



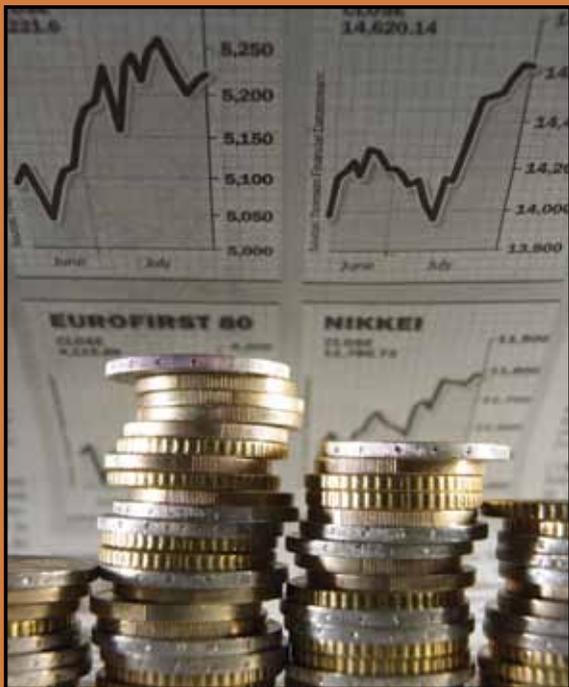
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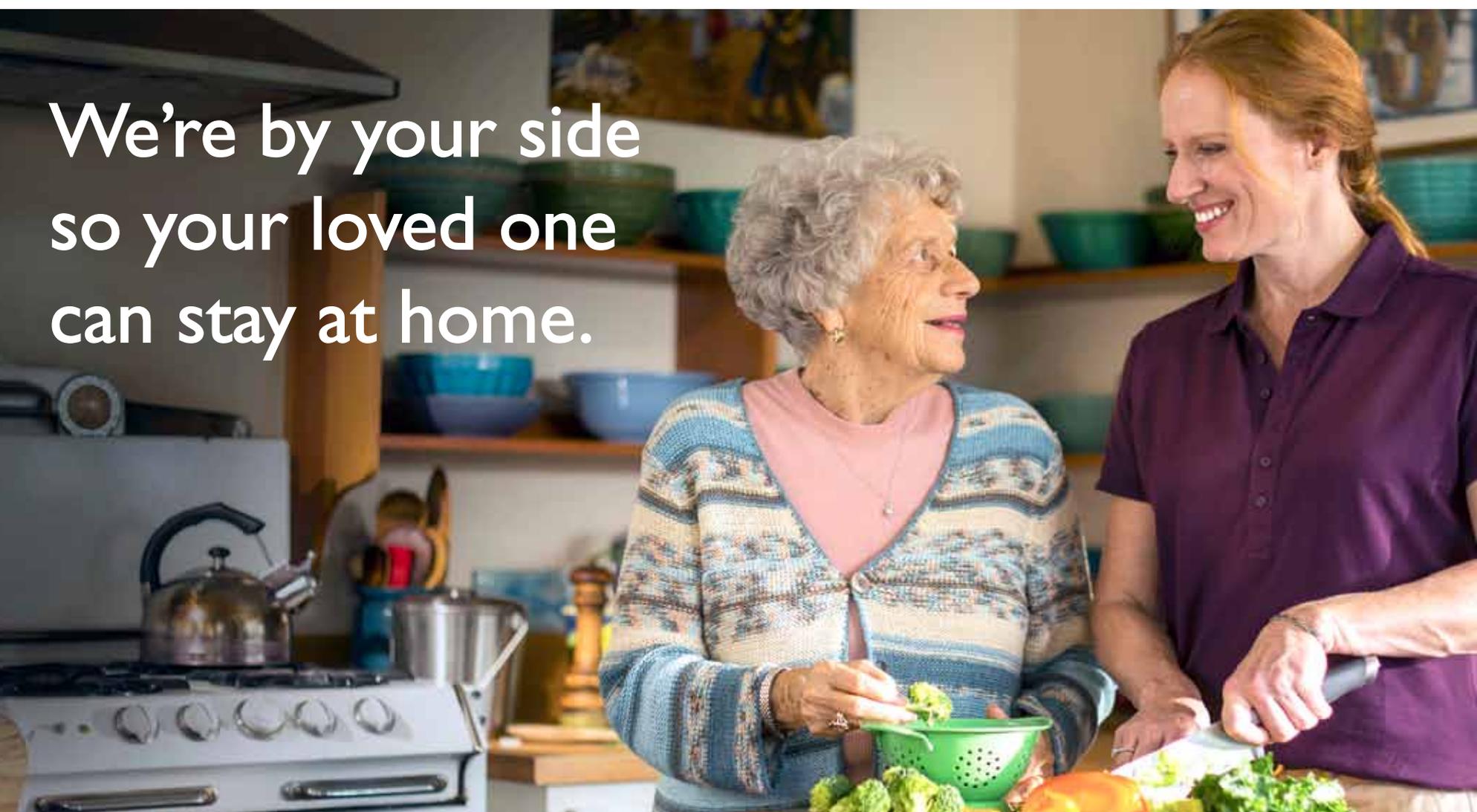
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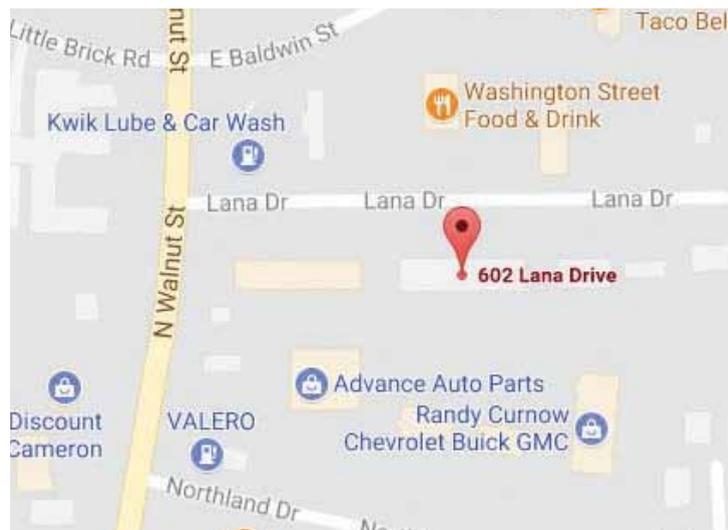
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How to (probably) avoid an audit

