

2011

This Year, I'm Going to Take Care of That!

Is this the year you've resolved to get your life in order? Whether it's taking care of your family or your business, from finances to optimizing your computing environment or preparing the living trust you've been talking about, there's a small business in Lamorinda that can help you get it done!

LEIBOVITZ LAW GROUP A PROFESSIONAL LAW CORPORATION



The Leibovitz Law Group, composed of attorneys Paula Leibovitz Goodwin, Rebecca DeKalb and Whitney Stevens, specializes in estate planning and decedent estate administration, with a special emphasis on tax planning for both large and small estates. With recent changes in the tax law introduced in 2011, now is a good time to review your estate plans! Their estate planning practice includes the preparation of living trusts, wills, powers of attorneys, retirement and life insurance beneficiary forms. Their decedent estate administration practice includes trust administration and probate.

Paula Leibovitz Goodwin has been a trust and estate lawyer for over 30 years. She is certified by the State Bar of California as a Specialist both in Taxation Law and Estate Planning, Trust and Probate Law. Paula was named by San Francisco Magazine as one of the top estate planning lawyers in the Bay Area and has earned an "AV" rating from Martindale-Hubbell Law Directory, the highest rating for both legal ability and adherence to ethical standards. Paula was named the "Outstanding Friend of Education" by Contra Costa County for her work with the schools, and currently serves on the Board of the Diablo Valley Estate Planning Council and the City of Orinda's Finance Advisory Committee.

93 MORAGA WAY, SUITE 101, ORINDA
TELEPHONE (925) 253-1136
www.leibovitzlaw.com

Nerd4Rent Computer service



Nerd4Rent in Lafayette has been providing technical support to individuals and small businesses since 1984 and owner Edward Zeidan offers the following advice for 2011:

Maintain your Computer

Keeping your computer maintained helps it run reliably and efficiently. Make sure you have up-to-date antivirus protection. Turn your firewall on. Defragment your hard drive and delete temp files. Stop unneeded programs from automatically loading when your computer starts.

Backup your files

Every computer will fail at some point. Make sure that your important files are backed up in at least two separate places. We recommend using an online service AND an external hard drive. This protects you in case something happens at your home.

"Nerd4Rent offers a 100% no-risk guarantee on all services. If you're not satisfied with any service, just let us know within 14 days and we'll do it over for free," promises Edward. "If you're still not satisfied we will refund your money. We also offer fixed-fee services so you know exactly what your service will cost ahead of time."

Call (925) 283-5666 for details and a free copy of *Top 7 mistakes people make with their computers and how to avoid them.*



990 Moraga Rd. Ste B
Lafayette
(925) 283-5666
www.nerd4rent.com

Ballou Plum Wealth Advisors Helping Lamorinda Families for 25 Years



The Ballou Plum Wealth Advisors team has over 50 years of combined experience providing sound, unbiased financial planning for generations of families in Lamorinda.

Principals Lynn Ballou and Marilyn Plum are CERTIFIED FINANCIAL PLANNER™ professionals with expertise in comprehensive wealth management, fee-based investment management, college investment planning, retirement plan guidance, and more. Lynn Ballou, EA, CFP® was recently named CFP Board Ambassador for the Bay Area on the basis of her demonstrated leadership skills and passion for financial planning. Marilyn Plum, CFP® has served as President and Chairwoman of the East Bay Chapter of the International Association for Financial Planning.

Our clients experience an attentive, thoughtful approach that is personalized to their best interests when planning for life and financial concerns. For a complimentary introductory consultation, please contact us today. We look forward to meeting you!



www.ballouplum.com
250 Lafayette Cir. #203
Lafayette, CA 94549
(925) 283-2201

Vision • Clarity • Achievement™

The Financial Planners at Ballou Plum Wealth Advisors, LLC are also registered representatives with, and securities are offered through LPL Financial, Member FINRA/SIPC.

Breedlove Insurance



Jim and Sue Breedlove

Jim and Sue Breedlove, Orinda residents since 1997, opened Breedlove Insurance Services in 2004. They are in the business of meeting the Health, Medicare and Life insurance needs of their clients with

empathy and sound financial analysis. They have earned a reputation of putting the clients' needs first. "Small businesses appreciate the support we provide when evaluating health insurance and other employee benefits," explains Sue, "Finding the right coverage and benefits for the right price can be challenging."

People traditionally think of life insurance as a means to replace income in the event of premature death of a bread winner. It is much, much more. It can create significant tax-free money for education, retirement, or any other use you choose without taking on market risk. It can provide the peace of mind that comes with knowing that your estate is being preserved for your beneficiaries and not probate costs or the tax man.

Meet with Jim or Sue by calling 254-6262 or e-mailing info@breedloveinsurance.com.

When it comes to health, life or long term care insurance, put a little "love" in your life!



89 Moraga Way, Orinda
www.breedloveinsurance.com

Optimum Accounting



Monica Casale, Owner

- Do you use QuickBooks, but don't reconcile?
- Are your books still on Excel spreadsheets?
- Are you still using a paper check register?
- Do you always file an extension?
- Is 2011 finally the year to get your bookkeeping in order?

A yes to any one of these questions means you need Optimum Accounting! While Quickbooks can empower small business owners to become their own bookkeepers, they fail to mention that you need an accountant's mind to setup and manage it properly. You could even be losing money in the form of uncollected accounts and tax breaks. Fortunately, Optimum Accounting can work with you to get your books on track for good and save both time and money. But, you need to hurry because once tax season begins you may need an extension filed to get caught up.

Stop procrastinating and call Monica today!
(925) 627-4260



21C Orinda Way, Ste. 103, Orinda www.OptimumAccounting.org