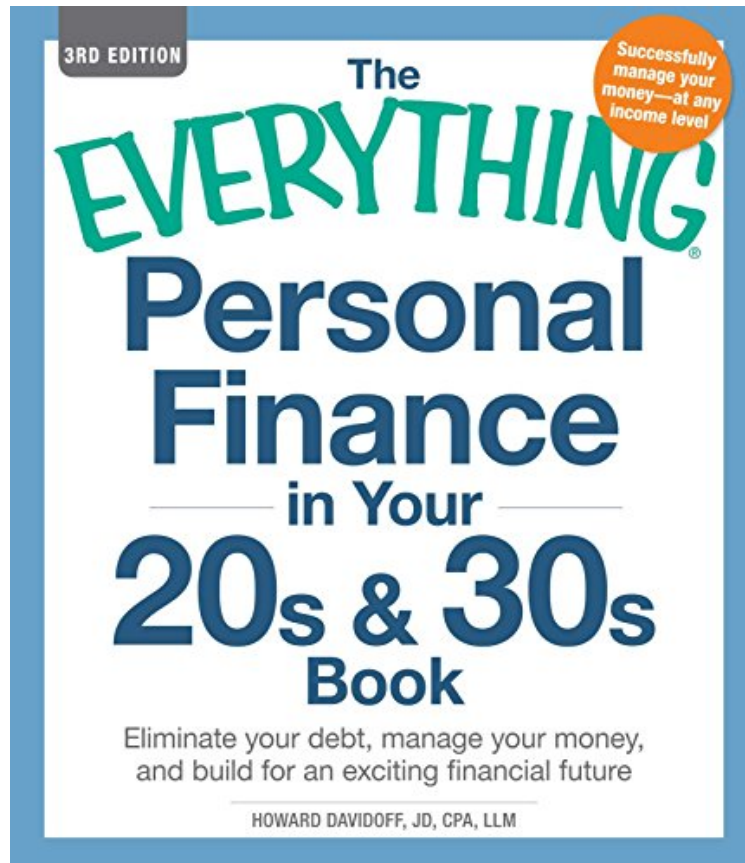


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About the Author Howard Davidoff, CPA, JD, LLM, is a personal finance planning professional and attorney with thirty years of experience in the money management field. He also regularly teaches courses on accounting and income tax laws at Hofstra University and Brooklyn College, and through continuing education programs.