President's Message

Last month we had a large turnout for a terrific program. Thank you to panelists Lisa Carvalho, Mildred Brown, Kelly Johnston, and moderator Kevin Gahagan for their insights on the choice of fiduciary.

As I write this, Congress is considering a $700 billion plan to rescue the financial markets. It remains to be seen if the plan will have the desired effect and how it will impact the election.

Rob Silverman has arranged a very timely topic for the October meeting. John Suttle, Esq. will discuss funding of educational expenses. As students head back to school, they and their families face increasing economic challenges. College costs have increased 40 percent in the last five years. The credit crisis has reduced the availability of student loans and home-equity credit has dried up as home values drop. Education planning is more important than ever.

Our November meeting will feature George Coughlin. George will share his expertise in deciphering the IRA distribution rules.

We look forward to seeing you at the October 15th meeting. Be sure to congratulate the CPAs on making it through another extended tax season.

-Lynn Gardner

"TAX-WISE FUNDING OF EDUCATIONAL EXPENSES"

This month we are lucky to have **John Suttle, Esq**. as our speaker. John will discuss the tax and non-tax factors in choosing among various educational funding alternatives, including: 529 savings accounts; 529 prepaid tuition accounts; UTMA accounts, 2503 (c) trusts; Crummey Trusts; student loans; and parent loans. This presentation should expand the planner's educational toolbox, and help sort out the sometimes confusing of educational funding opportunities.

Wednesday, October 15, 2008

Lafayette Park Hotel
3287 Mt. Diablo Blvd.
Lafayette

6:00 PM. Wine and Registration
6:30 PM Dinner and Speaker

Cost: $40.00 dinner (if mailed in)
$45.00 (at the door)

Reservations and cancellations must be received by Monday, Oct 13th at 1:30 p.m. to be assured of a reservation. Please send your check in the enclosed envelope today! or call Bonni at:

925.686.4819

John, of SuttleLaw, P.C., in San Francisco, has been practicing law for 28 years. His practice focuses on estate planning and estate administration. In addition to having extensive legal experience, John is a C.P.A., having practiced with Deloitte & Touche LLP before he started practicing law. He also has very impressive academic credentials -a B.A. in Economics from Stanford, a J.D. from Hastings, an LLM from Golden Gate University, and an M.B.A. from Haas School of Business.

John is co-author of several books, including co-authoring "IRA's, 401(k)s and Other Retirement Plans: Taking Your Money Out", and "Creating Your Own Retirement Plan - A Guide To Keoghs & IRAs for the Self-Employed", both published through Nolo Press."

Join us!

Mark Your Calendars
For the 2008-2009 season!

November 19, 2008

January 21, 2009

February 18, 2009

March 18, 2009

April 22, 2009
(Fourth Wednesday)

May 20, 2009

June 17, 2009

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