

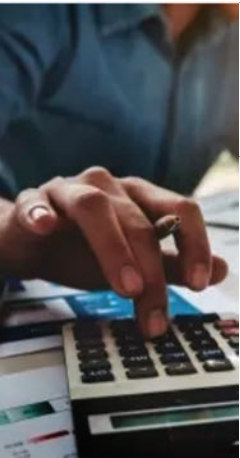
2020 Tax Tips for the Valley Small Business Owner, p. 8

Rev. Michael D. Rice: The Everlasting Portion, p. 4

Friday
January 10, 2020
 Vol. 6, No. 18
 ValleyWeeklyllc.com

Poet Carey Link, p. 4

"But for the national welfare, it is urgent to realize that the minorities do think, and think about something other than the race problem." - Zora Neale Hurston



Extension Urges Attention to Livestock Following Heavy Rains



Heavy rains in Alabama are causing headaches for livestock producers. Producers may need to make changes to ensure their livestock get an adequate diet while pastures are saturated with recent rainfall, according to Alabama Cooperative Extension agents.

Livestock producers should consider adding more hay or feed feeding sites to ensure cattle receive adequate nutrition without too much competition, since an animal's energy requirements differ during heavy rains and flooding.

Supplement cattle with a high energy, easily digestible feed for 3 to 5 days after being moved to higher ground to help rebuild their energy reserves, say Extension professionals.

DLC Accepting Applications

The Tennessee Valley Diversity Leadership Colloquium (DLC) will execute two (2), eight-week colloquia in 2020.

The sessions will be held on Tuesday evenings from 6 to 9 p.m. Attendance is required at a minimum of six (6) of the eight (8) sessions in order to graduate.

Offices are located at 415-A Church Street in Downtown Huntsville.

Tuition for the session is \$795/person.

Applications are being accepted until February 15, 2020, for Cohort XIII.

2020 Colloquium Dates:
 SPRING 2020 (COHORT XIII)

March 3–April 21, 2020.



The Huntsville Alumnae Chapter of Delta Sigma Theta Sorority, Inc., will present "The Pre-Valentine's Day Sip, Shop & Sway Delta Marketplace" on Saturday, February 1.

The event will be held from 10 a.m. - 2 p.m. at the National Speleological

Society Center, located at 6001 Pulaski Pike NW in Huntsville, Ala.

The admission fee is \$10 per person and includes warm beverages (i.e., coffee, tea and apple cider), vendors and live music.

Visit www.dsthuntsville.org.

TVW Columnist's Article Featured by Forbes

by Jerome Saintjones

Joshua Alex Baker wears a lot of hats. In addition to serving as a writer of the "Millennial Thought" column for The Valley Weekly, Baker is a graduate student at Alabama A&M University, a recipient of a Rosetta James Scholarship and numerous other honors.

Add to that list the fact that he was prominently featured recently by Forbes and CivicNation.org in his article on "The Indelible Impact of My HBCU Experience."

In the article, Baker, a native of Huntsville, Ala.,

reveals how circumstances led both to his attendance at a historically black college/university (HBCU) and his becoming an unwavering HBCU advocate.

"During my junior year of high school, my mother's health began to decline," wrote Baker. "I believed she would get well, but graduation came, and I was still her caregiver. There was no way I was



going to leave her side, so, Alabama it was. Alabama A&M University became my choice."

Baker noted that, although his undergraduate matriculation at AAMU was "financially manageable," he still worked two part-time jobs and yet maintained a 4.0 GPA.

Although his mother died before she could experience the joy of witnessing him graduate, Baker

continued to feed upon her inspiration. Not only was named "Mr. Social Work," but he also headed the Poetry Club, founded the 100 Plates Project, a grief support initiative for students, and served as a stellar participant in AAMU's distinguished Honors Program.

Baker is pursuing his graduate degree in social work at AAMU, ably assisted by a McDonald's Black & Positively Golden Scholarship, in partnership with the Thurgood Marshall College Fund.

The Valley Weekly

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The Valley Weekly

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The Valley Weekly
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Back Cover	10x10-inches	
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Washington in One Minute



Here are the happenings in Washington, D.C., for this week:

1. The House and Senate are in session (the Senate convened Monday and the House started votes Tuesday at 6:30 pm).

2. Senate Majority Leader Mitch McConnell (R-KY) said on the Senate floor Friday that he is working to set up a classified briefing this week for all Senators on the U.S. drone strike last week that killed Iranian Maj. Gen. Qassem Soleimani and several Iran-backed militia leaders in Baghdad. Speaker Nancy Pelosi (D-CA) has requested a briefing for the House.

