

THE PROFESSIONAL

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Summer Hobnobbing

Robert L. Cross, PA, ABA, ATA, Northglenn, CO



They share many of our frustrations with the processes but are simply bound by the law and the bureaucratic reality of their jobs.

This newsletter is a bit late, and it is my fault. Since the last newsletter was published, I have been on the road every other week to honor my commitment to NSA as a speaker for the IRS Nationwide Tax Forums. It has certainly been an interesting experience. I just returned from the Las Vegas forum on September 16th and my article for the newsletter was not ready until after that date. So you can blame me for the fact that this issue is tardy in delivery.

It was an exhilarating experience that I truly enjoyed. The schedule was a bit tedious and Deanna will tell you that this article is not the only thing that got deferred during my travels. The major benefit has been to network with some really top-notch tax practitioners from nearly every state. Total attendance at these six seminars was approximately 17,000 tax professionals. Over 14,000 of those in attendance came to listen to and participate in my presentations. Speaking to rooms with over 1,000 people in the audience was certainly a new challenge.

It was also interesting to visit with IRS employees from multiple departments and various levels of authority. I was pleased to find how much they appreciate the feedback they get from the practitioner community.

The forum in San Antonio coincided with NSA Committee Week and I found myself hoofing it between hotels to keep up with my new NSA duties as Administrative Chair for the Right To Practice Committee (RTP). Deanna and I also had the opportunity to have dinner meetings to get acquainted with the NSA members who serve the various areas of responsibility for RTP.

But it was not all work while we were in San Antonio. Deanna took the boat tour of the San Antonio Riverwalk three times, once on her own, once with me and then we both accompanied Ezra Smith from Delaware for a final trip on the last evening we were in San Antonio. We drove to San Antonio and took time to visit some historic areas along the way. On our return, we took a side trip to Palo Duro Canyon State Park, a place I have wanted to visit since I first read about Charles Goodnight and his dealings with John Iliff, the Colorado cattle baron. It was a busy summer, but there was time for personal fun as well. The convention next year will be in Las Vegas. We will drive again and visit some of the places we have missed on previous outings. I encourage everyone to consider attending the NSA convention next year.

Important Upcoming Seminars

Mile High Chapter

Colorado Update

Date to be Announced

Pikes Peak Chapter

IRS and Colorado Update

October 20th

(see page 10 for registration)

Form 1041 Estates and Trusts

November 17th

Business Entities

November 18th

(see page 11 for registration)

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PUBLIC ACCOUNTANTS SOCIETY OF COLORADO

Seminar/Workshop Calendar 2004

NCPE 1040 Tax Seminars

November 1-2	Durango, CO
November 2-3	Denver, CO
November 3-4	Grand Junctn, CO
Nov 30-Dec 1	Denver, CO
December 2-3	Colo Springs, CO

For more information on PASC events, Call
(303) 452-8227 or (800) 578-4451 or
visit our website <http://www.coloradoaccountant.org>

NSA Calendar of Events for 2004

Sep 27-28	National Accounting & Tax Symposium	Baltimore, MD
Oct 23-24	Leadership Networking Conference	Minneapolis, MN
Nov 15-16	National Practice Development Institute	Las Vegas, NV
Nov 19	Legislative Strategy Conference	New Orleans, LA
Nov 20-21	Leadership Networking Conference	New Orleans, LA
Dec 10	ACAT ABA Exam	Multiple Sites

For more information on NSA events visit the web site
<http://www.nsacct.org>, or call (800) 966-6679

From the Governor's Desk

Andrew T. Morehead, PA, CFP, ATP, Eaton, CO
NSA Governor District IX



The recent NSA convention in San Antonio may have marked my first time in that city, but it is certainly not my last. The Alamo, the Riverwalk...and some of the finest eating places around. You can even get through airport security in a few minutes. I will be back.

The convention went well, considering all the events packed into a three -day schedule.

