

TAX-AIDE NEWS ' N' NOTES



Volume 9, Issue 8

March 2010

GREATER LOUISVILLE AREA TAX-AIDE

FEBRUARY WAS BUSY, BUSY, BUSY, BUSY!!!!

As one of our volunteers said, "wheeeeeee, what a busy, busy month. Sure hope things settle down in March!"

That sentiment was echoed many times as we dealt with the weather, changing sites, numerous software changes, personnel shortages and a litany of other issues.

Snow and bad weather began causing problems in January and continued into February. The forecast for March doesn't look like the best we have ever had.

Late action by the Administration and Congress contributed to the confusion by passing legislation that was retroactive and allowed changes occurring in 2010 to be

backed into the 2009 returns. Delayed interpretation and changing procedures also added its role in the process.

The original release of the TaxWise software added to the burdens of preparers and the ERO's with some six updates to the basic package; six updates to the forms portion, five updates for KY and six updates for IN.

Yes, each of those changes had to be made to all of the laptop and desktop units individually, so in some cases, the computers had to be updated 24 times during late January and February! ***ERO's did a great and noble job of keeping up.***

Fortunately, we have several of our "snowbirds" returning from the south to help lighten the load in the closing days of February and available to help with the onslaught in March.

Every site had to turn away clients and in many cases, had to shut off the sign in list for the day before or shortly after the opening bell.

Virtually every volunteer helped with additional sessions at various sites and managed to keep smiling, arriving at the site as much as three hours early and some not leaving until hours after closing time.

Thanks for outstanding service!

Interpretation of Tax Laws and Patience Abound

Counselors, clients and the media all had a hand in dealing with the many, many changes in the tax laws affecting the 2009 tax year. Too often, possible changes were ballyhooed causing taxpayers to expect actions

that never actually occurred.

Once again, this reminds us that it is best to wait until final action has been taken before the law is actually changed.

St Matthews Site Moves to Beargrass Christian Church

Renovations at the Atria resulted in moving the St Matthews Tax-Aide site to Beargrass Christian Church. The hours of service will remain the same, 10:00 am to 2:00 pm on Fridays.

We appreciate the gracious manner that Beargrass church has welcomed us to their facilities on very short notice.

The new facility is located at 4100 Shelbyville Road with generous parking and easy entrance for clients wishing to use our free income tax preparation service.

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When's Spring?

In general, the evaluations were all very positive with virtually no rating under "met standard", in fact, most were "above standard" and "outstanding."

Some of the most frequent comments were as follows:

- Like the new room setup
- Need state software sooner
- Need more class time

Class Participants Thoughts

- Expand fall e-orientation
- Liked weekend break
- KISS—keep it simple stupid
- Let ERO's do exceptions
- Like smaller classes
- Need KY info and forms in November please
- IRS books much better
- Instructors were super
- Great overview
- Liked variety of teachers
- Good balance of topics and selected depth
- Need more practice time
- Preferred more handouts
- Allow more time after class to turn in tests
- Emphasize major topics, don't waste time on minor topics seldom seen
- Instructors were great and extremely patient

Planning for your personal return?



Roth Rules Change

A Roth IRA can be one of the best strategies when saving for retirement.

The rules have changed this year and there is no limit on AGI eligibility. In addition, taxes due on 2010 conversions can be deferred until 2011 and 2012 if deferred evenly.

Mandatory withdrawals or RMD's are not required

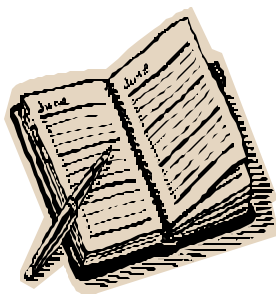
after age 70 1/2 as there are in a regular IRA.

Be sure to talk with your financial advisor and attorney when considering changes of this nature in your portfolio.

Unless Congress takes action to continue the extension of the current tax rates, the rates will increase for most tax brackets at the end of 2010.

The changes will be as follows if no action is taken:

- 10% rate goes to 15% for a 50% increase !!!
- 15% stays at 15%
- 25% goes to 28%
- 28% goes to 31%
- 33% goes to 36%
- 35% goes to 39.6%
- Ready for these????



Check the website for last minute changes and updates.

www.aarp-tax-aide-lou.org

Instructors Review & Begin Plans

As the classes came to a close, the instructors got together to share their thoughts and evaluations of the process.

The smaller classes were better for all and were further enhanced when several of the ERO's assisted in support roles.

National guidelines now call for larger sites and

greater utilization of the computers and other equipment—thus, an enhanced and broadened approach to teach new counselors will be considered for the coming season.

The fall orientation and introduction to counseling may be extended to enable more practice at

home before attending the January classes.

Current paper counselors will be able to chose between going to e-filing or continuing with paper.

New volunteer counselors will need keyboard experience and will likely have an expanded class dealing with tax law.

