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Since 1951*

We are always grateful for your trust in recommending us to others. A referral from you and your continued business are the highest compliments we could ever receive.

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Client Bulletin



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Firm to Convert to Paperless Billing

We are excited to announce that within the next few months the firm will be switching to paperless (email) billing as its default method of sending invoices. We will be sending out an email notification at a future date and giving our clients the option of opting out of paperless billing and continuing to receive monthly invoices through the mail. Please contact us to ensure that we have your current/correct email address. You can do so by calling the office (740-363-1313) or by emailing Joan Swarts at joan@mmpdlaw.com. Thank you.

Retirement Planning

Retirement planning is a phrase that for many Americans inspires dreams of leisurely-spent days after years of working, but some are confronted with the reality of not having enough money to survive in retirement.

Long-term care costs are at the forefront of that reality. How much do I need and how much will it cost? A free one-of-a-kind online calculator from Saturday Insurance ([Long-Term Care Insurance Assessment](#)) runs the numbers for different types of long-term care. The U.S. government estimates that 70% of people aged 65 today will require some form of long-term care in their lifetime.

There is some guidance on how to get a jump-start on planning. Get a realistic picture of the costs and do your research. Learn the truth about financing, as many Americans mistakenly believe Medicare or private health insurance will help pay for long-term care. Educate yourself about long-term care insurance and the cost associated with it. The good news is, if you start early enough there is plenty of time to make an educated decision. One of the most important things you can do may be one of the most difficult, and that is having a conversation with your spouse, your children, and your parents. Communication is key when planning how and what type of care may be needed and the financial means to provide what is needed. Take the time to consult with a financial planner and utilize the many tools and options available. A little planning today can make the future a bit more secure for you and your loved ones.

IRS Puts High-Income Households in its Cross-Hairs

High-income households will be facing two different IRS enforcement initiatives. The first initiative the IRS announced is an effort to get high-income, non-filers to come in and file tax returns. Second, the IRS announced it is preparing to examine "several hundred" high-income households that have either a related pass-through entity (such as a partnership or an S-Corporation) or a private foundation. This is coming as a recent Treasury Department report lambasted the IRS for paying too much audit attention to lower income taxpayers. As with any complex tax situation, proactive steps can be taken to get ready for an impending audit. The first and best step is to have an outside professional look for soft spots and advise of the possibility of fixing the problem or other options.

The Alpha Group's Westerville, Ohio Grand Re-Opening

The Westerville location of The Alpha Group is now open and celebrated its grand re-opening on Monday, October 5, 2020. Having outgrown its former location on Chandler Court, it now provides services at 200 Hoff Road, Suite F, in Westerville. The Alpha Group has locations at 1000 Alpha Drive, Delaware, Ohio; 4333 Tuller Road, Suite B, Dublin, Ohio; 200 Hoff Road, Suite F, Westerville, Ohio; and a location in Mansfield, Ohio.

The Alpha Group provides gainful employment, transportation, supportive living, work training and adult day services to individuals with disabilities. For many years, the firm has used Alpha Group's shredding services and highly recommends that service.

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& PERGRAM
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Congratulations to 3 Pillar Homes

In the Business First 2019 list of Central Ohio's largest private companies (by gross revenue), 3 Pillar Homes was listed 97th with a 2019 gross revenue of \$18.46 million. Congratulations to Zenios Michael Zenios and everyone at 3 Pillar Homes.

2020 Zoom Duck Derby a Success

In several editions of our Client Bulletin this year, we have kept you informed of The Alpha Group's annual Duck Derby. Due to the COVID 19 pandemic, the Derby was held virtually and streamed on Alpha Group's Facebook page on July 26, 2020. This year, 4,177 ducks were adopted to race in the Derby. The race proceeds, from "adoption fees" for ducks and from sponsorships, will be used to purchase another transportation vehicle for Alpha Group. The Alpha Group's transportation division provides non-medical transportation services to its clients with disabilities, as well as to senior citizens. To view the race or for a list of the winners, please visit Alpha Group's website - <https://www.alphagroup.net/>.

The firm is a proud sponsor of this annual event.

Main Street Delaware Ground Breaking

On October 15, 2020, Main Street Delaware will break ground on the renovations at the 100+ year old house that is being converted to a Delaware welcome center. Main Street Delaware, which is leasing the house from the City of Delaware, hopes to open the welcome center, located at 20 East William Street, in summer 2021.



This bulletin provides general information and is not legal advice. Please contact us if you need legal advice.

If you have friends or associates who you think would enjoy receiving a copy of this Client Bulletin, please feel free to forward it on. Thank you.