The election results:

President	Eldon Clingan
1 st VP	Wanda Samek
2 nd VP	Bob Fukuhara
Sec/Treasurer	Donny Woods
Gov Dist II	Bob Sommers
Gov Dist IV	Wanda Goodson
Gov Dist VI	Charles Jones
Gov Dist VIII	Jim Nolen
Gov Dist X	Barbara Stechnij

Past President Jeff Adelstone was appointed to the ACAT Board and Executive VP John Ams was signed to a multi-year contract.

Within District IX we have had some committee appointments I should mention. Bob Cross of Colorado is the new Administrative Chair of Right to Practice, which includes such areas of responsibility as federal taxation, state regulation and oversight, accounting guidelines and peer review. Leonard Larson of Washington will head up Leadership Development efforts, including relations with our affiliated societies. I will be the Board Governor on the Executive Committee this year, and there are many other volunteers from our District IX states in positions on committees this year. Congratulations to all of you.

The Scholarship Foundation received many state contributions, as usual, and benefited from proceeds from the annual auction and from the karaoke contest on the first night of the convention. In all, I understand that more than \$32,000 was raised in the three days for its programs.

The site for the 2006 NSA convention will be Providence, Rhode Island. For those of you who are not familiar with that area, it is close to Boston, Cape Cod, Newport and many other scenic and historic places to visit. For those who like to gamble, it is also close to Foxwoods, the biggest casino in the U.S. It is a wonderful area to visit in the summertime and I certainly plan to be there. More details and exact dates will follow as soon as staff makes those arrangements.

Finally, you may recall that there were many changes proposed to NSA's policy on financial assistance to its affiliated state organizations for legislative efforts following the district networking meeting held in Portland, OR last fall. Thanks to the work of numerous volunteers, particularly including District IX's own Bob Cross and Right to Practice Chair Bette Jo Berryman, that revised policy statement was approved by the Board. It should result in increased flexibility and better working relationships as NSA and its affiliates work toward improvement of the accounting profession and protection of our practice rights.

NSA State Director's Report

Matthew C. Lewis, PA, EA
Delta, CO



I have just returned from the NSA Annual Convention that was held this year in San Antonio, Texas. Eighteen plus hours each way made for a long drive, but was well worth the time and effort to get there. Next year the convention will be held in Las Vegas, Nevada, which is considerably closer. There were a total of 254 delegates who attended this year, eight of whom were from Colorado. Those representing Colorado were Bob Cross, Deanna Cross, Helen Gerlick, Yvonne Dunkel, Carlos Klinger, Judy Shoemaker, Andy Morehead and myself.

At the Awards Breakfast, Colorado received recognition for monitoring all of the meetings of the Colorado State Board of Accountancy. We owe each member that gave of their time to monitor these meetings a big thank you! One of the major purposes of NSA and PASC is to continue to protect the right to practice of every accountant in Colorado. Without continual monitoring of the State Board of Accountancy and awareness of legislation that is being considered or proposed, our right to provide various services could be severely limited.

Over \$32,000 was contributed at the convention this year to the NSA Scholarship Foundation. The Foundation received approval from the IRS to expand its mission beyond the college student population directly into the practitioner community through the Educational Grant Program. This new grant program reiterates the importance of continuing professional education, which is critical to the profession's ability to meet the changing needs of today's clients. This enables the Foundation to fund programs designed to benefit you as accounting and tax professionals.

The National Accounting & Tax Symposium, September 27-28 in Baltimore, MD., is a great opportunity to get valuable CPE at a great discount! NSA is offering 16 Hours of CPE in 2 days for just \$50 after rebate to members of NSA. The non-member price is \$575. The symposium will cover topics including: "Ethics: It's a New Day"; "Fraud Has No Place in the Accounting Profession"; "The Role of the Professional Accountant in Estate Planning"; "Advanced Income Tax Workshop" and more. If you need the continuing education, you can't beat this deal.

NSA launched its new website several months ago at www.nsacct.org. When you go to the site remember that to get to the members only section your login user name is your last name and your password is your membership number. Check out the membership benefits to get the most out of your membership in the society. I will be discussing some of the benefits in future articles.

