

Sufficiently Breathless *By Kevin Vink*

Five Most Beautiful Cars of All Time

As many of you may have noticed this newsletter has been getting a little sappy lately, way too much estrogen and not enough testosterone. So here's a little treat with enough horsepower to get you thru the winter blues. If you think I may have missed a car (you would be wrong of course,) feel free to email me at kevin@hmmc.net.

1996 Ferrari F50
V12 - 513 bhp



Only 399 of these red rockets from Maranello were ever made.

2005 Ferrari F430
V8 - 490 bhp



Beauty as if sculpted by the hand of Michelangelo.

2000 Lamborghini Diablo
V12 - 575 bhp



The raging bull of the lot, brute power with astonishing beauty.

2006 Chevrolet Corvette C6
V8 - 400 bhp



An American icon and by far the best value of the five.

2000 Porsche 911 Turbocharged flat 6
420 bhp



A classic design basically unchanged over the years, gorgeous rear end.

White House Tip

Ever wanted a letter wishing you or a family member congratulations from The President? Send your (or their) name, address, special event and date to:

**PRESIDENTIAL CONGRATULATIONS
WHITE HOUSE GREETINGS
ROOM 39
WASHINGTON, DC 20500**

Then surprise everyone with a personalized letter right from The White House!



Winner!

Thank you to everyone who entered our Dinner for Two drawing last month. Laura Keeler with AJS Realty won and is going to Kobe's in Grandville. We hope she enjoys dinner.

Keep watch for future newsletter contests and you might be our next winner!

Our Staff

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Additional Support: Pam Flikkema;
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"Rolled Away"

These breakfast buns will remind you of Jesus' resurrection!



GATHER:

- 1 pkg frozen rolls, thawed
- 25 large marshmallows
- 1/4 c. melted butter or margarine
- 6 T. sugar
- 1 tsp. cinnamon

GO:

1. Press the rolls into flat circles.
2. Place a marshmallow in the center of each roll and pinch the dough around it.
3. Roll the marshmallow-filled rolls into round balls.
4. Brush each ball with butter and sprinkle it with cinnamon and sugar.
5. Let the rolls rise for 30-45 minutes. Then bake them at 350 degrees for 15 minutes until they're golden brown.

Just like the tomb on Easter Sunday, these buns are empty!

Submitted by
Pamela Flikkema

How long must I keep tax records?

Do you keep your personal tax records stashed in an old shoebox? Or perhaps you maintain a meticulous spreadsheet. Either way, you've probably asked the same question, "How long must I keep these records?" The answer depends on a number of factors.

First, it depends on the accuracy of your return. Generally, the IRS statute of limitations expires three years after filing, so you must retain all documents used to file the return for at least that long. However, if income on a return is understated by more than 25%, the IRS has six years to audit the return. There is no statute of limitation when fraud or failure to file is involved. To be safe, keep all documents used to prepare your return for at least seven years and save copies of your completed returns forever.

Secondly, it depends on the type of record. Records of capital asset purchases, such as stocks, should be kept for seven years after the asset is sold to prove the cost basis. Worthless securities and bad debts can be written off seven years after the fact, so hold on to related documents for at least that long. Homeowners should keep original purchase documents, plus major improvement receipts, for seven years after they sell their home.

As the end of another tax year approaches and you begin to organize your files, keep in mind the following oft-forgotten items:

- Receipts provided by charities for gifts of \$250 or more.
- Brokerage statements showing trade dates and amounts.
- IRA contribution information.
- Moving and job hunting receipts.

Whether you use a shoebox or a spreadsheet, good record keeping pays off in the long run. A little organizing now can save big headaches later.
Provided by The C.P.A. Group, P.C.



The First Rule of Life *By Pava Leyrer*



The best things in life aren't things!



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DUE DILIGENCE

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Going, going, gone.....my fifty dollars

By Amy Perrin



Imagine my surprise when I recently saw a home shopping channel selling a credit score kit for \$50.00. I was even more dismayed when I heard some of the claims the creator of the kit was making. *She claimed to be able to tell you what interest rate you would receive on a home purchase based solely on your credit score.* I could almost hear the outraged cries of underwriters and mortgage professionals everywhere. It would make my job a lot easier if the only determination was a credit score. I really felt ill when I saw that she sold over 3000 of these kits in the short time that I watched. People were calling in and thanking her for charging them \$50.00 to get something that we give away for free. I couldn't stand it; I had to know if there was any benefit to this kit. I closed my eyes and dialed. Okay, so they're on speed dial. Don't tell my husband.

I have to say, the kit is slick and well presented but overall it is the same advice that we give to our clients everyday for free. Also, thanks to the FACT Act you too can receive a copy of your credit report once a year for free.

Are we being naive by giving away what people are willing to pay for? I don't believe that we are. We will continue to provide this level of service for our clients and their friends and families. We may never be on a home shopping channel but knowing that we helped people to get their lives on track and purchase a home is a greater reward.

If you would like to know how to get a copy of your credit report or would like us to present a credit seminar to your group or organization please call us at (616) 534-4993. We would be happy to do so and we might even bring dessert.

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March 2005



SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
Butterflies ARE BLOOMING at Frederick Meijer Gardens March 1-April 30						
6	7	8	9	10	11	12
						W. MI Women's Expo 11-13
13	14	15	16	17	18	19
Sport, Fishing & RV Show/DeVos Place						
20 Palm Sunday	21	22 FOMC Meeting	23	24	25 Good Friday	26
27 EASTER	28	29	30	31	Happy Birthday Brian March 27!	