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Paul Rafanello, CPA, PLLC Newsletter ISSN #1556-9497

**News**  
November 2005

**Dear Paul,**

With the leaves beginning to change color, it's time to do tax planning! Don't be ignored by your CPA this time of year, and then get a whopping tax bill April 15, 2006.

**This month:**

- Bankruptcy Filings grow due to new Law
- Tax Planning
- Quickbooks Seminars
- Words To Live By
- Social Security Administration announces COLA Adjustments
- Write an article for my E-Zine
- How Do You Spend Your Energy? by Robin Gardner, CEC (Oct. 2005)

**Tax Planning**

Now that it's fall, it's time to do tax planning. If your CPA doesn't do tax planning, you will get a surprise when your tax return is delivered to you on April 15, 2006.

**Quickbooks Seminars**

I will be teaching a Advanced QuickBook's course for Rockland Community College in April 2006. One part of the class will be hands on.

[Read on...](#)**Words To Live By**

**Recall names** Watch all of your relationships change by just by remembering names. You will find yourself building trust, and alliances that will help you grow your networking skills.

[Read on...](#)**Bankruptcy Filings grow due to new Law**

Preliminary estimates report 200,000 personal bankruptcy filings during the final week before the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 becomes effective on October 17, according to Lundquist Consulting, a company that compiles bankruptcy statistics, MarketWatch reports. The total number of bankruptcy cases for 2005 is expected to exceed last year's record of 1.3 million.

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## COLA Adjustments

The Social Security Administration announced a 4.1 percent cost of living adjustment for more than 52 million retired and disabled recipients last week. Checks will increase an average of \$39 starting in January. This is the largest increase since the 5.4 percent advance in 1991. Last year's increase was 2.7 percent.



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### Write an article for my E-Zine

Would you like to write an article for my e- zine? Feel free to contact me.

### How Do You Spend Your Energy? by Robin Gardner, CEC (Oct. 2005)

How Do You Spend Your Energy? by Robin Gardner, CEC (Oct. 2005) All the research shows that what you focus your mind on grow - so wouldn't you like to grow the positive aspects of your life and your business rather than the negative ones? Let me explain, most people tend to focus their energy on problem solving. Let us face it; we are a pretty critical society. It seems like we easily pick out the one thing that is not going right and then we run with it. In fact, if you think about it a good percentage of your day can easily get spent trying to figure out what went wrong with something and how you need to fix it. When this happens, we lose our ability to recognize and grow those areas that are working in our lives. Even though it's a good idea to want to correct a situation, when we devote too much time to it, it can definitely sap our energy and cause us to feel drained. By continually analyzing the problem and often seeking to blame someone for it, we can get caught in a downward spiral of negativity. Far too frequently, this seems to be the case. So, what can you do about it? It is time to re-direct your attention to what is working in your life. Realize that you have a choice. All things being equal, your mind can either take you to a positive place or a negative one - so learn to be the boss and take your mind onto the high road. You can start by affirming and acknowledging those areas that are successful. You can do this by actually writing down each thing that is working in your life including in your business. As you focus on that, your energy will expand and become positive. When you build on positive energy you create a solid inner foundation that causes you to feel energized. This becomes the perfect attractor for creating more successful outcomes. As you create more successful outcomes, the problems eventually lose their power and fall away. You can learn more energy saving techniques as well as strategies for achieving your goals in life by working with a professional coach. Learn how to create the successful and meaningful life that you have always wanted.



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### [How Do you Spend Your Energy?](#)

## Quickbooks Training



Need help with QuickBooks®? Not sure which version to purchase for your business? Let me show you the way. I am a QuickBooks® Pro Advisor, and have trained clients since 1992 when it was a DOS program. Most of my new engagements occur when I am brought in to clean up a client's QuickBooks® file that has been improperly set up. Having problems with yours? I will come to your office for a free consultation. Feel free to contact me if you need further information. First hour free!

## Quickbooks Training - First Hour Free



Not sure about Quickbooks? I will come to your office, and give you a demonstration on my laptop free of charge! In addition, if you are a member of BNI, Rockland Business Association, or the Orange County Chamber of Commerce, I will give the first hour of training free.

## [Learn More](#)

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