**The Bulletin**

East Bay Association of Enrolled Agents

*To Enhance and Protect the Professional, Economic, and Educational Interests of all Enrolled Agents*

December 2007

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**NEXT MEETING**

Wed, December 19, 2007

Place: **NEW SITE: DUBLIN Radisson Hotel**


4:30 Board Meeting

6:15 Networking

6:45 Dinner Buffet

7:15 Program: **“College Funding”**

Cost: $35.00 with reservation by Friday December 14

$45.00 with reservation after deadline

Signup online at: [https://www.123signup.com/calendar?Org=ebaea](https://www.123signup.com/calendar?Org=ebaea) (please print out your confirmation to ensure that you clicked all the right buttons to register)

Questions: email [ebaea@ebaea.org](mailto:ebaea@ebaea.org) (preferred) or call 800-617-1040.

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**December Topic: “College Funding”**

**Speaker:** Terry Matzkin

*By Greg Crofton, EA, Program Chair*

The cost of higher education continues to grow at a rate far higher than the inflation rate and at a rate comparable to conservative investment portfolios. For this reason our clients need every advantage possible to meet this important financial need.

And don’t you love it when our clients ask us how best to save for their children’s college education? We need to know about the various investment vehicles, expected rates of return, the future costs, impact of savings on financial aid, as well as the tax implications.

Terry’s presentation will go over the big picture of the cost of college, how much and why it increases each year, where money is available for financial aid, what FAFSA is, how to determine “need” and how to possibly increase the “need”, expected family contribution (EFC) and what goes into that formula, why private schools may cost less than public schools, the impact of home equity on the aid formula, how IRA and 401k contributions can impact the amount of aid your child may receive, the importance of planning, UGMAs, 529 plans and the tax implications on each, and the various loan programs.

Terry Matzkin is employed by David White & Associates in Danville, CA. Terry has been in the financial services industry since 1974. He is a Chartered Life Underwriter (CLU), a Chartered Financial Consultant (ChFC), a member of the Society of Financial Service Professionals, and a Registered Representative, Ameritas Investment Corp.

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**PRESIDENT’S MESSAGE**

*by Tom Johnston, EA*

Two thousand years ago a young man and his wife traveled many days to pay tax to the government. The government has come and gone. Yet the events that took place in the small village of Bethlehem had a far reaching effect throughout the world.

From humble beginnings, great things happen. So it is with little things we do each day: a kind word, an understanding smile, saying "thank you", a hug, a simple "I love you", a few minutes of our time, some change from our pocket. These are all small things yet they have eternal consequences.

As we struggle each day to "render unto Caesar that which is Caesar’s", let us not forget to "render unto God, the things that are God's". Let us remember the source of our bountiful blessings and give thanks.

As gratitude fills our hearts, so will love and peace and we will be able to see more clearly what little things we can do each day to bless the lives of those around us. Added meaning will attend the divine declaration: "Glory to God in the highest, and on earth peace, goodwill toward men".

May love and peace fill your hearts and those of your loved ones this Holiday Season.

*Remember the Legacy and Accept the Opportunity to Serve with Purpose.*
ANNUAL TOYS FOR TOTS DRIVE
We will once again be collecting new, unwrapped toys at the December dinner meeting and donating them to the Toys for Tots campaign. Call Joanne Anderson at 925-938-9086 with any questions.

SCHOLARSHIP DEADLINE
The deadline is here for applications for CSEA Scholarships to be submitted to the chapter. Scholarships can be used for SEE class tuition for classes already taken or classes yet to be taken. Applications are available on the CSEA web site (www.csea.org). For more information contact Norm Madge, EA at 408-398-5737, normmadge@earthlink.net, or Tom Johnston, EA at 925-828-4500, taxtomea@comcast.net.

CHAPTER OFFICE HAS MOVED
Effective immediately, the EBAEA Chapter Office has moved. The new address is 30100 Mission Blvd, Suite 6, Hayward 94544. The contact phone remains the same at 800-617-1040. The fax number has changed to 510-487-1501. The email address remains ebaea@ebaea.org. **PLEASE UPDATE YOUR RECORDS**

VITA INSTRUCTORS NEEDED
Hopefully you were inspired by Ed Sutton's video presentation at the November dinner meeting regarding the excellent work being done in training VITA volunteers, and what a wonderful service this is to taxpayers who need help preparing their tax returns. We again have the opportunity to train the VITA volunteers this January. Please contact Tom Johnston, EA at 925-828-4500, taxtomea@comcast.net, for more information.

PRACTICE PRESERVATION GROUP
By Linda Fox, EA, Practice Preservation Chair
Our Chapter is in the process of implementing a practice preservation plan modeled on one approved by CSEA and currently in use by the Solano-Napa Chapter. The purpose of this program is to provide assistance to members of the Chapter (and their families) should the member become incapacitated or die. The goal is to provide short term assistance so that the value of the practice is not lost.

To initiate a response, it is necessary that a participant, or a representative or survivor, will need to know to call the Chapter Office. The Chapter Office will contact the Chair of the Practice Preservation Committee who will organize volunteer Enrolled Agents to do what they can to protect the practice. Volunteers are asked to provide 3-4 hours per week maximum and will be compensated at 50% of fees charged by the office.

