



CONSULTING MATTERS

A publication of the Delaware Valley Chapter of the Independent Computer Consultants Association
www.iccadelval.org

June 2005

From The President...

Come On Out to the ICCA Chapter Meeting!

John Erthal
Alphalon Business Solutions, Inc.
President
ICCA/Delaware Valley



John Erthal
Alphalon Business Solutions, Inc.
President
ICCA/Delaware Valley

One of the valuable benefits of local membership in our Delaware Valley ICCA chapter is the monthly meetings that occur from September thru June. (We also have a special Pizza party in August to help bridge the summer gap and to generate some early momentum for the year's jam-packed schedule of meetings.) Typically, our meetings take place on the second Thursday of the month, strategically rotated around different locations in the Delaware Valley. There are one or two meetings a year that shift a few days off of the normal schedule to accommodate special joint meetings with other organizations such as the IEEE or IMA, but for the most part you can mark your calendar for second Thursday for the whole season.

These meetings are designed for you, the member, as well as guests that would like to come out to see what the ICCA and/or consulting is all about.

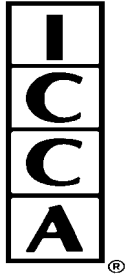
As regular meeting attendees can attest, there are often unique and eclectic experiences that emerge at these gatherings that can not be adequately duplicated any other way. Many members and repeat guests say is that it is this very special "face-to-face" opportunity that brings them out time and time again. Our award-winning schedule of programs is frequently mentioned as the driving force behind members' and guests' preliminary and on-going interest in attending the monthly meetings. The business and technical areas that our consultants provide professional services for are very diverse, and as such, we deserve a diverse program of speakers. Topics vary throughout the year, broadly ranging from technical interests (like "RFID" – a recent presentation), to business interests ("Negotiating with Confidence" – this coming month's presentation).

In this issue.....

<i>From the President.....</i>	<i>1</i>
<i>Meeting information.....</i>	<i>2</i>
<i>Eight Pillars of Investment Wisdom.....</i>	<i>3</i>
<i>How to Maximize Networking Annual Cycle.....</i>	<i>4</i>
<i>New Member Company Profile.....</i>	<i>5</i>
<i>Upcoming meeting dates.....</i>	<i>6</i>
<i>Spam Redux.....</i>	<i>7</i>
<i>Delaware Valley Tech Calendar.....</i>	<i>8</i>
<i>Board of Directors.....</i>	<i>8</i>

While the topic of the nightly program or the special subject area of the speaker's presentation is often highly ranked as a reason that many people make plans to attend a meeting, coming out on top of most surveys is the value of the Networking hour. The opportunity to meet with your peers, and share war stories, look for help with a question or to meet new, existing and prospective members in a free form format is so enjoyed and popular, that the allocated time sometimes doesn't seem long enough! Conversations often carry over into the meal. While some talk at the table is continuing with the same people from the Network hour, more frequently it begins anew with folks you did not get a chance to speak with during the "official" networking time.

So what brings you out to a meeting? What do you like best? What would like to change or see changed? Please let me know. And if you haven't been out in a while, (and I'm speaking to some long-timers and newbies, alike), what are you waiting for?



**Meeting
Information
610-394-9090**

**info@iccadelval.org
www.iccadelval.org**

6:00 P.M. Networking & Cash Bar
7:00 P.M. Dinner
8:15 P.M. Meeting & Program

Entire Evening Prepaid	\$30 Members	\$40 Guest
Entire Evening at Door	\$40 Members	\$45 Guest
Networking/Speaker	Free Members	\$5 Guest

First time guests pay member rates. Prepayment must be received and cancellations for refunds must be made by Monday before meeting. Credit Cards accepted (MC, Visa, Discover). If there is more than one person in your party, we request that you pre-pay. Note that making a reservation is a promise to pay. "No-Shows" will be billed.

Mail Check Payable to:
ICCA Delaware Valley
125 N. Highland Avenue
Lansdowne, PA 19050

Join the ICCA!

Become a part of the region's premier association for Independent Computer Consultants.

