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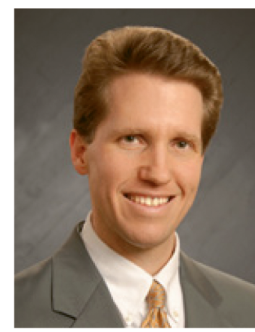

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Personal Finance
ON THE STRAND

Take a Break

Eight things you can do now to lower your taxes

WRITTEN BY JULIE FLANAGAN

Each year, the dark cloud of April 15th looms over our heads. As we scramble to prepare our taxes, we can only hope that we've found every break, accounted for every cent, and are not going to have to spend too much time picking our jaws up off the floor when we see the amount we owe the IRS. This year, why not get started early to avoid some stress and save some money? Here are eight end-of-the-year tips to lower your tax bill before you ring in 2012.

DONATE

Donating to a charity is a great way to help others while helping yourself to a tax break. Donations of household items, clothing, property, stocks and cash can deduct from the amount you owe come April. Any donated property in good condition can be deducted for full market value. Remember that all deductions must be itemized in order to receive the tax benefits. Keep in mind that for non-cash donations for which you claim a deduction in excess of $5,000, you need to have the item appraised.

PREPAY YOUR BILLS

If you have property taxes, medical bills, mortgage payments, or state and local taxes to pay, consider doing it before the end of the year. Even if these payments are not due until 2012, any payments you make before December 31st can be written off on next year's return. Just be sure that you are not subject to the Alternative Minimum Tax and that you plan to itemize your deductions.

OFFSET GAINS AGAINST LOSSES

The end of the year is a great time to take a look through your investment portfolio and think about selling losing stocks to offset capital gains. The loss from the stocks will counter the gains acquired from others, which will lower your tax bill and make underperforming stocks a less painful blow.

REVIEW AND BUNCH YOUR MEDICAL COSTS

You can deduct out-of-pocket medical expenses, including insurance premiums, as long as they add up to 7.5% or more of your adjusted gross income. If you are thinking of getting any type of elective surgery, that expense, plus other out-of-pocket medical care you paid for this year, can help reduce your taxable income. If you are close to the 7.5% threshold, consider accelerating an elective medical procedure you have planned to do—such as LASIK—into this year. Keep in mind that most cosmetic surgeries do not qualify as a deductible medical expense.

MAX OUT YOUR 401(K)

If you can afford to take a paycheck hit, you can use the percentage of your 401(k) contributions. These contributions will lower your taxable salary and the earnings accumulated in your 401(k) are tax-free until you take a distribution. Putting more away for retirement can't really go wrong.

DEFER INCOME

If you are close to a lower tax bracket, you may want to consider deferring payments and income until next year. This will lower 2011's taxable income. If your company gives year-end bonuses, you could ask to get your check after January 1st since income is taxed in the year the check is issued. If you're self-employed, defer payments by delaying your billing until the close of the year. You will not be taxed in 2011 on what you receive after January 1st.

FIND OTHER DEDUCTIBLES

There are many deductibles that people are simply unaware of. For example, you can deduct expenses for a job search in your current industry, even if you do not get the job. This includes things like travel, career counseling, resume preparation and phone calls. You can deduct the depreciation of your home computer if you use it to produce income. You can deduct the depreciation for a computer or cell phone if you use it for work and your employer requires it. Be on the lookout for these deductibles.

BENEFIT FROM TAX CREDITS

Investing in making your home more energy efficient saves on your monthly utility bills and may also qualify you for tax credits. Insulate your attic, replace drafty windows, purchase a new water heater—these things may qualify. There is also a tax credit for many models of hybrid cars. These choices are good for the planet and your wallet. Visit energystar.gov for more details.

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Know Your Team

It takes a team to make financial goals a reality. Here is the roster of professionals you want to have working for you.

WRITTEN BY TANIESHA ROBINSON, CTW FEATURES

Personal finance can be a source of stress, which is why folk like to rely on a professional when it comes to crunching numbers. Whether the goal is to dig out of debt or to get ahead on retirement savings, turn to someone trained and qualified to offer professional guidance in matters of saving, investing and planning to get on the road to financial balance.

Read on to learn about the pros to recruit for a top-notch personal finance team.

FINANCIAL PLANNER/ADVISER

Financial planners help clients invest and increase capital at an acceptable level of risk. Planners attempt to obtain a comprehensive look at clients' entire financial situation—bank accounts, brokerage accounts, retirement accounts and other investments. Interview a few planners before committing to one, and be sure to find out if the planner's services are commission-based or fee-based.

STOCK BROKER

A broker isn't just the person who carries out desired investment transactions. According to the Financial Industry Regulatory Authority, a broker's role is legally defined as a person or company that buys and sells stocks, bonds, mutual funds and other securities on behalf of customers and/or for its own account. Brokerage firms fall into two categories: discount and full-service. Transaction services from discount brokers are usually cheaper, but come with little advice. For investment counsel, investors can employ a full-service broker.

To learn more about how to find a qualified broker go to www.finra.org and click on "Investors." Use the FINRA BrokerCheck tool to track down background information on brokers.

INSURANCE AGENT

Licensed insurance agents are essentially salespeople who provide clients with life, health or property insurance policies. FINRA outlines two categories for agents: an independent insurance agent who may represent multiple companies to find the best coverage for an individual client, and a "captive" agent who only recommends policies from one company. Agents are licensed by the state.

CERTIFIED PUBLIC ACCOUNTANT

Those who are self-employed or simply have complex tax situations should consider employing the expertise of a CPA. CPAs undergo rigorous certification and licensing procedures in most states. As a result, they can handle the nuances of self-employment and can also provide some financial planning advice.