Everyone dreads the word “audit.” If there are irregularities in your numbers, however, or if parts of your tax return are unclear, you may be a candidate. At the same time, according to the IRS some people are just randomly flagged. If you prepare and file your own taxes, here are three common-sense things you can do to (probably) avoid an audit:

1. START EARLY AND BE ORGANIZED

It may sound obvious, but a lot of people get audited simply because they didn't spend enough time on their taxes. If you're a freelancer with many different sources of income, for example, you may simply forget to report one if you're not organized.



It's worth starting a little earlier to avoid being flagged by the IRS.

2. READ THE INSTRUCTIONS

Filing income taxes can be a more or less complicated process, depending on your particular situation. It's a good general rule, however, to never turn into the IRS a form whose questions you don't feel you've understood completely.

3. KEEP ALL YOUR RECORDS AND RECEIPTS

This can't be stressed enough. These documents will help explain any odd parts of your tax return. If you're worried something will seem strange or irregular, include copies of the records so there's no misunderstanding.

If you are flagged for an audit, don't panic. Should you think you need it, you're entitled to the help of a professional to sort the problem out.

How to spot a tax scam

It's an unfortunate truth that thousands of Americans fall for tax scams every year, according to the Internal Revenue Service (IRS). As online activities and technology in general become an increasingly complex and significant part of our daily lives, fraud becomes more complex and technologically sophisticated too. As tax season approaches, attempts to trick the public only increase, but luckily there are easy ways to identify potential tax fraud before it happens.

THE IRS HAS RULES FOR HOW IT CAN CONTACT YOU

Increasingly, over the past few years, people claiming to be from the IRS have tricked taxpayers into giving money or information over the phone. People trapped in these scams have reported receiving harassing, abusive calls during which the caller claims more money is owed to the IRS that must be paid immediately. Every citizen should know, however, that no one from

the IRS is ever allowed to threaten a taxpayer or use abusive language toward him or her. If this happens to you, it's cause for suspicion to say the least.

BE CAREFUL ANSWERING SUSPICIOUS EMAILS

Another popular tax scam is what is known as “phishing.” Phishing involves sending fake emails or websites that attempt to trick the recipient into giving up their personal or financial information, which can then be used to steal their identity. It is important to know that the IRS will never initiate contact with a taxpayer through email with a request for personal or financial information.



Did you know about the Taxpayer Bill of Rights?