Membership rates are:

- * \$100 Local Chapter Dues
- * \$175 National dues for 1 person firm
- * \$225 National dues for 2-9 person firm
- * \$275 National dues for 10+ person firm
- * \$25 National Processing fee
(1st time only)

This Translates to:

- * \$300 for a first-time 1 person firm
- * \$275 subsequent years for 1 person firm

Call **610-394-9090** to request an application, or fill out membership application on line at www.icca.org



**TOP TOPICS at
ICCA DeVal
2004-2005**

by Kathleen Conti, WebSquared, LLC

What a busy month it has been. Our daughter, Gemma, decided that she couldn't wait any longer to meet us and arrived just after my 33rd week of pregnancy on May 9th. She weighed 4 pounds 3 ounces and had to spend a few weeks in the NICU, but she is home with us now and Andrea and I are slowly settling into the new routine. I have to send out a big thanks to Donna and Mike Searer who stepped in for me at the last minute to present at the joint ICCA/IMA meeting. Thanks also to Donna for the following summary of the meeting.

Tuesday, May 17 was the **ICCA and IMA joint meeting** at the William Penn Inn. For those who attended they had an excellent meal. The presentation was by **Fred Kaplan of the IMA and Donna and Mike Searer from the ICCA.**

The presentation started with volunteers Keith Mast and John Erthal describing technical terms to the accountants without giving the definition. Thanks to both of them for their creative and amusing descriptions. Two accounting volunteers described accounting terms and ICCA members did well guessing. SOX is not something accountants deal with that they put on their feet! The terms experiment showed how both accountants and IT have their ideas of what things mean.

Questions were then presented to the group regarding key components of an IT rollout. The feedback from everyone in the group was wonderful! We found that RFP's are not popular among both groups. Almost everyone had experienced a rollout with and without problems. It was exciting to hear what worked such as having project plans and what did not work lack of support from management. The discussion from both the accounting and IT side was interesting.

Our next meeting on **June 9th** is to be held at a new location:

**Towne House
117 Veterans Square (just off Baltimore Pike)
Media, PA
Phone: 610-566-6141**

We're hoping this new location will be more central for a lot of ICCA members. The topic is "**Negotiating with Confidence**" and will be presented by **Judy Weintraub of Weintraub Legal Services.**

Our 2005-2006 is coming along although we still have a few open dates. If you have any ideas or suggestions for topics please don't hesitate to contact me: kconti@websquared.com.

Eight Pillars of Investment Wisdom

by Michael Chaippinelli, AXA Advisors, LLC

You've heard the get-rich-quick stories. How someone won the lottery, started a wildly successful business, or made a "killing" in the stock market.

Is this how real people get money for retirement? The truth is, many people who retire in comfort build their nest egg with slow and steady care. Deciding to save regularly is a crucial first step. Sticking to a savings plan is certainly another. Starting early can help your money grow faster. Let these eight pillars of investment wisdom be your guide.

1. Pay Yourself First

You're probably already following this advice by participating in your company's retirement savings plan. But are you contributing to the fullest extent allowable? Remember that you could live in retirement for 25 years or more without any salary income. It could take a substantial amount of savings to carry you through for that long. If you have contributed the maximum to your qualified retirement plan, talk to your financial professional about other types of automatic savings/investment plans.

2. Start Early

Compounded growth can work wonders for your savings—provided you give it time. Let's say, for example, that you begin saving \$100 a month at age 35. Compounded monthly at a hypothetical 8%[†] per year, your savings can grow to \$149,036 by age 65. Pretty good, right? You can do better. Begin saving ten years earlier and the same \$100 a month can grow to \$349,101—more than twice as much!

[†]This hypothetical rate does not reflect the performance of any specific investment. Individual investor results will vary.

3. Invest to Outpace Inflation

A common mistake is to play it too safe. Yes, it is relatively safe to invest in a guaranteed investment contract.* But inflation could steadily erode your earnings. Remember that saving for retirement is a long-term endeavor.

*A Guaranteed Investment Contract is an insurance contract that guarantees the owner principal repayment and a fixed or floating interest rate for predetermined period of time.

4. Diversify**

Professional investors allocate their money among different kinds of asset classes: money market funds, bonds and stocks. Within these asset classes, you may want to diversify further—for example, by investing in some stocks that have high growth potential and others that pay dividends, or some

stocks of smaller companies and some blue chips. Your financial professional can help you determine the suitable amount to put into various asset classes, depending on your age, your risk tolerance, your time horizon and your goals. By sticking to an asset allocation plan***, you limit your risk of exposure to just one asset class and are positioned to take advantage of market shifts.

