



GET # INFO

April 2005

Upcoming Programs

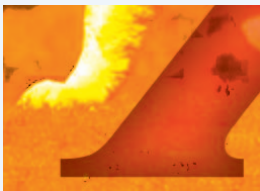
May

Member Favorites

Short presentations from members on their favorite freeware or shareware application, game, script, tool, trick or tip. Members are invited to step forward to present; there is plenty of room on the schedule. *If you wish to be included on the schedule please contact Allen Emory at aemory@earthlink.net.*

June

Member Swap Meet



Prez Sez

Back in the Saddle Again

Thank you for electing me president of TMUG. As many of you may know, I was the president for a few years in the 90s. I remember all of the problems we had getting our tax-exempt status and dealing with the IRS. The best part of being President is that most of the other officers are going to serve another year. That is where the real work happens.

Speaking of the IRS, I am a firm believer in Tax Preparation software. I use Turbo Tax, but I am sure the other ones are good, too. If you haven't tried Tax Preparation software lately, it has gotten a lot easier. Most of the tax information that you receive has been standardized so that has helped a lot. Now, you enter the amount from box 2 of the 1099-INT instead of the "amount of interest received." I prefer using the software on the Mac, but others I know have used the web-based versions with great results. Since I usually owe money, look for me at the post office, which is open until midnight on the 15th. I used to put the federal return in the basket for state returns so I could get a few more days of float on the check I had to write, but now a postal employee puts the returns in the basket "for you."



Symantec made the Mac News with a report saying there will be computer viruses coming for the Mac OS X soon. I believe it was based on a statistical analysis of market share predictions. As the number of Apple computers grows, so will the attraction to create a virus. I am reminded of the non-swimming statistician who tried to cross a river with an average depth of four feet. I think it was the same one who predicted I would have 2.3 children. Anyway, since Symantec is a developer of virus protection software, this was hardly an independent source. I don't think we have anything to worry about. As long as you exercise good e-mail and Internet practices, you can leave the worrying to the Windows users.

Lastly, I would like to thank Frank Crigler for the great job he did as President last year. I only hope I can do as well. I also want to thank Jeff Cole for serving as treasurer for more years than I can remember.

Duane Reaugh

TMUG Officers

President

Duane Reaugh, pres@tmug.org

1st Vice President

Allen Emory, vp1@tmug.org

2nd Vice President

Melanie Crain, vp2@tmug.org

Secretary

Ruth Landa, secretary@tmug.org

Treasurer

Stefan Jeglinski, treasurer@tmug.org

Web Master

Phi Sanders, webmaster@tmug.org

Postmaster

Paul Lemieux, plemieux@tmug.org

Listserv Administrator

Chips Chapman, velomac@mind-spring.com

TMUG Committees and their Chairmen

Programs: Allen Emory

Membership: Alec Whittaker

Website: Melanie Crain, pro tem

TMUG Web site: www.tmug.org

All members are invited to the following Special Interest Group (SIG) meetings:

Triangle Adherents of Palm Information Technology (TAPIT)

(Palm Computing SIG)

Meets at 6:30 p.m. on the 3rd Monday at the Prime Outlets Mall (in the Food Court). The Mall is on Morrisville Rd, off I-40, opposite direction from the airport; Smythe Richbourg (palmnews@tmug.org)
<http://tapit.interpug.com>

Hot Off the Press

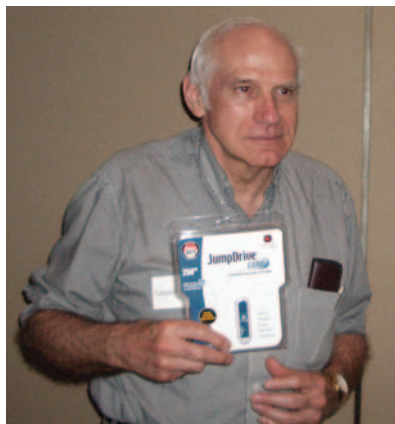


Apple to Ship Mac OS X "Tiger" on April 29

[Apr 12, 2005] Mac OS X v10.4 "Tiger" will go on sale Friday, April 29, at 6:00 p.m. during special events at Apple's retail stores and Apple Authorized Resellers. Tiger has more than 200 new features and innovations including Spotlight, a revolutionary desktop search technology that lets users instantly find anything stored on their Mac, including documents, emails, contacts and images; and Dashboard, a new way to quickly access important information like weather forecasts and stock quotes, using a dazzling new class of applications called widgets.

