

(with the understanding that MBUG-PC, its Board of Directors, and the F1 Volunteers themselves are in no way responsible or liable for the accuracy or the outcome of any advice or suggestions!)

Computer Classes - Winter 2008



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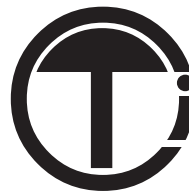


MBUG-PC SUPPORTERS

James W. Anway

Computer Consultant
Retired IBMer

Phone: 831 625-5618
Fax: Call first



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raffle items wanted

Cleaning House? Reorganizing? Getting A New PC?

- (1) Donate new or nearly-new computer-related items—books, hardware, or software—all gratefully accepted.* Call **Don Slaiter** (655-4443) if you have questions, or bring items to any MBUG function through October 10. (2) Contact, or tell us about, suitable vendors from whom MBUG might get raffle items. (3) Save your lottery ticket money and buy lots of tickets at raffles!

All proceeds benefit our educational activities.

**(Items will be sorted for the raffle, the "freebies" shelf, or responsible recycling)*

Year 2007 TAX SOFTWARE

by **Milton G. Gugenheim, Jr.**,
*Member, HAL-PC Texas,
and AARP Tax Aid Instructor*

Personal Software

Most of us seem to put the dreaded tax chore off until the last moment and are then faced with incomprehensible IRS forms, shoeboxes of receipts, check registers, antacids and headache pills. Returns must be filed by Tuesday, April 15, 2008. You can file an extension to delay filing until August 15, but payment is due April 15—the IRS is nice, but not that nice!

Fortunately help is on the way in the form of a couple of good tax preparation programs from **Intuit TurboTax**, **H&R Block's TaxCUT** and **2nd Story's TaxACT**. This review covers the two most popular programs.



In addition to well-crafted interfaces and good online help, both TaxCUT and TurboTax include **Microsoft's Internet Explorer** web browser for seamless updates on the World Wide Web. An Internet connection is required to get updates as the software is released in December, before the IRS has completed all forms, etc. Even if you think you need help from an experienced CPA, these programs will help you to be better organized and possibly keep accountant fees to a minimum.

I found the following software tax packages for the 2007 tax year: **TurboTax Basic**, **TurboTax Deluxe**, **TurboTax Premier**, **TaxCUT**, **TaxCUT Deluxe**, and **TaxCUT Premier**, for **Windows 98**, **2000**, **ME**, **XP**, **Vista** and **MacPowerPC**. Most local office supply stores and other retail and software outlets stock the software.

For free tax preparation programs, see **Ira Wilsker's** article on page 7, or go to a search engine and enter "free federal income tax programs." **TaxACT** is a good free program—easy to use and includes most required forms. A paid version is also available for more complex returns.

Features

TurboTax Basic is the basic package needed to file all individual returns including professional or sole proprietor, and includes **Internet Explorer** on the CD. TurboTax Deluxe includes all the features of TurboTax Basic and one free e-file (after rebate). Plus extra help for deductions—the deduction finder (library resources, tax planner, on-screen references and IRS publications, video advice and a financial planner). TurboTax Premier includes all the feature of TurboTax Deluxe plus help for investments, complex taxes, Schedule C business and Rental Property.

TaxCUT Deluxe is almost identical to TurboTax including Internet Explorer 6 on the CD. TaxCUT Deluxe includes all the features of TurboTax Deluxe, tax tips, on-screen IRS instructions and publications. All the programs will import financial data from most popular financial programs, and include details on preparing a return, reviewing a return, electronic filing (e-file) via a second party, planning for next year, plus help locations.

Installation

All packages were easy to install following the given directions. TurboTax Basic requires 175 MB of disc space without the installation of Explorer. TaxCUT Deluxe requires 170 MB of disc space without the installation of Explorer

Manual

Both TurboTax and TaxCUT include a on-screen user guide with typical screens of the described function. All the usual files, edit, forms, tools and help are in the tool bar. TaxACT has almost as much on-screen help.