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Mortgage Options to Consider

The Federal Reserve recently completed a study that came to the conclusion that Adjustable Rate Mortgages (ARMs) were a better choice than fixed rate loans. Fixed rate mortgages are overwhelmingly the loan program favored by consumers. However, with a thorough understanding of ARMS, a homeowner may be more open to selecting that loan program and reaping the benefits.

As a professional who is frequently called upon by clients for financial advice, the following facts may help you clarify their options. There are lots of ARM loans to choose from, and the features vary quite a bit. The time that an ARM will remain fixed before adjusting and the factors governing the future adjustments, including the maximum amount the rate can change are important points to consider.

Consider one popular type of ARM – a 5/1. This loan will remain fixed for the first five years but then adjust every year thereafter. A common misunderstanding that many consumers will have is that they should only consider the 5/1 ARM if they plan to be in their home for five years or less. They often fail to recognize that the savings made in the first five years will offset future years of possible higher payments if the rate on the ARM increases.

The best way to illustrate this is to look at a specific example. It is very common for the rate of a 5/1 ARM to be about 1% lower than the rate on a 30 year fixed loan. Assume the loan amount is \$300,000. The 1% savings on the 5/1 ARM would save the borrower about \$200 each month for the first 60 months. That would net a hefty savings of \$12,000 in 5 years. But, most borrowers worry about what will happen after the initial period. If the \$12,000 savings were placed in a piggy bank, there would be enough funds there to draw upon to cover future worst case increases for the following 2-3 years. This assures the borrower of coming out ahead for 7-8 years by selecting the 5/1 ARM. Compare that to the average life of a home loan, which is 4 years, and the odds become stacked in favor of the ARM.

Many homeowners refuse to take a gamble on their selection of a mortgage product, so they stick with a fixed rate. Well, like it or not, whatever the choice is, it's a gamble. Selecting

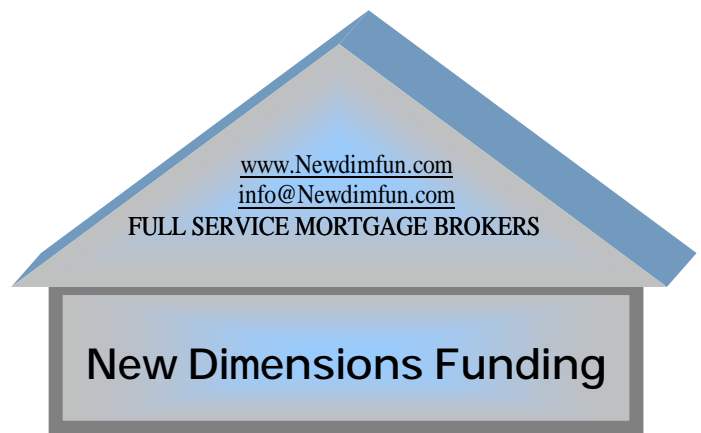
a fixed rate still means they are betting that, during the time they are obligated to pay the mortgage, the fixed will perform better than the ARM. Either way, they are rolling the dice and making a bet. The only difference is they will know the result of the fixed payment. The key here is to get the odds to work in your favor.

This is where consultation and guidance from a professional loan originator can be worth its weight in gold. The loan consultants at New Dimensions Funding are always willing to discuss options, and there is never a charge for consultation. Please give us a call to update yourself on the loan programs available that may help you help your clients.

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ColoradoAccountant.org

“Proprietary, Patent-Pending”

by Joanne L. Konrade, EA, PA



“Good Friday morning Mr. Hesse.” Marie greets the long-time tax client in her typically friendly way. “Would you like to sign Mr. Brown’s Letter of Engagement on the Scribbler Tablet?”

Victor Hesse takes the stylus from Marie and signs his name on the signature line of the electronic document. “Marie, you’ve known me long enough to call me Victor. Does Barbara need to sign?”

