

FOR THE 2009 SEASON

- ◆ **Web Site.** We are updating our web site for 2009: www.zaffore.com. Please take a minute to check it out (after mid-January). *Good stuff:* annotated links to a variety of sites including the IRS, Social Security Administration, the Secretary of State, and a host of business and personal finance sites; articles for small businesses, investments, personal finance. We will be adding new content throughout 2009, as usual. We will send out post cards to remind you to take a look from time to time.

- ◆ **TA DAH! NEW WEB SITE.** In addition to www.zaffore.com, we will launch a new web site very soon called: www.99zillion.com. It is for the Millennial Generation (ie the 18-30 year olds in our midst). AND the people they love. It will address the beginnings of personal wealth - acquiring it, maintaining it, growing it, protecting it, using it, and gifting it - in bizarre and difficult economic times.
 - ✚ *Can you use your IRA or Roth to buy a house?*
 - ✚ *If the bank asked for your net worth statement for a loan, could you produce it? And by the way, what is net worth?*
 - ✚ *Is there a reason NOT to fill out a FAFSA?*
 - ✚ *Can a micro business tap into mega deductions?*
 - ✚ *How the heck do you ever pay off student loans?*
 - ✚ *Does it make sense for one spouse not to work outside the home?*
 - ✚ *Should you buy a car or lease it?*
 - ✚ *What about contributing to the company's 401(k) plan?*

✚ **What does it REALLY cost to go to college?**

Good stuff! We are looking forward to launch and hope that you will enjoy it and be empowered. If you have questions you would like answered or topics covered, let us know.

And an update on www.boomerwealth.net.... It did not launch in 2008 and we are rethinking how to bring it to everyone. Maybe as part of www.zaffore.comwe will see.

- ◆ **E-Mail.** We check our e-mail often during tax season, so feel free to communicate with us that way (sometimes easier than calling). Our staff e-mail addresses: (the old one on AOL works, too—I just don't check it often: kzaffore@aol.com)

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- ◆ **PDF FILES.** Your copy of your federal and state tax returns will be returned to you on a CD in a pdf format, just like always. We will include instructions to open the file on your PC—it is easy—just double click on the pdf icon—that is all you have to do. To our knowledge, the pdf will still not open on a Mac computer, but we can e-mail you the file, with your permission, and you can open that file. **If you don't have a computer, let us know.** We will run a paper copy for you. If you don't have Adobe reader software on your computer, let us know and we can help you get it installed. It is free. CDs save trees. That is important.

◆ **Payments.** When we call to let you know that your tax returns are ready, you can either pick them up or we can mail them to you. **Your invoice is included in the package.** Prompt payment is appreciated!! We accept cash, checks, credit cards, and compliments (along with payment). We do not accept livestock but might consider jewelry. **If your account is more than 30 days overdue, we will rebill you with a finance charge of 1.5% per month and a rebilling fee of \$5 per month. Sorry ☹. Do communicate with us if you are having difficulty paying the bill...we will set up a payment plan for you. NEW THIS YEAR: WE WILL NOT E-FILE YOUR RETURNS UNTIL PAYMENT IS RECEIVED OR YOU HAVE COMMUNICATED WITH US REGARDING A PAYMENT PLAN.**

◆ **The Official Client Mail Box.** It is a real mailbox, painted brown, complete with a red flag. It is located at the top of the stone stairs coming down to the office. Feel free to use the client mailbox to drop off and pick up documents. Please do not leave stuff in the real mailbox on the street - the post lady gets, well, postal.

◆ **Directions.** Remember -- Pinery Parkway is a circle drive, making a complete loop from Parker Road at south and north ends of The Pinery. Call for a map. Tax season is bad enough. Don't wander in the dark and the cold. **AND PLEASE WATCH FOR DEER ON THE ROAD - WE ARE TALKING *HERDS OF DEER*** And I have seen elk over in Pradera, just southwest of the Pinery...yikes.

- ♦ Shred-O-Rama. For inactive clients (ie those we have not heard from or talked to for AT LEAST 3 YEARS): WE SHRED YOUR DOCUMENTS AFTER 4 YEARS. WE DO NOT CONTACT YOU AHEAD OF TIME. IF YOU ARE NOT RETURNING TO OUR FIRM AND WOULD LIKE TO HAVE YOUR FILES, CALL OR EMAIL IMMEDIATELY. WE CANNOT KEEP FILES INDEFINITELY - THERE ARE JUST NO STORAGE UNITS BIG ENOUGH FOR THAT ;). THANKS FOR YOUR COOPERATION.

EMAIL DISCLAIMER. To comply with some very difficult laws, we are forced to write a disclaimer at the end of every email that includes tax information. We apologize for the verbiage, but it is necessary.

Emergency Lists (totally unrelated topic)!! Please consider keeping an emergency workers' list in plain sight. Put on that list:

- ✓ Emergency phone numbers to reach not only you, but friends, neighbors, relatives.
- ✓ Names of children and who should be contacted to care for them temporarily in case you are incapacitated (to avoid Social Services showing up)
- ✓ Names of pets (and where to find them) and who should be contacted in case you are incapacitated (to avoid the Dog Catcher)
- ✓

Don't forget to tell your friends, neighbors, relatives that you have used their name as an emergency contact!! (this is pretty important)