**Diversification does not eliminate the risk of experiencing investment losses.

***Asset allocation is a method of diversification which positions assets among major investment categories. This tool may be used in an effort to manage risk and enhance returns. However, it does not guarantee a profit or protect against loss.

5. Invest According to Your Time Horizon

Growth-oriented investments (such as small cap stock funds) tend to be more volatile over short periods. These are good investments to emphasize when you have many years ahead of you. As you get closer to retirement, you have less time to recover from dips in the market. You may want to shift some assets into investments that tend to be more stable. But don't forget that you may need to live off your retirement funds for many years. Investing for some growth potential in your portfolio is usually a good idea.

6. Avoid Dipping Into Your Tax-Deferred Savings

You'll net less than you think because the withdrawn funds become taxable income. And in many instances you could face an additional 10% federal tax penalty if you are not yet age 59 1/2. Plus, any money you spend now is money you won't have later. And you could miss out on years of compounded earnings. If you need the money temporarily, it may be a good decision to take a plan loan (if permitted) and repay it promptly.

7. Avoid Trying to Time the Market

When the market is hot, many people are tempted to play the stock market with their retirement savings. If you're one of them, consider setting aside a small amount that you can afford to lose and use this "allowance" to play the market. For the bulk of your retirement investments, stick to your asset allocation plan**. Don't shift funds from one account to another simply because one showed higher returns. Performance in the immediate past is no indicator of the long-term future. The market frequently undergoes sudden and dramatic shifts. Last quarter's hot investment fund often can cool off in the next quarter.

Continued on page 6

How to Maximize Networking Annual Cycle

by Michael Hughes

First Quarter (Jan/Feb/Mar)

This part of the annual cycle is a little slow out of the gate. Don't expect much activity on an individual or group level for the first part of January. Most people, even the most successful professionals, seem to suffer from the "Christmas hang-over" until mid-to-late January. Events are not usually well-attended until early February when people get caught up from the December layoff.

Groups generally shift into high gear during February, then hit a hiccup as the annual March Break hits. Most groups tend to meet before or after this short holiday period as many professionals and entrepreneurs schedule a holiday where it's a little warmer. Keep this fact in mind as many marketing plans are delayed or go off-track because of this (seemingly) sudden obstacle.

Networking for Results First Quarter Networking Group

Success Strategy -- Make sure you emphasize any major self-marketing effort for February. This will maximize your impact on the group. Expect delays in any project or relationship-building exercise that extend into March. You may not be taking a holiday at this time, but most successful entrepreneurs and professionals do.

Second Quarter (Apr/May/June)

The business cycle builds at this time of year. Most professionals increase their quantity and quality of networking activity during this three-month span. Networking groups move into high gear and membership attendance at functions is usually high. This timeframe also includes additional group activities such as trade shows, conferences and special events. This is an opportune time to create new contacts and leverage involvement through efforts such as group presentations or sponsorship of events.

Networking for Results Second Quarter Networking Group

Success Strategy -- This is a high-activity segment in the annual cycle. Use it to develop new contacts and expand your network. Take advantage of any marketing opportunities as they will have maximum impact. There is a danger of losing control as activity builds. Utilize a follow up structure that keeps you in touch and helps stay on track.

Third Quarter (July/Aug/Sept)

Many professionals hit the proverbial wall at this time of year. They are not prepared to shift gears as our society slows to a crawl in mid-June. Most networking groups shut down for the Summer, the exception being a group bar-b-q or golf tournament. Most professionals will lose about a month of

momentum in their business cycle: a week before they leave, gone two weeks then a week catching up when they get back. This mindset stays in place until the second week in September when everyone wakes up for the Fall rush.

Networking for Results Third Quarter Networking Group

Success Strategy -- Summer networking becomes a one-on-one activity that takes a holistic approach. Use innovative and leisure-oriented activities as networking efforts. Focus on the personal aspect of colleague conversations to build stronger relationships. And be ready for when the switch turns on September 15th.

Fourth Quarter (Oct/Nov/Dec)

This is known as the "Golden Quarter" in the business world. It actually starts in mid-September when people come out of the Summer doldrums. The focus is now on business until mid-December. Networking groups work at full speed with many events and functions filling the calendar. Like the second quarter, there is usually a host of networking opportunities. This changes again in early December as most people begin their Christmas schedule. The talk again turns to personal issues and family agendas take over.