Calendar of Events and Dates of Interest

March 2010

- 2—LC's to post February stats on web
- 14-Daylite Savings Time
- 17-St Patrick's Day
- 20-Spring Begins
- 28-Palm Sunday
- 30-Passover Begins

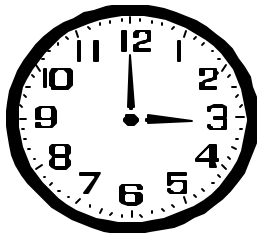
April 2010

- 1-April Fools Day
- 2-Good Friday and LC's to post March stats on the web
- 4-Easter
- 15-Last day for Tax-Aide
- 18-LC's to post April stats
- 21-Leaders Meeting

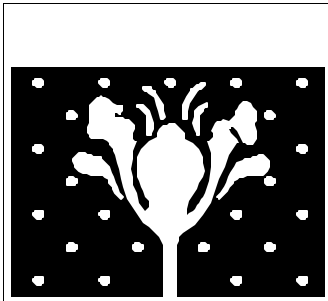
Important Tax Dates

- April 15—1st estimated payment due
- June 15—2nd estimated payment due
- Sept 15—3rd estimated payment due
- Jan 15,2011—last estimated payment for 2010 due

Time to
file the
2009 Tax
Returns
Ends
Apr 15



Change your clocks March 14 and Spring arrives March 20



Leadership Roles Seek Candidates

Kentucky AARP Foundation State Coordinator **Delores Wathen** is interested in interviewing candidates for three leadership roles in the organization.

A **Partnership/Communications Specialist** is needed on the State Management Team to provide direction for public relations and contacts with the media in TV, radio and newspapers throughout the state. The position is also related to recruiting volunteers throughout the 12 districts across the state.

A similar position is also open for the combined Louisville districts

covering the six counties in the metro area.

A **District Coordinator** is needed for District 11 which covers the northern and eastern area of the Louisville Metro area. This includes sites in northern and eastern Jefferson county as well as LaGrange and Shelbyville.

Position descriptions can be found on the Tax-Aide xtranet web site. Wathen can be reached via 502-394-3443 or LouTax-Aide@insightbb.com.

Celebrating Our Birthdays

Belated February Birthdays

- 2-Betty Kehrler
- 4-Betty Miller
- Francis VanArsdale
- 6-Melvin Greer
- 13-Bernard Davis
- 17-Jay Sparrow
- 20-Talberta Yowell

March

- 3-Patricia Hurst
- 7-Patricia Meek
- 8-Alex Rosenberg
- 10-Marlene Harbold
- 15-Bill Talley
- 16-Linda Seidenfaden
- 17-Terry Hockensmith

18-Jim Morrill

19-Barbara Simon

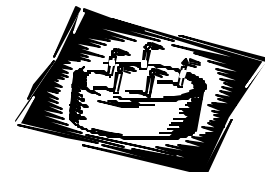
22-Joe Glasser

27-Bob Lukes & Wm Windchy

29-Josephine Killian

31-Kirsten Calfio

Michelle Shogren





AARP TAX-AIDE
 10401 Linn Station Road
 Suite 121
 Louisville, KY 40223

 502-394-3443
 LouTax-Aide@insightbb.com
www.aarp-tax-aide-lou.org

Headlines Elsewhere

If you are going
 to try cross-country
 skiing,

 Start with a small
 country.

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.
 District Coordinators Al Eisert and Dick Trowbridge

Thanks & Appreciation

For the record:

On behalf of our trainers, I want to express special thanks to Dick Trowbridge, Al Eisert and all the Louisville TaxAide volunteers who helped us southern Indiana TaxAide volunteers between July and January in a variety of ways. Of special note--Louisville volunteers provided sets of training materials in early January 2010 for our preparer training class when there were none to be found anywhere else. Thanks for "saving" us!

Jack Stuart, District Coordinator, Southern Indiana

Thanks for your help too Jack,

glad we enjoy working together.
Thanks to Recent Donors

Several volunteers and others have made gifts to the program recently. Gifts have been received from **Larry Curtis, Al Eisert, John Emmerich, Bruce Lawler, Dave Nuermberger, Ray Stead and Dick Trowbridge.**

There is a continuing need for more flat screen monitors and laptop computers.

Office supplies such as #10 envelopes, labels, and similar items are also appreciated by our clients and needed for mailing payments and copies of returns.

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

SNO-DAZ

Forecasters are predicting a harder winter and more snow this winter. At least that's what the signs say according to folk meteorologists watching the squirrels, woolly worms, etc.

Since they've been known to be accurate more times than not, we need to remind folks of our snow policy.

We follow the school district in which the site is located. If school is closed, so are we. If school is delayed, we will open at our regular time.

Most sites have a phone chain to verify plans for any day in question. Happy Sno-Daz.

Thanks Carol & Al

Happy to announce that **Jim Tretter** is back on the job as the LC and ERO at Hillview. Thanks to Carol Easley and Al Eisert for filling in during his absence.

Welcome Mike

Mike Gardner has joined the office volunteers providing live phone service. Our busiest day so far saw the volunteers answering 82 phone calls about sites, locations, hours and other various questions.

One of the new features provided is when site representatives phone in to let the OV's know

when they are full for the day. This saves clients from going to sites and being turned away and enables us to suggest other sites.

In general, callers are generally advised to wait until March unless they are in an exceptional hurry to file. Guess most folks are anxious to get that refund.

Others discover they have a balance due but by e-filing the return, they can wait until April 15 to make the payment in a timely manner.

All sites had to turn clients away in February almost every day. We need more volunteers and more laptops to fill the void.