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January 5, 2009

Dear Client:

Enclosed is your 2008 Tax Organizer. It contains most of the questions I need to complete your 2008 return. Completing the Organizer will save time and help minimize my fee.

Professional standards require that I formalize the arrangements and conditions of our engagement. Therefore, this letter must be signed in order to confirm my engagement to prepare your 2008 federal and state income tax returns, answer your inquiries on specific tax matters, and consult with you on income and estate tax planning, as well as financial planning. I will not audit or independently verify the data you submit. However, I may ask for clarification of some of the information.

My fees will be based on the amount of time required for these services at my standard billing rates, plus out-of-pocket expenses. I generally bill upon completion of the work. However, I may bill you on an interim basis as the work progresses. My invoices are due and payable on presentation. Any balance unpaid after 30 days will bear interest at 10% per annum.

Your returns are, of course, subject to review by the taxing authorities, which may impose substantial penalties if taxable income is understated. Any items resolved against you by the examining agent are subject to certain rights of appeal. In the event of an examination, I will be available to represent you and will charge you for these additional services.

The Internal Revenue Code contains a large number of uncoordinated penalty provisions. Congress has mandated IRS to maximize revenues by imposing all possible penalties. You have the final responsibility for your income tax returns. Therefore, you should review them carefully before filing. IRS regulations restrict your ability to rely on professional tax advice to avoid penalties. A new law requires that under certain circumstances, a return preparer must disclose tax positions taken on a return. These disclosures usually result in increased scrutiny of your tax return by IRS, and may increase your risk of an IRS audit. You have the right to remove the disclosure Forms 8275/8275-R before filing. However, in the event of an IRS audit, I must advise IRS that the original return included Form 8275 and/or Form 8275-R. Failure to include these attachments with the original return may result in added penalties.


New Treasury regulations require your consent to disclose any return information to third parties. **Please check below indicating your consent and effective period thereof.** If you consent to the disclosure of your tax return information, federal law may not protect your return from further use or distribution by those to whom the information is disclosed. Please check one of the following indicating your consent which will remain in effect until revoked:

I do not consent to any disclosure or use of any tax return information without specific written authorization. I will download the consent form, "Reg7216.rtf" at www.starkman.com as needed and return it to you, or

I consent to the use or disclosure of my tax return information as I authorize orally or in writing for the tax return years 2010 and prior years, or 2008 only.

I appreciate this opportunity to work with you. Please submit your tax information as early as possible. You can find this tax organizer on the Internet at www.starkman.com/taxorg08.pdf

Sincerely,
JAY STARKMAN, P.C.


Jay Starkman

The above terms and conditions are accepted and affirmed.

By _____ Date _____

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

General Information		Yourself	Spouse
First name			
Last name			
Address			
County			
Home telephone number			
Work telephone number			
E-mail address			
Social security number *			
Occupation *			
Date of birth			

* Complete only if different from last year's tax return.

Dependents (Complete only if different from last year's tax return)						
Name	Age at 12/31/08 *	Social security number **	Relationship	# mos lived with you	Income over \$900?	Full time student?
					Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
					Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
					Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
					Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
					Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
					Yes <input type="checkbox"/>	Yes <input type="checkbox"/>

* No exemption is allowed for a student who has reached age 24, unless student's income was under \$3,500.

** A social security number is required for all dependents.

Wages and Salaries						
Number of different W-2 forms enclosed:		<input type="text"/>	<i>Complete the following only if W-2 forms are not enclosed:</i>			
HWJ	Employer	Gross wages	Fed income tax	FICA tax	State tax	Local tax

LLC, Partnership, Estate, Trust, S Corporation Income		
Number of schedule K-1 forms enclosed:		<input type="text"/>
I am missing or awaiting some additional K-1's. (Name missing K-1's on Page C12.)		Yes <input type="checkbox"/> No <input type="checkbox"/>
I incurred unreimbursed expenses in connection with partnership business. (Attach details)		Yes <input type="checkbox"/> No <input type="checkbox"/>

Interest and Dividend Income

Number of 1099-INT and 1099-DIV forms enclosed:

Complete the following only for interest and dividend income that is not reported on enclosed 1099-INT and 1099-DIV. While exempt from federal income tax, state and municipal bond interest must be reported on your return. We also need it to calculate state income tax and tax on social security income.