3. On Tuesday morning, the Senate Finance Committee marked up the U.S./Canada/Mexico Trade Agreement, which the House passed last month. The full Senate may consider the agreement as soon

as this Friday.

4. Sens. Durbin (D-IL) and Kaine (D-VA) have co-sponsored a War Powers Resolution, which would require President Trump to withdraw American troops from hostilities against Iran unless Congress declares war or passes a resolution authorizing military force. The Pentagon announced Friday that it would send an additional 3,000 troops to the Middle East. According to The Hill newspaper, Democrats may force a vote in the Senate by first getting the resolution through the House and sending it to the Senate ...

5. President and Mrs. Trump returned to D.C. from a two-week stay at their Mar-a-Lago resort in Palm Beach, Fla. Monday, the President hosted a diplomatic reception for new foreign ambassadors and on Tuesday met with

newly-elected Greek Prime Minister Kyriakos Mitsotakis at the White House. On Thursday, the President traveled to Toledo, Ohio, for a campaign rally at the Huntington Center.

6. *The Washington Post* reported that Acting Homeland Security Secretary Chad Wolf issued a directive on Thursday instructing his senior staff to provide recommendations within two weeks on preventing violence against religious communities in the aftermath of the recent deadly attacks at a New York Hanukkah celebration and a Texas church. The recommendations may include the creation of a new leadership position at the department to oversee faith-based programs and increased funding for secu-

rity at churches, mosques, temples, and synagogues (there was \$60 million available for this program in 2019).

7. Over the weekend, the Federal Student Aid (FAFSA) question "Register Student with Selective Service System?" was trending after the airstrikes in Baghdad that killed Qassem Soleimani, the head of Iran's elite Quds military force, prompted some fear on social media via the WWII hashtag. The question on the federal student loan and grant application asks males ages 18-25 if they are registered in the Selective Service System and prompts them to register over the internet. Over the weekend, the Selective Service fielded a surge of questions to the point where the agency

tweeted that its website crashed.

Last Friday, the presidential candidates released their fundraising totals for the 4th quarter of 2019:

- Donald Trump: \$46 million
- Bernie Sanders: \$34.5 million
- Pete Buttigieg: \$24.7 million
- Joe Biden: \$22.7 million
- Elizabeth Warren: \$21.2 million
- Andrew Yang: \$16.5 million
- Amy Klobuchar: \$11.4 million
- Cory Booker: \$6.6 million
- Tulsi Gabbard: \$3.4 million

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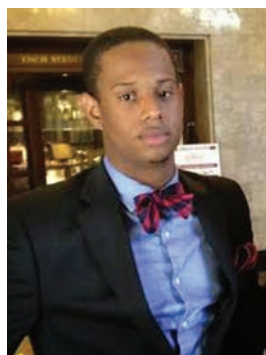
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Madison County Democratic Women Installs Officers



On Thursday, January 2, 2020, Madison County Democratic Women held the first monthly meeting and installation of newly elected officers.

Pictured is Mr. Dexter Strong, the guest speaker, and the newly elected members for 2020 of Madison County Democratic Women.



The officers are Eleanor Burks, President; Patricia King, 1st Vice-President; Pam Caruso, 2nd Vice-President; Lisa Urban, Secretary; Barbara Cady, Financial Secretary; and Lynn Van Pelt, Treasurer.

The monthly meeting is held on the first Thursday of each month at the Huntsville Country Club on Oakwood Avenue in Hunts-

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New South to Host Commissioner Candidates Forum

The Alabama New South Alliance, Madison County Chapter, will be hosting the Madison County Commissioner, District 6 Community Vision Candidate Forum.

The forum will be held on Tuesday, February 4, 2020, from 6-8 p.m., at the Fellowship of Faith Church, 3703 Memorial Parkway NW, Huntsville, Ala.

From 6-6:30 p.m. a community mixer and meet and greet will be held. The forum will be held from 6:30-8 p.m.

This forum will be structured with an experienced community moderator, and community questions will be submitted via cards.

New South members will discuss volunteer opportunities for this event at the chapter meeting on Sunday, January 26, 3-5 p.m., at St. John AME Church. Please plan to attend the chapter meeting and the forum. Share information with friends, family and contacts!