General Overview

All programs I reviewed had easy step-by-step programs to walk the taxpayer through the various steps required for a tax return. The experienced taxpayer may prefer the forms method after completing a basic information page. The taxpayer selects the form and fills in the required information. Some have supplemental sheets for recording information, which is then transferred to the form. Help is available from any screen. All programs import from **Quicken** and **Microsoft Money**.

Details

The latest tax changes are incorporated in each program at the time of release. Each allows taxpayers to enter data on various forms after completing basic information sheets and the return is then saved. Be sure to give the file a name if more than one return will be prepared using the same program. Programs may be used whether you are the organized type or the "shoe box type." The latter should organize the various types of entries first.

Printing

TurboTax and TaxCUT allow you to print an IRS return or select a form or schedule to be printed. The current computer printer setup does not have to be changed. Be sure you have the latest updates prior to printing the return for filing. Print a return for filing and a return for your records. The record return will contain detail sheets (I have no experience using these programs to e-file).

Summary

The Basic package of TurboTax or Deluxe of TaxCUT is more than adequate for most users. The upgrade packages are great for users who like the "bells and whistles" that include lots of helpful literature, suggestions, etc. The street price for the basic packages is around \$20, TurboTax Deluxe, and TaxCUT Premier is about \$40. Each company has an extensive business program for about \$70+. A new program is required for the each tax year. TurboTax and TaxCUT sites, each sell the programs and it will cost more than the local stores.

Helpful Hints

I suggest returns be prepared in all caps since this is preferred by the IRS. All returns are mathematically corrected based on the input data. Most programs have promotion tie-ins, such as a money program, anti-virus, etc. Read carefully conditions carefully before buying.

For more information go to: www.turbotax.com/support for TurboTax; www.taxcut.com for TaxCUT; and www.taxact.com for TaxACT. ♦

www.hal-pc.org and mgug@hal-pc.org

This article was provided to APCUG by the author solely for publication by member groups such as MBUG. All others require permission of the author (see address above).

MARCH

WEB

CONFERENCING

**Nelson French,
Markus Lewtschuk,
& Jack Lewtschuk**

Wednesday, March 12

7:00 to 9:00pm

Canterbury Woods, Pacific Grove



MBUG's own Nelson French (Program/Publicity Team and Photographer) and Jack Lewtschuk (President-Once-Again), will team up with Markus Lewtschuk (Jagged Earth Graphics) to introduce us to web conferencing. This is the process of conducting live meetings or presentations over the Internet. Participants connect to each other through downloaded applications on their computers, or through a website meeting address (URL) through which they "enter" live meetings.

Our team will discuss: typical web conferences, how they are sold as a service, ways they are hosted on web servers, estimates of costs, and examples of products (**Adobe Acrobat Connect, Lotus Sametime Connect, Microsoft LiveMeeting, Net Meeting, GoToMeeting, WebEx** and others).

Will web conferencing be a way to schedule more MBUG speakers, unwilling or unable to make the trip to the Monterey Peninsula? Contribute to this exciting discussion! Questions in advance? Contact Nelson at nfrenchjr@aol.com or call 626-4551. ♦

HOME NETWORKING

SIG 2

Jeff Helms & Joe Asling


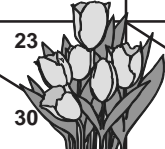
SIG Leaders

Wednesday, March 26

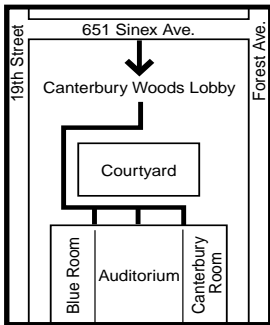
7:00 to 9:00pm, Canterbury Woods, PG

Follow-up to the topics discussed at the February 27 SIG. Questions in advance? Contact Joe at jhasling@comcast.net, or call 641-9560. ♦