Networking for Results Fourth Quarter Networking Group

Success Strategy -- Be ready for the sprint in mid-September. It's incredible how people seem to wake up and the networking mindset moves into full swing. It's all-business, so stay on top of new contacts and use your follow up system as you could easily miss some hot contacts. Lead the Christmas slowdown by focusing on a holiday mindset. You can actually use this perspective to accomplish more relationship-building at this time of year.

About the Author: Michael Hughes is president of Michael J. Hughes Consulting & Training Inc., a business development and management training company that specializes in helping professionals increase results by improving personal effectiveness.

Michael has done extensive research on, and is a specialist in, utilizing networking as a business strategy. He is author of the 110-page special report entitled "Networking for Results: How to Leverage Relationships into More Sales and Profits". He has written numerous articles on the subject of networking and is a sought-after speaker on this topic. He was a featured speaker at the 2004 ICCA National Conference in Toronto.

Michael Hughes toll free (888) 272-4794 email: mjhughes@michaeljhughes.com



New Member Company Profile

In each issue of Consulting Matters, we introduce you to one or more new members and firms. In this issue, we introduce you to **John Costello, UpStreme, Inc.**

Mr. Costello is the founder/owner of UpStreme, Inc. – a Philadelphia area based business and technology consulting firm. Tom provides technical and business management consulting to corporate CxO's, boards of directors, venture capital firms, angels, and investment bankers in the evaluation, planning, and implementation of technologies to meet strategic and tactical business needs. He consults on an array of topics ranging from strategy formulation, technology & business alignment, open source strategies for enterprises, e-business strategy & implementation, due diligence, mergers & acquisitions, scenario modeling, and business planning related to the integration of advanced technologies into organizations.

Tom also provides interim-CxO and CxO-advisory support to a variety of enterprises. He has advised both private and public sector organizations ranging from The U.S. Department of State and established top Fortune 500 organizations to early-stage/pre-funded startups.

Recent UpStreme projects have included a rapid due diligence effort as part of an acquisition of a niche industry firm developing unique technology, defining an Enterprise Information Architecture (EIA) for an insurance firm and assisting in the formation of a C# based development team to develop a core application for the EIA, assisting a software development firm in reorienting all operations as part of a product technology rewrite, and assisting a start-up in formulating a complete operations and technology plan.

Mr. Costello's career has spanned the universe of computing devices, ranging from card driven mainframe environment of the late 70's to the web and wireless computing devices of today. He has formerly held positions with such firms as Cambridge Technology Partners as Director of IT Strategy & Planning, CoreTech Consulting Group as Director of Management Services, U.S. Healthcare as Director of Development, AssetTRADE as both COO and CTO, the QVC Television Network, Shared Medical Systems, and GMIS.

A dynamic presenter with a unique blend of both the business and technical perspectives, Mr. Costello has spoken to various industry associations, conferences, symposiums, and universities.

Tom has contributed numerous articles published in a variety of national business and technical periodicals, and is co-author and editor of CIO Wisdom II to be published by Prentice-Hall in Fall 2005. Mr. Costello is a patent holder, and his work has been recognized by various organizations and publications including Forbes magazine.

Mr. Costello earned a Bachelor of Science in Management Information Systems from the Indiana University of Pennsylvania, Indiana, PA, where he is currently a member of the Eberly College of Business Advisory Council.

UpStreme, Inc.
7 Great Valley Parkway · Suite 210 · Malvern, PA · 19355
PHONE: 610.430.3270 FAX: 610.430.2007
www.upstreme.com

28th Annual ICCA National Conference *Atlanta, Georgia* *June 10-12, 2005*

Schedule of Events...

Friday, June 10, 2005:

Chapter President's Council (CPC) Meeting during the day and Welcome Reception that evening

Saturday, June 11, 2005: Daily Speaker Sessions with an Awards Banquet Dinner that evening

Sunday, June 12, 2005: Daily Speaker Sessions

Monday & Tuesday, June 13 & 14, 2005: ICCA National Board of Directors Meeting

For more info visit <http://www.icca.org/>

Spam Redux

by Shri Chaudhary, BizTech & HomePC Helpers

Is there some good news on the Spam front? Or is it just not in the news as much? Perhaps, the anti-spamming laws are taking effect. Unfortunately, the bad news is that Spam is still much more prevalent than what we would like, and our email in-boxes overflow just as before. Having said that, there are some things you can do.