• If you were to become ill or disabled during tax season, would you have a need for tax help by competent Enrolled Agents?
• Do you have a spouse who has voiced concerns about the continuation for the business and/or income stream should an emergency develop?
• Would you be willing to give a three to four hour time commitment per week to aid in the preparation of returns for an ill or disabled Member Enrolled Agent?
• If being willing to give aid during an emergency was the cost of being able to receive aid during an emergency, would you be willing to participate?

If this topic interests you, watch for forms and instructions on the Chapter Web Site.

CSEA’s LEGISLATIVE OUTREACH 07-08
By Kim Kastl, EA, Legislative Chair
CSEA needs every Member (that means YOU) to get involved in CSEA’s Legislative Outreach 07-08. During November, December, and January, CSEA is activating its grassroots program and the goal is to make sure every State Legislator is visited at their local district office by at least one Enrolled Agent. Don’t let OUR Chapter be the reason this goal is not achieved.

The CSEA Legislative Affairs Committee and staff have been hard at work to make it as easy as possible for each Chapter to do their part. CSEA has provided the Chapter Legislative Chair or Chapter President with all of the tools needed to arrange legislative visits in the Senate and Assembly Districts that fall within our Chapter’s boundaries. CSEA has even provided us with tips on how to make a visit, how to prepare, what to say during a visit, and much more.

If you are interested in participating, contact Kim Kastl, EBAEA Legislative Chair, at 510-537-2122, kkastl@yoursecuretaxes.com; or contact Bronwyn Hughes at CSEA at 800/777-2732, bhughes@csea.org. CSEA needs participation from as many Members as possible to make this successful. Please do your part to help spread the word on Enrolled Agents.

NEW MEMBER ORIENTATION
The EBAEA orientation session for new members (and all other members, too) will be held 4:00 pm – 6:00 pm on January 16th. At this meeting, you will receive a NIFTY reference manual of contact information, sample forms, practice management info, etc. You will get your questions answered about what EBAEA, CSEA and NAEA can offer you and how YOU can contribute to the success of your chapter members. Yes, we are actually all here to help each other, from the novice to the most experienced. To sign up for this information packed meeting, please contact Barbara Sparks at 925-634-8630 (email barspar@pacbell.net) or Judy Gilmer at 925-373-1468 (email judydoesyourtaxes@comcast.net).
How Breakfast Saved My Practice
By Judy Gilmer EA, Membership Co-Chair

When I first joined the EBAEA, I only knew a few people. I joined for networking and for education. The education was fabulous. But I could only attend 4 or 5 meetings out of the year, so I didn’t really get a chance to meet many people. Since I was a sole practitioner working outside of my home, when I came up to a new tax situation, I stumbled along trying to get it figured out. I read pubs, called the IRS, looked at the tax law (when I could figure out that silly search engine!!!) I just didn’t know anyone well enough to be comfortable enough to call them up and ask for help. I was convinced that I would be a bother.

But then a miracle happened……..I heard about a breakfast meeting in my own home town. I contacted the “facilitator” to find out where we met, what we did, etc. He invited me to join them the following week. At first, there were only 3 of us meeting once a month. Here I was, this “new kid” to the business eating breakfast with two men that had over 30 years of experience between. I was sure they knew EVERYTHING. Finally….I had found a source to bring my questions.

Then another miracle happened. One day someone asked a questions and I was the one who had experience in that area and knew the answer. Wow! I could actually contribute something here. As my confidence grew (and I was recruited to be a member of the Board), I learned to reach out to others at the monthly meetings. Our little breakfast group has grown. We meet every week…..cuz there is always another question to ask, another issue to hammer out, another perspective to hear.

I joined this group about a year ago. I have made some good friends that I trust with my tax questions. We have overlapping areas of experience – financial planning, QuickBooks, corporations, entity choices, bookkeeping, payroll – and we all share and contribute. Now I confidently take on new challenges because I don’t ever feel like I have to “go it alone.” I’ve got good colleagues that can point out the pitfalls they already learned. When one of us finds an interesting tax article in a publication, we bring it to share with the others. ANYONE is welcome in our group – not yet an EA, brand new credential, just breaking away from a storefront to start own business, or been doing this since before software.

Not everyone can make every monthly meeting. But that is not the only education and networking EBAEA offers. Check out the local breakfast meeting in your area. Or come check out ours! If you want one in your area, just pick a time and place and start announcing it at the monthly meeting. Send Duncan an email and he’ll put it into the bulletin. Eventually, our web-site will have this information updated.

Breakfast with colleagues - $8. Value to your business – Priceless!
TAX HELP NEEDED

Busy tax office seeking EA/CPA/CTEC tax professional. Lacerte experience a plus. Must be available early evenings and Saturdays from February to April. Please send resume and salary requirements to kenna.andrade@trivalleytax.com.

TAX SEASON HELP WANTED

Oakland EA seeks part-time help from 2/15 thru 4/15, 6-12 hours (1-2 days) per week. Schedule negotiable with possibilities for evenings or weekends. Responsibilities will include tax return preparation (Lacerte experience preferred) and administrative tasks (phones, mail processing, filing/copying, document and tax return assembly). Must have a good memory, reasonable computer skills including MS Office, multitasking, prioritization and good communications skills. Send resume with cover letter and expected level of compensation to pf1592-job@yahoo.com.