Barbara is stomping the snow from her boots onto the mat offered for that purpose.

“I take it that means Barbara is now Mrs. Hesse?” Marie winks at Barbara.

“Yes, we were married last summer. Here’s our tax stuff.”

Marie takes the package from Victor and begins feeding documents into her Fujitsu duplex scanner. She scans the W-2s, K-1s, 1099s, handwritten notes and the organizer filled in by the clients.

“Is Rik here in Fort Collins today or are we doing this by television?” Victor asks. “I haven’t seen Rik in person for three years. I usually just drop my tax stuff off, but this year I have a few questions.”

“Rik is at the Colorado Springs office today, Victor. He’ll be meeting with you on the teleconference terminal. You will all be able to see and hear each other. You’ve done this before, haven’t you?” Marie returns Victor’s tax package to him. “Are you ready to come back to Rik’s office now?” She leads the couple into Rik Brown’s office. “Just make yourselves comfortable and I’ll let Rik know you are ready for your appointment.”

Marie adjusts the screen and camera and leaves the private office. Victor and Barbara settle into their comfortable chairs and gaze around Rik’s office while they wait. It is tastefully decorated in a modern style and doesn’t have any of the paper clutter usually associated with a tax office during tax season. Victor recalls when things changed the year Rik announced that his practice was going paperless. It was a foreign concept to Victor but there hasn’t been a single problem for him in the nine years since that tax season. Except for the year Victor’s electronic

tax payment bounced because he forgot to transfer funds into his bank account. Rik assured him that the learning curve helped him to tweak the system so that would never happen again. Ascertaining funds available for transfer are now a regular step in the computerized process before any transfer is issued. “Not like in the movies,” Barbara whispers as her eyes scan the sparkling glass and chrome surfaces.

Marie pops her head into the room, “Rik is on the line,” and closes the door as she leaves.

As the door closes, Richard S. Brown, EA, PA, appears on the 30” monitor, “Victor, how was your year?”

“Howdy, Rik. Don’t you ever get older? You look great, Rik.” Victor has experienced this meeting forum before and becomes comfortable with Rik’s electronic voice and image almost instantly. “Well, Barbara and I got married. That’s my good news.” Barbara smiles at the camera and nods, feeling slightly uneasy about the electronic meeting.

“Congratulations. That’s very good news,” Rik smiles warmly at the couple sharing their joy. “I understand you have a few questions for me, and I have a few for you as well. There are a couple of notes from your package which I need to clarify. I can’t quite make out the name of the second organization you have listed under contributions. What does that say?”

Victor pulls the client organizer from his manila envelope and replies with the name of the church he has listed.

“Thank you. I also need to clarify your basis in the stock sale shown on page three. Would you tell me the amount per share or the basis of the entire sale, either way is fine?”

Victor explains that he inherited the stock on May 4th, 1989 when his grandmother passed away.

“Thank you. Now, what would you like to ask me?”

Victor begins to describe a vending machine investment that a friend told him about. He talks about guaranteed locations and tax write-offs to the extent they were described to him.

“That’s very interesting, Victor. Let me do some research for you and I’ll send you a package with some industry statistics and answers to your questions. Would that work for you?”

ColoradoAccountant.org Continued

Victor agrees and Barbara nods again.

“Well, I guess we’ve covered it. If there are no other issues, it was good seeing you. We’ll call you when your taxes are ready to pick up and your Electronic Filing Authorization is ready to be signed.”

Victor and Barbara collect their things, wish Rik a good tax season and tell him not to work too hard. All three laugh and the monitor goes dark. At that moment, Marie opens the door and holds it as the couple exits.

Barbara notices how strange the wall covering seems to look, like some sort of acoustic absorbing fiber she recalls from working in a cubicle made of sound proof panels.

“Rik is a busy man, isn’t he?” Victor remarks as they walk up the hallway toward Marie’s reception desk and the front door.

“That he is,” Marie responds.

