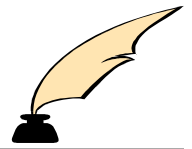


Accountants' Notes



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OHIO ANNUAL REPORT OF UNCLAIMED FUNDS

The deadline to file Ohio Annual Report of Unclaimed Funds is October 30, 2009. If you received a large burgundy and white post card from the Ohio Department of Commerce Division of Unclaimed Funds, you are on record and need to file.

If you require our assistance in preparing your Annual Report, please complete the Unclaimed Funds Questionnaire that is available at www.wra.cpas.com, under Links of Interest and return the document to our office by October 1 to allow time for processing. Our charge for preparation of your report is \$75.00.

Ohio Unclaimed Funds Requirements:

Ohio businesses that maintain account balances, write checks or hold funds in escrow for another person must file an unclaimed funds report annually. Unclaimed funds are all intangible property that has remained unclaimed (dormant) by its owner for a specific period of time (one, three or five years). The intangible property may include unclaimed wages, credit balances, and any type of outstanding check.

Zero reports are required.

If a diligent search has shown that the company is not holding any unclaimed funds, you must file a Negative (NONE) Report (OUF-1 Unclaimed Funds Reporting Form). A penalty of \$100.00 per day can be assessed for not filing a report. Additionally, civil and criminal penalties of up to \$500.00 per day plus interest may be imposed.

Unless prior arrangements have been made:



PAYMENT FOR SERVICES PROVIDED will be expected at the time of pick-up and/or prior to documents being mailed to you for the following services:

- Business Tax Returns
- Individual Tax Returns
- CAT Reports
- Sales Tax Reports
- Unclaimed Funds
- 1099/1096 Forms
- Quarterly & Annual Payroll Reports
- Other services with prior notification

For your convenience, in addition to cash and check, we accept Master Card, VISA and Discover.

Thank you for your cooperation!

EXTENDED 2008 INDIVIDUAL TAX RETURNS

The extension deadline for 2008 individual income tax returns is **October 15, 2009.**

In order to complete your return by the extension due date, please provide us with the necessary information as soon as possible.

2009 THIRD QUARTER PAYROLL REPORTS

Third Quarter Payroll Reports are due **November 2nd.**

Please provide us with your payroll information and any payroll forms that you have received from the taxing authorities by **October 9th** to ensure timely filing of your payroll reports.

It's not too late!

Contact our office today to schedule your annual business review meeting and to accomplish year-end tax planning.

Boost Your Bottom Line!

Winfree, Ruff & Associates, Ltd.

www.winfree.net

Lancaster Office
Phone: 740-681-1676
Fax: 740-681-1672

Pickerington Office
Phone: 614-837-8291
Fax: 614-837-5144

Baltimore Office
Phone: 740-862-2258
Fax: 740-862-2208

Why **Long-Term Care** may be a serious matter for you and your employees.

In today's competitive labor market, a strong benefits package is one of the most effective tools you can use to attract and retain qualified employees. A benefits package offering Long-Term Care Insurance is likely to give you a competitive advantage in today's tight labor market. If trends continue, this sort of coverage may increasingly be viewed as essential, and for that reason alone, it's wise to begin making it available now.

A survey* of today's working caregivers indicates that they have made at least one formal adjustment to their work schedule as a result of caring for a partner or other family member:

- 16% quit their job
- 20% cut back to part-time
- 22% took a leave of absence

They also stated that caregiving affected their ability to advance on the job:

- 29% passed up a promotion, training or assignment
- 25% passed up an opportunity for job transfer or job relocation
- 22% were unable to acquire new job skills



What do these numbers mean for you? Chances are, one or more of your employees is facing long-term care issues right now. They're aware of what long term care costs can do to lifetime savings and are looking for a way to help protect their own futures.

Show that you understand and are responsive to your employees needs.

Offer Long Term Care Insurance! For a low monthly premium, you can provide your employees with a much-needed benefit that has one of the highest perceived values of any benefit you can provide. The benefit can begin with an Executive Care-Out plan, if so desired. The costs can be shared with the employee. The benefit can be offered as an elective benefit. Employees also have the option to purchase coverage on their loved ones: Spouse, Parents, Child(ren); anyone that they could potentially become a caregiver to. There are many options!

There are monumental benefits and monetary values to purchasing this type of coverage. **Please contact our Long-Term Care Specialist, Kasey at 740-687-5270 for more details. We will be happy to provide you with a FREE cost analysis.**

*MetLife Mature Market Institute, "MetLife Juggling Act Study: Balancing caregiving with work and the costs involved," 1999.