CLIENTS AVAILABLE

Enrolled Agent who is lightening work load wishes to sell partial client list at favorable terms. Enquiries welcome to Mary at (925) 671-7325.

PREPARING FOR NEXT TAX SEASON

by Duncan Sandiland, EA, etc.

Last month I discussed the cost of keeping unsuitable clients. Yes, the revenue is nice, but the subtle ongoing maintenance costs of those relationships can be a slow poison. So let’s assume that you’re willing to experiment with fine-tuning your client base. How do you recover the lost revenue?

Therein lies a major problem, as many EAs consider revenue and profits to be the same thing. Consider the actual costs of a client: advertising, postage, paper, folder, storage, and especially labor in pre-season processing, information gathering and return processing. Subtract that from your gross revenues to get your estimated profit per client, multiplied by the number of clients you’ve transferred to someone else (by sale, gift or firing). Now you can see how much this move will actually hurt. How can you make up the difference?

There are three major ways to add profitable revenue: add profitable clients, offer profitable services to existing clients, and raise prices to existing clients. Of those three options, the easiest, the most profitable, and the most overlooked methods are all the same: adjusting your existing pricing structure. “But I can’t raise my fees, my clients can’t (won’t) pay it!” “I can’t charge any more – I’m not good enough” “(fill in your own favorite line here)”. Hogwash!

There are about 500,000 unenrolled preparers and 300,000 CPAs in the US, and the highest educational standard they all have to achieve is the equivalent of the basic CTEC course. In comparison, you are one of less than 40,000 practicing EAs worldwide. Do the math and you’ll see that, just by passing the EA exam, YOU ARE ALREADY IN THE TOP 5% of all tax practitioners. Compared to your fellow Chapter members, you may feel like a rank novice, but that’s not the standard the public is using to value your services.

Do you know how your fees compare to the general market? When was the last time you did any research on this? There are limits on what we can discuss lest we be accused of price-fixing, but that does not stop you from calling several of the major chains and asking for a price quote on a standard set of forms. If a chain is using a novice to prepare a return and charging the same or more than you would, what does that tell you about your fee schedule? Are your services substantially more valuable than those the novice provides? Does your fee schedule reflect that higher value?

If not, you need to clearly explain the situation to your clients and raise your fees rapidly to reflect the accurate market price for your expertise. Many clients will complain, and some will leave. If you address the issue correctly and factually, far fewer will leave than you suspect. You can always offer private discounts for those who are true hardship cases, because the majority who stay will no longer be paying you below-market rates, and that increased profitability should easily recover the small revenue loss from the price-shoppers.

If your fees are fairly priced, then what are you doing to maintain that status? Even Social Security gives an annual cost-of-living adjustment, so your rates should increase by at least an appropriate inflation factor. But what about the improvements in your skills? Consider all the experience you gained this year, and all the education you acquired, and all the strategies you learned to deal with the changes in the Code and the courts. Won’t that be enhancing the advice you give to clients this tax season, and won’t that improve the level of service they receive? Aren’t all those small but perceptible changes pushing the quality of your services ever higher from the entry-level standard at the major chains? Are you raising your rates to properly reflect your increasing ability?

The time to consider these issues is NOW, well before you print out the tax organizers. Review your practice carefully and dispassionately, as if you were reviewing a client’s business. Consider the advice you would give your client, then follow it yourself. Ignore the “yeah, but…”’s, and just trust yourself. Your clients won’t lynch you or leave en masse. Some of them will even ask you what took you so long? Those are the clients who understand that it is in their best interest to pay you a reasonable fee now to ensure you stay in business to help them for the long term. Furthermore, those are the clients who will refer like-minded friends and family, and they will become the future backbone of your practice.
TAX HELP NEEDED
Accountant/Tax Preparer for 2007 tax season. Fast paced Walnut Creek CPA firm needs experienced tax preparer. Great place to work, pay commensurate with production and ability. Call 925-979-1099 or fax resume 925-979-1088.

WANT TO BE PART OF THE ACTION?
by Bonnie Buhnerkempe, EA, etc, Imm Past President
Do you want to make some more friends? Now is your chance to get your name in to be considered for next year’s Board of Directors. By joining the Board you get a chance to develop a deeper friendship with people than just attending the dinner meetings, plus you get to be a part of what will affect our organization for next year and the years to come. Yes, we want new people who have not served before who will have a fresh new approach to things. Send me an email so I can pass your name on to the nominating group. bonniebuhnerkempe@comcast.net

IS YOUR INFORMATION CORRECT?
As we approach the upcoming season, please take a look at your listing on the NAEA “Find an Enrolled Agent” online directory at www.naea.org (http://www.naea.org). Is your contact information correct? Do you have your website listed? Have you provided a text description of your practice? If you offer bilingual services, have you indicated so on your record?
Log in using your 6-digit ID and 5-digit zip code and click on “View/Edit My Profile”. To edit your contact information, click on the “Edit” icon located at the bottom of the page. To add or change your tax specialties, click on “My Specialties” on the top of the page. You may also fax changes to 202-822-6270 or email membership@naeahq.org.

TAS CONDUCTS STEALTH SURVEY?
Attached is a four page survey (six if you include the advance postcard and the cover letter) that was recently sent to a Member. Now that the response deadline has passed, you might be interested in knowing what TAS was asking about. If you have any constructive comments or useful information along the lines of the survey questions, please send it to bulletin@ebaea.org and we’ll forward it to the appropriate IRS staff.