When tax season comes around, we all worry about what we owe the government. It's important, however, to also keep in mind the things that the government owes you. In 2014, the IRS compiled several already established laws into a single, easily understood document called the Taxpayer Bill of Rights. Here are three of the most important rights you should know about:

1. THE RIGHT TO PAY NO MORE THAN THE CORRECT AMOUNT OF TAX

According to the IRS, this means that every taxpayer should expect to pay only the amount due. In other words, the IRS cannot pressure you to pay more than you owe and must return money if you've accidentally paid too much.

2. THE RIGHT TO PRIVACY

All taxpayers should expect that

the IRS be no more intrusive into their lives than is necessary to do its job, and that it will respect all due process rights.

3. THE RIGHT TO CHALLENGE

Dealing with taxes can sometimes be intimidating. You should know, however, that you always have the right to formally object (in a timely fashion) to any action or potential action of the IRS.

Although not many people enjoy tax season, the IRS is there to help. Familiarizing yourself with what you should expect will go a long way toward making the process as easy and straightforward as possible. For more information on the Taxpayer Bill of Rights and what it means for you, consult the official IRS website.



How will your finances weather a storm?

From droughts to fires to hurricanes, natural disasters can affect anyone. It's best to have a plan in place so you can focus on what matters should the unexpected occur. Here are three easy ways you can prepare your finances for a natural disaster:

1. PROTECT YOUR RECORDS BEFORE DISASTER STRIKES

During an emergency, you should worry about the health and safety of your loved ones. Once the worst is over, however, you'll have to think about your records. Having digital copies of all of them saved somewhere secure will make working with the government and insurance companies easier in the long run.

2. ASSESS YOUR SITUATION QUICKLY

Make sure you are familiar with your insurance coverage and have a plan for assessing and reporting any damage quickly. Having a plan will not only help you get back on track quicker, but also

make the insurance company's job easier. Keep in mind, however, that some effects of natural disasters like floods can happen well after the initial event, so be sure you have all the information before you act.

3. EDUCATE YOURSELF ABOUT HOW THE GOVERNMENT CAN HELP

The U.S. government established the Federal Emergency Management Agency (FEMA) in the late 70s to lend support to citizens during disasters. Familiarizing yourself with what help is available through FEMA and other agencies will help you get back on your feet as quickly as possible.

Even a natural disaster can be recovered from quickly with the right preparation.



You can check if you live in an area that has a high risk of natural disaster by consulting FEMA's official website.

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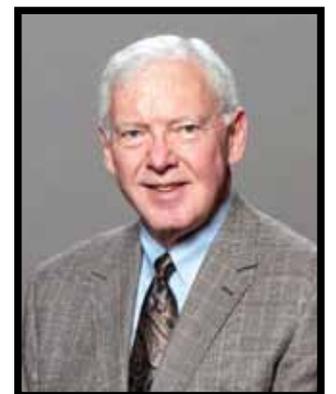


