

# TAX-AIDE NEWS ' N' NOTES



Volume 9, Issue 5

December 2009

## GREATER LOUISVILLE AREA TAX-AIDE

### www.aarp-tax-aide-lou.org expands

The Louisville web site, [www.aarp-tax-aide-lou.org](http://www.aarp-tax-aide-lou.org) will now also become the home site for the KY Tax-Aide information. Action to enable the move was arranged through the efforts of **Delores Wathen**, State Tax-Aide Coordinator, Louisville District Coordinators **Al Eisert** and **Dick Trowbridge** and Web Master **Roman Rusinek**.

[www.aarp-tax-aide-ky.org](http://www.aarp-tax-aide-ky.org) visitors will now be automatically sent to the Louisville site.

Several changes and additions are occurring as the site is expanded to accommodate the KY items in addition to the Southern Indiana and Metro Louisville concerns and topics.

The Web Master has added a convenient map to the Sites tab for the metro area including southern Indiana. The link to the national Tax-Aide site will be more convenient for those looking for sites across the USA,

The masthead now reflects the inclusion of being the "home site" for KY.

More coverage will be added for state wide and district events too.

Readers will also occasionally find articles from the State Management Team of general interest to the public at large.

Readers of the web site come from around the world including recent e-mails and inquiries from

Europe and the far east.

The web site is intended primarily for the general public while the **News'N'Notes** newsletter is directed more to the active volunteers in the AARP Tax-Aide program. Trowbridge will continue as editor for both publications.

Coupled with the new arrangements, Louisville will serve as the distribution point for communications and will forward state-wide inquiries to all 12 districts or the State Management Team as appropriate. Volunteers and the public at large often contact the web site with questions about the program or express interest in becoming a volunteer.

Readers of both the newsletter and the web site are invited to offer suggestions and comments on both via (502) 394-3443 or [LouTax-Aide@insightbb.com](mailto:LouTax-Aide@insightbb.com).

### Time to start studying

#### Study Materials are ..... "in the mail"

Packets are expected to arrive near Thanksgiving. If they have-

n't arrived by December 5, call (502) 394-3443 to make arrangements to pick up materials at the AARP Tax-Aide office.

The KY test will be e-mailed in mid-December with the class assignments.

#### Time to start.....(cont'd)

Study materials are also available on the IRS and KY Revenue Department web sites.

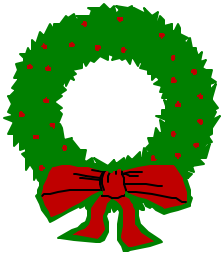
Pub 17 is not expected until early January.

With the advent and dominance of e-filing, paper forms are being restricted and limited in distribution by both the federal and state tax departments. Counselors are encouraged to retain extra forms brought in by clients. Locations that previously had forms for the public are also being reduced.



#### Inside this issue:

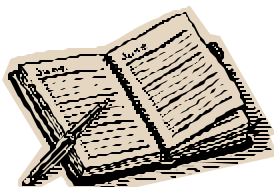
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### ***It's the Season***

AARP Tax-Aide has over 33,500 volunteers serving at some 6,500 sites across the United States. It is the largest volunteer tax service in the USA.

*Santa Claus has the right idea. Visit people only once a year. - - Victor Borge*



**Check the website for last minute changes and updates.**

### ***Don't try to fix what ain't broke***

The most compelling argument for staying with Windows XP or Vista is this: The Windows you have now does everything you need, and you aren't overly concerned about rootkits or other nearly invisible malware harming your machine. In this case, there's no compelling reason to go out on a limb with Win7.

Replacing your operating system has been described as slightly sim-

pler than performing a self-administered brain transplant, but it's still no walk in the park. In the vast majority of cases, upgrades to Windows 7 go in smoothly, with a few minor irritations — maybe you can't find the install CD for an old program, for example, or you forgot to write down a password.

In any case, think twice before changing. Tax-Aide will continue with XP Pro for the 2009 tax year.

If you do decide to change or if Santa brings a new computer when he makes his visit late in December, you might want to consider passing on your old unit to Tax-Aide.



### ***Planning for your personal return?***

#### **Capital Gains**

##### **Problems?**

There is still time to make significant charitable gifts to qualified organizations.

One way is to donate stock that has appreciated in value. If the stock is given/transferred directly to the institution, the donor can benefit from the current value as a deduction.

If you sell the stock and give the proceeds to the organization, you are responsible for the taxes on the gain. In this case, the institution benefits but the donor is taxed on the gain so the transfer is the more advantageous way of giving.

If you are donating a vehicle, remember, the final value of the gift cannot be determined until it is sold

by the institution.

Once again, it is important to keep receipts and canceled checks as evidence of your charitable gifts. When larger gifts have been made, the institution should provide the donor with a letter verifying the amount and that no personal gain was given to the donor. No receipt, no letter, than no credit on your return!

### ***When are the classes?***

ERO's—Jan 7,8,11,12

Paper Sr—Jan 11-12

Paper New—Jan 13-19

E Int—Jan 12-14

E New—Jan 13-15

SS—Jan 16 & 23

E Sr1—Jan 18-19

E Sr2—Jan 20-21

E Sr3—Jan 22,25

E Sr4—Jan 26-27

CF New—Jan 27

CF Sr—Jan 29 am or pm

Screeners—with CF Sr

M a k e - U p — J a n 9,16,23,30

Equip Pickup—Jan 28&29

Assignments will be emailed in December

In general, class participants are grouped by zip code or site to enable car pooling.

