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NEWSLETTER
NOVEMBER 2009

HAPPY THANKSGIVING

Although “things out there” are not too encouraging, we Americans still have a lot to be thankful for. **We will be closed Thanksgiving Day and Friday.**

ARE YOU HIRING SUBCONTRACTORS?

Many employers are employing independent contractors rather than employees. Some employers have even reclassified their employees as “independent contractors”. The IRS is aware of this and is launching a two-year audit program targeting these employers. Should you be chosen for this audit, be prepared to prove that the independent contractor is indeed independent. First and foremost, to be independent means that the subcontractor is not captive, i.e., he or she has other clients that they work for. Other criteria includes their ability to set their own hours and days of work, provide their own equipment and are in no way controlled by the individual they work for.

In the event your subcontractor fails the above criteria and is reclassified as an employee you will of course be charged with **severe** penalties and interest.

WHEN WILL PORTER COUNTY ISSUE OUR PROPERTY TAXES?

I predict they will be issued on or near Thanksgiving and will be payable on or before December 10, 2009. *Bah Humbug!*

NOVEMBER 3, 2009

This Tuesday Porter and St. Joseph’s county voters will have the opportunity to vote on remaining in the RTA or opting out. Don’t forget to cast your vote for or against staying in.

2009 INCOME TAX ORGANIZER

We ask that you contact us if you want an Income Tax Organizer to help you gather your 2009 income tax information. With a view to going green, we no longer mail these en masse.

GENWORTH FINANCIAL SECURITIES CORPORATION

Effective October 30, 2009, I am no longer a Registered Representative with Genworth Financial Securities Corp.

IF YOU LIKE OUR SERVICE, TELL OTHERS. IF YOU DON'T, TELL US.

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