

THE RETURN



Tax Savings Solutions, LLC

Simple Store Savings

6 things you should always buy generic

The manufacturer of your favorite brand-name products may also make the generic (or store-brand) version of the same item. The next time you're at the store, consider these generic products; they're just as good, but cost much less:

Over-the-counter medicine. Because the Food and Drug Administration requires generics to have the same active ingredients as the major brands, many store-brand medicines are just as effective at a fraction of the cost.

Electronic cables. Technology insiders agree that the \$9 mass-merchandise HDMI and other cables work just as well as their \$100 copper-laden counterparts when connecting your television.

Breakfast cereal. Those bagged cereals in your grocer's aisle could save you 25% to 50% when buying generic. They look exactly the same and if the taste differs, it's not by much.

Wealth Wellness

Give yourself a financial checkup

You take your car in for regular service and you get yourself an annual physical, too. Well, it's also important to take an annual look at your finances to diagnose and cure future financial problems:

Identify your financial goals. Define what you've been working toward to see where you've made progress and where you've fallen short.

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Produce. An orange is an orange, whether it has a brand-name sticker on it or not. There's huge savings potential in fresh foods, especially when it comes to packaged items like bagged salads.

Batteries. Even if they do last longer (which they might), brand-name batteries typically cost so much more that the generic versions are actually the better value.

Pantry staples. The government requires that the generic and brand name versions of single-ingredient items like flour, sugar, salt and spices all be produced, packaged and stored the same way.

Evaluate changes. Take into account any changes in your work or personal situation that have an effect on your lifestyle, and thus your finances. Also consider upcoming changes, like having a baby, moving, or entering retirement. Then you can plan for these changes and amend your budget accordingly.

Please see *Checkup* on page 2

Make sure you're protected. To protect your assets and earning ability, go over your health, homeowner's and auto insurance to make sure your coverage is adequate. Strongly consider life and long-term disability insurance if you don't already have it.

Savings and debt. Make priorities of winnowing down debt and building up an emergency fund. Then you can start a savings plan for other goals and purchases.

Assess your retirement plan. You should be contributing the maximum allowed to your IRA or 401(k), especially if your employer matches it.

Update your estate plan. Review your will, power of attorney and estate plan to make sure they are up-to-date and no changes need to be made.

According to a 2009 CareerBuilder survey, 61% of Americans are living from paycheck to paycheck.

Evaluate your investments. Make sure your asset allocation fits your life stage, and see how your portfolio is performing to determine if you need to make adjustments.

Define what makes you happy. The best financial planning allows you to afford the things that make you happy. Figure out what could make you happier and build a way to do it into your plan.

Employer Inquiries

7 questions to ask when you're interviewing for a new job

In a job interview, the questions you ask are just as important as the ones you answer. Irrelevant questions show you haven't prepared, while not asking anything shows a lack of interest. Heather Krasna, author of *Jobs that Matter*, suggests preparing yourself with these questions to get a leg up on the competition:

Why is this position available? Try to subtly find out why the last person left for clues to potential issues. This question is also a good way to find out if the organization is expanding.

How do you measure success in this role? This will help you get an idea of whether the expectations for the job are realistic, and learn when and how your initial performance will be evaluated.

What resources are available for this position? Get an idea of the technology, staff or budget resources you'll have to accomplish the goals mentioned above.

How would you describe your management style? If you're interviewing with the person you'll report to, this will help you figure out if you think you can get along with him or her.

What do you like most about working here? If your interviewer struggles with an answer, consider it a red flag. Otherwise, this is a great way to learn about the workplace culture.

What qualities does the ideal candidate for this job have? Asking this question toward the end of the interview gives you a chance to add any relevant skills or experience you've forgotten to mention.

The Bureau of Labor Statistics reports that men and women hold an average of about 14 jobs by the time they turn 40.

Pesto Cheesecake

Ingredients:

1 Tablespoon Room Temp Butter
¼ Cup Fine Dry Bread Crumbs
½ Cup Grated Parmesan Cheese
2 Tablespoon Grated Parmesan Cheese
2 Eight Ounce Room Temp. Cream Cheese
1 Cup Ricotta Cheese
1/4 Teaspoon Salt
1/8 Teaspoon Cayenne Pepper
3 Large Eggs
½ Cup Pesto Sauce
¼ Cup Pine Nuts

Directions:

Preheat Oven to 325 degrees.
Rub butter over bottom and sides of a nine inch springform pan.
Mix bread crumbs with two tablespoons parmesan and coat pan with crumb mixture.
Using electric mixer, beat cream cheese, ricotta, ½ cup parmesan, salt and cayenne in a large bowl until light. Add eggs (one at a time) beating well after each egg. Transfer half of the mixture to a medium bowl. Mix pesto sauce into remaining half, then pour into prepared crust. Smooth evenly.

Avoid Hidden Fees

Sneaky financial charges to watch out for

From your bank account to your credit card and cell phone, companies are adding quiet charges that can raise your costs substantially. Watch out for the following fees that are not part of the advertised price:

Late charges. Many card issuers have not only a specific date, but also a specific time your bill must be paid. Miss it by even a minute and you'll get socked with a late fee that can cost you up to \$39. Try to make payments at least a day before they are due.

Interest rate hikes. Many creditors include a provision in their cardholder agreements that if you make a late payment to any other creditor, they can raise your interest rate. Be sure to meet



Carefully spread plain mixture over pesto mixture evenly, minimally disturbing pesto layer. Gently smooth top of plain layer. Sprinkle top with pine nuts evenly.

Bake cheesecake until center no longer moves when shaken gently (about 45 minutes).

Transfer pan to rack and cool completely. Cover tightly with plastic wrap and refrigerate overnight. Run small knife around sides of pan to loosen cheesecake. If necessary, release pan side from cheesecake and transfer to a platter. Garnish with fresh basil sprigs. Surround with round crackers speared on edge to crust and serve.

Notes: Optional use of a light version of either cream or ricotta cheese is not a problem.

The basil may be added in dried form prior to baking if preferred. Through experimentation I've learned that substituting 1/3 cup of the cream cheese with mascarpone greatly enhances the texture and reduces the likelihood of the cake splitting during cooldown.

the minimum payments on all cards on time.

Cell phone swelling. From increasing texting charges and so-called "regulatory fees" to other random surcharges, cell phone providers will entice you with one advertised fee to beat the competition, but tack on all sorts of extras to your final monthly statement.

Car loan inflation. Auto dealers can legally add up to three percentage points to the interest rate its finance company offers, and then pocket that extra cash as pure profit. Know what kinds of rates you qualify for, or consider alternate financing sources.

Consumer Reports says U.S. consumers pay about \$750 a year in miscellaneous financial fees.

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SEPTEMBER IS . . . (REALLY, WE COULDN'T MAKE THIS

STUFF UP IF WE TRIED)

Attention Deficit Hyperactivity Disorder Month

Backpack Safety America Month

National Chicken Month

College Savings Month

National Coupon Month

Fall Hat Month

Gynecologic Cancer Awareness Month

National Head Lice Prevention Month

National Honey Month

Library Card Sign-Up Month

Mold Awareness Month

National Mushroom Month

International People Skills Month

Subliminal Communications Month

International Self-Awareness Month

Shameless Promotion Month

International Strategic Thinking Month

Update Your Resume Month

National Rice Month

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