All classes have limited seating. Changes of assignment will be made if space permits. Locations will be announced.

## Planning Ahead



### December

- 1-3 Instructor Training Workshop in Louisville
- 3 - 1:00 Technology Coordinator Training with **Carl Bush, TCS**
- 7-9 Instructor Training Workshop at Blue Licks
- 16 - 9:30 am ERO Training and Workshop
- 25—Santa Arrives

### January

- 7-Class begin—see the detailed schedule elsewhere in this edition.
- Training being provided for Office Volunteers, Client Facilitators, Screeners, Counselors, E-File Counselors, ERO's, SCO's and LC's.
- Tests are due three days after each class.

Merry  
Christmas  
&  
Happy  
New Year

## State Events and Leadership Changes

### KY AARP Instructors

The KY AARP will be the site of the Instructors Workshop for Tax-Aide districts in western Kentucky.

**Susan Buffin**, Ky Tax-Aide Training Specialist will preside over the three day event, Dec 1-3.

Leaders will feature representatives from the IRS and KY Revenue Department as well as various local leaders and in-

structors.

Participation at this event is required for instructors to become certified to teach classes at the local level. About 25 are expected to attend from 5 or 6 western districts.

A similar event for the eastern districts will be held at Blue Licks State Park Dec 7-9.

Twelve instructors from Louisville will be in attendance.

**Jean Ledington**, a counselor at the Salem site is also now helping with the State Management Team and will be providing leadership for the workshop and other districts. She also serves as one of the national volunteers that answers individual tax questions on the national service group via e-mail.

Jean previously helped instruct classes in Louisville for both the paper and electronic counselors.

## Celebrating Our Birthdays

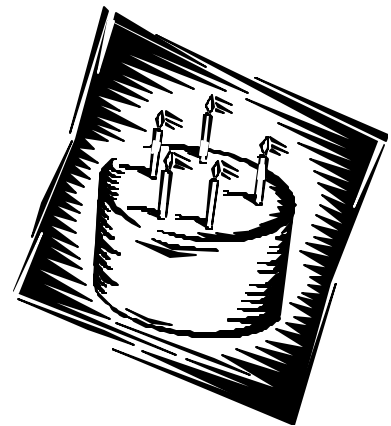
Another year older? Or perhaps really another great year of experience and wisdom!

....December

- 11 Marvin Rogers
- 14 Lawrence Vowels
- 16 Phani Kambhampati
- 17 Diane Chiu, Jim Ewing & Julian Webster

- 20 Chester Collier & Nancy Leahy
- 22 Judy Haliday & Don Pickerill
- 25 Mary Martin
- 26 Luis Prada
- 29 Jim McKinney
- 31 John Croak

Missed your name? Let us know!



Happy Birthday



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## Headlines Elsewhere

### War Dims Hope for Peace

*I can see where it might have that effect!*

### Hospitals are Sued by 7 Foot Doctors

*Boy, are they tall!*

**News'N'Notes** is intended primarily for volunteers of the Louisville Area AARP Tax-Aide Program. Generally issued monthly from August through April and is also available on the web site under the "Newsletters" tab at [www.aarp-tax-aide-lou.org](http://www.aarp-tax-aide-lou.org).  
District Coordinators Al Eisert and Dick Trowbridge

## Kentucky Changes for Tax Year 2009

### KENTUCKY'S STANDARD DEDUCTION

Kentucky's standard deduction for individual income tax increases to \$2,190 for the 2009 tax year. This change represents an increase from \$2,100 for the 2008 tax year. Taxpayers who do not itemize deductions on their individual income tax return are entitled to claim this standard deduction.

### PENSION EXCLUSION FOR 2009 TAX YEAR

Kentucky's individual income tax pension exclusion will remain unchanged at \$41,110 for the 2009 tax year.

### New Home Tax Credit—

The New Home Tax Credit is a nonrefundable credit against individual income tax allowable to a qualified buyer that **purchases** a new, previously unoccupied single-family dwelling used as the principal residence of the qualified buyer for a minimum of two (2) years.

The maximum credit per qualified buyer is \$5,000 for each previously unoccupied new home purchased during the period of July 26, 2009 through July 25, 2010.

All changes will be reviewed in class.



### Santa Came Early

We were pleased when Santa's sleigh stopped by early with several generous gifts. These were provided by Roger Crum, Larry Curtis, Jerrye and Barnie Davis, John Emerich, Ian Schill and Cheryl Martin and her parents. Thanks to each for their thoughtful and helpful support of the Tax-Aide program. We always welcome Santa and his generous helpers throughout the year.

## This'n'That as seen in News'N'Notes

### OV's Needed

Office Volunteers are needed to answer the phone for three hour shifts once or twice a week during the tax season.

The primary role will be to provide the location and hours of nearby sites for the callers. Tax questions will be referred to certified preparer for follow-up.

Other general office work will vary from day to day and include typical office duties.

A pleasant and cheerful voice is essential when handling the phone and dealing with the callers and their numerous questions and concerns. **Sign up today by calling 394-3443.**

Training will be held in mid-January and the service will begin around Jan 20 and continue weekdays, Mon—Fri until April 15.

### Rudeseal Resigns from NTC

Sorry to report that **Art Rudeseal** has resigned from the National Technology Group. Fortunately, he will continue as co-moderator of T-VOG, the Tax-Aide Volunteer Operations Group, often called the Florida Tech Site.

His many contributions to the technology issues related to Tax-Wise and its' use are invaluable.

The resignation resulted from new policies related to the use of TWO, TaxWise On Line.