HWJ	Div/Int	Name of payer	Amount

For seller-financed mortgage of a personal residence, list buyer's address and social security number.

Municipal bond interest from home state

Municipal bond interest from other states

Did you buy or sell publicly traded bonds? *(If yes, enclose copies of brokerage confirmation slips because they list accrued interest.)*

Yes

No

Did you have a bank account, securities account, or other financial account, or signature authority over an account in a foreign country?

Yes

No

Were you the grantor of, or transferor to a foreign trust?

Yes

No

Capital Gains and Losses (Use trade date)

HWJ	# shares	Description	Date bought	Date sold	Sale price	Cost
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		
			/ /	/ /		

Miscellaneous Income	
State income tax refund received	
Alimony received	
Unemployment compensation	
Social security income – yourself – gross	
Social security income – yourself – medicare premium deducted	
Social security income – spouse – gross	
Social security income – spouse – medicare premium deducted	
Other income – state nature and source (e.g. Pensions, IRA's, annuities, nonemployee compensation (form 8919), jury duty, disability income, installment sales income, etc.)	

Adjustments To Income			
Alimony paid (excluding child support)			
Educator classroom expenses (each K-12 grade teacher can fully deduct the first \$250)			
Forfeited interest penalty on savings withdrawal			
Individual retirement account – yourself			
Individual retirement account – spouse			
Are you a participant in your employer's pension or profit sharing plan (even if not vested)?	Yourself	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Spouse	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<i>A nonworking or noncovered spouse may be eligible for a deductible IRA contribution if joint income is under \$169,000.</i>			
Do you want to make an IRA contribution, if deductible?		Yourself <input type="checkbox"/>	Spouse <input type="checkbox"/>
Do you want to make a nondeductible regular IRA or Roth IRA contribution?		Yourself <input type="checkbox"/>	Spouse <input type="checkbox"/>
Do you or your employer maintain a Health/Medical Savings Account? (If yes, submit details on contributions made by you or your employer, and any distributions received.)		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you receive distributions from Long Term Care insurance? (If yes, submit details on amount received, number of days of long term care, and cost of care.)		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Medical (Do not complete if less than 7.5% of income *)	
<i>Please do not attach a detailed list of each medical expense.</i>	
Health insurance *	
Long Term Care insurance	
Medical expenses: prescription drugs, insulin, doctors, dentists, nurses, hospitals, labs <i>(net of insurance reimbursements)</i>	
Transportation and lodging <i>(including parking, tolls and automobile @ 19 cents before 7/1/08, 27 cents thereafter.</i>	

*100% of health insurance is deductible for self-employed and S corp. shareholders (without regard to the 7.5% limit). You must complete this section if you received distributions from a Medical Savings Account or Health Savings Account.

Contributions						
Total cash contributions <i>(Political contributions are not deductible. Please do not attach a detailed list of each contribution unless requested.)</i>						
Total noncash contributions <i>(IRS may impose negligence and overvaluation penalties for claiming more than the fair market value of noncash contributions.)</i>						
<i>If noncash contributions total more than \$500, complete all items:</i>						
	Charity's name and address		Description of donated property		Fair market value	
A						
B						
	Date contributed	Date acquired	How acquired	Your cost	Method used to determine fair market value	
A						
B						
Volunteer Work						
Number of miles driven <i>(Do not include as business mileage on Page C7)</i>					miles	
Parking and tolls						
Long distance telephone calls						
Other <i>(Describe)</i>						
Do you have all required charity receipts in your possession?				Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not sure <input type="checkbox"/>
<i>You are required to obtain written acknowledgement for any single or series of cash and noncash contributions to any one charity which aggregates \$250 or more, and a bank record or receipt to substantiate all monetary gifts to charity, regardless of amount. Contributions for which you received something in return (e.g., dinner or prize) are only partially deductible. Raffles, auctions and the like are generally non-deductible. Contributions of clothing and household items must be "in good used condition or better."</i>						