As they pass three other closed doors on their way to the reception area, Barbara furrows her eyebrows as the faint sound of voices emanate from the other private rooms. She’s vaguely aware of an echo of what sounds like Rik’s voice coming from various directions as they continue walking toward the front.

As they approach the front door, another client is arriving for her appointment. Marie shakes the couple’s hands and promises to call them in a few days when everything is ready for their return, then turns to greet Nancy Jamisen.

Once again, Marie repeats the Scribble Tablet signing and document scanning before leading Nancy into the private room previously occupied by Victor and Barbara. She adjusts the monitor and camera, then leaves to get Rik on the line.

At 3:00, the private door to the back parking lot opens and Judy walks up the hall to the reception desk. “Hi, Marie. Been busy?”

Marie rolls her eyes, grateful for Judy’s arrival. The two have been an office team along with Sarah, the third member of the trio, for a dozen years. They often remember the days when tax season was a flurry of paper, filing cabinets and reference books. Now, they each take a shift, enabling the office to see clients six days a week, fourteen hours each day. They rotate playing host on Sundays, recruitment day. Hosting, arranging appointments, greeting and guiding clients, scanning documents and gathering signatures are the sum of their duties. They are paid triple what any other tax office offers. In addition, recruitment bonuses often exceed wages.

“Did Jeffrey call in yet today?” Judy asks as she stashes her purse into the cubby just vacated by Marie’s purse.

Marie logs off the reception desk computer as Judy slips into the chair and logs on, in one continuous motion.

“No, I expect him to call any time now. He has three appointments in the Los Angeles area scheduled for today. One is with a gentleman who was scheduled last year but is finally coming this year. The other two are referrals from Mr. Jepsen.” Marie smiles at the thought of Mr. Jepsen, a wise old rascal who makes a gathering a party. “I’m going to take off. You’ve got Nancy Jamisen in one, Bill and Bonnie Kramer in two, Mr. O’Fare in three and Butch Becker and his mother in four. Nancy went in last. Oh, and Angela has been here, scanning the mail since noon.”

“She’s a cutie,” Judy notes. “I’ll have to ask her how her Valentine’s dance at school went.”

Marie grins a knowing response. She got the whole story earlier. She pulls her white angora hat down around her ears and plucks errant fur from her navy wool coat.

“Okay, have a nice evening, Marie. I’ll see you here on Sunday for recruitment.” Judy picks up where Marie leaves off. After years of tag-teaming, they move alike in the office.

At 8:30, Jeffrey Traub is on the phone. “Judy, how ya’ doin’? Is the propeller-head in?”

“Hi, Jeffrey. No, Rik isn’t here today but I’ll be talking to him. Do you want to leave a message?”

“Yeah, tell him we got three more for Sunday. That’s a total of five; two from Phoenix and three from L.A.”

“Great, Jeffrey. He’ll be happy to get that message. Marie and I are doing Sunday so we’ll see you then.” Judy is always excited about a full-house at recruitment. She loves to see the guests during the presentation. It’s like watching kids open Christmas presents.

* * * * *

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Newsletters September/October 2004
open this story and click

MORE

for the conclusion of “Proprietary, Patent-Pending”

* * * * *

NSA Convention San Antonio, TX August 2004



The Alamo

1 Block from Convention Hotel



Riverwalk Theatre and Mosaic of the Generations
along the San Antonio Riverwalk



NSA Idol Karaoke Contest



Deanna Sings Sponsored by Andy



Colorado Delegation

Judy Shoemaker, Bob Cross, Carlos Klinger, Yvonne Dunkel, Helen Gerlick, Deanna Cross, Matt Lewis



Judy Shoemaker and her hubby, Fritz



Andy escorts 1st VP, Wanda Samek to the Head Table



**District Governors
Bill Parrish
Andy Morehead**



**Matt Lewis is Installed as
NSA State Director for Colorado**

Public Accountants Society of Colorado
Pikes Peak Chapter

Presents: IRS Update by Kirk Busby
Colorado Tax Update by Deanna Longo

CPE: 5 hours (tax)

