



The Update

VOLUME 19 NUMBER 3

Fall 2009

Sannerud, Savarese & Associates, P.A. – “Certified Public Accountants”
1207 Constance Blvd. N.E. • Ham Lake, MN 55304 • (763) 434-5929 FAX (763) 434-8833 • www.sannerudsavarese.com

**** NEW ****

Upcoming Seminars

Offered At No Charge To Clients And Guests

What You Need to Know About Long Term Care
(An Ameriprise Financial Seminar Hosted by Ted Erhart,
Dan Grassman and Barry Oxtan with
Special Guest Presenter – Rob Schultz CLTC)

The need for Long Term Care services is one of those subjects that may be tempting to ignore, but if needed, the consequences to family and finances can be dramatic. This seminar will explore Long Term Care from a risk management perspective. There are four primary Long Term Care options available, each will be covered with time for questions.

Date: Tuesday, October 6, 2009
Time: 6:30-7:30 pm (dinner provided)
Location: Sannerud Savarese & Associates, P.A.
Contact: Call our office (763) 434-5929 for reservations, space is limited.

What You Need to Know About Long Term Care
(An Ameriprise Financial Seminar Hosted by Ted Erhart,
Dan Grassman and Barry Oxtan with
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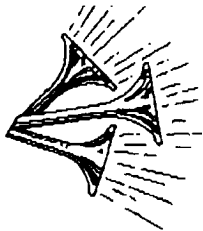
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Date: Tuesday, October 13, 2009
Time: 11:30-12:30 pm (lunch provided)
Location: Sannerud Savarese & Associates, P.A.
Contact: Call our office (763) 434-5929 for reservations, space is limited.

A Fresh Look at Bonds & Bond Portfolios
(Tiffany Brynteson and Nathan Corroy)

Join Tiffany and Nathan of FFP Wealth Management for a candid and interactive class about bonds. They will discuss strategies to implement as well as strategies you may want to avoid in today’s volatile markets.

Date: Monday, October 19, 2009
Time: Registration: 6:00PM
Presentation: 6:30- 7:30 pm
Location: FFP Wealth Management
11375 Robinson Drive Suite 210
Coon Rapids MN 55433
Contact: Reservations by phone (763) 231-2771
or online at:
www.ffpwealthmanagement.com/seminars.cfm



FROM SUE’S DESK

Under present law, the provisions of the 2001 Tax Act will “sunset” after December 31, 2010. One of these provisions relates to estate tax exclusions. Unless Congress acts yet this year, the 2001 Tax Act has repealed the estate tax for 2010. So what does this mean? If someone dies in 2010, no matter how large their estate, no federal estate taxes will be paid. BUT, this also means, assets in their estate transfer to their heirs at their cost (which is the tax basis). As an heir to stock, land, a home, etc. from anyone, do you know what their tax basis is in that asset? If not, when you sell that asset, it may be 100% taxable to you. For 2011, the estate tax exemption is reinstated with a \$1,000,000 exclusion. Want to know more? Give me a call and we can review your specific situation.

REMINDER . . . For Those Who Have Filed An EXTENSION

Corporations and Partnerships who are on extension for 2008, have until **September 15, 2009** to file their return. **Individuals** on extension have until **October 15, 2009** to file their return.

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TAX NEWS

TAX BREAKS FOR HOMEOWNERS IN 2009 AND BEYOND...

Homeownership and green improvements will be more affordable for more Americans in 2009, thanks to several provisions in the American Recovery and Reinvestment Act. The changes will put more money in the taxpayers' pockets and allow homeowners to save thousands of dollars over the next several years.

First Time Home Buyers Credit

The First-time Homebuyers Credit has been extended and increased to qualifying individuals who purchase a home before Dec. 1, 2009. First-time homebuyers are defined as those who have never owned a principal residence or who have not owned a principal residence at any time during the three years prior to the date of purchase.

For 2009 tax returns, the credit is equal to 10 percent of the home purchase price, up to \$8,000. It phases out when modified adjusted gross income is \$75,000 for an individual or \$150,000 for joint filers. Married taxpayers must both qualify as "first-time homebuyers" in order to receive the full credit.