ESTATE LAWYER

This specialized attorney will draft proper wills, living wills and trusts, which dictate how property and assets will be distributed upon death or in the event one becomes incapacitated.

PERSONAL BANKER

Personal bankers can review accounts to determine eligibility for a higher-yielding account and if there are new credit or debit cards available that offer better rates or rewards. They will also field questions regarding mortgages or car loans and can put individuals in touch with the appropriate loan officer.

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What to Ask

There's no substitute for a face-to-face chat to decide if a professional financial planner is right for you. Among the questions you should ask:

WRITTEN BY KARLA KEETON

- What is your area of expertise?
- What is your educational background?
- What financial planning credentials have you earned?
- What further education in financial planning do you plan to pursue?
- Are you a member of any professional financial planning association?
- How long have you been offering financial planning services?
- Will you provide references?
- Have you ever been cited by a professional or regulatory governing body for disciplinary reasons?
- In the last year, how many clients have stopped using your services? Why?
- Do you do the work or will I be turned over to another employee in your firm?
- How are fees calculated?
- What is your approach to saving and investing?
- Will you provide an individualized financial plan? Can I look at a recent example of a plan prepared for someone in similar financial circumstances?
- What kinds of communications can I expect from you on an ongoing basis (account statements, newsletters, etc.)?
- How often will you review my portfolio?
- How are you compensated for the services you provide?
- On average, how much can I expect to pay for your service?
- What do I receive in return for that fee?
- What, if anything, do you expect of me during our relationship?

Source: www.ChoosetoSave.org

THE LAST STAND

BASED ON A TRUE STORY

In a small county in eastern South Carolina, a nightmare spreads with every breath. A community must come to grips with the health epidemic that could threaten the lives of every citizen, and it's spreading like wildfire. Their health and that of future generations is at stake.

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Jump-Start Your Savings

Last we checked there was no bailout money for regular folk. Are you saving enough?

WRITTEN BY DAWN KLINGENSMITH, CTW FEATURES

Rule of thumb: Everyone should have six months' worth of living expenses tucked away in savings. Reality: Few folks do, and the proverbial "rainy day" looms. Remedy: Start setting aside money today. Here are 10 ways to save before you get soaked.

1. Set a budget and stick to it. *"Budgeting is the No. 1 surefire way to save money," says Ethan Ewing, president of Bills.com. Set specific goals, such as lowering grocery bills, and budget accordingly.*

2. Carry cash. *People who count out bills instead of paying with debit or credit tend to spend less and make fewer unplanned purchases.*

3. Optimize your cell phone plan. *"I like Billshrink.com, where you plug in your account information and find better credit cards and cell phone plans to suit your individual needs," says Ramit Sethi, founder of iwillteachyoutoberich.com.*

4. Buy a la carte. *This seems counterintuitive, but it may be cheaper to cancel subscriptions and memberships and pay as you go instead. In a study of three fitness clubs, "Two researchers from Stanford and Berkeley showed that people overestimate how much they'll use their gym membership by over 70 percent," Sethi says. Members who chose a monthly fee of around $70 attended an average of 4.3 times per month. That comes out to more than $17 per visit, whereas a day pass only cost $10. Likewise, downloading your favorite TV shows off the Internet for a per-episode fee might be cheaper than cable.*

5. Redeem your reward points. *If your credit card offers them, check your statement to see how many you have and then go to the rewards website to find out whether you can convert them into cash or gift cards. Some credit cards double the value of your rewards at specific retailers, Ewing says.*

6. Ferret out special offers. *"Any time you make a purchase from a major retailer—a new computer, flowers, furniture—check out your credit card and car insurance websites for deals," Sethi says. "My credit card gives me discounts of up to 30 percent off for things I'm going to purchase anyway."*

7. Negotiate your car insurance. *Once a year, compare different providers' rates. Even if you stay with the same company, you likely can save money by adjusting your deductible (if practical); unloading services you don't need (such as roadside assistance if you're an AAA member); or asking about repeat-customer, low-mileage and safe-occupation discounts. Use Sethi's negotiating script, available for free at tinyurl.com/carinsurance1.*

8. Sell your stuff. *Auction off unneeded items on eBay or hold a yard sale.*

9. Sock away windfalls. *When you receive extra cash—such as a tax return, bonus, birthday gift or proceeds from your yard sale—save it rather than indulging in a splurge.*

10. Eliminate temptation: Unsubscribe. *Many retailers send special offers via e-mail. If you're the sort of shopper easily tempted to overspend on impulse, click on the "unsubscribe" link at the bottom of such e-mails to stop receiving them.*

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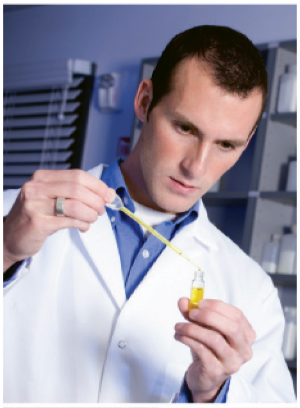

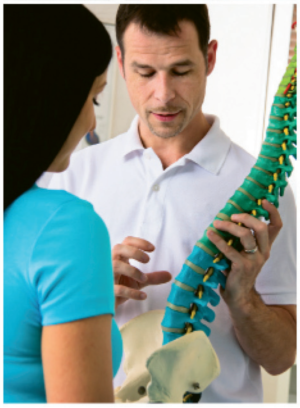

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Data on job growth comes from the U.S. Dept. of Labor website:
* http://data.bls.gov/cgi-bin/print.pl/emp/ep_table_103.htm
† http://www.bls.gov/emp/ep_table_103.htm