IRS OFFERS NONPROFIT WORKSHOP
The IRS has announced that it is offering one-day workshops for small and mid-sized section 501(c)(3) exempt organizations during fall and winter 2007 and spring 2008. The workshop is designed for administrators, volunteers or tax practitioners who are responsible for an organization's tax compliance. More info at http://www.irs.gov/charities/article/0,,id=96083,00.html

HMM, MAKES YOU THINK?
from IRS analysis of 2005 returns and SSA
- The top 1% of filers had AGI of $364,000+, and paid 39.4% of all income taxes, although they only had 21% of total AGI (they paid 36.9% in 2004), for a tax burden of 1.88 times their pro rata share
- The top 5% of filers had AGI of $145,300+, and paid 59.7% of all income taxes vs 36% of all AGI, for a tax burden of 1.66 times their pro rata share
- The top 10% of filers had AGI of $103,900+, and paid 70% of all income taxes vs 46% of all AGI, for a tax burden of 1.52 times their pro rata share
- The bottom 50% of filers had AGI of $31,700+, and paid 3.1% of all income taxes vs 13.5% of all AGI (this includes EIC refunds and excludes NOL returns), for a tax burden of .23 times their pro rata share

A quick, unofficial analysis suggests that the top 10% in AGI (those with incomes over $103,900, starting at the 25% bracket) pay 6.6 TIMES more tax per dollar of income than do the bottom 50% in AGI (those with incomes under $31,700, mostly in the 15% bracket). Sometimes tax brackets are the least important part of the return.

By the way, the Social Security tax for 2008 will be 6.2% of the first $102,000. In 1978, it was 5.05% of the first $17,700, for a 607% increase. Note that during that 30 year period, the CPI has increased 337% and postage rates have only increased 315% since 1978. Add in the increased FICA tax factor and the corresponding decrease in FICA benefits and the overall tax burden gets even more lopsided.

SEASONAL THOUGHT
Milton Caniff, Steve Canyon, 12/25/1948
“After every war the void in the lives of those who lost personal loved ones is deep and terrible, but nature is kinder to man than he is to his fellows, so the bitter emptiness evolves into a personal, secret hurt – put away like the dusty drums…”

But some of the good joes didn’t get it quick…they still lie on cots or sit in their wheel chairs in veteran’s hospitals all over the country…

They’re not beefing – they know Uncle Sugar is giving them the best of what he has learned from medicine and therapy, but they could use a passing thought from you for whom they bought a free Christmas – they picked up the check for your party and they’ll never stop paying off until their particular war ends…

We hope you won’t forget – they can’t!”

HUMOR
“I’m proud to be paying taxes in the United States. The only thing is – I could be just as proud for half the money.” - Arthur Godfrey
In the old days, it was not called the Holiday Season; the Christians called it 'Christmas' and went to church; the Jews called it 'Hanukkah' and went to synagogue; the atheists went to parties and drank. People passing each other on the street would say 'Merry Christmas!' or 'Happy Hanukkah!' or (to the atheists) 'Look out for the wall!' - Dave Barry, "Christmas Shopping: A Survivor's Guide"

“Did you ever notice that when you put the words THE and IRS together, it spells THEIRS?” – anonymous

The medical name for the part of the brain associated with teenage sulking is "superior temporal sulcus".

**CALENDAR OF EVENTS**

*(All 2007 events held at the Radisson Hotel (the old Monarch Hotel) at 6680 Regional St, Dublin (925) 828-7750. All 2008 events held at the Pleasanton Crowne Plaza Hotel)*

**December 2007**

19 EBAEA Dinner Meeting
-> "College Funding" by Terry Matzkin

**January 2008**

11 CSEA/IRS Practitioner Seminar
-> San Jose Doubletree Hotel
16 EBAEA Dinner Meeting
-> "Debt Cancellation" by Ed Sutton
-> NEW MEMBER ORIENTATION

**February 2008**

20 EBAEA Dinner Meeting
-> FTB Panel: Karen Brosi and Steve Sims

**March 2008**

19 EBAEA Dinner Meeting
-> IRS Panel: Karen Brosi and Joe Calderaro

**April 2008**

No April meeting – enjoy your nap!

**Small Group Tax Meetings**

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<tr>
<th>Area</th>
<th>Days</th>
<th>Time</th>
<th>Location</th>
<th>Contact</th>
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<tbody>
<tr>
<td>Antioch/Brentwood</td>
<td>3rd Fri</td>
<td>8:00am</td>
<td>Brentwood Cafe, 8500 Brentwood Blvd, Brentwood</td>
<td>Ken Seamann EA</td>
<td>(925) 634-8297</td>
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<td>Oakland/Berkeley</td>
<td>3rd Fri</td>
<td>10:30am</td>
<td>Park Avenue Grill, 4184 Piedmont Ave at Linda, Oakland</td>
<td>Philip Fiegler EA</td>
<td>(510) 530-1174</td>
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<td>Danville Area</td>
<td>4th Thu</td>
<td>9:30am</td>
<td>Pascals French Oven, 155 Railroad Ave, Danville</td>
<td>Michael Power EA</td>
<td>(510) 366-8836</td>
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<tr>
<td>San Ramon</td>
<td>2nd &amp; 4th Fri</td>
<td>7:30am</td>
<td>Contact Bonnie for location</td>
<td>Bonnie Buhnerkempe EA</td>
<td>(925) 855-0829</td>
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<tr>
<td>Livermore Area</td>
<td>Every Fri</td>
<td>8:45am</td>
<td>Rock House Cafe on Portola Ave, Livermore</td>
<td>Richard Goudreau EA</td>
<td>(925) 606-6672</td>
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<td>Castro Valley</td>
<td>3rd Tue</td>
<td>8:00am</td>
<td>Carrow's, 2723 Castro Valley Blvd @ Lake Chabot, CV</td>
<td>Dagmar Bedard EA</td>
<td>(510) 537-3883</td>
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<td>South Alameda County</td>
<td>1st Wed</td>
<td>9:30am</td>
<td>Dino’s, 1 block W of I-880 on Industrial Blvd, Hayward</td>
<td>Sal Romo EA or Wait Thomas EA</td>
<td>(510) 487-1691</td>
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**May 2008**