The credit must be paid back if the home ceases to be the owners' principal residence within 36 months of the purchase date. The full credit amount must be repaid on the federal return for that tax year.

The credit was initially created to be claimed after a home is purchased, but the Obama administration is now allowing qualifying taxpayers to use it to cover certain purchasing costs.

Home buyers with mortgages backed by the Federal Housing Administration may be eligible to receive advances on their credit, which could be used for closing costs, fees and additional money for a down payment beyond the FHA's required 3.5 percent minimum.

Anyone can apply for an FHA-backed mortgage, regardless of income. However, there are limits on the size of the mortgage, and lenders may charge a fee for the credit.

Residential Energy Property Credit

The new stimulus plan also includes tax credits equal to 30 percent, up to \$1,500, for certain energy-efficient improvements to residential properties. The Residential Energy Property Credit can be claimed on 2009 and 2010 returns for improvements such as adding insulation or installing energy-efficient windows, doors, or heating and air conditioning systems. Bigger improvements involving alternative energy equipment such as solar hot water heaters, geothermal heat pumps and wind turbines may be claimed on 2009 to 2016 returns under the Residential Energy Efficient Property Credit. *Courtesy of ARAcontent.*



FEDERAL MINIMUM WAGE INCREASE

Effective July 24, 2009, the federal minimum wage increased from \$6.55 per hour to \$7.25 per hour. In addition to paying all employees at least the minimum hourly rate, employers are required to post the updated minimum wage poster. Failure to post updated posters may result in fines of up to \$7,500 per incident!

For posters and other compliance materials go to www.wagehour.dol.gov.

New Form For Reporting Identity Theft

The IRS has released a new form for taxpayers who have experienced or are at risk of harm from identity theft. Form 14039, IRS Identity Theft Affidavit, is used to report identity theft to the IRS. The www.irs.gov, "Identity Theft and Your Tax Records" page has information for taxpayers who believe they have a tax issue created by identity theft. In addition, taxpayers can contact the IRS Identity Protection Specialized Unit (#800-908-4490), which will take actions to mark the affected accounts so that identity theft issues may be resolved more quickly and reduce the burden of resolving any related issues in future years.

TAX NEWS

Fall Tax Tip:

With tax season just around the corner...it's the perfect time to verify your books are in order and to review any major changes in your income, such as real estate sales or retirement, which may change your adjusted gross income for 2009.

To make the year-end process smoother and avoid surprises on April 15th, call your preparer to see if you should come in for a tax planning appointment.

WHAT INCOME IS TAXABLE?

While most income you receive is generally considered taxable, there are some situations when certain types of income are partially taxed or not taxed at all.

Some items that are not included in your income are:

- ◇ Adoption Expense Reimbursements for qualifying expenses
- ◇ Child support payments
- ◇ Gifts, bequests and inheritances
- ◇ Worker's compensation benefits
- ◇ Meals and Lodging for convenience of your employer
- ◇ Compensatory Damages awarded for physical injury or physical sickness
- ◇ Welfare Benefits
- ◇ Cash Rebates from a dealer or manufacturer

Some items that may or may not be included on your income are:

Life Insurance . If you surrender a life insurance policy for cash, you must include in your income any proceeds that are more than the cost of the life insurance policy. Life insurance proceeds paid to you because of the death of the insured person are not taxable unless the policy was turned over to you for a price.

Scholarship/Fellowship Grant . If you are a candidate for a degree, you can exclude amounts you receive as a qualified scholarship or fellowship. Amounts used for room and board do not qualify.

For more information go to www.irs.gov or call us, we're always happy to assist you!

Have You Reviewed Your Estate Plan Lately?

Currently up to \$3.5 million of an estate's value is exempt from federal estate tax for deaths occurring in 2009 (\$1,000,000 in MN.). In 2010, the estate tax is scheduled to disappear, but Congress has made it clear that they will not let that happen. The details of what the new exemption amount and tax rates will be have yet to be worked out.

Some thoughtful planning on your part can put you in a tax-saving position no matter what Congress decides to do.

Many married couples have wills that leave everything to the surviving spouse. Although it may work well for some people, others it can mean sizable and unnecessary estate taxes when the second spouse dies. Simple planning moves can often shield the estate from taxation.

