

Customized Senior Services  
to Maintain Lifestyle  
& Financial  
Independence

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A PROFESSIONAL CORPORATION

Specializing in Elder Care,  
Trusts & Estates,  
Taxes & Small  
Business

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***MAY ISSUE***

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**Make Sure You Get These Federal Energy Tax Credits**

If you made energy-saving upgrades last year, you may be eligible for tax credits. Part of the huge Bipartisan Budget Act passed was an extension of tax credits for energy-efficient upgrades to your home. That means if you made any qualifying home improvements in 2017, such as replacing doors and windows, you can claim them on your taxes.

**Upgrades That Qualify for Tax Credits.**

**Windows, Doors, and Skylights:** If you replaced existing windows, doors, or skylights—or installed new ones that meet Energy Star standards—you are eligible for a tax credit. You can claim the credit if you installed a window or door where there wasn't one before.

**Roofs (Metal and Asphalt):** Roofing materials that meet Energy Star requirements reflect more of the sun's rays and can lower roof surface temperatures by up to 100° F. Qualifying roofing materials include metal roofs with appropriate pigmented coatings and asphalt roofs with appropriate cooling granules.

**Water Heaters (Nonsolar):** Water heating can account for up to 25 percent of the energy used in your home. Qualifying water heaters include gas, oil, and propane units with an energy factor (overall efficiency) of 0.82 or more, or a thermal efficiency of at least 90 percent. Electric heat-pump water heaters with an energy factor of 2.0 or more also qualify.

**Insulation:** Typical bulk insulation products—such as batts, rolls, blow-in fibers, rigid boards, expanding spray, and pour-in-place—can qualify for a tax credit, according to Energy Star.

**Biomass Stoves:** To heat a home or water, biomass stoves burn wood and wood waste and residues (including wood pellets), agricultural crops and trees, plants (including aquatic plants), grasses, residues, and fibers. To qualify, stoves must have a thermal efficiency rating of at least 75 percent and meet 2020 clean-air standards from the Environmental Protection Agency.

**Heating, Ventilation, and Air Conditioning:** Some heating, ventilation, and air-conditioning equipment qualifies for an energy tax credit.

**Geothermal Heat Pumps:** Geothermal heat pumps use the Earth's natural heat, they are among the most efficient and comfortable heating and cooling technologies currently available.

**For 2018 and Beyond**

Under the Bipartisan Budget Act, the renewable energy tax credits for solar energy systems, fuel cells, small wind turbines, and geothermal heat pumps now feature a gradual step-down in the credit value. Existing homes and new construction qualify, as do principal and second homes.

**Tax credit:**

- 30 percent for systems placed in service by Dec. 31, 2019
- 26 percent for systems placed in service after Dec. 31, 2019, and before Jan. 1, 2021
- 22 percent for systems placed in service after Dec. 31, 2020, and before Jan. 1, 2022

Contact our office if we can assist you with any questions.

Source: [www.consumerreports.org](http://www.consumerreports.org)

## 10 Free Entertainment Activities for Seniors

Whether you're saving for retirement, living on a fixed income, or just looking for new ways to be smart about how you spend your money, consider the many ways that you can trim your entertainment budget and actually increase your fun. Here are 10 of the best ideas.

**Gallery openings and art walks:** Attend art gallery openings, which usually include wine, hors-d'oeuvres, and a chance to meet the artists and gallery owners. Many communities also host monthly art walks, which allow you to join other art lovers to tour a number of local galleries on the same evening.

**Open mic nights:** Check out local coffee houses and pubs that regularly provide an open microphone and performance venue to amateur and aspiring musicians. It's a great way to support local artists and to hear some of the freshest sounds around or maybe even sign up and join in the fun.

**Free nights at museums:** Many museums offer free admission at least one night each week. Same art, same exhibits, but no admission fee.

**Volunteer to usher:** Many professional theater, opera, and dance companies use volunteer ushers to help stretch tight budgets. For passing out programs and helping the paying customers find their seats, you will receive free admission to the performance, an inside look at what happens before the curtain goes up, and the opportunity to provide hands-on support to a dynamic arts organization in your community.

**Literary readings:** When authors go on tour to promote their books, they may be heading to a bookstore near you. Check your local newspaper and public library for information about upcoming readings, where you'll have a chance to meet the authors and sample their new work.

**Free lectures and community events:** Colleges and universities, especially those that receive public funding, are great community resources that offer a wide range of events and services at little or no cost. Community and nonprofit organizations also host many free events and activities. Check libraries, newspaper listings, and neighborhood bulletin boards for schedules.

**Free lunchtime concerts:** During nice weather, many communities offer free lunchtime concerts in pleasant locations where there is a high concentration of office workers and a lot of pedestrian traffic. Pack a picnic or a brown bag lunch, grab a friend, and tap your feet to some good music while you enjoy the sunshine and the energy of the city.

**Join a book club or discussion group:** Whether you organize your own with a small group of friends, discover an established group through your local library or bookstore, or plug into a national movement like the Socrates cafés (whose members use the Socratic method to discuss important life issues), book clubs and discussion groups offer a great way to exchange ideas and gain new insights.

**Be a tourist at home:** We all establish routines and patterns, get into ruts, and eventually see only a narrow slice of our own community. Make a conscious effort to step off your usual path, and take a day to explore a neighborhood or nearby attraction that you have never visited or haven't seen lately.

**Go to the library:** Still the single greatest resource in almost any community, the public library offers a rich collection of books and magazines, research and reference materials, and free Internet access. Whether you just drop in to check out a book you can read on the bus, attend a public meeting about a critical local issue, or spend a rainy afternoon surfing the Web, your local library is a great place to find free entertainment.

Contact our office if we can assist you with any questions.

Source: [www.liveabout.com](http://www.liveabout.com)



You can e-mail us at:  
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 to receive your newsletter  
 by e-mail!

*What Our Clients Say About Us:*

*"Marcia is extremely patient and helpful. She and her team make doing taxes a simple and easy process. Thanks for everything."*

*~A & T*