Taxes	
Real Estate on Residence	
Real Estate – Other (<i>Describe</i>)	
Personal Property and Ad Valorem Tax (<i>automobile, etc.</i>) (<i>Georgia autos, exclude the \$20 tag and \$1 mailing fee</i>)	
Other Taxes *	

* You may deduct either state sales tax OR state and local income tax, but not both. If you live in a state imposing income tax, you will benefit from the state income tax deduction, ignoring sales tax. The sales tax deduction may be maximized by totaling your checkbook and credit card records for actual expenditures on sales taxable items (separately stating a car, boat, or other big-ticket item). For sales tax, make (and keep) an adding machine tape of taxable expenditures and write the gross total above.

Estimated Income Taxes Paid		
	Federal	State
2007 4 th estimate, if paid in 2008 – <i>State only</i>		
Balance paid in 2008 with 2007 tax return or extension – <i>State only</i>		
1 st 2008 estimate (<i>due 4/15/08</i>)		
2 nd 2008 estimate (<i>due 6/17/08</i>)		
3 rd 2008 estimate (<i>due 9/15/08</i>)		
4 th 2008 estimate (<i>due 1/15/09</i>) <i>paid State before 1/1/09</i> <input type="checkbox"/> <i>after 12/31/08</i> <input type="checkbox"/>		
Did you pay each installment on or before its due date? (<i>If not, explain on Page C12.</i>)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Child Care Expenses		
Name and address of child care provider	SSN or EIN	Amount paid in 2008
Number of qualifying children (under age 13) and disabled dependents cared for in 2008		
If you or your spouse was a full time student for at least 5 months during 2008, enter number of months		
If you or your spouse was disabled during 2008, enter number of months		

Home Mortgage Interest Paid			
HWJ	<i>If paid to an individual, list his name, address and social security number.</i>		
Do your home mortgages exceed \$1 million, or home equity loans exceed \$100,000?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you refinance your home in 2008? <i>(If yes, please submit a copy of the closing statement or home equity loan statements.)</i>		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Student Loan* Mortgage Insurance** & Investment Interest (Stock, real estate, etc.)			
<i>Note: Interest paid on funds borrowed for personal purposes (automobile, credit card, etc.) is not deductible.</i>			
HWJ			

*If your income is under \$145,000 married filing jointly (\$70,000 single), you may be eligible to deduct up to \$2,500 of interest on loans for higher education expenses for yourself, your spouse, or anyone who was your dependent when the loan originated.

** If your income is under \$110,000 married filing jointly (\$55,000 single), you can deduct mortgage insurance paid on a contract issued after 2006.

Miscellaneous Itemized Deductions			
<i>Miscellaneous itemized deductions, including unreimbursed employee expenses, are allowed only in excess of 2% of income. If your expenses (including automobile on Page C7) are minimal, you may not need to complete this section.</i>			
Safe deposit box rental		Gambling losses <i>(to extent of gambling winnings reported)</i> *	
Investment counseling		Impairment-related work expenses *	
Tax return preparation fee			
Business and investment publications			
IRA custodian fees <i>(if paid separately by check, not by deduction to IRA account)</i>			

*Not subject to 2% limitation

Note: Unreimbursed employee business expenses, including **employee** auto expenses, are considered miscellaneous deductions. Miscellaneous deductions are deductible only if they exceed 2% of adjusted gross income. If you fall considerably short of this amount, you may not need to complete this section.