<http://www.apple.com/macosex/>

April Door Prize Winners

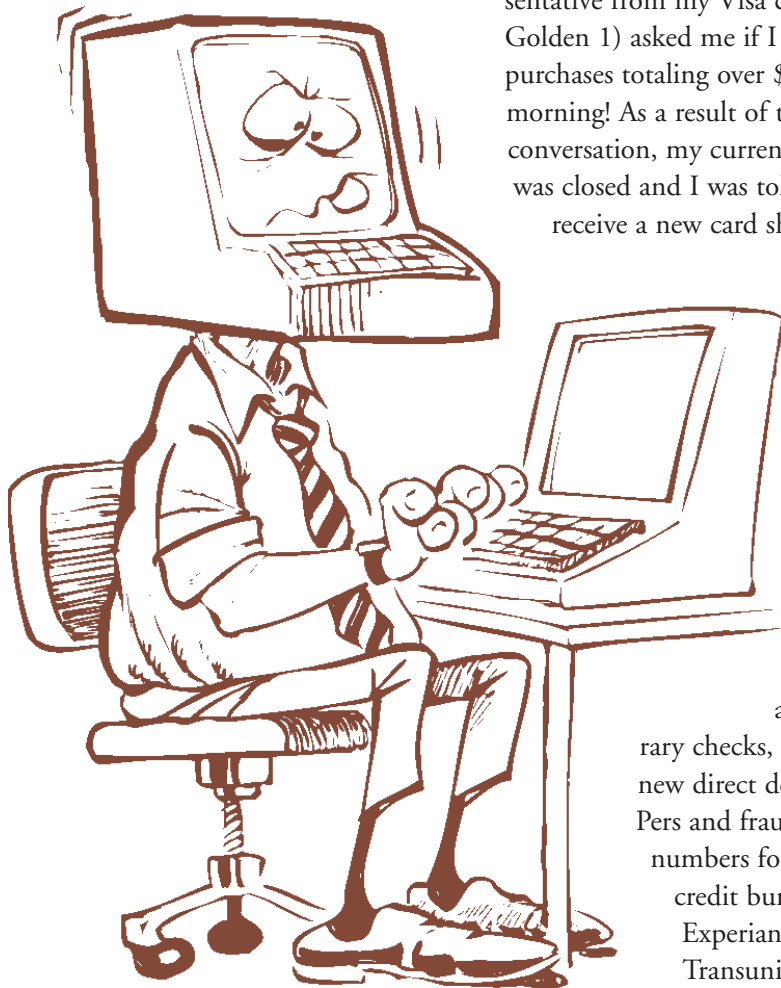


TMUG Members Claude Hurlocker (*left*) and Alec Whittaker (*above*).

Computer Fraud: A True Account

Gail McGovern
MacNexus, the Sacramento
Macintosh User Group
gmcgovern@macnexus.org

On the morning of January 7, I received three e-mail messages from PayPal asking me if I had made three charges. If not, I was to call PayPal at the long distance number in Nebraska provided in the emails. Since I hadn't used PayPal in



months, I called PayPal to straighten out what I thought would be a simple matter. The first call lasted 38 minutes and consisted of information sharing and being on hold, I learned that someone had changed my password, added his/her e-mail address (danifilth@yahoo.com), changed my account's primary e-mail address, and then tried to authorize an instant transfer of \$293.90 from my

Golden 1 checking account to sales@tekgaming.com

As a result of the call, my existing PayPal account was closed and a new one opened. Even though the PayPal representative was reasonably clear and helpful, I was shaken by the unexpected intrusion. During the moment I took to ponder whether to call or visit my bank (Golden 1), my phone rang and a representative from my Visa credit card (also Golden 1) asked me if I had made seven purchases totaling over \$1,600 that morning! As a result of that 20-minute conversation, my current Visa account was closed and I was told I would receive a new card shortly.

Needless to say, after that conversation, I paid a personal visit to Golden 1. After 60 minutes, I left with new bank accounts, temporary checks, having signed a new direct deposit form for Pers and fraud alert phone numbers for the three major credit bureaus (Equifax, Experian and Transunion).

My next set of chores took the rest of the afternoon in my home office. I called Equifax first and found out they would notify the other two credit bureaus. Then I moved on to contact organizations that would be affected by my change of bank accounts and Visa credit card (e.g. online payments to IRS, FTB, SMUD, etc.). A major surprise was no access to the records from my old check-

ing or Visa accounts, i.e. bill paying data and outstanding checks—I was able to reconstruct everything, but it required additional time—and I had to write and mail checks for some of the items originally scheduled for online payment.