I recently experimented with a new software called Spambayes. This information was courtesy of my cousin Sandeep who does high-tech research and development for Philips, the electronics giant. Spambayes is based on the Bayesian probability theory that analyzes and computes the "probability" that a message is spam. This is based on complex computation using various measurements of the contents of the message. The good news is that it has proven to be quite effective in eliminating the junk from my in-box.

The program has to be trained to recognize the good email or "ham" from the bad email or "spam". Although it does come prepared to recognize the obvious stuff. There are several ways of training the program. One is to classify and separate the junk messages into a separate folder yourself. Then the Inbox with the "ham" messages and the Junk message box is analyzed by the program and it learns to separate the good from the bad.

Spambayes works as an add-in for Microsoft Outlook, the bigger brother of Outlook Express. Microsoft Outlook is part of the popular Microsoft Office suite of products. If you are not using Microsoft Outlook, this is a good reason to consider it. Outlook is more robust and can handle more folders and messages. Outlook 2003, which is the latest version, also has junk detection capability, which is further enhanced by Spambayes. AOL users will need to look elsewhere for spam solutions. Users of other email clients can use spambayes but they need to be technically proficient.

The best news- the program is Free! Click here to find out more. <http://spambayes.sourceforge.net/%20>

Other techniques for Spam Reduction

Prevention is better than the cure. This principle is harder to apply to Spam. Still, here are a few tips:

1) If you use a popular email carrier such as AOL, Comcast or Verizon, consider using a long name. Also, avoid putting a number at the end of your email ID. For example, **alex1234@aol.com** is a example of an easy-to-spam email address. On the other hand, if your name is Alex Rodriguez, alexander.f.rodriguez@aol.com is much less likely to be spammed.

2) Use several email addresses. Your real one should only be used with correspondents that you know and never be entered on web sites or used in message and chat rooms. The other emails should be "disposable". Change them every year as they accumulate spam.

3) For your "real" or personal email address, consider using non-popular email hosts- avoid AOL, Comcast, Yahoo, MSN. Maybe you can even have your own private domain, such as addamsfamily.us (if your name happens to be Addams).

4) If you run a business or are self-employed, consider registering a web and email domain name, if you don't have one already.

Many companies (including us) offer such email domains for a nominal charge.

About the Author: *Shri Chaudhary is a principal of BizTech Helpers and HomePC Helpers, a computer and technology consulting company which he co-founded in 1999. They focus on technology consulting and provide IT services to small business, home based businesses, telecommuters and home PC users. The company also provides web hosting&design and custom software development. BizTech Helpers is based in Media, PA.*

ICCA Delaware Valley Mugs.

\$5 each

Qty _____ Total Enclosed: _____

Send this form with check payable to:

ICCA
125 N. Highland Ave
Lansdowne, PA 19050

Or call/email your VISA/MC/Discover card number, expiration date, and total dollar amount of order to

610-394-9090
icca@erols.com

Shirts/mugs will be ready for pickup by the following meeting.

Eight Pillars of Investment Wisdom

Continued from page 3

Even if you are clever enough, or lucky enough, to switch out of stocks ahead of a downturn, you could very well be late in identifying the recovery. By the time your new choice is put into effect, you may have missed the benefits you'd hoped to reap.

8. Think Long Term

Don't be alarmed by day-to-day swings in the stock market. For most of us, steady investing, compounded earnings and maintaining a planned asset allocation** are the keys to successful retirement planning. Decide on an appropriate long-term mix of investments and try to stay the course. You may not build your nest egg in a day but Rome wasn't built that way, either.

For more information about establishing a financial plan, contact your financial professional.

AXA Advisors, LLC does not provide legal or tax advice. Please consult your tax or legal advisor regarding your individual situation.

About the Author:

Michael Chiappinelli offers securities through AXA Advisors, LLC, member NASD, SIPC, New York, NY, (212-314-4600), and offers annuity and insurance products through an insurance brokerage affiliate, AXA Network, LLC and its subsidiaries.

This individual is licensed to transact insurance business in the following states and is registered to offer securities in the following states: CT; DE; GA; MS; NC; NJ; NY; PA.

ICCA Delaware Valley Shirts

\$25 per shirt. Various colors available.