Automobile Expenses * (Complete only if you use your car for business)			
<i>Note: Commuting mileage is not deductible.</i>		Vehicle 1	Vehicle 2
1	Date vehicle placed in service	/ /	/ /
2	Total mileage during 2008		
3	Business mileage		
4	Average daily round-trip commuting distance		
5	Do you (or your spouse) have another vehicle available for personal purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6	If your employer provided you with a vehicle:		
	a. Is personal use allowed during off duty hours?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	b. Did he include fair rental value on your W-2?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7	Do you have evidence to support your deduction? *	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If yes, is the evidence written? *	Yes <input type="checkbox"/>	No <input type="checkbox"/>
		Vehicle 1	Vehicle 2
8	Gasoline, oil, repairs, tires, etc.		
9	Insurance		
10	Tags and licenses (report Ad Valorem Tax on Page C5)		
11	Vehicle rental		
12	Other (Describe)		
13	Did you buy or lease a new car or truck? (If yes, attach a copy of the invoice.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<i>Report automobile interest expense on Page C10, line 16b if self-employed. 2008 standard mileage rate is 50.5 cent before 7/1/2008, 58.5 cents thereafter.</i>			

Employee Business Expenses * (If you are self-employed, use Page C10 instead)			
1	Parking, tolls and local transportation (train, cabs, bus, etc.) *		
2	Travel expenses while away from home overnight (lodging, airplane, car rental, taxi, etc.)*		
3	Meals and entertainment *		
4	Business gifts (up to \$25 per recipient) *		
5	Union dues		Small tools and job supplies
	Uniforms and laundry		Business telephone
	Resumes and job search		Mileage between 1 st and 2 nd jobs
	Professional dues		mi
	Home office (attach details)		

*To avoid penalties, IRS requires that you have written or "other corroborating evidence" supporting these deductions.

Education Credits and Deduction (Hope and Lifetime Learning Credits are for income up to \$116,000 married joint, \$58,000 single. Deduction is for income up to \$160,000/\$80,000.)

- ◆ Credits may be claimed for self, spouse, or dependent.
- ◆ Hope Credit is 100% of the first \$1,800 per student, per year, paid during 2 calendar years.
- ◆ Student must not have completed sophomore year at 1/1/08 to qualify for Hope.
- ◆ Lifetime Credit is generally 20% of the first \$10,000 for all students paid annually.
- ◆ Deduction is limited to \$4,000 (\$2,000 for income \$130,000 - \$160,000; \$65,000 - \$80,000 single).
- ◆ Only tuition and fees (not room, board, books, etc.) qualify, provided they were not paid by scholarship grants.

Student's name	Institution	Amount

Household Employment Taxes (If you paid domestic workers, housekeepers, or babysitters)

Did you pay all household employees over \$1000 in a 2007/2008 calendar quarter?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you pay any one household employee over \$1,600 during 2008?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Total cash wages paid		
FICA tax withheld		
Federal income tax withheld		

Moving Expenses (If you moved 50 miles or more in connection with starting work in a new location)

Distance from former residence to new job		miles
Distance from former residence to former job		miles
Expense to move household goods and personal effects		
Travel and lodging while moving yourself and family (excluding meals)		
Employer reimbursement not included on form W-2		
Did your employer reimburse any moving expenses? (If yes, provide details.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Sale or Exchange of Residence (Complete if you bought or sold a residence)

Did you purchase a residence? (If yes, attach a copy of the closing statement and mortgage documents.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you sell a residence? (If yes, attach a copy of the closing statement of the sale.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Were any rooms in either old or new residence rented or used for business purposes at any time? (If yes, explain on Page C12.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Rental and Royalty Income or Loss

Did you or a family member use the rental property for more than 14 days during 2008?

Property A		Yes <input type="checkbox"/>
Property B		Yes <input type="checkbox"/>
Property C		Yes <input type="checkbox"/>
Property D		Yes <input type="checkbox"/>

		Property A	Property B	Property C	Property D
3	Rents received				
4	Royalties received				

Expenses

5	Advertising				
6	Auto and travel				
7	Cleaning and maintenance				
8	Commissions				
9	Insurance				
10	Legal and other professional fees				
11	Management fees				
12	Mortgage interest paid to banks				
13	Other interest				
14	Repairs				
15	Supplies				
16	Taxes				
17	Utilities				

18	Other (List)				

Improvements or Dispositions Associated with Rental Property

Enclose closing statements for any properties bought, sold, or refinanced in 2008.