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Huntsville Bible College

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Rocket City Barber Shop

Sam and Greg's Pizza

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Sneed's Cleaners

The Fellowship of Faith Church

Union Chapel Missionary Baptist Church

Woody Anderson Ford

Perspectives on EGO-holism

by tim allston

My Ego-holism's New Roommate: Diabetes (Part 1)

"... a thorn in the flesh was given to me, . . . lest I be exalted above measure." 2 Cor. 12:7b, NJKV.

Last November 14th, my own recovering ego-holism got a wake-up call - and a roommate.

During my quarterly doctor's appointment, he informed me from my blood testing that I was now a diabetic, as I had just reached its 6.5 floor. He then began to outline some attack strategies for recovering.

However, . . .

The primary attack strategy that he failed to cover was one that he was not trained in medical school to address. Diabetes itself then spoke up.

As if a U.S. Marine Corps Drill Sergeant, Diabetes came nose-to-nose with me, barking, "Well, well, new recruit allston: You're mine now. Welcome to boot camp.

"Ah, don't tell me: You thought that all your Bible-quotin', church-goin', vegetarian-meat-in'/vegan-eatin', 10,000-steps-walkin', signifyin'-bout-other-folks piety would somehow exempt you from me. Well, think again, . . .

"You're no different, son. . . just the one out of your 10 fellow Americans, one out of your seven fellow Alabamians, and one out of your four fellow 65 and older AARP-ers - all with diabetes. You need to kiss your 'ol self-righteous arrogance good-by, . . ."

Roommate Déjà Vu?

I was somewhat familiar with diabetes, from my ongoing bouts with ego-holism. They're actually roommates, both housed in my body. Yours, too. For example:

Diabetes

A progressive disease in which our bodies produce excessive sugar/glucose that cannot be used, thus causing serious problems

Each of us has "diabetes potential" within us which, like cancer, surfaces when excessive levels are reached

"There is no cure for diabetes, but it can be managed" (Living with Type 2 Diabetes" booklet, American Diabetes Association)

Join me in subsequent columns, where I parallel my ego-holism and diabetic recovering journeys.

Ego-holism

Without God, our sense of self (ego) produces excessive amounts of arrogance and pride (big egos) and/or low-/no esteem and feelings of inadequacy (little egos)

Again, "self" detached from God's management, will grow to dangerous levels, resulting in ego-holism.

Ego-holism cannot be cured, solved or eliminated, but in partnership with God, we can manage it.

Life Coach tim allston is the author of the free book, 7 Steps to Manage Ego Problems: The How-to Guide for "Someone Else," downloadable now at www.GetEgoHelpNow.org.

Union Chapel to Host HBCU College Fair

Looking for some face-to-face interaction on your favorite HBCU? Go no further than the Historically Black Colleges and Universities (HBCU) College Fair.

The event will be held Saturday, February 15, at Union Chapel Missionary Baptist Church, 315 Winchester Road, Huntsville, Ala., from 10 a.m. until 2 p.m.

Tuskegee? A&M? State? Oakwood? Drake? See them all!

For additional information, call Phyllene Washington at (256) 603-2775.

NAAACC Meetings


The North Alabama African American Chamber of Commerce (Huntsville) meets monthly on the 3rd Tuesday at 12 noon.

The meeting location varies. Call (256) 564-7574.

PowerShot

"I am the greatest. I said that even before I knew I was."

-Muhammad Ali



**Muhammad Ali
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1. Believe in yourself
2. Psyche out the competition
3. Be more than common
4. Work from your strengths
5. Rewrite the rules
6. Give them something to see
7. Trust in a Higher Power
8. Think big
9. Train hard
10. Develop and use your strategy

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100 BMOA Chapter Celebrates 20th

The 100 Black Men Greater Huntsville Chapter recently celebrated 20 years of dedicated service to the communities of North Alabama. The chapter founders (Dr. Prince Preyer, Jr. and Earnest Starks), President Curtis Ellington and general body are appreciative to sponsors, partners, volunteers and public for in kind contributions and consistent support.

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**Alabama A&M University
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January 11
U. of Arkansas-Pine Bluff
(Military Appreciation Day)

January 13
Mississippi Valley State University

January 18
Alabama State University
Bill Harris Arena - B'ham)

February 1
Texas Southern University

February 3
Prairie View A&M University

February 22
Alcorn State University

February 24
Southern University

March 5
Grambling State University

March 7
Jackson State University
(Senior Day)

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The Valley Weekly Calendar of Events

January 15

The Annual Dr. Martin Luther King, Jr. Emancipation Proclamation Celebration

Guest Messenger:

Rev. Dr. Traci deVonn

Blackman, St. Louis, Mo.