When: October 20, 2004 Where: LeBaron Hotel
Registration: 8:30 a.m. to 9:00 a.m. I-25 & Bijou, Exit 142
Seminar: 9:00 a.m. to 3:00 p.m. Colorado Springs, CO
Continental Breakfast, Snacks and Lunch provided

Cost: PASC members - \$70
Non members - \$90

IRS Presentation (9:00-12:00)

Kirk Busby - Senior Tax Specialist (TEC)
Kirk has been with the government for more than 17 years. During this time he has been a Senior Tax Specialist, Revenue Agent in Examination & Quality Measurement, Tax Auditor & Tax Examiner. Mr. Busby will have a co-speaker.

Colorado Presentation (1:00-3:00)

Deanna Longo - Taxpayer Service Trainer
Deanna has been with the State of Colorado for 6 years. Currently her primary responsibility is the education of taxpayers, tax professionals, business owners & DOR employees. Deanna has presented Colorado tax seminars over the past two years to various tax professional associations.

Topics:e-Submissions

- EFTPS
e-Services
IRS Voluntary Agreements
Abusive Tax Avoidance Techniques
The "Dirty Dozen"
Flow thru Priority
Burden Reduction
New Exam (Audit) Trends
Leveraging TEC

Topics:

- Legislative Update
Income Tax
Sales Tax
What's new at DOR
Auto Systems
E-Filing Options
New Forms
Form 104 Credits, Additions & Subtractions

Registration and payment should be received by October 14, 2004.

detach here

Register me for the IRS & Colorado Tax Update Seminar on October 20, 2004:

My check payable to PASC-PPC for \$ is enclosed.

(PASC members \$70, Non-members \$90)

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Public Accountants Society of Colorado
Pikes Peak Chapter

Business Entities Tax Seminar

Form 1041 Estates & Trusts Tax Seminar

Featuring Gear-Up video tapes and materials

CPE: 8 hours taxation each seminar

(Total of 16 hours for both seminars)

Class limited to 36 attendees

When: November 17, 2004 (1041 Estates & Trusts)

November 18, 2004 (Business Entities)

Registration: 7:30 a.m. to 8:00 a.m.

Where: LeBaron Hotel

Seminar: 8:00 a.m. to 5:00 p.m.

I-25 & Bijou (Exit 142)

Colorado Springs, CO

Cost: Either Seminar Both Seminars

PASC Members \$145

\$250

Lunch: On your own

Non Members \$165

\$280

Continental Breakfast & Snacks Provided

1041 ESTATES & TRUSTS

This one-day tax seminar will discuss estate and trust tax issues. Areas covered will include estate and trust income tax return preparation checklists, wills, grantor trusts, fiduciary accounting, rental activities, Form 1041 deductions, distribution deduction, distributions in kind, tax treatment of beneficiaries, tax computation, termination, and much more.

BUSINESS ENTITIES

This one-day tax seminar will discuss partnership, corporation and LLC tax issues. Areas covered will include new developments, choice of entity, sale of partnership/LLC interest, personal service corporations, corporation liquidations, S-corporations, passive activity rules, and much more.

For additional information call Don Jackson at (719)471-7266

detach here - - - - -

REGISTRATION FORM

Register me for the Gear-Up Video 1041 Estates and Trusts and/or Business Entities Tax Seminar on November 17th and 18th, 2004:

Table with 4 columns: Seminar Date, Description, # PASC Members, # Non Members, Total. Rows include 11-17-04 (1041 Estates and Trusts only), 11-18-04 (Business Entities only), 11-18-04 (Both seminars), and Total Registration due (Payable to PASC-PPC).