19-21 CSEA SuperSeminar A
-> Flamingo Hotel, Las Vegas
21 EBAEA Annual Corporate and Dinner Meeting
22-24 CSEA SuperSeminar B
-> Flamingo Hotel, Las Vegas
29-31 CSEA SuperSeminar
-> Grand Sierra Resort, Reno

**June 2008**

18 EBAEA Dinner Meeting
26 CSEA Annual Meeting (Sacramento)

**2007 - 2008 Board of Directors and Committee Chairs**

*Web Page [http://www.ebaea.org](http://www.ebaea.org)*

President: Thomas Johnston EA 925-828-4500
1st VP: Walter Nygaard EA, etc 510-547-0440
2nd VP: Peggy Hall EA 925-388-1040
Treasurer: Tim Hintzoglou EA 925-930-7737
Secretary: Don Wayne EA 925-472-0990
Past Pres: Bonnie Buhnerkempe EA, etc 925-855-0829
Director 2007-2008:
- Philip Fiegler EA 510-530-1174

Barbara Sparks EA 925-634-8630
Greg Crofton EA 925-218-2301
Director 2007-2009:
- Dagmar Bedard EA 510-537-3883
- Lonnie Gary EA, USTCP 650-559-5124
- Ravi Sundarraj EA 925-984-1219
- CSEA Directors: Walter Nygaard EA 510-547-0440
- Peggy Hall EA 925-388-1040
IRS Practitioner Panel: Phil Fiegler EA  510-530-1174

Communication Committee, (2nd VP)
Chair: Walter Nygaard EA  510-547-0440
Membership: Barbara Sparks EA  925-634-8630
            Judy Gilmer EA  925-373-1468
Outreach: (vacant)
Public Affairs: Dagmar Bedard EA  510-537-3883
Social Affairs: Janet Bridges EA  510-505-0818
Practice Preservation: Linda Fox EA  925-846-5913
Disaster Services: Janet Bridges EA  510-505-0818

Education Committee, (1st VP)
Chair: Peggy Hall EA  925-388-1040
Inter-chapter Liaison: (vacant)
Tax Talk: Diane Jaworski-Faulhaber EA  510-538-0948
            Charleen Daefield EA  925-872-4075
Program: Greg Crofton EA  925-218-2301

Scholarship: Norm Madge EA  510-489-8713
Continuing Ed: Joanne Anderson EA  925-938-9086
Town Hall: Ravi Sundarraj EA  925-984-1219
SEE Class: Thomas Johnston EA  925-828-4500
Mini Seminar Team: (vacant)

Administration Committee (IPP)
Chair: Bonnie Buhnerkempe EA  925-855-0829
Financial Review: Lonnie Gary EA  650-559-5124
Bylaws/SOP: Sal Romo EA  510-487-1691
Budget & Finance: Walt Thomas EA  510-785-8356
Chapter Off.: Bonnie Buhnerkempe EA  925-855-0829
Legislative Affairs: Kim Kastl EA  510-537-2122
Nominating: Bonnie Buhnerkempe EA  925-855-0829
Strategic Advisory:
Bulletin: Duncan Sandiland EA, etc  925-691-1040
Tax Agency Liaison:

EAST BAY ASSOCIATION OF ENROLLED AGENTS
30100 Mission Blvd, Suite 6
Hayward CA 94544
(800) 617-1040     fax (510) 487-1501
email: ebaea@ebaea.org
BUILDING YOUR PRACTICE WITHOUT KILLING YOURSELF

Presented by
MAVER MANAGEMENT

Workshop Speaker
John Maver

Tuesday December 4th
8 am - 12:30 noon
$500 ($300)***
Includes: Starbucks/Peet's and Pastries

HQ.com
Bishop Ranch 3
2603 Camino Ramon, 2nd floor
San Ramon, CA

What you will learn:

- How to create the business plan that brings it all together
- How to create metrics that keep you on track toward your goals
- Developing a profitability by client
- Opportunities to increase and smooth out your revenue stream
- How to develop a vision for your business
- Identifying the pressures for Enrolled Agents that squeezes the growth opportunities
- Branding of your practice so you gain and keep the clients you really want
- How to identify high potential clients
- How to create alliances
- How to spend your marketing and sales dollars and time most productively

Contact: Michael D. Power, CFP, EA
255 Balceta Court, Danville, CA 94526
510.366.8836
mpower@powerinvesting.net

***6 to 14 individual limitation. Price proportional to attendees.
CSEA East Bay Chapter
DISCOUNT CODE: Q521
Your association receives a donation for each product purchased under this special discount code—and you receive a discounted price on every product! Prices and donation amounts are listed on order form.

