



Downtown Brunswick: You have to love America's Broad and Main streets. Brunswick's no exception, with Newcastle Street offering the Golden Isles the quintessential "down-town" experience.



DON'T LET YOUR WEALTH SAIL AWAY

DON'T BE TOO LATE!

Now that the last deadline has past for filing your 2007 tax returns, it is time to complete your 2008 tax planning. The decisions and actions you take in November and December can be instrumental in reducing your 2008 tax liability. Remember, after December 31st, it will be too late!

This is the time of year to schedule an appointment with your tax advisor, forecast your 2008 taxable income and consult on key decisions, such as:

- Recognizing income in 2008 or defer to 2009
- Accelerating business expenses or deferring to 2009
- Evaluating business inventory levels
- Sales of stocks or other investment assets
- Portfolio management decisions
- Timing of purchasing of needed business assets
- Compensation issues – bonuses or not
- IRA, 401k, Simple Plan, SEP, or other retirement plan contributions
- Contributions to charities
- Gift planning
- Evaluating your withholding and estimated tax payments

There are many other issues that need to be discussed with your tax advisor. Congress has passed several legislative packages this year that have changed the Internal Revenue Code, including the recent "Bailout Bill".

In these critical economic times it is imperative that you have the lowest legal tax liability possible. The fees you pay a tax advisor for viable tax planning will be returned to you many times over in tax savings. However, tax planning for 2008 can only be performed in 2008, not 2009. Therefore, don't be too late!

Moore Stephens Tiller LLC and MST Wealth Management are available to assist you with viable tax advice and portfolio management decisions. Please contact us if we can be of assistance. **Don't Let Your Wealth Sail Away!**



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