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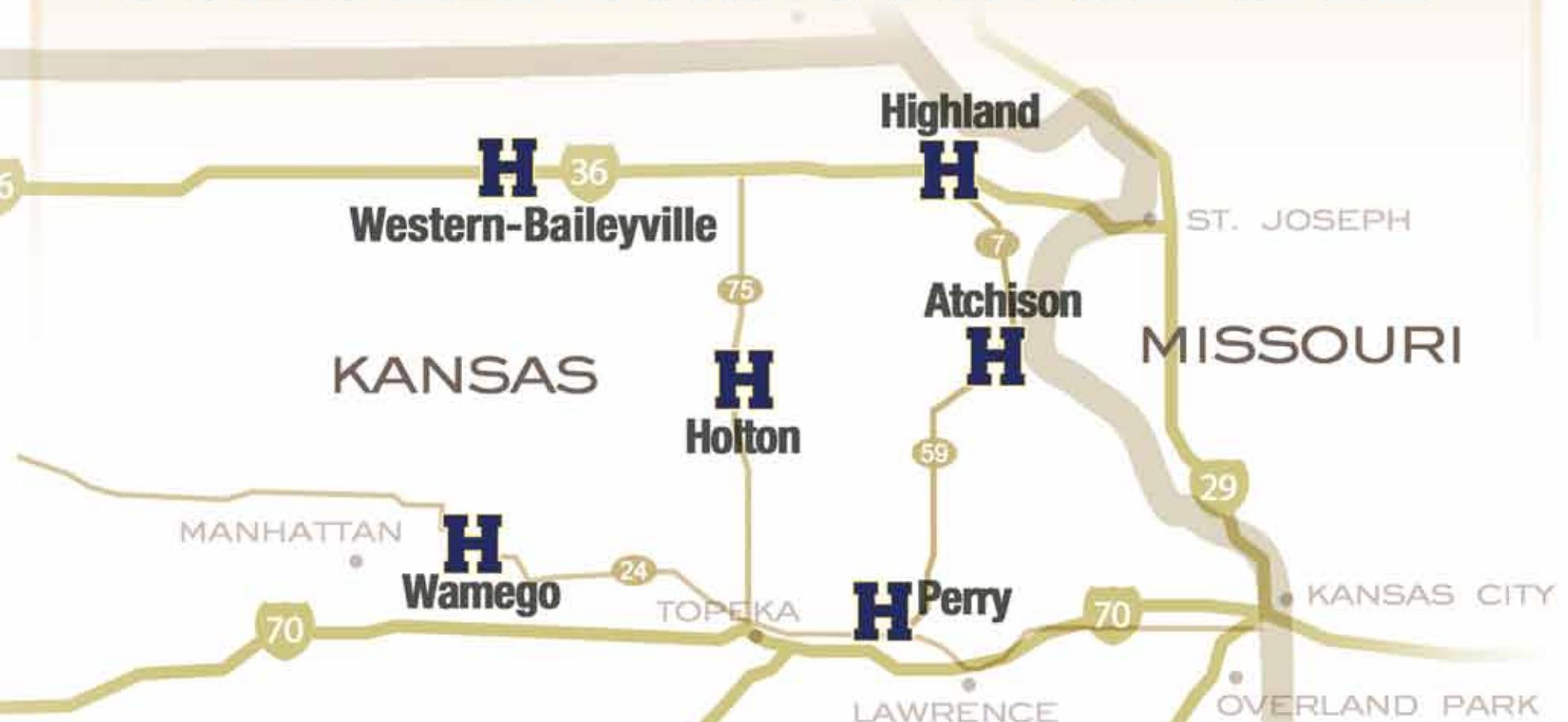
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4 reasons to have your tax return filed by a professional

Tax season is just around the corner, which means it's almost time to report your annual income to the government. If you wish to file your return without incident, it's in your best interest to hand over the task to an expert.

Here are four logical reasons to handle your taxes with a chartered accountant, a tax specialist or a specialized firm in your area:

- 1. To maximize your refund:** experts in the field keep up to date with the latest in fiscal law. They're familiar with all the subtleties and nuances of income taxation. This allows them to easily determine which credits and claims you're eligible for to leave as much money as possible in your pockets.
- 2. To eliminate costly mistakes:** a single error on your tax return could cost you dearly — both legally and financially. By calling a professional, you ensure that all forms are completed and filed correctly with careful attention to detail.
- 3. To deal with more complex situations:** are you self-employed? Do you own a business? Do you have multiple jobs? Do you have a dependant? If your situation is even remotely complex, seeking help from a tax specialist to file your return will make your life a whole lot easier.
- 4. For peace of mind:** entrusting your return to a specialist will give you peace of mind that you just won't have if you file on your own. You won't need to worry about small details and expensive mistakes. Leave it to the professionals who always have your best interest at heart.

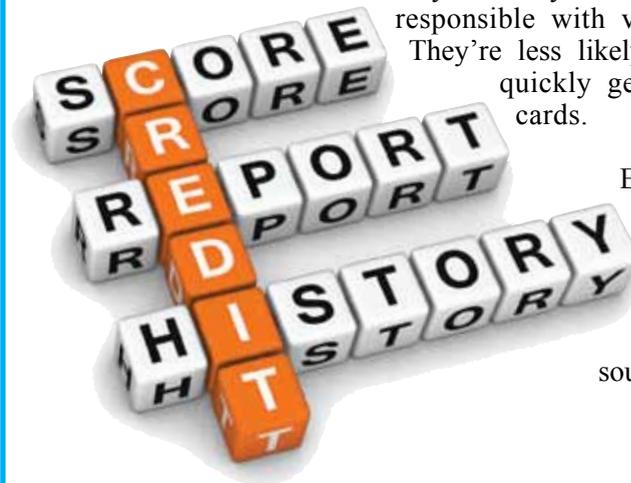
What is good credit, anyway?

Having a good credit score is essential in the modern world. It can affect whether or not you are eligible for a mortgage or other kinds of loans. But what does that number really mean?

While a credit score is a calculation of risk, a credit report is just the facts of your credit history.

