

New Offerings
For This Year's
Tax Season

tools of the trade

1099 pro



Product Watch

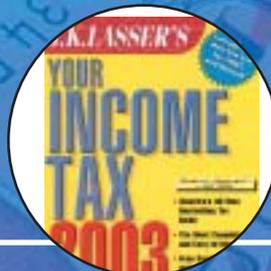


ATX's Max and Saber 1040

CCH CompleteTax Pro



Lacerte Tax Planner



J.K. Lasser's
Your Income Tax 2003



ATX's Max and Saber 1040

Tax Preparation

ATX, Inc. has added a research dimension to its **Max®** and **Saber 1040** tax preparation offerings. After a merger with Kleinrock Publishing, ATX created the new Total Tax Office™, which combines Max with the 24 volumes of Kleinrock's tax research and includes Zillion-Forms, with more than 8,000 tax forms and printed federal tax bulletins that arrive biweekly. There is also a Total Tax Office Plus that adds unlimited easy e-file with no per-transmission fees, unlimited Web Organizers, printed instruction manual, training video on CD, and Kleinrock's California, New York, and Employment TaxExperts.

The Traditional Max and Max Plus are still available. The Saber 1040 program is also now available in an enhanced Tax Office version. The new Saber 1040 Tax Office includes all states, unlimited e-file, unlimited Web Organizer, is integrated with Kleinrock's Total Tax Guide, and has a printed instruction manual and training video on CD.

www.atxpros.com

1099 Pro, Inc. offers tax preparation software and print, mail, and e-filing services with its **1099 Pro 2002** and **W2 Pro Professional**. The 1099 Pro Professional is available in two versions—small business and enterprise. Both editions feature detailed pre-



1099 Pro

views of easy-to-read reports that you can print in their entirety or page by page. There is direct data entry onto onscreen IRS forms, and you can import and export ASCII files. Data entered are password protected. The W2 Pro files forms W-2 and W-3 either electronically or on Magnetic Media I, the new MMREF format from the Social Security Administration. W2 Pro will print on plain paper or pre-printed forms, and you can print recipient copies B, C, and D on one page with instructions on a separate page. Demos and downloads are available at www.1099pro.com.

The Planner you can choose from four types of tax plans: Year/Case Analysis, MFJ/MFS Comparison, Difference Analysis, and Adjustment Analysis. You can project your client's future tax liability under multiple scenarios. The Planner produces detailed reports. Lacerte Tax Preparation software products include coverage for individuals, partnerships, corporate, fiduciary, exempt, estate, gift, and benefit plans with e-filing and e-organizer options. Demos of the tax preparation and planning products are available at www.lacertesoftware.com.



Lacerte Tax Planner

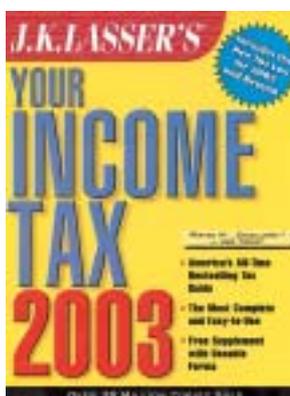
Lacerte Software offers a variety of tax preparation software along with its **Tax Planner**. The Lacerte Tax Planner is software that integrates with the Lacerte Individual Tax Program. It lets the preparer transfer a client's tax data file into a planning tool with a single click. In

CCH Incorporated describes its **CompleteTax Pro™** as the online do-it-yourself tax prep affiliate program designed to build business for tax professionals. It's a turnkey solution that was designed to open new revenue streams to build a firm's practice while enhancing its Web



CCH CompleteTax Pro

presence. As more people prepare their own taxes with online software, CCH has developed a program to be offered by professional tax firms. Two versions will be available for 2002 tax year returns—Standard and Private Label. With the Standard version, your company provides a link from your website to a secure CCH server where your own name and logo appear on selected pages of the Complete Tax Toolkit. CCH handles the processing and back-office support. With the Private Label option, companies can create their own private brand for the do-it-yourself tax preparation product with several website and price customiza-



J.K. Lasser's Guide

tion features. For details, go to the CCH site at <http://tax.cchgroup.com/taxPreparation/completeTaxPro/default>, or call (800) 841-8453.

J.K.Lasser's™ *Your Income Tax 2003* from John Wiley & Sons, Inc. has been a favorite tax reference for more than 60 years. The 800-page guide offers complete information, chapter by chapter, beginning with filing basics, reporting your income, claiming deductions, personal tax computations, tax savings plans, business tax planning, and how the forms are handled after you file. Each section has additional hints in the form of five kinds of brief notes: filing tips, planning reminders, cautions, law alerts, court decisions, and IRS alerts. The book opens with a brief overview of "What's New for 2002" and "Looking Ahead to Tax Changes for Years After 2002." Additional updates and a free download of the supplement to the guide are available at www.jklasser.com.

