



EXECUTIVE BOARD

- President:** Vacant
- Vice President:** Dan Colard
- Treasurer:** Max Whipps
- Librarian:** Christie McCormick
- Newsletter Editor:** Sandy Pishner
- Secretary:** Vivian Forrester
- Webmaster:** Clint Steele
- Director at Large:** Shirley Bellinghausen
- Director at Large:** Bill Gortz
- Past President:** John Marshall,

KEY MEMBERS

- APCUG Representative:** Linda Mae
 - Budget Committee Chair:** Bill Gortz
 - Database Mgr:** Max Whipps
 - Elections Chair:** David A.C. Shephard
 - Historian:** David Belles
 - Membership Renewal Coordinator:** Max Whipps
 - Newsltr Distribution Coordinator:** Loren Freeman
 - Nominating Committee Chair:**
 - Scholarship Committee Chair:**
 - SIG Coordinator:** Shirley Bellinghausen
 - Visitors Coordinator:** Elizabeth Ross
- SIG Leader names are listed with their SIG descriptions



COUPON

FOR PRIMARY MEMBERS ONLY
GOOD FOR ONE DOOR PRIZE TICKET



See you at the March 11 meeting

IRS again offers free online filing services

By Ira Wilsker
 APCUG

We should have received all of our W-2's, 1099's, and other tax forms by now. Many of us struggle filling out tax forms manually, trying to decipher forms that have so many links and connections you feel that you have to be a genius octopus to connect all of the parts. Some of us use one of the popular tax software packages such as Tax Cut or TurboTax, and others use accountants or commercial services to prepare our most dreaded of forms. For those looking for an alternative, the IRS is again coordinating a variety of free online filing services.

The logical starting place is the IRS website at www.irs.gov. At the top of the page is a link "Free File – Start Here for Free Online Filing". Clicking on the link opens a new page with pre-filing tips, step-by-step instructions, and a "help center" with frequently asked questions.

While the free filing services are coordinated and regulated by the IRS, the services themselves are provided by a number of individual profit seeking companies or non-profit organizations.

Any company listed is prohibited from mandating the purchase of any additional services, and the listed services must be absolutely free to those qualified to use the services.

The IRS site also states, "IRS Free File does not endorse Refund Anticipation Loans (RALs) or any other advance refund banking products". The site also states that your privacy and financial information will be protected

See IRS, Page 4

Thanks For Renewing

- Mary Lee Martinez
- David Savadge
- Robert Lyon
- Hazel Wakefield*
- Dick Engh
- Mary Ellen Trowbridge
- Merlin Montgomery
- Vincent Hughes
- Kenneth Bragg
- Vivian Forrester
- Clint Crocker
- Marie Erickson
- Shirley Bellinghausen

Welcome to our New Members

- Greg Maddox
- Regenia Butler
- Gary Bigger

Board turns to bylaws to appoint interim OMUG president - John Marshall

By Vivian Forrester
OMUG secretary

The meeting opened at 7 p.m. in the computer room of the Senior Center in the Olympia Center. In the absence of the president and vice president, the meeting was opened by John Marshall, past president, and presided over by Vivian Forrester, secretary.

President Dave Wilson has resigned and moved out of the area due to new employment. Others present were Max Whipps, treasurer; Christie McCormick, librarian; Cling Steele, webmaster; and Bill Gortz, director at large. Approval of minutes for the January Board Meeting were signed and are on file.

In accordance with ARTICLE IV, Sec. 8, of OMUG Bylaws, Clint Steele nominated John Marshall to finish Dave's term as president. Christie McCormick seconded the motion. The vote was unanimous in favor of the appointment of John Marshall to fulfill Dave's term as OMUG president.

Old Business: John will contact Linda Mae regarding the refund of a \$100 deposit with The Evergreen State College.



He will also confirm upcoming General Meeting Programs with Dan Colard. Certificates of Appreciation are prepared, however presentation will be delayed as a result of officer change.

