

Tanner Marlo CPAs INC

Our Mission:

To provide customized professional accounting services for our clients and assist them to achieve success; while promoting an organization that rewards personnel for making that happen.

History of Tanner Marlo CPAs INC

Tanner Marlo CPA's Inc. is a full service accounting, financial planning, and tax preparation service founded in Marion, Illinois. The office began operation in 1950 as a family owned bookkeeping and tax service. Throughout its 58 years of mergers and acquisitions, the practice has grown and evolved. On October 1, 2006, Carlos Tanner incorporated the practice

and founded Tanner Marlo CPA's Inc.

We provide detailed and accurate tax preparation, consulting, business services, investment planning, and governmental accounting. Our clients may rest assured that our services are backed by years of advanced training, and technical expertise. We continually invest time and resources in professional continuing education,

state of art computer technology and extensive business relationships which prove our commitment to excellence.

Important Dates to Remember

Tax Returns

Corporate Extension for Taxes	Due September 15
Personal Extension for Taxes	Due October 15
3 rd Quarter Estimated Income Tax Payment	Due September 15
4 th Quarter Estimated Income Tax Payment	Due January 15

Employer's Quarterly Payroll Tax Reporting

3 rd Quarter	Due October 31
4 th Quarter	Due January 31

Sales Tax is due on the 20th of each month.

Top 10 Ways To Prepare For Retirement



The average American spends 20 years in retirement.

Know Your Retirement Needs- Retirement is expensive. Experts estimate that you'll need about 70 percent of your preretirement income – lower earners, 90 percent or more – to maintain your standard of living when you stop working. Take charge of your financial future.

Find Out About Your Social Security Benefits- Social Security pays the

average retiree about 40 percent of preretirement earnings.

Learn About Your Employer's Pension or Profit Sharing Plan – If your employer offers a plan, check to see what your benefits is worth. Most employers will provide an individual benefit statement if you request one. Before you change jobs find out what will happen to your

pension.

Contribute To A Tax-Sheltered Savings Plan - If your employer offers a tax-sheltered savings plan, such as a 401(k), sign up and contribute all you can. Your taxes will be lower, your company may kick in more, and automatic deductions make it easy. Over time compound interest and tax deferrals make a big

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Residential Energy Credits

2008

Nonbusiness energy property credit expired.

You cannot claim the nonbusiness energy credit for property placed in service in 2008.

Residential energy efficient property credit expanded. You can now include costs for qualified small wind energy property and geothermal heat pump property in figuring the residential

energy efficient property credit.

2009

Nonbusiness energy property credit. This credit, which expired after 2007, has been reinstated. You may be able to claim a nonbusiness energy property credit of 30% of the cost of certain energy-efficient property or improvements you placed

in service in 2009. This property can include high-efficiency heat pumps, air conditioners, and water heaters. It also may include energy-efficient windows, doors, insulation materials, and certain roofs. This credit has been expanded to include certain asphalt roofs and stoves that burn biomass fuel.

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Top 10 Ways To Prepare For Retirement Cont

difference in the amount you will accumulate.

Ask Your Employer To Start A Plan – If your employer doesn't offer a retirement plan, suggest that is start one. Simplified plans can be set up by certain employers.

Put Your Money Into An Individual Retirement Account – You can put up to \$5,000 a year into an Individual Retirement Account (IRA) and gain tax advantages. When you open an IRA, you have two options-a traditional IRA or the newer Roth IRA. The tax treatment of

your contributions and withdrawals will depend on which option you select. Also, you should know that that after tax value of your withdrawal will depend on inflation and the type of IRA you chose.

Don't Touch Your Savings- Don't dip into your retirement savings. You'll lose principle and interest, and you may lose tax benefits. If you change jobs roll over your savings into an IRA or a retirement plan.

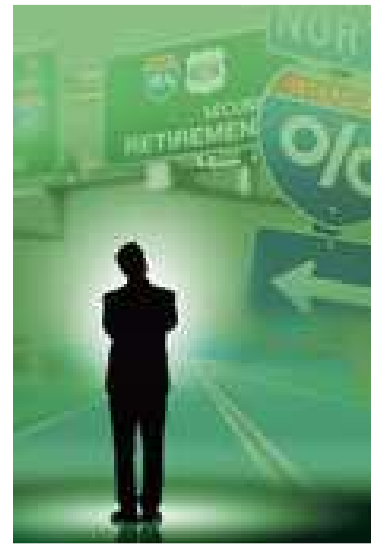
Start Now, Set Goals, And Stick To Them- Start early. The sooner you start

saving, the more time your money has to grow. Put time on *your* side.

Consider Basic Investment Principles- Know how your pension plan or savings plan is invested. Financial security and knowledge go hand in hand.

Ask Questions- These tips will help you, but you'll need more information. Ask questions and make sure the answers make sense to you. Get practical advice and act now!

www.dol.gov



Residential Energy Credits Cont.

Limitation: The total amount of credit you can claim in 2009 and 2010 is \$1,500.

Residential energy efficient property credit. Beginning in 2009, there is no limitation on the credit amount for qualified solar electric property costs, qualified solar water heating property costs, qualified small wind energy property costs, and qualified geothermal heat pump property costs. The limitation on the credit amount for the qualified

fuel cell property costs remains the same.

www.irs.gov

You may be able to claim credit of 30% of the cost of certain energy efficient property or improvements.

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We're on the Web!

See us at:

www.tannermarloinc.com



Services Offered

- New Business Setup
- Small Business Accounting and Audit
- Management Advisory Services
- Tax Services
- Tax Consulting and Structure
- Financial and Investment Planning Services
- QuickBooks Consulting

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