

RITTER & RANDOLPH NEWS

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Integrity - Trust - Service

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RITTER & RANDOLPH NEWS Editor

Donna J. Christensen

Expanded Drug Benefits for Seniors

If you are a low-income senior on Medicare, you may be eligible for more generous prescription drug benefits through the "Extra Help Program". As of January 1, 2010, the Extra Help Program reduces the costs of a Medicare Part D prescription drug plan for singles with an annual income limit of \$16,245 and \$21,855 for married couples living together. Stocks, bonds and bank accounts must be limited to \$12,510 for singles and \$25,010 for married couples. The average annual savings to people receiving this subsidy is \$3,900. Autos and homes are excluded from your assets.

If you applied for this program in the past and did not qualify, you should reapply because before January 1 you had to include the value of your life insurance policies, as well as any monies paid to you by friends and family to help you get by. With these requirements lifted, approximately 75,000 Ohio residents should be eligible for the Extra Help Program.

If you are an Ohio resident, call the Ohio Senior Health Insurance Information Program at 1-800-686-1578 or the Ohio Benefit Bank at 1-800-648-1176 for more information. Seniors can also apply online at www.socialsecurity.gov or by calling 1-800-772-1213.

[Source: *The Cincinnati Enquirer* - 01.09.2010]

Sign Legal Forms While You Can

If you have been diagnosed with a chronic disease, don't put off too long executing crucial documents as questions might be raised later about whether you were still legally competent to sign those papers. If you are facing mental decline or just got an Alzheimer's diagnosis, speed up the planning process. At the time you sign your key documents, corroborate your competency with a letter from your physician. If your illness results in shaky handwriting, execute a special affidavit explaining the variations in your signature.

Janaya L. Trotter, Esq.

RITTER & RANDOLPH, LLC is pleased to announce that Janaya L. Trotter, Esq. recently joined the firm as an associate attorney. Janaya's practice will focus on civil litigation, criminal law, domestic relations/family law and real estate law.



Prior to joining our firm, Janaya worked as an Assistant City Prosecutor. Janaya is actively involved with Dress for Success of Cincinnati where she currently serves as a Member of the Executive Board and is the Chair of the Dress for Success of Cincinnati Young

Professionals Executive Board. She is the Corresponding Secretary for the Black Lawyers Association of Cincinnati, and serves the Greater Cincinnati Minority Counsel Program as a Steering Committee Representative and Annual Evaluation Committee Representative.

Email Janaya at jtrotter@ritter-randolph.com and join us in welcoming her to RITTER & RANDOLPH!

College Aid Resources

This is typically the time of year when students planning to attend college in the fall are looking into financial aid and what scholarships might be available to them. We have listed some websites that will come in handy in this quest.

- ❖ www.fafsa.ed.gov This is the official government site for the Free Application for Federal Student Aid. Deadlines, documents needed and help filling out the online versions can be found here.
- ❖ www.fafsa4caster.ed.gov This U.S. Department of Education site allows you to estimate the amount of student aid for which you'll be eligible and increases your understanding of the financial aid process.
- ❖ www.finaid.org/about This site offers a comprehensive look at student aid.
- ❖ www.fastweb.com A free source of scholarship information where students fill out a detailed questionnaire and receive personalized information about scholarships, colleges, internships, etc.
- ❖ www.collegeboard.com/student/pay/add-it-up/401.html This helpful site presents aid comparison, loan, and cost calculators from the College Board.

Recycle Shoes



Did you know that you can take worn out athletic shoes (any brand) to a Nike store or one of Nike's collection sites for recycling? Nike's Reuse-a-Shoe program has been responsible for recycling the rubber, foam and fabric from more than 23 million pairs of shoes into various types of surfacing such as playground material, tennis courts and running tracks. You can bring up to 10 pairs of athletic shoes at a time to any drop-off location. For details and a location near you, visit www.nikereuseashoe.com.

Cash Donations for Haiti Relief

Taxpayers who make cash donations to charities providing relief to Haiti's earthquake victims between January 12, 2010 and February 28, 2010 are entitled to claim these as deductions on their 2009 or 2010 Federal Tax Return. To get the benefit, you must itemize your deductions on Schedule A. For more information, visit www.irs.gov.

It's Tax Time!

Where did 2009 go? Here we are with another year under our collective belt, and it is once again time to gather income and credible deduction information for tax preparation. If this is the year you decide that you are tired of performing this yearly chore yourself, contact one of RITTER & RANDOLPH's tax preparers - Jennifer Hargis (jhargis@ritter-randolph.com) or Belinda Monk (bmonk@ritter-randolph.com) - to make an appointment to have your individual tax returns prepared.



We also prepare estate, trust, and/or gift tax returns, and can file your returns electronically. With e-filing and direct deposit, you usually get your refund about four weeks sooner than via traditional mailing of returns and refunds. We can also e-file returns for individuals who owe money, and can schedule the tax payment to be made as late as April 15, 2010, the last day to file.

Our Newsletter

We encourage our readers to forward this newsletter to colleagues and friends, and to invite them to join our mailing list; we consider your doing so the highest compliment we can receive. To be included on our mailing list, simply send an email to Editor Donna Christensen at dchristensen@ritter-randolph.com. RITTER & RANDOLPH, LLC will use email addresses only for communication, we will not share addresses, sell addresses, or otherwise provide addresses to any third party.

You can also email Donna with **questions** or **comments** about this newsletter, or with **suggestions** regarding content that you'd like to see.

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