



February 2009

Chocolate Dipped Strawberries



Ingredients:

- 1-cup Semi-Sweet Chocolate Chips
- 1 pint fresh Strawberries, or other fruit

Directions:

- Wash and dry strawberries or other fruit (raspberries, blackberries, apples, apricots, etc.)
- Spread chocolate chips out in microwaveable bowl.
- Microwave for 1 minute, or until chocolate chips are soft and stirrable.
- Stir chocolate chips, so chocolate is now smooth.
- Dip each piece of fruit in the chocolate and place on wax paper lined cookie sheet.
- Place cookie sheet with chocolate dipped strawberries or fruit in refrigerator to harden the chocolate.
- Chill until ready to serve.

Valentine's Day 2009: Feb. 14



Opinions abound as to who was the original Valentine, with the most popular theory that he was a clergyman who was executed for secretly marrying couples in ancient Rome in spite of Emperor Claudius II, who felt that marriage weakened his soldiers. In any event, in A.D. 496, Pope Gelasius I declared Feb. 14 as Valentine Day. Through the centuries, the Christian holiday became a time to exchange love messages, and St. Valentine became the patron saint of lovers. Esther Howland, a native of Massachusetts, is given credit for selling the first mass-produced valentine cards in the 1840s. The spirit of love continues today as valentines are sent with sentimental verses, from and to young and old romantics.

1,170: Number of locations producing chocolate and cocoa products in 2006. California led the nation in the number of such establishments with 128, followed by Pennsylvania with 116.

-US Census Bureau

Your Home Inventory

A home inventory can help you:

- Buy the amount of insurance you need
- Get your insurance claim settled faster
- Verify losses for your income tax return
- Keep track of the belongings you've accumulated over the years

Getting Started

There are many ways to create a home inventory. It may seem hard at first to record information about everything you have in your house, but don't let that put you off. First, decide on a way to organize your inventory that works for you. You can do it room by room, category by category (furniture, electronics, etc.), from newest items to oldest or from most expensive purchases to least expensive ones.

Taking Inventory

There are different approaches to making your list. You can write everything down in a notebook, for example. Or you can take pictures, writing information on the back of the photos or putting information on your computer. If you have a video camera, you can walk through your house filming and describing the contents at the same time. Keep receipts when they are available and note the cost for the item, when you bought it and information about the make and model.

Expensive items like jewelry and art work may need to be insured separately. Ask your insurance agent whether you need a floater for your homeowners policy.

Store a copy of your inventory in a safe place outside of your home—with a friend or in a safe deposit box. (If your inventory is electronic, store it on a disk.) That way you'll be sure to have something to give your insurance representative if your home is damaged. Also, whenever you make a significant purchase, remember to add the information to your inventory while the details are fresh in your mind.

Keeping Important Documents

It's also important to keep a record of legal documents, such as birth certificates and passports, and financial documents, such as bank account and insurance policies. You can also use your home inventory to record information about these papers. Note insurance policy and bank and investment account numbers along with your insurance policy contact information. -Federal Citizen Information Center

IRS Helpful Hints Choosing A Tax Return Preparer

While most preparers provide honest service to their clients, the IRS urges taxpayers to be careful when choosing a preparer — as careful as they would be choosing a doctor or lawyer. Even if someone else prepares a tax return, the taxpayer is ultimately responsible for all the information on the return. For that reason, taxpayers should never sign a blank tax form. And they should review the return before signing it and ask questions on entries they don't understand.

- Be cautious of tax preparers who claim they can obtain larger refunds than other preparers.
- Avoid preparers who base their fee on a percentage of the refund.
- Use a reputable tax professional who signs the tax return and provides a copy.
- Consider whether the individual or firm will be around to answer questions about the preparation of the tax return months, or even years, after the return has been filed.
- Check the person's credentials. Only attorneys, certified public accountants (CPAs) and enrolled agents can represent taxpayers before the IRS in all matters, including audits, collection and appeals. Other return preparers may only represent taxpayers for audits of returns they actually prepared.
- Find out if the preparer is affiliated with a professional organization that provides its members with continuing education and resources and holds them to a code of ethics.
- Ask friends and family whether they know anyone who has used the tax professional and whether they were satisfied with the service they received.

Reputable preparers will ask to see receipts and will ask multiple questions to determine whether expenses, deductions and other items qualify. By doing so, they are trying to help their clients avoid penalties, interest or additional taxes that could result from an IRS examination.



If you are currently working with another Broker please do not consider this a solicitation.