Use of the annual gift tax exclusion of \$13,000 per recipient can reduce the size of your estate. If your spouse joins in the giving, you can transfer up to \$26,000 to any number of recipients during the year.

If you own a life insurance policy, most often the proceeds are subject to tax as part of your estate. Establishing an irrevocable life insurance trust to own the policy can shelter the proceeds from estate tax.

The larger your estate, the more essential planning for taxes will be. If you would like to discuss some planning strategies for your situation, please give us a call!

TAX ORGANIZER NOW AVAILABLE ONLINE

Now available on our website: www.sannerudsavarese.com, save time by filling out the NEW Tax Organizer on your computer. It is a PDF document that you can fill out and print, or save to your computer to modify and print in time for your 2009 tax appointment. We will still mail you an organizer (listing your tax appointment time on the back page) in January unless you notify us not to.

BUSINESS TIPS & MONEY MATTERS

BEWARE OF: “ANNUAL BUSINESS RENEWAL” NOTICE IN THE MAIL

If you receive a letter in the mail from Paragon Research, Inc. stating you need to renew your Corporate Annual Business Renewal Filing, do not complete the paperwork or mail any form of payment. This company is charging a \$20 fee to file your Corporate Annual Business Renewal form for you.

If we annually file a Corporate Return for you, your annual business renewal is also filed at that time. Thus, there is no additional cost to you.

Do You Barter?

Bartering is the trading of one product or service for another. Usually there is no exchange of cash. It may take place on an informal one-on-one basis between individuals and businesses, or it can take place on a third party basis through a modern barter exchange company. If you barter...the fair market goods and services exchanged must be reported as income by both parties. Here are a few things you should know about bartering:

Barter Exchange A barter exchange functions primarily as the organizer of the marketplace where members buy and sell products and services among themselves. Whether this activity operates out of a physical office or is internet based, a barter exchange is generally required to issue Form 1099-B, annually to their clients or members and to the IRS.

Barter Income Barter dollars or trade dollars are identical to real dollars for tax reporting. If you conduct any direct barter-barter for another's products or services-you will have to report the fair market value of the products or services you received on your tax return.

Taxes Income from bartering is taxable in the year it is performed. You may be subject to liabilities for income tax, self-employment tax, employment tax, or excise tax. Your barter activities may result in ordinary business income, capital gains or capital losses, or you may have a non-deductible personal loss.

Reporting The rules of reporting barter transactions may vary depending on which form of bartering takes place. Generally, you report this type of business income on Form 1040, Schedule C Profit or Loss from Business or other business return forms.



AUTO AND TRAVEL EXPENSES

CAR EXPENSES

To take a business deduction for the use of your car, you must determine what % of the vehicle was used for business. If the vehicle is used solely for personal use such as commuting to and from work, no deduction is allowed.

Deductible car expenses can include the cost of 1) traveling from one workplace to another, 2) making business trips to visit customers or attend business meetings away from your regular workplace, and 3) traveling to temporary workplaces. *You must keep complete and accurate mileage records for each business use of your car. Accurate records include: the date, purpose or reason for the mileage, where you went and the miles that were driven.*

There are two methods available for claiming business car expenses:

Actual Expenses: The total amount of your car operating expenses (gas, oil, tires, repairs, license fees, lease payments, registration fees, garage rental, insurance and depreciation) for the year multiplied by the % of business usage. Business related parking and road tolls are fully deductible expenses that do not have to be reduced by the % of business usage.

Standard Mileage Rate: The standard mileage rate (2009 = 55 cents/ mile) multiplied by the total mileage for the year. We can help you determine which method is best for your tax situation.

TRAVEL EXPENSES

Travel expenses are “ordinary and necessary” expenses incurred while traveling away from home for the primary purpose of business.

You must keep all receipts and relevant documentation to show where you went, why you went, how long you stayed and how much you spent:

Lodging receipts-travel location, duration, costs and expenses incurred. Keep records for cleaning and laundry, telephone charges, tips and other charges separately.

Transportation receipts-airplane, train, bus ticket stubs, travel agency receipts, rental car/taxi receipts, etc., showing the amounts, dates and destinations.