The most widely used credit score is calculated by the analytics firm FICO, which rates credit seekers on a scale of 300 to 850, with higher scores being better. Generally, a score above 700 is good. Although FICO guards its exact method for determining scores, we know the basic categories:

- The most important element is your **payment history**, which measures if you pay bills on time.
- The second most important is your **debt burden**, or how much you owe and how much of your existing credit you use. From a lender's perspective, having lots of debt or constantly being close to your debt limit may mean irresponsible behavior.
- Third is the **length of credit history**. If you've had good credit for a long time, lenders may be more lenient toward a few recent mistakes.
- The two least important categories are the **types of credit** you have (credit card, mortgage, etc.) and how much **new credit** you have. Creditors are more likely to trust you if you've proven you are responsible with various kinds of credit. They're less likely to trust you if you quickly get a lot of new credit cards.



Everyone's credit needs are different. Knowing what kind of credit score you need to fulfill your goals is the first step toward a sound financial future.

Which kind of financial adviser is right for you?

When you first decide to get financial help from a professional, it can feel a little bit like alphabet soup. CFA, CPA and CFP all sound very similar, but they all represent different paths business professionals can take. Knowing who can do what is a great help when trying to figure out which kind of financial professional would work best for your needs.

CFP Board of Standards. They tend to be generalists that can help with retirement or stock investments, for example.

There are many different kinds of adviser. What's important is that your adviser is held to a high professional standard. You should also know whether the person you choose to do business with collects an hourly fee or a commission. Advisers whose paycheck depends on continually selling you a product for a commission might have a conflict of interest with your finances compared to those who charge by the hour.

- A **Chartered Financial Analyst (CFA)** is a professional credential awarded by the CFA Institute. To earn a CFA, one must pass three exams that cover everything from business ethics to financial instruments. CFAs often work with large corporate accounts.
- A **Certified Public Accountant (CPA)** tends to focus on issues related to taxes or other assessments of financial information. A CPA must pass the Uniform Certified Public Accountant Examination.
- A **Certified Financial Planner (CFP)** is a credential issued by the



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- Restless Legs
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- Leg Ulcers, Bleeding or Clotting Veins
- Any Concerns About Blood Clots

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Chronic venous insufficiency (leaky one-way check valves in the veins of your legs) is 2-1/2 times more common than is coronary artery disease (blockage in the arteries of your heart). While not life-threatening, chronic venous insufficiency is lifestyle limiting and it affects several million patients.

Symptoms of chronic venous insufficiency (CVI)

- Leg pain, aching
- Restless legs
- Nonhealing leg ulcers
- Varicose veins
- Leg itching
- Leg swelling
- Leg heaviness, tiredness, fatigue

Treatment options offered by Nellestein vein Institute

1. Endovenous radiofrequency (RF) ablation: The diseased vein is closed by inserting a radiofrequency fiber into the vein, injecting the tissue around the vein with anesthetic and then closing the vein by administering heat via the RF Fiber. Typically 5-10 needle injections are needed.

2. Endovenous laser ablation: The diseased vein is closed by inserting a laser fiber into the vein, injecting the tissue around the vein with anesthetic and then closing the vein by administering heat via the laser. Typically 5-10 needle injections are needed.

3. ClariVein: This device replaces radiofrequency ablation or laser ablation. The entire vein is closed utilizing one needle puncture. No additional anesthetic is required.

4. Varithena: This is a special microfoam that is injected into the veins via 2 or 3 needle punctures and also replaces endovenous radiofrequency and laser ablation. No additional needle sticks or anesthetic is required.

5. Venaseal: This procedure utilizes cyanoacrylate glue to seal the veins closed. It also replaces endovenous radiofrequency and laser ablation and requires no additional anesthetic. (Coming in Feb 2018).

6. Ultrasound-guided sclerotherapy: In this case varicose veins are closed by injecting them with sodium tetradecyl sulfate or polidocanol foamed with CO₂.

7. Microphlebectomy: In this case the varicose or unsightly veins are surgically

removed through tiny 1-2 mm incisions thus achieving optimal cosmetic outcome.

8. Visually guided sclerotherapy: This is for spider veins. Very dilute sodium tetradecyl sulfate, polidocanol or 72% glycerin is injected directly into the vein. This is currently the "gold standard" for spider vein treatments.

All procedures are performed in the office under a local anesthetic and take approximately 30 minutes. No sedation or narcotics are utilized and no driver is required. All procedures are covered by insurance except injections of spider veins which are thought to be completely cosmetic.

Dr. Nellestein is a board-certified cardiovascular surgeon with 30 years experience. The Nellestein vein Institute is the only facility within the surrounding 10,000 square miles that offers all of these treatment modalities.

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