Size	S	M	L	XL	XXL
Color	Green	Ecru	White	Navy	

Qty _____ Total Enclosed: _____

Name _____

Address _____

Email _____

Send this form with check payable to:

ICCA
125 N. Highland Ave
Lansdowne, PA 19050

Or call/email your VISA/MC/Discover card number, expiration date, and total dollar amount of order to

610-394-9090
icca@erols.com

Shirts/mugs will be ready for pickup by the following meeting.

ICCA Upcoming Dinner Meeting June 9, 2005

Town House, Media, PA
(New Location)

For directions see <http://www.townhouse.com/>

Topic: Negotiating with Confidence

Presented by: Judy Weintraub, Esq., Weintraub Legal Services

Description: Most people dislike negotiating because they do not like confrontation, and fear losing or having their position rejected. With some tips and practice, everyone can improve their negotiating skills and gain the confidence to be a good negotiator. This seminar will provide negotiating tips and strategies to build confidence and enhance negotiating effectiveness.

June Tech Calendar

9- June

Delaware Valley ICCA Meeting
Negotiating with Confidence
 Judy Weintraub, Esq,
 Weintraub Legal Services
Towne House
 117 Veterans Square
(just off Baltimore Pike)
 Media, PA
[Directions](#)

21- June

NWCT
Executive Women's Career Profile
<http://www.nwct-phila.org/calendar.htm>

21- June

CPCC
Computer Professionals of Center City (Networking Event)
 7:00 PM at the Irish Pub
 2007 Walnut Street
 Philadelphia, PA
<http://cpccentercity.com>

22- June

Phillydotnet
NetAdvantage for .NET 2.0
 Jason Beres & Andrew Flick
 Infragistics
 Microsoft
 Malvern, PA
<http://phillydotnet.org/Default.aspx?tabid=336>

•••••
 • If you hear of an event that
 • would be of interest to our
 • members, send the meeting
 • notice to
 • newsletter@iccadelval.org
 •
 •••••

ICCA Delaware Valley Board of Directors Committees and Other Contacts 2005-2006

President

John Erthal
 Alphalon Business Solutions, Inc.
 215-641-4565
 WebSite: www.iccadelval.org
 E-Mail: jerthal@alphalon.com

Vice-President

Michael McAndrews
 Logic Choice Inc.
 610-324-5721
Michael.McAndrews@LogicChoice.com

Secretary

Cynthia Cole Macia
 Computer Concepts and Methods
 Voice: 610-649-2769
 E-mail: CindyCole@ccam.biz

Treasurer

George R. Smith
 GRS Associates
 Voice: 302-478-5919
 E-mail: grsassociates@juno.com

Chapter Administrator

Linda Falotico
 ICCA Delaware Valley
 PO Box 835
 Lansdowne, PA 19050
 Voice: 610-394-9090
 E-mail: info@iccadelval.org

Education Chair

Mike Herrera
 Client Server Specialists, Inc.
 Voice: 610-992-9287
 E-mail: mherrera@cssi.org

Newsletter Editor

Diane Herrera
 Client Server Specialists, Inc.
 Voice: 610-992-9287
 E-Mail: newsletter@iccadelval.org

Program Coordinator

Kathleen Conti
 WebSquared, LLC
 Voice: 610-344-9446
 E-Mail: kconti@websquared.com

Webmaster

Keith Mast
 Mast Consulting, LLC
 610-275-6405
 E-mail: keithmast@aol.com

Directors

Kathleen Conti (see above)
 Keith Mast (see above)
 Ron Jones
 Precision Technologies Support, LLC
 610-459-3658
 E-mail: info@pre-tech.com
 Deborah Dahl
 Conversational Technologies
 610-888-4532
 E-mail: dahl@conversational-techlogies.com

ICCA Disclaimer Notice

Discussion of any legal issues in any article that appears in this publication is presented as educational material only. The Independent Computer Consultants Association, Inc. does not and cannot take responsibility for any statements made within this publication as to the meaning or effect of any federal or state law, statute, regulation or ordinance, and any opinions expressed in this publication as to such meaning or effect are the opinions of the authors and are not the opinions of the Independent Computer Consultants Association, Inc. Any actions or legal steps taken should be thoroughly reviewed with your personal attorney or tax consultant, as laws vary from state-to-state and also because the facts of your situation may not support application of any rule, statement, or suggestion that may be printed in this publication.