Description	Date	Cost (sold)

Profit or (Loss) from Sole Proprietorship				
Main business activity *				
Business name and address *		Employer ID Number *		
1a	Gross receipts or sales			
1b	less: Returns and allowances			
6	Other income <i>(Describe)</i>			
<i>Report all car and truck expenses (except interest) on Page C7, even if less than 2% of income.</i>				
8	Advertising		24a	Travel
10	Commissions		24b	Meals and entertainment
11	Contract labor		25	Utilities
14	Employee benefits		26	Wages
15	Insurance **		27	Other expenses <i>(Describe)</i>
16a	Mortgage interest paid banks		27a	
16b	Automobile interest		27b	
16c	Other interest		27c	
17	Professional fees		27d	
18	Office expense		27e	
19	Retirement plans		27f	
20a	Rent/lease– vehicle/machine/equipm't		30	Home office <i>(Describe)</i>
20b	Rent/lease – other business property			Insurance
21	Repairs and maintenance			Electric / gas / water
22	Supplies			Repairs & maintenance
23	Taxes and licenses			

* Complete only if different from last year's return, or if you report more than one business.

** Report health insurance on Page C4, even if less than 7.5% of income.

Cost of Goods Sold and/or Operations		
1	Inventory at beginning of year	
2	Purchases (less cost of items withdrawn for personal use)	
3	Cost of labor	
4	Materials and supplies	
5	Other costs <i>(Describe)</i>	
7	Inventory at end of year	

Fixed Asset Purchases or Dispositions		
Description	Date	Cost (sold)

Questions (Supply details for any yes answers on Page C12.)

If this is the first year we are preparing your return, submit copies of your 2006 and 2007 returns.

1	Do you expect your 2009 Federal taxable income to be much different from 2008? <i>(If yes, explain; e.g. increase or decrease in income, deductions, or dependents.)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2	Did you convert a regular IRA to a Roth IRA, or receive any distributions from a pension, profit sharing, or other retirement plan during the year?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3	Did you establish any education IRAs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4	Did you make a major financing arrangement (e.g., refinance home or large loan)? <i>(Attach copy of documents.)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5	Did you pay foreign tax on interest, dividends, or other income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6	Did you redeem series EE U.S. savings bonds to pay tuition for higher education?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7	Did you incur expenses for adoption, whether or not successful? <i>[Form 8839]</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8	Did your employer pay you an expense allowance (a) for which you did not account fully to your employer, and (b) of which you were not required to return any payments not spent for business expense? <i>(e.g., car or uniform allowance)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9	Were you notified of an adjustment to any prior year's tax return? <i>(Attach a copy of the notice.)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10	Did you receive or exercise any stock purchase options offered by your employer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11	Did you incur a casualty loss, such as damage from fire, storm, theft, etc. where the loss after insurance reimbursement exceeded 10% of gross income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
12	On December 31, did you own any straddle positions (or other offsetting positions) in stocks, bonds, warrants, or options (or any combination)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13	Did you have a below market interest rate loan (other than with a financial institution) outstanding during the year?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
14	Does anyone owe you money which you have been unable to collect and which has become a bad debt, or did any stocks or bonds you own become worthless?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
15	Did you purchase gasoline, oil, or special fuel for non-highway business use vehicles (farm machinery, airplanes, etc.)? <i>[Form 4136]</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
16	Did you install solar electricity, solar water heater, or fuel cell in your residence during 2008? <i>[IRC §25D]</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
17	Did you make total gifts to any one individual exceeding \$12,000 for the year?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
18	Did you receive (a) gifts or bequest from <i>foreign</i> sources aggregating over \$13,561 or (b) <i>any</i> distributions from a foreign trust? <i>[Form 3520]</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
19	Approximately how many years ago was your will last revised?	2 or less <input type="checkbox"/>	3 – 8 <input type="checkbox"/> over 8 <input type="checkbox"/>
20	Should we photocopy and return this organizer to you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

