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NEWSLETTER
APRIL 2005

APRIL 15 FAST APPROACHES

A reminder to get your tax information to us ASAP. As in the past, those who fail to do so go on extension.

WITHHOLDING OR ESTIMATED TAXES NOT ADEQUATE

If your 2004 refund is less than you expected or if the size of your balance due shocked you, then it's time you changed your W-4. Go see your payroll department.

IRA CONTRIBUTIONS

Did you know that you can make your 2005 IRA contribution now and it's \$4,000 (plus \$500 if your over fifty.) By waiting until next year you lose over a year of tax deferral!

SECOND-TO-DIE , UL, VL, VUL, LIFE INSURANCE

If you have any of these policies you better study them very carefully. Why? You may be required to pay premiums that you were not counting on. And sadly, if the guaranteed period is over, the policy may be over too!

Why not let Joe review your policies since he is an Indiana licensed insurance agent.

DO NOT EXCHANGE YOUR IRAs FOR ANNUITIES

Once again we must remind everyone to consult us before you engage in any type of financial endeavor that can have dire income tax consequences. In addition, you may be jeopardizing your retirement nest egg.

WHAT DID YOU PAY FOR YOUR STOCK?

Please keep track of what you paid for your stock, mutual funds, etc. This will help your broker determine what investments you should keep and which investments you should sell (selling losers to Aharvest@your losses).

WE WILL CLOSE AT 5:00 PM AS WILL THE U.S. POST OFFICE IN VALPARAISO ON APRIL 15TH.

THANK YOU FOR YOUR CONTINUED BUSINESS AND REFERRALS.

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