New Business: Annual Summer Picnic - Priest Point Park is already booked through the summer. Other sites were discussed. Some dates were open at Yeager Park. It was decided to select either the second or third Saturday of August. John will check park availability and make reservations.

SIGS - One leader suggested OMUG purchase Access Point transmission for wireless. The matter was discussed, but no decision was made.

The Treasurer reported income of \$302.73 with expenses of \$237.20 for total net income of \$65.53. The meeting was adjourned at 8:25 p.m.

OMUG Supporters

We are thankful for the many people, organizations, and businesses who support OMUG.

Below is a list of a few who have given back to the community by assisting OMUG in its mission to help computer users help computer users and their community.

Supporters provide services and discounts, give of their time, provide space for OMUG activities, introduce OMUG members to new products, share knowledge and expertise, provide OMUG with software and hardware, or provide educational opportunities. All of them are appreciated.

Senior Services for South Sound
Olympia Computer Central
IPMA
Thunderbird Computer Services
Adobe
Microsoft
PowerQuest
Jasc Software
Cartridge Care, Inc

OMUG Income & Expenses January 2004



Income: \$302.73

[Mbr Dues-\$300.00, Interest-\$2.73]

Expenses: \$237.20

[Newsletter Copying-\$147.97, Cable Connectors-\$4.23, SSSS Donation-\$25.00, APCUG Dues-\$50.00, WA State Nonprofit Corp. Renewal Fee-\$10.00]

Net Income: \$65.53

Accounts Balance: \$4863.35

2/25/04

To Be Deposited: \$84.00

Current Treasury: \$4947.35 (Incl. Scholarship Fund)

Donate your unused operating system to a new life with the Frankenstein project. Contact John Marshall for more information.

Exploring CerealSpace: Looking at legal documents from different perspectives

By Emerson Murphy-Hill
OMUG Member

In this day and age, we are all required to understand legal documents – credit card agreements, local, state, and federal laws, mortgage agreements, child custody contracts, divorce papers, tax documents, privacy agreements, software end-user license agreements, mattress tags, car leases, and many others. They are a diverse group, but they have one thing in common: we look at them all the same way, as flat lengths of text.

There's one other cultural phenomenon that shares this feature – bulk cereal! Yes, we look at bulk cereal the same way we look at legal documents, as black-and-white text (or “just the facts, ma'am.”). So what's wrong with that? Nothing, except bulk cereal is pretty unpopular.

Despite the fact that bulk cereal costs less and is almost identical to boxed cereal, people just prefer boxed

cereal. And that's because boxed cereal allows people to learn about the cereal from different perspectives. Some people buy cereal because of the brand,

some because of the nutrition information, some for the mascot, some for the tagline, and some just because of the picture of a happy family.

These multiple perspectives help people with different learning styles or different abilities to understand the same information. Many organizations and communities recognize this. Multiple perspectives are the reason the U.S. government encourages web pages to be presented with multiple text sizes (section508.gov), the reason companies often offer Text Telephone services (TTY), and why dictionaries have illustrations and pictures.

But why, oh why, don't we look at legal documents from multiple perspectives? Why do they look the same on paper as they do on the Internet? Why can't legal documents have pictures? Why don't lawyers write a summary, when we don't have time to read a whole contract? And why do legal documents have needlessly complex words and phrases like “aforementioned,” “ambit,” and “in point of fact?”

The short answer is legal documents fulfill their purpose: they are enough to specify proper conduct. That's fine, for lawyers anyway, but that doesn't help those of us who can't read small black text, those of us who don't know what “forthwith” means, and those of us who are kinetic learners. These are only three of the many reasons people don't understand legal documents, and in many cases, don't even read them at all.

The good news is the problem is being addressed, although to a limited extent. An organization called Creative Commons (creativecommons.org) offers off-the-shelf legal contracts for artists, including (GASP!) a “human-readable” version. Some lawyers are taking the matter into their own hands (clearwriting.net). But for the most part, this seems to be a persistent problem that has been recognized, but not addressed, for many years. Legal documents are still produced in so-called “legalese.”

