



**QCMUG Meeting Minutes
February 17, 2009
Bettendorf Public Library**

Attendance

A total of thirteen members & no guest were signed in at the meeting. Members included Dean Arney, Dale Arnold, Keith Claussen, Joyce Erickson, Jim Hall, Jim Holifield, Dave Ochs, Don Patridge, Bill Rankin, Don Schaefer, Kathy Schroeder, Faye Waterman, and Cynthia Weinberger.

Call to Order

QCMUG President Don Patridge called the meeting to order at 6:40 p.m. He noted in his opening greeting that Sue Berger has been working hard to get the word out & to “thank” her. Some of the efforts included an announcement on WVIK.

Business Meeting

The Treasurer reported a balance of \$1655.37 & 41 paid members.

The President previewed plans for programs, mentioning that there was going to be a digital camera forum (March) & a program on iPhoto '09 (April). He also mentioned a swap meet for parts & related accessories. Dave Baker from KALA radio (St. Ambrose Univ.) will be doing a program in June on audio.

There is a new person in charge at CASI of the computer & has verbally agreed to work with the club in offering training, which also may include installing a Mac in the lab (currently all Windows-based PCs).

The question came up as to what the membership cards (given to paid members) are used for. The cards can be used as proof of membership to receive discounts on purchases related to Macs, software & accessories. They can also be used for give away or raffles.

Program

The February program, “How to do your income taxes on a Mac,” covered ways to do your tax return(s) with your Mac & was presented by Don Patridge. This included both purchasing boxed software & online with a web-based service.

The IRS offers a site to help you find an e-file service: <http://www.irs.gov/efile/article/0,,id=118986,00.html?portlet=4>

Free e-file is available to those with an AGI (adjusted gross income) of \$56,000 or less.

The “Big 3” for desktop software is going to be [Turbo Tax](#), [Tax Cut](#) & [Tax Act](#) (discovered after the meeting that the desktop software is Windows only, but the online service is Mac compatible).

Online options (also listed on the IRS site) include:

- [TurboTax](#)
- [TaxCut](#)
- [TaxAct](#)
- [CompleteTax](#)
- [Free Tax USA](#)
- [TaxBrain](#)
- [Tax Slayer](#)

The differences between the two types: software is locally installed on the machine, along with your personal information to complete the forms. Web-based services require logging into their site (a legit site will be a SECURED site & registered with the IRS) to fill out the forms. The data is stored remotely on their system. It’s important that the site features a certificate such as TRUSTe or Verisign (new browsers will show a GREEN padlock or text across the top of the screen). Unlike local software, most online services are nearly platform (operating system) independent. Online services can be cheaper than buying software which you install on the machine.

If you would like to try and estimate your taxes (owed or refund due) before you start filling out forms, there are some free estimators to try:

- [Turbo Tax Free Tax Calculator](#)
- [H & R Block Tax Calculator](#)
- [CompleteTax Calculators](#)
- [1040.com Tax Estimator](#)

Reviews of services & software:

- [Macworld Tax Review](#)
- [PC World Review](#)

What you need to know before doing taxes online

The use of online tax preparation and electronic filing services continues to grow at record rates, with nearly 27 million taxpayers e-filing their returns from home instead of putting pencil and pen to paper last year, according to the Internal Revenue Service. "Online tax programs save time and money and ensure accuracy. But you need to do your homework to make sure you are using the program that offers you the greatest value," says Debra Gray, a product manager for CCH CompleteTax. According to Gray, your evaluation should include answers to these questions:

1. Is the site secure and has its e-file capability been tested by the IRS?
2. Is it easy to use and can you try before you buy?
3. Does it check your work?
4. Does it provide comprehensive support, including e-mail and live chats?
5. Does it clearly show the cost of preparing and filing returns?


Open Forum

Q. Dean Arney asked about his six year old eMac that has been working fine until last week when it started to run extremely slow & will not open Disk Utility. It freezes when your try to print. What should he do?

A. Your Mac sounds like it has a failing hard drive. You could try a utility called "Drive Genius" from www.prosofteng.com (offers discounts to MUG members) to scan the drive for bad sectors (bad spots). Try backing up important data first! Also having some free space (two times the size of installed RAM or 10% of the boot drive's capacity, for example) can help the system run optimally.



Q. Why would a newer iMac shut itself down overnight?

A. There might be a setting in the Energy Saver panel set to shut the machine down at a specific time. Go to the  menu > System Preferences > Energy Saver & click on the "Schedule" button. If not present, then there might be the chance that the power abruptly shuts off, either to the house or to the computer, overnight.

Q. Why can't I open attachments with my Mac?

A. They could be in some format the Mac can't understand or you don't have the proper software. For video, install Perian (www.perian.org) & Flip4Mac (www.flip4mac.com). Documents can be opened with either Text Edit or the iWork apps. PDFs can be opened with Preview or Adobe Acrobat Reader.

Meeting was adjourned about 8:00 p.m.

Next Month's Meeting:

The next meeting will be Tuesday, March 17. The program will be on Digital Photography, Part I - Using your camera.

Respectfully submitted by Keith Claussen, QCMUG Secretary

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