QUICKFINDER HANDBOOKS

1040 Quickfinder Handbook
The Original Quickfinder! Covers all aspects of preparing a 1040 return. FREE—Personal Income Tax Organizer and Deduction Finder®!

Small Business Quickfinder Handbook
The first-stop resource for preparing tax returns for every type of small business—partnerships and corporations—plus estate, trusts and tax-exempt organizations. Forms 1065, 1120, 1120S, 1041, 706, 709, 990.

All States Quickfinder Handbook
Complete summary of each state’s part-year and nonresident instructions for individual tax returns, with over 500 pages of easy-to-find tabs—eliminates hours spent downloading out-of-state instructions online!

Accounting and Bookkeeping Quickfinder Handbook
Designed for tax professionals! Create the accounting records needed to prepare tax returns and conquer clients’ accounting challenges.

Depreciation Quickfinder Handbook
The only guide you need to deal with depreciation—quick answers to all your depreciation and business property questions. If you have business clients, we’ll save you time and headaches!

Tax Planning for Businesses Quickfinder Handbook
Stay up to speed on new business tax saving strategies and leverage changing tax rules to your clients’ advantage with this new Handbook! Tax planning tips will save tax dollars at every stage of a business operation.

Tax Planning for Individuals Quickfinder Handbook
Income, estate and gift tax planning for individuals, with strategies to reduce individual clients’ federal tax burdens. Tables, charts, examples, 1040 Tax Planning Roadmap!

OTHER QUICKFINDER PRODUCTS

Package QF-X for Individual Returns
Package QF-X for Business Returns
More than 300 pages each of logically organized IRS forms and instructions, spiral bound for easy copying. Tabs are also provided for ease of use.

Quickfinder Tax Tips Newsletter
A monthly newsletter full of fast, accurate tax and financial planning information. Includes briefings of important tax developments, practice management tips, and Q&As based on actual customer questions.

Tax Tables for Individuals
Tax Tables for Businesses
Durable, laminated fold-out tools with the Quickfinder tables and charts you use most often, right at your fingertips!

For complete description of each product, including a tab-by-tab listing of Handbook contents, please visit Quickfinder.com.

QUICKFINDER SELF-STUDY CPE COURSES

Handbook-Based CPE
Meet your CPE and training requirements based on the Quickfinder Handbooks you own and use every day—and now all Handbooks have a related self-study CPE course available! Each course qualifies for 8 hours of CPE. Related Handbook is an integral part of course material.

Standalone CPE
Ethics and Responsibilities of Tax Professionals (DERT)
2 hours CPE
Addresses amended IRS Circular 230 regulations on written tax advice—including email! Meets the 2-hour ethics course requirement for EAs! (CPAs, please consult your state’s requirements to determine if our course qualifies in your state.)

Income Tax Training Courses
30 hours CPE each
• Basic Income Tax Preparation for Individuals (DBIT)
• Comprehensive Income Tax Preparation for Individuals (DCIT)
• How to Prepare Small Business Income Tax Returns (DBTT)

For more CPE information, including complete course descriptions, learning objectives, and NASBA disclosure, call 800-510-8997 or visit Quickfinder.com/cpe.

The RIA Federal Tax Handbook is the most authoritative, accurate and easy-to-use paperback reference for day-to-day tax questions. This edition of this essential tool is the most extensive ever—containing answers to hundreds of tax questions plus guidance on the latest tax topics and changes.

ORDER INSTRUCTIONS

Every Quickfinder purchase you make earns money for your association! See donation amounts listed below!

• See association order form for pricing, s&h, sales tax, and more.

• We will be placing one group order to benefit from the best group pricing. All orders must be received by Dec. 1, 2007. Make checks payable to Quickfinder.

• Orders must be faxed to (925) 736-3853, or mailed to:
  Quickfinder
c/o EBAEA–Diann Gross
11828 Dublin Blvd., Ste. P.
Dublin, CA 94568-2380
CSEA East Bay Chapter  
DISCOUNT CODE: Q521  
Use your association code to receive the discount price and earn donations for your association!

Society Code: (Must enter to receive discount and qualify for donation.)

Customer Number: (If known.)

Company Name:

Name:

Address: (If P.O. Box, please include physical address for UPS.)

City, State, Zip:

Email: (Required for order confirmation.)

Day Phone: (.........)

Credit Card Account #:  
[ ] Visa  [ ] MasterCard  [ ] Discover  [ ] AMEX

Expiration Date:

Month  Year  Cardholder’s Signature

Please Note: Our policy is to charge your credit card at the time of order.

