

Test AMZ User  
AMZ Financial  
1000 Any Street  
City, ST 10000

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**September 2009**

### **MESSAGES from the Masters**

#### ***PLANNING YOUR TIME by Tom Hopkins***

Make it a firm habit to sit down for a few minutes every evening to plan what you must do tomorrow. List them in the order of importance. This is the one and only system many highly successful people use.

To get yourself organized, list all the things you can do and learn to make yourself more effective. Work out a schedule that will get them done or learned in the shortest possible time.

When you start making lists the night before, your subconscious mind will work on your list all night without disturbing your sleep to help you solve your problems and achieve your goals. Your subconscious, however, can't help unless you tune it in to what's going to happen next.

Give this process several days to start flowing. Go over your list in a quiet room. See yourself involved with the most difficult part of each thing on your list.

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Make the sessions brief and upbeat. See yourself happily enjoying the fact that you've successfully accomplished each of your goals for tomorrow.

Don't concentrate on fear and dread of what you have to do. If you do that, your subconscious may figure out ways to make you forget or otherwise avoid meeting what is seen as painful experiences.

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### **QUOTES from the Masters...On Focus**

"The weakest living creature, by concentrating his powers on a single object, can accomplish something; whereas the strongest, by dispersing his over many, may fail to accomplish anything." -- ***Thomas Carlyle***

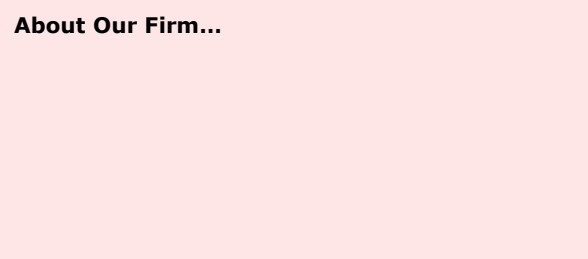
"Give whatever you are doing and whoever you are with the gift of attention." -- ***Jim Rohn***

"Devote uninterrupted chunks of time to the most important people in your life." -- ***Brian Tracy***

"Our grand business is not to see what lies dimly at a distance, but to do what lies clearly at hand." -- ***Thomas Carlyle***

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**About Our Firm...**



- 26% on the first \$175,000 (\$87,500 married filing separately) of AMT income, after the AMT exemption; and
- 28% on AMT income over \$175,000 (\$87,500 married filing separately).

### Alternative Minimum Tax Relief

While each taxpayer receives an **AMT exemption**, increasing numbers of middle-income taxpayers are being hit with the AMT, the provisions of which are not indexed for inflation.

The Economic Growth Tax Relief Reconciliation Act of 2001 (EGTRRA) provided minimal AMT relief by modestly increasing the AMT exemption for 2001 - 2004. The Jobs and Growth Tax Relief Reconciliation Act of 2003 (JGTRRA) again increased the AMT exemption, followed by the Working Families Tax Relief Act of 2004 (WFTRA) and the Tax Increase Prevention and Reconciliation Act of 2005, which extended an increased exemption for the 2006 tax year. Legislation in 2007 and again in 2008 extended and increased the AMT exemption, but only for those tax years. **It is unknown how Congress will deal with the AMT for the 2009 tax year.**

The AMT exemption is based on filing status and is reduced by 25 cents for each \$1 of income subject to AMT that exceeds specified amounts:

Filing Status	AMT Exemption Amount			Reduced by 25% of AMT Income Over:	Eliminated if AMT Income Exceeds:
	2007	2008	2009 and later		
Married filing jointly and qualifying widow(er)	\$66,250	\$69,950	\$45,000	\$150,000	\$330,000
Single and head of household	\$44,350	\$46,200	\$33,750	\$112,500	\$247,500
Married filing separately	\$33,125	\$34,975	\$22,500	\$75,000	\$165,000

- NOTES:**
- (1) Unfortunately, there are no specific tests to indicate AMT liability. If you claim itemized deductions and/or certain tax preference items, you must first figure your regular income tax and then calculate AMT. If AMT exceeds your regular tax, your tax liability is increased by the difference.
  - (2) According to projections, unless a future Congress takes action to reform the AMT, millions more taxpayers will become subject to the alternative minimum tax in its current form.