



## FINANCIAL FORECASTS, INC.

TAX PREPARATION & PLANNING

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“Wisdom is knowing what to do next, virtue is doing it”

David Starr Jordan

Dear Clients,

We are bombarded with advertising 24 hours a day, from friends, family, businesses, and even our Government. Advertising is defined as: to tell about or praise publicly, give notice, to boast. Knowing that you are being sold something is the first step to understanding the “DEAL”. The “DEAL”(fantastic offer) is always followed with a “HOOK”(bonus miles, points, no taxes), and finally the “CLOSE” (separation of you from your money for a current or future benefit) a promise. The proper valuation of the Deal and the Hook will determine the equality in the Close. Keep this in mind when you are evaluating your choices in life. It is easy to spend money, saving is hard.

The Government, so far, has saved us from an economic collapse they created. They have spent more money than anyone could imagine to “kick the problem down the road” and they want more. We may see more violent moves in the economic sector, as we are not out of the woods yet. The headlines read TAXES ARE GOING UP. That is true, but you are in control when the taxes become due. The old rules of defer, defer, defer still reign supreme, especially as our government is cheapening our dollars every day and remember this in ROTH decisions. Your job is to control your earnings and spending, thereby the resulting taxes. We are here to help with those decisions.

The 2009 Income tax season is upon us and we see a lot of new items to keep track of; energy credits are back, sales tax deduction on new auto's, homebuyer credit, economic recovery payment, unemployment exclusion and broader education credits and deductions. We continue to encourage good record keeping in support your tax filings.

Now is the time to start collecting the various financial mailings: W2, 1099's, mortgage and brokerage statements. Remember to answer the questions on the front and back pages of our tax organizer, as your situation changes we need to know. Our newsletter “Financial Insights” highlights important things to remember in timing and planning for the New Year. We encourage your earliest appointments.

WE WILL BE OFFERING WEEKEND APPOINTMENTS (SAT/SUN),  
DURING FEBRUARY ONLY. TAKE ADVANTAGE OF THEM!

Sincerely,

A handwritten signature in black ink that reads "Barry B. De Marr". The signature is fluid and cursive, with a large loop at the end of the last name.

Barry B. De Marr, CFP,EA