Killer App Turns Homicidal

Michael Castelluccio, Editor

■ If you have decided not to help the widow of Togo's minister of finance get that \$342m U.S. to a bank outside her country, and you certainly don't want herbal Viagra or a real easy second mortgage, and you don't "want to EARN substantial income NOW!!!" how are you supposed to deal with all the spam that relentlessly arrives each day? It's reached a point where the conventional wisdom is to not even try to unsubscribe. That just marks you as a live address and will result in your name being sold to even more junk lists.

Between the hackers who have co-opted Outlook as their own private petri dish for viruses to the guerrilla marketers who manage to stay one step ahead of the spam filters, e-mail has gone way past convenient to where it's threatening the stability of networks. And the growth rate of spam is what you would expect in a science-fiction movie—from 8% of all Internet e-mail to a recent 40%, according to Brightmail. Jupiter Research estimates that the average American will get more than 2,200 unsolicited e-mails this year, and that will increase to 3,600 by 2007.

And the blame doesn't belong to just marketers. Grandmas spam, too. Those uplifting messages or stories that include "please pass this along to 10 others on your e-mail list" are unsolicited e-mail bulk mailings (i.e., spam). Actually, they also technically qualify as computer viruses. And recently, and maybe most ironically, politicians have resorted to these unwanted missives. Elizabeth Dole campaigned for the Senate in North Carolina, which, incidentally, has an anti-spam law (about half the states do). Her committee sent out bulk e-mail political solicitations that were unrequested, and she and the committee were sued by an annoyed computer consultant. The penalty prescribed by law is \$10 for each unsolicited message. A court will decide the outcome, but here we have the people responsible for writing the laws against spam developing amnesia as they make up their e-mail campaigns. Makes you wonder what the politicians in the other half of the country without anti-spam laws will do when pressed by their constituents to do something about jammed mailboxes.

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Desperate Times

It looks like we have only two alternatives. Kill the messenger (historically cited as a poor choice), or adopt desperate measures. Let's look at some current desperate measures.

Most free e-mail services like Yahoo will automatically set up a spam-filtering system so junk e-mail is presorted into a separate box. With Yahoo, the filter is called Spamguard™, and the box is labeled *Bulk*. You can also set up spam filters in Outlook Express and Netscape Mail from drop-down menus. At best, though, these filters can be fooled or circumvented. A favorite trick is to misspell a word like *Viagra* or *money* so the e-mail isn't shunted off to the bulk/spam box.

For a really robust filter, you can set up TMDA's (Tagged Message Delivery Agent) Whitelist-centric strategy: "Deny everything that is not *explicitly allowed*." It is the opposite of creating a blacklist, which would "allow everything that is not *explicitly denied*." Blacklisting is what conventional spam filtering does. A whitelist includes trusted contacts that are allowed in, and the unknown senders are held in a waiting list until they respond to a confirmation mailing sent by the TMDA software. If the confirmation is approved, the unknown sender is added to the whitelist.

TMDA software is open source and free at <http://tmda.net>. It runs on Unix, Linux, BSD, and MacOSX. A Windows version of whitelist software is available at several sources: Matador at www.mailfront.com, ChoiceMail at www.digiportal.com, and Vanquish at www.vanquish.com.

For the more self-reliant, you can find blacklists to add to your spam filter. These are available online. One

of the best general information sites that has blacklists and links to spam-filtering systems and sites is SPEWS.org. The acronym stands for Spam Prevention Early Warning System, and it's at www.spews.org.

For the self-reliant who are also civic-minded, you can help the professionals track and create blacklists. CipherTrust has a new website, Spamarchive.org, and it encourages e-mailers to "Donate Your Spam to ScienceSM." The goal of the archive is "to provide a large repository of spam that can be used by researchers and tool developers." In other words, they want real spam to benchmark the tools that will sniff it out in the wild. You can donate at www.spamarchive.org.

Another problem that the "spam police" have is trying to keep ahead of the bots created by spammers. Bots are small programs that can be used to tirelessly send out thousands of e-mail messages or sign up for thousands of free e-mail accounts on services like Yahoo! The problem is being able to identify the "person" at the other end as a person or a few lines of computer code functioning like a human.

The CAPTCHA Project set up at the School of Computer Science at Carnegie Mellon University has come up with several clever tests for the e-mailing bots. Of the number of tests created by the team, Gimpy is the most clever. Because computers have trouble reading letters that aren't distinct and separate, and humans don't, the following test asks that you type in three words contained in the following image.



You and I can see *electric, button, fork, stiff, flat, and cat*, but computers get confused with all the extra lines and curves. For other tests and applications, go to the CAPTCHA Project site at www.captcha.net.

Keeping ahead of the spammers, human and robotic, will become even more important in the future if e-mail as we know it is to survive. Joyce Graff and Maurene Grey of Gartner Research warn that, "By 2004, unless an enterprise takes defensive action, more than 50% of its message traffic will be spam." If and when we arrive at a point where it's an even coin toss as to whether we want to read the next message in the queue, many might decide to turn the computer off and pick up the phone. ■