Luckily I was spared the stress of dealing with disputing out-of-pocket expenses; however, to make sure I covered the bases, I searched for state and national identity theft information online. Both the Federal Trade Commission and the California Office of Privacy Protection offer very helpful information; however, if you ever do need to deal with dispute resolution, you will find the sample forms and letters available at the Office of Privacy Protection website invaluable.

After digesting information from both sites, I filed a City of Sacramento Police Department crime report online (submitted on a Friday—received an e-mail with report number on the following Tuesday). I found other online sources helpful as well; see the handout I distributed at the general meeting below.

Even though the aftermath continued through the end of February, I consider myself quite fortunate. What I hope were the last occurrences—bank insufficient funds notifications due to PayPal and bank computer glitches—were resolved to my satisfaction.

I feel safer since I have: a) an understanding of identity problems and remedies, b) changed key passwords and c) cancelled my PayPal account. Also, I have direct phone numbers and e-mail addresses for key people who are familiar with my situation and can help me if anything else surfaces.

(see "Identity Theft Resources" on next page)

Identity Theft Resources

1. Federal Trade Commission Identity Theft Website
<http://www.consumer.gov/idtheft/>
2. California Department of Consumer Affairs,
Office of Privacy Protection Website
<http://www.privacy.ca.gov/cover/identitytheft.htm>
3. California Public Interest Research Group (CalPIRG)
Mistakes Do Happen (article about credit report errors)
<http://calpirg.org/>
4. Consumer Credit Reporting Industry Opt-Out Prescreen
Website (remove your name from pre-approved credit and
insurance mailing lists)
<https://www.optoutprescreen.com/>
5. AnnualCreditReport.com (official website from which to
get your annual FREE credit report)
<https://www.annualcreditreport.com>
6. City of Sacramento Police Department Website (online
form to report identity theft)
http://www.sacpd.org/crm_rpt_instructions.asp
7. NoPayPal! (consumer complaint website targeting PayPal)
<http://www.paypalsucks.com/>
8. Passwords, Passwords Everywhere and Not a Drop to Drink
(an article from Small Dog News, September 17, 2004)
http://www.smalldog.com/newsarchive/kibbles_display.php?id=376

Key tips from Federal Trade Commission:

If you think your identity has been stolen, here's what to do now:

- a. Contact the fraud departments of any one of the three major

Additional Key tips from Gail:

- Get direct phone/e-mail contact information from all sources
- Change your passwords
- Cancel unneeded accounts

credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three-credit reports will be sent to you free of charge.

- b. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.
- c. File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- d. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you.

Book Review

Mac Annoyances, How to Fix the Most Annoying Things About Your Mac

by John Rizzo

156 pp. O'Reilly, 2005. \$24.95

Reviewed by Elsa Travisano,

MUG ONE – Macintosh User Group of Oneonta, NY

Wrestling with Apple's help system, trying to eject a CD from a keyboard without an eject key, or listening to AOL's preternaturally perky voice announce "You've Got Mail!" are enough to drive drive even the most serene Mac user up the wall. Relax. John Rizzo feels your pain. In *Mac Annoyances, How to Fix the Most Annoying Things About Your Mac*, he offers welcome solutions to 150 of the most irritating, well, Mac annoyances. This eminently browsable book has something to offer to Mac users at all levels and all boiling points. Annoying issues are grouped into chapters on Mac OS X, e-mail, the Internet, Microsoft

Office, iLife, iPod and hardware. (Curiously missing from the lineup is my pet bête noire AppleWorks, a program which vexes me on a regular basis and which I can't ignore because so many of my consulting clients use it. I hope that AppleWorks, and its successor, Pages, will merit a chapter in a future version of the book.) Each annoyance and solution is presented as a stand-alone nugget of information, making it easy to hone in on single problem you want to solve. But, like eating popcorn, once you start reading it's hard to stop. I particularly appreciated suggestions for using Sherlock's AppleCare channel as a better help system, and for setting Flag and Followup on an Entourage message to keep it from getting lost in a blizzard of e-mail. The book sports an exceptionally thorough index as well as a detailed topic listing in the table of contents. No matter what your level of Mac expertise, you'll be sure to find suggestions and solutions in *Mac Annoyances* to make your computing life less frustrating. Now that's a balm for your inner Mac curmudgeon. Very highly recommended.