Union Hill Primitive Baptist Church

7 p.m.

January 18

Martin Luther King Unity Parade

Sponsored by Delta Theta Lambda Chapter of Alpha Phi Alpha Fraternity
Downtown Huntsville

January 19-March 22

"Harlem, Hollywood, Broadway: African American Legends" Photographed by Jack Mitchell
Chan Gallery - Huntsville

Museum of Art

Lecture and Preview Party (Jan. 17) - Featuring Alabama A&M University Jazz Ensemble (\$25/\$50)

January 20

Martin Luther King, Jr.

Unity Breakfast

Sponsored by Delta Theta Lambda Chapter of Alpha Phi Alpha Fraternity, Inc.
Von Braun Center North Hall

Downtown Huntsville

January 27

Osher Lifelong Learning Institute (OLLI) at UAH (A Learning Community Designed for Adults 50+)

Daytime and Evening Courses Begin for Winter Term

For additional information,

contact Osher.uah.edu/
Catalog or (256) 824-6183

February 2019

Black History Month
2020 Theme: "African Americans and the Vote"

March 11

Jill Scott in Concert
Von Braun Center Concert Hall

March 14

Rosetta James Foundation Honoring Our Elders Celebration
The Jackson Center - 12
Noon-\$50- (256) 536-9717

March 27

Trevor Noah
"Loud & Clear"
Von Braun Center Concert Hall



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Champion Game Plan for Life *by Preston Brown*

"I'm Looking Forward to It"

want "out" of our current situations without any action on our part. But I have found that there are a few things that we need to

toward our future.

So often it's easy to focus on past hurts and disappointments. But God doesn't want us to focus on those things. Remember Isaiah 43:19. It says: *See, I am doing a new thing! Now it springs up, do you not perceive it.*

God can always make a way out of no way, if we let Him lead us. So this year we all need to start saying, "I'm looking forward to it!" No

matter what it is. If God is leading me, then "I'm looking forward to it!" ... Stay encouraged, my brothers and sisters.

understand about faith and change. First we need to understand that faith looks forward. I believe that God is always pointing us



Hebrews 11:1 says: *Now faith is confidence in what we hope for and assurance about what we do not see.*

You know, I believe that we all need a faith that looks forward and not behind. Even though it may not look like we are moving forward, if we are faithful, God will always continue to bring us through whatever it is that we are going through.

So many times we just

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Funeral service for MR. JOHNNIE DAVIS (b. 1934) will be Saturday, January 11, at 12 p.m. at Pine Grove Missionary Baptist Church (759 Pine Grove Road - Harvest, Ala.).

Funeral service for MRS. HATTIE MAE MOORE-PICKETT (b. 1948) was held Saturday, January 4, at Phillips Tabernacle Primitive Baptist Church (Madison, Ala.) with Pastor Archie Emanuel officiating.

Funeral service for MR. WILLIAM HENRY JOHNSON (b. 1955) was held Sunday, December 29, at Douglas Tabernacle Primitive Baptist Church with Minister Richmond Malone officiating.

ROYAL FUNERAL HOME - 4315 Oakwood Avenue - Huntsville, AL 35810 - (256) 534-8481

Funeral service for MRS. MINERVA STEWART will be 1:30 p.m., Sunday, January 12, at the Morris Chapel Primitive Baptist Church with Pastor Derrick Langford officiating.

Funeral service for PASTOR PHILLIP LAMONT BROOKS (b. 1955) will be held at 11:30 a.m., Saturday, January 11, at Restoration Four Square Church (5810 Wall Triana Highway Madison, Ala.).

Funeral service for MRS. ELIZABETH TATE HALL (b. 1925) was held Monday, January 6, at the McComb Chapel African Methodist Episcopal Zion Church (328 5th Way, Birmingham, Ala.) with Pastor Theron Hawkins officiating.

Funeral service for MASTER JAMES OTIENO (b. 2008) was held Saturday, January 4, at Royal Chapel of Memories (4315 Oakwood Avenue NW, Huntsville, Ala.) with Reverend Robert Rogers Jr., officiating.

Funeral service for ELDER WILL SLEDGE was held Saturday, January 4, at Round Island Creek Mission Center (13829 Lucas Ferry Road Athens, Ala.) with Reverend Robert L. Rice officiating.

SERENITY FUNERAL HOME - 2505 University Drive NW - Huntsville, AL 35816 - (256) 539-9693

Funeral service for MRS. DORIS JEAN PETTAWAY-DRAKE was held Wednesday, January 8, at House of Hope and Restoration Church, located at 2525 Aspen Avenue NW, Huntsville, Ala., with Pastor Jarman Leatherwood officiating.

