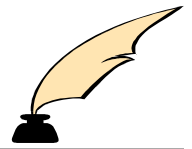


Accountants' Notes



Volume 13, Issue 11

November 2011

IMPORTANT UPCOMING FILING DATES

3rd Qtr Commercial Activity Tax (CAT)	November 10
October Sales Tax	November 23
Individual Estimated Local Tax Payments	December 15 & 30 (depends on City)
Estimated State/School District Tax (If current year deduction needed)	December 30

TAX PLANNING

Call now to schedule your year-end tax planning review meeting to ensure you are taking advantage of tax credits and deductions you are entitled to. Reviews prior to year end may offer greater opportunities that could be lost after January 1st.

THE MIRACLE OF LEVERAGING

Leveraging is when pennies can buy dollars or when one dollar can do the work of many dollars, and it's designed for economic times like these. Challenging times require your dollars to work as efficiently as possible. These dollars must protect against calamity and simultaneously achieve financial goals. Our responsibility as insurance and financial professionals requires three essential duties:

- Protection
- Safe growth
- Efficient provision of benefits

Income is the greatest leverage that can be provided. When families, businesses and estates need income because of premature death, the appropriate amount at the exact time is needed.

Leverage provides these benefits:

- Income replacement
- Mortgage satisfaction (business and personal)
- Estate tax reduction
- Income tax reduction
- Increased charitable gifts
- Ease of estate transfer
- Estate expansion
- Increased wealth transfer
- Inflation offset (This will be a vital benefit in the coming inflationary decades.)
- Debt satisfaction (Debt signals the need for life insurance.)



In the spirit of the Thanksgiving season, Winfree, Ruff & Associates, Ltd. would like to thank you for your business and the trust you have placed in us. We hope this marks the beginning of a safe and happy holiday season for you and your family.



Winfree, Ruff & Associates, Ltd.

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Pickerington Office
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Fax: 614-837-5144

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

Call today to schedule a FREE review of your current life insurance policy.
We will need to gather a small amount of information from you along with a copy of your most recent statement.

Life Insurance - You already have a policy? -

Did you know that mortality tables have changed in the past several years?
 Did you know that insurance companies are constantly changing their premium tables?

Both of these facts could mean that you may be paying too much for your current policy.

Let us help you determine if your current policy is providing you with the coverage you need at the best possible premium.

Have your life circumstances changed since you purchased the policy? - Life changes.

Some get married. Some have children. Some want to retire early. Some want to leave a legacy to loved ones. Some want to make sure their family has enough money to continue at their current style of living. Some get divorced. Some have "special needs" children. Some have business partners. There are as many reasons to purchase life insurance protection as there are people.

You are unique. You are special. You have very different needs than your parents, siblings, friends or neighbors. Each person's life insurance needs should be determined on an individual basis based upon their unique needs, desires, lifestyle and goals. We can help you determine how much is enough. We can help you understand the different types of life insurance and help you to determine what will best fit your needs.

Have you reviewed your beneficiary designation(s) recently? Some life changes result in a need to change beneficiary designations.

For your own piece of mind and for the financial security of your loved ones, call today.

Reminder of our UPCOMING FREE SEMINARS DESIGNED ESPECIALLY FOR YOU!

"Is your business running YOU?"

Are your business administrative responsibilities overwhelming? How can you get back to doing YOUR JOB?

(The reason you started the business in the first place!)

Nov 15th 5:30 – 6:30 p.m.
 Nov 17th 8:30 – 9:30 a.m.

Is your business your retirement plan?"

What will happen to the business--when you leave? Will you be able to retire? What are your sources for retirement income?

Dec 13th 5:30 – 6:30 p.m.
 Dec 15th 8:30 – 9:30 a.m.

ALL SEMINARS ARE HELD AT THE PICKERINGTON OFFICE
 Space is limited. Call Courtney to reserve your spot today! 614-837-8291