Quickfinder Shipping Rates  
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<th>Reg.</th>
<th>Assoc.</th>
<th>Donation</th>
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</thead>
<tbody>
<tr>
<td>All Handbooks (excludes Federal Tax Handbook)</td>
<td>1 unit</td>
<td>$4</td>
<td>$4 each</td>
<td></td>
</tr>
<tr>
<td>Federal Tax Handbook</td>
<td>11 – 20 units</td>
<td>$5</td>
<td>For quantities greater than 11, call for shipping/handling pricing</td>
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<tr>
<td>Tax Tips Newsletter</td>
<td>21+ units</td>
<td>$4</td>
<td>per subscription</td>
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<tr>
<td>Package QF-X</td>
<td>$3 each</td>
<td></td>
<td></td>
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<tr>
<td>Laminated Tax Tables</td>
<td>$3 each</td>
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<tr>
<td>Client Reference Schedules</td>
<td>$3 each</td>
<td></td>
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<tr>
<td>Wall Calendar</td>
<td>$3 each</td>
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<td></td>
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<tr>
<td>CD &amp; CPE</td>
<td>$3 each</td>
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Increased Donation Amount

Every Quickfinder purchase you make earns money for your association! See donation amounts listed below!

We will be placing one group order to benefit from the best group pricing. All orders must be received by Dec. 1, 2007. Make checks payable to Quickfinder.

Orders must be faxed to (925) 736-3853, or mailed to:

Quickfinder  
c/o EBAEA–Diann Gross  
11828 Dublin Blvd., Ste. P  
Dublin, CA 94568-2380

SOCIETY DISCOUNT CODE
Q521

<table>
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<tr>
<td>Quickfinder Handbooks (Print or CD): Tax Planning for Individuals • 1040</td>
<td>1</td>
<td>$43</td>
<td>$40</td>
<td>$5.00 ea</td>
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<tr>
<td>Tax Planning for Businesses • Small Business • Depreciation • Accounting and Bookkeeping • NEW! Individuals—Special Tax Situations</td>
<td>2 – 10 units</td>
<td>$41</td>
<td>$38</td>
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<td>11 – 20 units</td>
<td>$40</td>
<td>$37</td>
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<td>21+ units</td>
<td>$38</td>
<td>$35</td>
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<tr>
<td>All States Quickfinder Handbook (Print or CD)</td>
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<td>$76</td>
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<td>2 – 10 units</td>
<td>$72</td>
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<tr>
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<td>$12</td>
<td>$9</td>
<td>$1.00 ea</td>
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<tr>
<td>Tax Tables (Individuals or Businesses)</td>
<td>$12</td>
<td>$9</td>
<td>$1.00 ea</td>
<td></td>
</tr>
<tr>
<td>Quickfinder Tax Tips Newsletter</td>
<td>1 yr/12 iss.</td>
<td>$99</td>
<td>$89</td>
<td>$5.00 ea</td>
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<tr>
<td>Handbook-Based Self-Study CPE</td>
<td>Per course</td>
<td>$22</td>
<td>$19</td>
<td>$2.00 ea</td>
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<tr>
<td>Ethics Self-Study CPE</td>
<td>Per course</td>
<td>$22</td>
<td>$19</td>
<td>$2.00 ea</td>
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<tr>
<td>Tax Training CPE (DBT, DCIT, DBTT)</td>
<td>Per course</td>
<td>$99</td>
<td>$89</td>
<td>$5.00 ea</td>
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<td>Federal Tax Handbook</td>
<td>1-40</td>
<td>$64.75</td>
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<tr>
<td>NEW! 2006 &amp; Spring 2007 Tax Acts Guide</td>
<td>$49</td>
<td>$45</td>
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<tr>
<td>NEW! Client Quick Reference Tax &amp; Wealth Schedules</td>
<td>Each (sold in sets f 5)</td>
<td>$12</td>
<td>$11</td>
<td>$1.00 ea</td>
</tr>
<tr>
<td>NEW! Quickfinder Wall Calendar</td>
<td>Each</td>
<td>$10</td>
<td>$9</td>
<td>$1.00 ea</td>
</tr>
</tbody>
</table>

Questions about ordering? Call us toll-free at 800-510-8997!
Dear

The IRS is conducting a study to learn if tax professionals are aware of some of the services available to them from the IRS. We would like you to participate in this effort.

You were randomly selected to participate in our study and should receive our survey in about a week. When the survey arrives in the mail, please take a few minutes to fill it out and return it in the envelope provided.

Your thoughts and experiences are important to us.

Thank you in advance for your help.
Internal Revenue Service
P.O. Box 44976
Mail Stop TA 774
Indianapolis, IN 46244

October 31, 2007

We recently sent you a postcard asking for your help with an important survey we are conducting. The IRS is working on improving its services to tax professionals by conducting a survey of paid tax preparers. The survey asks participants if they are aware of some IRS services available to them and whether they (tax professionals) use the services offered.

You were randomly picked to receive our survey, which will take about 10 minutes to complete. Your participation is voluntary and your answers will be kept confidential.

Please take a few minutes to complete this survey and return it as soon as possible (but no later than November 13, 2007) to ensure that your responses are included in this study. For your convenience, a pre-addressed postage-paid envelope is enclosed.

Your input will help the IRS improve communication tools for tax services available to tax professionals. Thank you for your help with our study!

Sincerely,

Nina E. Olson,
Internal Revenue Service
National Taxpayer Advocate

Enclosures

The Office of the Taxpayer Advocate operates independently of any other IRS Office and reports directly to Congress through the National Taxpayer Advocate.
The Internal Revenue Service is conducting a survey among tax professionals who prepare individual income tax returns and we'd like to include your opinions. We will not be asking anything about you or your client's tax filings. This survey should take about 10 minutes to complete and we'd appreciate your participation. For each question, please completely darken the circle next to each of your response(s). Thank you!

