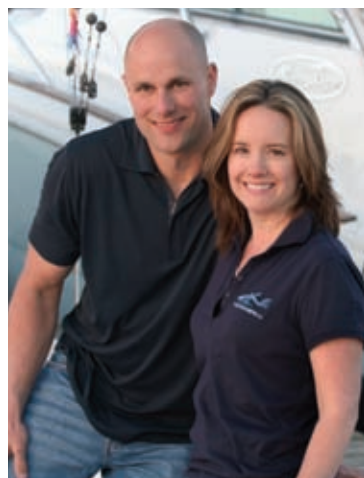




Time Is Running Out To Take Advantage Of Tax Incentives



CHARLES AND TRACIE ZUSCHNITT, OWNERS, MIAMI SOMERS COMPANY

The clock is ticking on the American Recovery and Reinvestment Act of 2009/2010.

On February 17th, 2009, President Obama signed into law the "Stimulus Bill" (The American Recovery and Reinvestment Act of 2009) that made significant changes to the energy tax credits. This act includes a provision that offers homeowners tax incentives for energy efficient home improvements made in the years of 2009 and 2010. Some of the products that are covered include windows, exterior doors, insulated garage doors, siding, heating, air conditioning and many other energy saving products.

To qualify these products have to meet certain energy saving criteria known as the 30/30 rule. Windows and doors have to have a U-Factor and Solar Heat Gain Coefficient rating of .30 or below. A U-factor is a measurement used to determine the amount of heat loss through

Highlights Of The American Recovery & Reinvestment Act

★ Provides a consumer tax credit up to \$1,500 for 30% of the cost of qualified remodeling projects that improve the energy efficiency of an existing home—including replacement windows.

★ Applies to windows and doors with a U-value of at least 0.30 and solar heat gain coefficient of at least 0.30 purchased from June 1, 2009 to December 31, 2010.



BEFORE



AFTER



BEFORE



AFTER

these products. Solar Heat Gain Coefficient measures the amount of solar heat that passes through a window or door. The lower the rating the less solar heat will enter your home. If you live in the southern part of the country then you want the lowest number so you can keep your house cool. Homes that are in the middle or northern part of the country should have a rating of .25 to .30 so that in the colder temperatures they can take advantage of the sun to help heat their homes.

Not all Energy Star rated doors and windows qualify for the tax credit. Please check the NFRC (National Fenestration Rating Council) sticker that's on the window or door.

What's in it for me?

1. Up to \$1500.00 in tax credits.
2. A more energy efficient home.
3. A high return on your investment.

What's the formula?

30% of the material cost can be applied to the maximum tax credit of 1500. So if the total cost of replacing your windows was \$6000.00, and the cost of the labor was \$1000.00, then your material cost would be \$5000.00 X .30 = \$1500.00 tax credit.

What if I don't pay taxes?

You have the assurance of knowing that you have purchased an up to date energy efficient product for your home that will save you money on energy cost, make your home more comfortable, and in some cases increase its value.

How do I claim my tax credit?

1 When your qualifying products are installed you will receive a manufactures certification statement. Keep the certification statement, the contract and the NFRC/Energy Star window label with your tax documents.

2 When filing your 2010 taxes, present the documents that are associated with the qualifying purchase to claim the energy tax credit to your tax preparer or accountant.

3 Your tax preparer will provide you with the proper federal tax forms to submit your claim.

As reported by, Bob Mikaelian

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Charles and Tracie Zuschnitt are the owners of Miami Somers Company. Charles is a graduate of Lafayette College, licensed Charter Boat captain and avid offshore fisherman. Tracie earned her BA from Rowan University and is a certified Special & Elementary Education teacher. They reside in Upper Township with their two daughters; Charlee Alexa and Callie Somer. Miami Somers Company is very proud and fortunate to support the following organizations: MJV Foundation, NJ Autism (formerly COSAC NJ), Gildas Club, Officer Phil Child Safety, Jerry Regina Legacy Foundation, Somers Point Little League.

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