Meal receipts-You must keep a log of your meal expenses and save receipts for amounts of \$75 or more. If you do not want to keep track of the actual costs of your meals, you may qualify to use the standard meal allowance when traveling away from home. Either way, you may only claim a deduction for 50% of the unreimbursed cost of your meals while you are traveling.

BUSINESS TIPS & MONEY MATTERS

DO YOU NEED 2009 (W-2's, W-3's, 1099's etc.) FORMS?

You can order many of the current year tax forms and publications online for delivery by U.S. mail at **NO CHARGE!**

Go to: www.irs.gov, Online Services, Order Forms and Publications by U.S. Mail, Online Ordering for Information Returns and Employers Returns.

In need of business equipment, then check out this tax break...

A federal tax law passed last February included important incentives for business investment:

- The law extended the \$250,000 limit for the first-year expensing of new or used equipment purchased for use in your business. This deduction is gradually phased out once you purchase more than \$800,000 of equipment in 2009.
- In addition, brand new equipment, software and qualified leasehold improvements can qualify for 50% bonus depreciation if placed in service by the end of 2009.
- The two benefits can be combined on the same purchase. For example, you can use the expensing option on a piece of equipment and apply bonus depreciation to the remaining cost if the property qualifies.
- Unfortunately these deductions will not be allowed by the state of Minnesota.

For details and help in making the best use of these tax breaks in your business, give us a call!

Should You Drain Your IRA For A Tax Loss?

After a recent dismal performance of the stock market, you may be looking for a way to recoup any market losses you might have. Perhaps you've even read that you can deduct IRA losses. Before you rush to cash out your IRAs, you should understand what's involved.

While investment losses inside IRAs are typically not deductible, in some cases you can take a write-off when you close accounts you funded with after-tax money.

You could have a deductible loss if you close all your traditional IRAs, and the amount you receive is less than your total **nondeductible** contributions. Likewise, if you close all your Roth IRAs and the amount you receive is less than your Roth contributions, you might have a deductible loss.

IRA losses are a miscellaneous itemized deduction subject to an income limitation. You can deduct losses only to the extent that your total miscellaneous deductions, including IRA losses, exceed 2% of your income. Before you close your IRAs, it's important to estimate how much of your IRA loss will be limited by the 2% income threshold. Also keep in mind that, depending on how you reinvest the money, you could lose the opportunity to shelter any future earnings from tax.

The rules in this area are complex, and planning is essential to get the best tax results. Contact our office for assistance.

MINNESOTA IMPOSES NEW REPORTING REQUIREMENT ON EMPLOYERS

Minnesota recently enacted Senate File No. 49 (2009 Session Laws Chapter No. 3) requiring employers to annually provide each employee with a statement that shows the amount of health insurance premiums paid on a pre-tax basis each month. This change is effective for tax years beginning after December 31, 2008 for all premiums paid in 2009.

When Common Sense Fails

How will you react if 100% of your retirement plan distributions go to tax?

It was in 1974 that the IRA was born and we were assured by the government that by putting our money into a retirement plan today, we could reduce our current taxes and pay a lower rate in retirement. Life was simpler then. It was easy to project a lower tax rate because the top tax rates were in excess of 70% and Social Security benefits were not subject to income taxes. Basic common sense told us to put our hard-earned money into tax deferred retirement plans assuming the future tax rate would be lower.

This message of tax deferral has never changed. Yet after the Tax Simplification Act of 1986, the top tax brackets were less than one-half of the 1974 rate. With the lower tax brackets, 85% of taxpayers fall in the 15% tax bracket or lower. This means that taxpayers contributed significant portions of funds now in retirement plans while they were in or below the 15% tax bracket.

What are the odds that their tax rate will be less than 15% in retirement?

To learn more on this article and/or help with your financial management, go to: www.ffpwealthmanagement.com

HEALTH & HOME



Getting Married? Don't Forget Taxes!

If you or someone in your family is to be married this summer (or is planning a wedding soon), remember to take care of a few taxing details.