What It Means to Climb a Tree

by Carey Link

To Trace the Origin of my veins
Cradled in the arch of a Cloister
Between Earth and Sky.
A measurement of Time in Rings—
A Labyrinth that never needs
a Destination.
To Look Down from a High place—
and not Fear feeling small.

To Raise my Hands Palm Up.
To Swing-Sway with a Breath—
a High-Low Lullaby.
To hang upside-down Dizzy.
To Arch my Back Like a Spying Cat
And find a Treasure in Hollows.
To Dance on the ends of my Toes
in a Leaf skirt.
To Drink rain drops from the Curve of my Tongue.
To Mimic a Cuckoo in the Corner.
To sleep beneath the shadow of a blue-green moon.

You can go anywhere in your imagination, a place where we can go to overcome limitations. I transcend the physical bounds of my wheelchair by climbing trees in my mind.

This poem has previously aired on WLRH Sundial Writers Corner and appeared in my chapbook, "What It Means to Climb a Tree" (Finishing Line Press).



Huntsville City Council Meetings

Huntsville City Council's regular meetings are held in the City Council Chambers of the Municipal Building on the 2nd and 4th Thursday of each month at 6 p.m.



City Council work sessions are also held in the Chambers of the Municipal Building on the 1st and 3rd Thursday of each month at 6 p.m. People can sign up for notices of Council meetings and special sessions online at <https://signup.e2ma.net/signup/1825550/1780821/>

For more information, call (256) 427-5011.

A Good Read

by Jerome Saintjones



Jamaica Kincaid's "In Roseau"

This short story pulls the reader into the life of a young island girl about to blossom into womanhood who, because of her non-relationship with her stepmother, is taken by her father to live with another unhappy couple.

Perhaps the most moving passages are assigned to the wife of this lifeless, childless couple. She so much wanted this man that she resorted to voodoo to get him. While he stayed with her, the passion died, no children came forth from the union, and she saw in this new girl a chance to recapture her youth and a chance at motherhood.

By and by, the woman gives the girl one of the dresses of her youth and sees herself as she had presented herself to the man she captured many years ago.

In time, this wealthy, strong and attractive male acts upon an opportunity to get the seductive young girl alone. This affair continues and the girl becomes pregnant.

The woman, who had in many ways become the mother the girl never had (the girl's mother had died when she was an infant), finally saw an opportunity to present her husband with a child, although he already had children by other women who could not hold or capture him.

Torn by her own inner torments, the girl goes the route of dark spirits and aborts the child, ending--for one soul, at least--a cycle of depression, hopelessness and despair that had impregnated island women for centuries.



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Your Portion or 'A' Portion?

Psalm 73:26

Thou my everlasting Portion, more than friend or life to me, all along my pilgrim journey, Savior let me walk with Thee.

These are the words from the opening stanza of one of the many hymns written by Fannie Crosby. Whether Psalm 73 was her

motivation or not, they both express the same sentiment: the desire for closeness to God. Both Fannie and the Psalmist viewed God as their personal portion and not just "a" portion; that is, a part of many other things in life that are deemed important.

The Psalmist expressed how life can sometimes

present realities such as the well doing of the wicked and the suffering of those who love God. This caused temporary doubt in the benefits of serving God.

Although the experience for the Psalmist was bad, the result was good because it turned his lament into a longing. He discovered that God was the "strength of his heart and his portion forever." He found God to be his Rock and Refuge; not an episodic God, but an everlasting One.

Here is a blessed truth; God is always in the midst of circumstances working all things for good so that

one's conclusion is not that God is a portion, but He is my Portion forever.

Crosby ended her hymn with these words:

*Lead me through
the vale of shadows,
bear me o'er life's fitful sea;
then the gate of life eternal,
may I enter,
Lord with Thee.*



"Question everything. Every stripe, every star, every word spoken."

- Ernest J. Gaines

Spotlight on Our Elders ... Featuring

Mrs. Mary E. Wiggins Lane

Mrs. Mary E. Wiggins Lane was born on August 10, 1924, the daughter of Robert and Lillie Mae Moore Wiggins. A native of Limestone County, Ala., she was reared in the Monrovia community. After her parents moved to Madison County, she focused on the value of education and diligently pursued it with studies at Union School (where one teacher taught several grades) and Councill Training School. At Councill Training School, she received the "Best Cook Award" and attended classes with the late Dr. John Cashin and Thomas Hereford, and Mr. James Gurley—her friends for a lifetime. She graduated from Councill Training High School in 1945 and enrolled at Ala-

bama A&M University.