Name(s) _____, _____
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OR Register on-line at: coloradoaccountant.org

Meet A Member

Deanna Snell Cross, PA, ABA, ATA, Northglenn, CO



I was born in Mason City, IA and raised on a farm NE of Mason City. I graduated from Nora Springs-Rock Falls High School in 1965. I then attended and graduated from North Iowa Area Community College with an Associates Degree in 1967. The year that I received my Associates Degree, my father

accompanied me down the aisle as he also received his Associates Degree. I then continued on with my education at the University of Iowa and the University of Colorado at Denver. With my original major as a Music Major and then changing to accounting I have been in a forever limbo of being a Senior in college to get a BA or BS degree.

During my days in college, I did a variety of jobs, from hoeing beets, the best ice cream dipper at the local ice cream shop to working at JC Penny's as their Display Manager. When I first arrived in Denver I went to work for JC Penny's in the display department. Then onto a job with a Paper Box Factory, next was temporary jobs and then finally with Arthur Andersen & Co. in their accounting department. When I left AA & Co., I went to work for an entrepreneur. At one time I was doing at least thirteen sets of books for him, plus being his rental agent, social secretary, financial consultant, etc.

On March 1, 1974, I opened my public accounting practice with two silent partners and yes I did have a starting client base. Within two years I outgrew my space and had staff. What an awakening for a person that had not yet reached the age of thirty!

In 1979 I met an interesting person. I thought that would never happen partly because my family was convinced I would never meet someone since I was over thirty years of age. Robert Cross came to work for the company that I had bought my second computer from and it was not working. Guess who came to my rescue. We worked together for many an hour that year and yes we became friends and decided our friendship should be more, which

was encouraged by my family. We married on May 17, 1980.

Now onto what I have been involved with for PASC and NSA since 1983 when I joined both organizations. A neighbor accountant came by and told me how important it was to protect my right to practice as well as keeping up with my continuing education. I then decided it was time for me to get involved with committees, CPE seminars, right to practice issues and attending conventions. I have served as Education Chair, Membership Chair, Treasurer of PASC, and NSA State Director, Awards Committee for PASC and NSA, NSA Good & Welfare, Legal & Legislative Committee, NSA-PAC and as your Editor of the Newsletter for the last few years. While I was serving as NSA State Director, I organized the first classes for PASC members to study and obtain the ABA and ATA credentials (which also helped me obtain these credentials). Chester Borelli, an NSA and PASC Past President, was always there to help me and inspire me to do all I could for both organizations. When he passed away, I took on the job of establishing the Chester Borelli Scholarship Fund to honor his memory. Later, I organized the Mile High Chapter of PASC and served as Chapter President for two years.

I have been involved with several non-profit organizations over the years, anything from serving on committees, doing their accounting or helping with fund raising events. I love my vegetable garden, from which I can or freeze goodies and then take these products to the county and state fair each year. I did receive eight ribbons this year out ten items. When we have time these days, we also love to go the partnership ranch at Wheatland, WY. There we can ride horses, fish, hike or just laze around our mobile home at the end of a beautiful canyon.

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ORDER FORM - QUICKFINDERS

It is time to think about ordering the Quickfinder Handbook 2005 Edition, 2004 Tax Year. Below you will find an order form to participate in a bulk order that will benefit the PASC. For **each** book and/or CD ordered the PASC will receive a donation of \$3.00. In addition, you will receive the benefit of receiving the lowest possible price. Be sure to read the instructions carefully. There can be no variance from the time frames listed.

To participate in the bulk order:

1. **All orders must be faxed to Phyllis Wischer no later than 10:a.m., Monday, 10/18/04.**
2. Orders will be tallied for best possible pricing.
3. You will be notified on Tuesday, 10/19/04, of your cost for the items you order.
4. **Checks made payable to Data Accounting & Tax Services, Inc. must be received at Data's office no later than Monday, 11/1/04.**
5. The order **will be placed** Tuesday, 11/2/04.
6. Quickfinders estimates the following shipping dates:
 - Book #1 & #2 - December 2004
 - Book #3 - February 2005
 - CD - January 2005
7. **You will be notified when the items are received at Data's office and you will need to make arrangements to pick up your order.**

To place your order, please indicate the number of items for each in the space provided.

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