The answer, I believe, is in the hands of legal document consumers (you!) and home computers. LegalTransform is a prototype program that allows you to make changes to legal documents.

Currently, tools to make these changes include adding highlights and hyperlinks, as well as having a document read out loud by a text-to-speech reader. Future tools will change text size, add footnotes, and replace commonly used legal phrases with their English equivalents. It will also be easy for you to save and share your perspectives with your associates.

You can download the current program, post your thoughts and suggestions for future tools, and get more information at

scidb.evergreen.edu/LegalTransform.
Emerson Murphy-Hill is OMUG's 2003 OMUG Scholarship Recipient. For more information about the program “Legal Transform,” e-mail him at conquistador@ureach.com

There's one other cultural phenomenon that shares this feature - bulk cereal!

Attention OMUG members: As a community organization, OMUG runs on the power of its membership and those willing to take the extra step to help organize and run the group's activities. Please consider what you can do to help and run for a position on the executive board.



by the providers listed, and that these providers must meet commercial privacy and security standards, and be certified as such by a recognized issuer of privacy and security certifications.

The process of getting started is a rather simple three step process. First is the “Start Now” button on the “Free Online Filing” web page; second is a determination of eligibility, as different providers have different requirements; finally the third step is linking to the private provider’s website, separate from the IRS site. If you find that you are ineligible for a particular company’s free offerings, simply return to the IRS site and repeat the process by selecting another likely service. It should be noted that while millions of us are eligible for these free services, many of us will find that we are ineligible for any of many reasons. Once a satisfactory service has been selected, then the tax return information is completed online, with the completed documents being “e-Filed”, or electronically filed with the IRS.

Fifteen online providers of free filing services are listed. Each has its own requirements that may be based on residence, income, age, military status, and other factors. While some services are clearly for lower income individuals, some of the free services are available for individuals who have an adjusted gross income (AGI) of up to \$100,000. Some are available to residents of specific states, regardless of income level. None of the listed services offered free filing to Texas residents without regard to income level, though an even dozen of the services are available at no charge to Texas residents who meet other requirements. One of the services, FreeTaxUSA, is listed as available to all Louisiana residents at no charge. Several of the companies listed provide free service to all active-duty military personnel, regardless of residence or income. Some services provide unrestricted service based on age, either younger than early 20’s, or older than 62 years of age.

For those unsure about which service to consider, a button on the IRS page “Guide me To A Service!” uses a simple form to direct the user to appropriate services based on a short series of personal questions. These questions are age, estimated adjusted gross income, state of residence, number of W-2 forms, possibility of using a form 1040EZ, probable eligibility for the “Earned Income Credit”, and military service. Once completed, a list of likely service providers is presented, allowing for the user to easily choose a provider.

All of the providers in what the IRS refers to as the “Free File Alliance” provide for electronic filing of tax returns. E-Filing, as the IRS calls it is relatively safe and secure, and,

according to the IRS website, can generate refunds in as little as 10 days, with faster refund service available to those who select having their refunds direct deposited to their bank or credit union accounts.

While these services are freely available online at no charge to many, they may not necessarily be the best alternative. Even if eligible to utilize one of these free services, the onus of decision making is solely on the individual, as most provide no comprehensive tax advice, meaning that it is quite possible for the user to miss deductions or credits that he may be eligible for, thus overpaying. It is also the responsibility of the user to accurately and completely enter data, as there is no one to verify the accuracy of the data entered. To use an early cyber cliché, “GIGO”, which means “Garbage in – Garbage Out”, the final return can only be as accurate as the information entered.

Clearly, the free filing alternatives may be attractive to many individuals, but for many others the more traditional tax preparations resources may be a superior alternative. The choice is yours; choose wisely.

Ira Wilsker is the Advisor for Region 8, APCUG Representative & Bylaws Chair for the Golden Triangle PC Club, a columnist for The Examiner in Beaumont, Texas, and has two radio shows. The Editorial Committee of the Association of Personal Computer User Groups (APCUG), an international organization of which this group is a member, brings this article to you.