- ✓ If your address changes, send a change of address to the IRS, your bank and broker, investment plans and any current-year employers. Then your W-2's and year-end tax information will get to you.
- ✓ Check your withholding for 2009 to see whether marriage makes changes necessary. The marriage penalty has not been completely eliminated, and you might find yourself facing a big tax bill and penalties if you don't take care of this matter.
- ✓ If your name changes, notify the Social Security Administration.
- ✓ Update your will and other estate planning documents, and review beneficiary designations on IRAs, 401(k)s and life insurance policies.

Many of these details need to be taken care of following other events too, such as divorce or a new baby.

For more information or assistance with any tax concern, give us a call!

EARTH'S EASIEST EXERCISE

Walking can add years to your life and life to your years. And it couldn't be easier. You don't need to join a health club, wear special equipment or go into training to reap the rewards:

CONDITIONS: Walking conditions your heart and lungs and improves your body's ability to use oxygen more efficiently. Fact: In one study, women who walked briskly (3-4 mph) at least three hours a week cut their risk of heart attack and stroke by more than half.

PROTECTS: Walking helps beat other health problems too. It reduces your risk of some forms of cancer and osteoporosis. It fights the battle of the bulge, reducing body fat and building muscle. Walking can even help people with diabetes reduce or eliminate their need for medication.

SAVES JOINTS: Walking can burn about as many calories per mile as jogging does. But it delivers less of the jolt, so it's much easier on your joints and muscles.

DE-STRESSOR: Walking is easy on your mind too, since it lessens stress and lightens depression. Beginning walkers usually report that they feel and sleep better, and that their mental outlook improves.

WINNER: Best of all, walking has the lowest dropout rate of any form of exercise. So you're more likely to stick with it and get all these benefits and more, like better digestion, improved regularity and lower blood pressure.



Simple Precautions to Protect You and Your Home from Nature's Fury

To increase the chance of you and your home surviving a storm unscathed, take a proactive approach by performing a few routine maintenance tips:

- Roofs are very susceptible to storm damage (i.e. shingles flying off in high winds), make sure they are in good condition.
- Cut down unhealthy, unstable trees and prune limbs that encroach on your home or power lines.
- Use caulk to seal around window exteriors, preventing wind-driven rain from entering.
- Keep rain gutters clear so rainwater doesn't back up and cause interior home damage.
- Move patio furniture either close to or inside your home so it doesn't blow against your house or through a neighbor's window.

During a storm: Avoid contact with water and plumbing, don't use corded phones, stay away from entry doors and windows and unplug electronics and appliances (even those on surge protectors) and disconnect any associated cable TV or phone lines.

WHICH WAY SHOULD YOUR FAN ROTATE IN THE SUMMER VS. WINTER?

In the summer, use the ceiling fan in the counterclockwise direction. While standing directly under the ceiling fan you should feel a cool breeze. The airflow produced creates a wind-chill effect, making you feel cooler. In the winter, reverse the motor and operate the ceiling fan at low speed in the clockwise direction. This produces a mild updraft, which forces warm air near the ceiling down into the occupied space. To save energy and \$, remember to adjust your thermostat when using your ceiling fan.

ODDS & ENDS

Kids can eat for FREE!

The web site for Family Friendly America (www.familyfriendlyamerica.com) lists restaurants that allow children to eat for free. You can just visit their home page, click on the link entitled: "Kids Eat Free," and then choose your state from the drop-down menu. The site for the Coupon Divas (www.coupondivas.com) also lists many popular chain restaurants in which kids can eat for free.

WHAT'S COOKING?

SPICY ROASTED PUMPKIN SEEDS

Ingredients

3 C. pumpkin seeds 1/2 tsp. ground cloves
1 tsp. ground cinnamon Salt to taste
1/2 tsp. nutmeg

Wash pumpkins seeds and dry for at least 3 hrs. Spray a non-stick cookie sheet with Pam. Spread pumpkin seeds evenly on pan and sprinkle with seasonings. Bake at 375 degrees for 15-20 min., stirring occasionally so seeds do not stick or burn. Watch carefully. When crunchy remove from oven.

SEASONED PUMPKIN SEEDS

Ingredients

1-1/2 Tbsp. butter 1/2 tsp. Worcestershire sauce
1-1/2 tsp. salt 2 C. pumpkin seeds

Mix all ingredients and coat and mix in pumpkin seeds. Spread on non-stick cookie sheet. Bake at 250 degrees for 2 hours or until crisp. Stir occasionally.