After completing her freshman year, she taught at the Union School. Many suitors came calling during those days, but only one won her heart.

Like so many women of the time, Mrs. Lane was gifted in a number of areas, including farming, gardening, fishing, cooking and baking, sewing, hairdressing. Nonetheless, Mrs. Lane was ever-mindful of her civic responsibilities and made voting a primary responsibility. She received her voter registration certificate, issued through Madison County, in May 1954.

Accompanied by her husband, she voted in all elections. In the early years following her registration,



she paid poll taxes to County of Madison "covering voting privilege."

As a pastor's wife (Rev. James Lane), she participated in all church-sponsored activities, including picnics, outreach, museum trips, youth-sponsored field trips, nursing home visits and much more.

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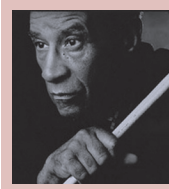
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JANUARY 10 - MAX ROACH - Generally considered to be one of the most important drummers in history, Maxwell Lemuel Roach was born in Newland, N.C., in 1925. He worked with numerous musicians, from his former wife Abbey Lincoln to Miles Davis to Charles Mingus to Dinah Washington. - **BlackinTime.info**

2020 Tax Tips for the Tennessee Valley Small Business Owner

(BPT) - When you completed last year's small business tax return, did you run into surprises? Deductions you could no longer take? While it's best to consult a tax professional to avoid errors and maximize your situation, here are some tips to make sure you know what's

coming for your 2019 taxes - and can take advantage of changes in the tax code.

Mileage expenses. You can still deduct car expenses for business purposes, even if you also drive your vehicle for personal use ... Standard mileage rates increased to 58 cents per mile for 2019.

Count that home office.

For a home office deduction, you must use that room (or garage) for business purposes only. It must be where you conduct most of your business or meet with clients, and you have no other fixed location to conduct much of your business ...

Equipment purchases.

Equipment for your business costing up to a million dollars can now be deducted, as explained in Section 179 of the tax code, as opposed to the previous write-off of up to only \$500,000. This includes computers, vehicles and machinery ... To consider your options, Dell Small Business advisors are available to answer your questions and offer you advice, no matter the size of your company.

Self-employment deductions. For the independent contractor, expenses such as education fees directly related to your business or personal health insurance costs may be deductible.

Qualified business income deduction (QBI). The QBI (Section 199A) allows

eligible sole proprietorships, partnerships, S corporations, plus some trusts and estates to deduct up to 20 percent of their qualified business income, plus 20 percent of qualified real estate investment trust (REIT) dividends and qualified publicly traded partnership (PTP) income ... Items such as capital gains and losses, certain dividends and interest income are excluded. Income earned through a C corporation or by providing services as an employee is also not eligible. See the IRS website for a complete explanation of QBI.

Consult a tax professional to see if it would benefit you to register your business as an LLC or an S-Corp. Whether the financial benefit would outweigh the cost

will vary, depending on your situation.

Employee-related expenses. You may be able to deduct expenses such as retirement plan contributions for your employees, even if you have very few. If you've considered hiring employees or increasing your staff, this may be a good time to do it. You will also be able to deduct wages paid for an employee while they are on family and medical leave. See the self-employment page at IRS.gov.

Beware of changes. Entertainment expenses are no longer deductible, though most business meals are allowed (see Publication 463 of the IRS). Business meals are 50 percent deductible. So plan dinner with your clients or business partners, but skip the entertainment.



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Financial Moves for Life's 'Inflection Points'

You've probably heard or read about inflection points – those events, like the creation of the internet, that changed human existence in some important way. However, you have personal inflection points, too – and when they occur, you'll need to make the right financial moves.

One such inflection point is marriage. When you get married, you and your spouse will need to discuss a variety of financial issues, such as whether you should combine accounts and what sort of investment approach you will take.

Another inflection point: A new child. When you welcome a new child into your family, you'll want to make sure you have adequate life insurance. You also may want to start contributing to a college fund.

And perhaps the biggest inflection point of all is retirement. When you retire, you'll need to determine how much you can afford to withdraw each year from your IRA, 401(k) and other retirement accounts. Plus, you'll need to ensure your estate plans are in order.

By making smart decisions following your own inflection points, you can ease the transitions in your life – wherever life takes you.



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