1. How many filing seasons have you professionally prepared Federal income tax returns? (mark one)
   - Less than 2
   - 2 to 4
   - 5 to 9
   - 10 to 19
   - 20 or more

2. Which of the following best describes your practice? (mark one)
   - CPA
   - Unenrolled Agent
   - Tax Attorney
   - Enrolled Agent
   - Other (please describe) ____________________________

3. Approximately what percent of your clients have encountered a problem(s) with the IRS that could not be solved by going through the normal IRS channels? (mark one)
   - Less than 1%
   - 1% to 4%
   - 5% to 9%
   - 10% to 24%
   - 25% or more

4. Are you aware of an organization(s) within the IRS that helps taxpayers solve tax problems? (mark one)
   - Yes
   - No
   - Don't Know

Please continue on other side.

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-1349. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to: IRS Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.
5. Have you heard of the IRS's Taxpayer Advocate Service (TAS)? (mark one)
   ○ Yes
   ○ No
   ○ Don't Know

6. How did you hear about the Taxpayer Advocate Service (TAS)? (mark all that apply)
   ○ Have not heard about TAS (go to Q. 10)
   ○ IRS brochure
   ○ TV Advertising
   ○ IRS' Website, irs.gov
   ○ Radio Advertising
   ○ Other Internet Websites
   ○ Newspaper/Magazine Advertising
   ○ Promotional materials (e.g., pens, rulers)
   ○ Outdoor/Billboard Advertising
   ○ Email message from the IRS about TAS
   ○ Poster
   ○ Friend or family member
   ○ IRS Publication or Form
   ○ Accountant / professional preparer
   ○ Other (please describe)__________

7. Within the past year, how many taxpayers have you either referred to the IRS's Taxpayer Advocate Service (TAS) or contacted TAS directly on their behalf? (The IRS' Taxpayer Advocate Service is dedicated to helping taxpayers resolve tax problems that have not been resolved through normal IRS channels.) (mark one)
   ○ 0  (go to Question 10)
   ○ 1
   ○ 2 to 4
   ○ 5 to 9
   ○ 10 to 19
   ○ 20 or more

8. Which of the following motivated you to contact the Taxpayer Advocate Service (TAS)? (mark one)
   ○ TAS does not charge a fee
   ○ TAS can cut through red tape
   ○ TAS will provide a prompt response to your problem
   ○ TAS provides assistance in different languages
   ○ Other (please describe)______________________________________________________
   ○ Don't Know

Please continue on next page
9. Why do you contact or refer taxpayers to the IRS's Taxpayer Advocate Service (TAS)? (mark all that apply)

- Did not contact or refer anyone to TAS
- The taxpayer received notice of a problem
- Did not have time to help the taxpayer
- The taxpayer is suffering / about to suffer a significant hardship (e.g., loss of job)
- The taxpayer could not pay for additional services
- The taxpayer is facing the threat of adverse action (e.g., notice of intent to levy)
- The taxpayer is unsure how to get help from the IRS
- The taxpayer will incur significant cost (including fees for professional representation)
- The taxpayer wants to check on the status of their refund
- The IRS has not responded timely to my client
- The taxpayer was about to suffer long term adverse impact or harm (e.g., loss of home)
- The taxpayer did not receive a response within 30 days or by the date promised
- Established IRS systems or procedures have failed to resolve the problem or dispute
- Other (please describe) ________________________________________________________________
- Unsure or do not know

10. What is your preferred method for getting information about how the Taxpayer Advocate Service (TAS) can help you? (mark all that apply)

- Tax Services (e.g., produced by private vendors)
- Tax Publications
- Other Tax Preparers
- The IRS Website, irs.gov
- Other Internet Websites
- IRS Forms and Instructions
- IRS Tax Practitioner Hotline
- IRS 1-800-829-1040 (800-TAX-1040)
- Seminars
- Professional Associations/Organizations
- IRS Tax Forums
- Email
- Other (please describe) ________________________________________________________________

Please continue on other side.
11. What time frame would be the most effective for the Taxpayer Advocate Service (TAS) to advertise its services? (mark one)
- During the January to April tax season
- Right after tax season - during the May to August period
- All year round
- Don't know

12. Within the past year, why didn't you use the services of the Taxpayer Advocate Service (TAS)? (mark all that apply)
- I used TAS services
- Did not need help
- Was not aware TAS existed
- Did not know how to contact TAS
- Did not believe TAS could help
- Did not want to use TAS
- Other (please describe)

13. If you have received assistance from the Taxpayer Advocate Service (TAS) within the past year, how satisfied are you with the assistance you received? (mark one)
- Very Dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied
- Not Applicable

Thank you for completing our survey!

Our authority for requesting this information is 5 USC 301 and 26 USC 7801. The primary purpose for requesting the information is to determine if taxpayers are aware of the Taxpayer Advocate Service (TAS) and when they might qualify for assistance from TAS. This will be determined, in part, by surveying tax preparers to see if they are aware of the services provided by TAS and under what circumstances TAS can help the taxpayers. Providing the information is voluntary. Do not provide any information that identifies you. If you have a federal tax question please call the IRS at 1-800-829-1040. You were invited to participate because TAS has randomly selected you to participate in the survey. To protect your privacy, you should use the business reply envelope to mail your survey back to us.