EASY BAKE PUMPKIN SEEDS

Ingredients

Fresh pumpkin seeds Butter

Wash pumpkin seeds from Jack-O-Lantern. Spread on buttered cookie sheet. Toast at 350 oven for 10 min. or until golden brown. Sprinkle with salt.

Complete Payroll Services

Sannerud, Savarese & Associates, PA.'s

full payroll service includes:

- Payroll Processing
- Direct deposit available
- Electronic deposit of all payroll taxes
- Preparation of all payroll reports & filing electronically as required
- Preparation of yearend payroll reports and required forms including Form 940, W-2's, W-3, 1099's and 1096
- Providing copies for corporate files
- Reporting new hires to the state

Sannerud, Savarese & Associates, PA. can take the

worry out of payroll for you by:

Applying for payroll related identification numbers (Federal, State, and State UC)
Providing you with W-4s and I-9s.

Accurate – Cost Effective – Timely

"Let us help you use your time to do what you do best!"

Office Hours

Monday – Friday 8:00 AM to 4:30 PM
or by appointment (763) 434-5929

E-Mail: staff@sannerudsavarese.com

Web Site: <http://www.sannerudsavarese.com>

PLAYBOOK FOR LIFE

Playbook for Life (www.playbook.thehartford.com) is an educational web site that gives college students the opportunity to take charge of their finances before venturing out into the "real world". Students can use online calculators, download budget worksheets, and read helpful financial articles.

History Facts:

Alexander Graham Bell - When he invented the telephone in 1876, it did not ring off the hook with calls from potential backers. After making a demonstration call, President Rutherford Hayes said, "That's an amazing invention, but WHO would ever want to use one of them?"

DID YOU KNOW...

Men are 20% more likely than women to sneeze in a dusty room...a cup of coffee-flavored yogurt can contain about as much caffeine as a 12-ounce can of cola...dandruff is not caused by dry scalp-fact is, it's more common with oily scalps...whispering when you're hoarse is actually worse for your vocal cords than speaking normally..."Rx," the symbol appearing on prescriptions, means "take," from the Latin word for recipe.

STAFF NEWS & EDUCATION

FYI... SNOWBIRDS

For all of you that escape to someplace warm for the winter, there is no need to rush back, in order to complete your 2009 taxes. You have the option to mail your 2009 supporting tax documents to us. We then will fax or email to you any forms requiring your signature and fees due for our services. Upon receipt of those signed forms and payment, we will file your tax return and mail you the necessary tax documents.

Remember... Save time by filling out the NEW Tax Organizer on your computer – www.sannerudsavarese.com . It is a PDF document that you can fill out and print, or save to your computer to modify and print in time for your 2009 tax appointment.



From All Of Us At
Sannerud Savarese & Associates, P.A....
“Thank You” For Your Business!

The staff has attended the following classes:

Sue Savarese: Gear Up Accounting (MAPA),
 Gear Up Estates & Trusts (MAPA)
 Dawn Smith: Gear Up Accounting (MAPA)
 Paulette Hynes, Jamie Anderson, Jody Newlander,
 Tracy Slepica: 941 Webinar (CPA Resource)

Upcoming Community Education

(Taught by Sue Savarese, CPA)

Class: Small Business Recordkeeping
 Date: October 12, 2009
 Location: Staff Development Center, Anoka, MN
 For more information about the class or to register,
 call: 763-506-5766

* Staff *

A.M. Sannerud, Founder . . . Certified Public Accountant (Inactive)
 Susan E. Savarese, Managing Partner . . . Certified Public Accountant
 Dawn Smith Senior Accountant
 Jamie Akerson-Anderson Senior Accountant
 Pauline Mittelstaedt Firm Administrator
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 Tracy Slepica Receptionist, “Update” Editor
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 Mary Lou Michels Custodial Services

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The Update
 Sannerud, Savarese & Associates, P.A.
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 Ham Lake, MN 55304

The Update is published for our clients and friends. It is designed to provide accurate information with respect to the subject covered. Before any action is taken based upon this information, it is essential that competent, individual, professional advice be obtained.