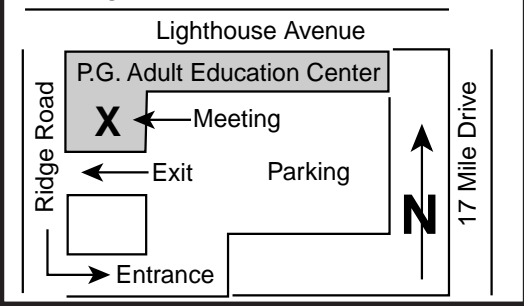
MBUG-PC Calendar of Events - MARCH 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>	5	6	7 <i>"Digital Camera Workflow"</i> Adult Ed Center PG 7:00 to 9:00pm Greg Hyde	8
9	10	11	12 <i>"Web Conferencing"</i> Canterbury Woods PG 7:00 to 9:00pm French, Lewtschuk & Lewtschuk	13	14	15
16		18	19	20	21	22
23 	24	25	26 <i>"Home Networking: SIG 2"</i> Canterbury Woods PG 7:00 to 9:00pm Jeff Helms & Joe Asling	27	28	29
30	31					

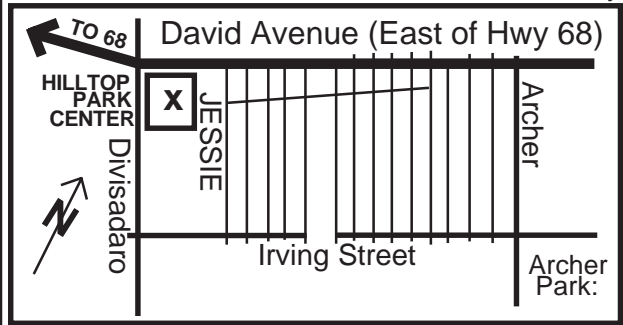
Canterbury Woods
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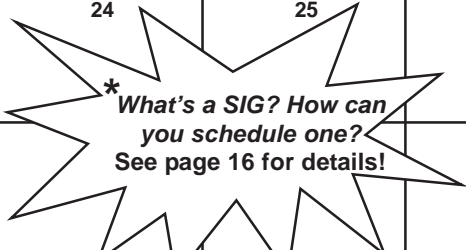
General Meeting Location
Adult Education Center, PG
1025 Lighthouse Avenue, Pacific Grove



Hilltop Park Center
871 Jessie Street
Monterey



Tentative Calendar April 2008 *Check the April Newsletter for Final Schedule*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>	2	3	4 General Meeting Topic & Speaker To Be Announced Adult Ed Center PG 7:00 to 9:00pm	5
6	7	8	9 <i>This date is available for a SIG*</i>	10	11	12
13	14	15	16	17	18	19 
20	21	22	23 <i>This date is available for a SIG*</i>	24	25	26
27	28	29 <i>DIRECTORS' MEETING</i> Canterbury Woods PG Begins at 7pm <i>Everyone Welcome!</i>	30			



mbug-pc newsletter

Vol 27, No 3, March 2008

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MEMBERSHIP REPORT

photo: Nelson French MBUG



**Don
Slaiter**

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THANKS FOR RENEWING AND SUPPORTING MBUG

name	member number
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Philip Daunt	295
Nelson French	1284
Harry Hamilton	819
Carole Harris	1300
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Jack Lewtschuk	914
Mac McIntyre	909
Tony San Filippo	1199

WANT TO RUN A SIG?

MBUG has 2nd and 4th Wednesdays as "Available for SIG." **Special Interest Groups (SIGs)** focus on a specific computing topic with meetings over weeks or months. You can present topics and introduce speakers of your choice and interest.

Interested in running a SIG? Contact MBUG President **Jack Lewtschuk**, at blacklion@royal.net or Program & Publicity Chairperson **Carolyn Lake**, at lakelyn@comcast.net.

Monthly General Meetings will continue as usual. Additional meetings throughout the year depend on member participation—we hope to hear from you! ♦