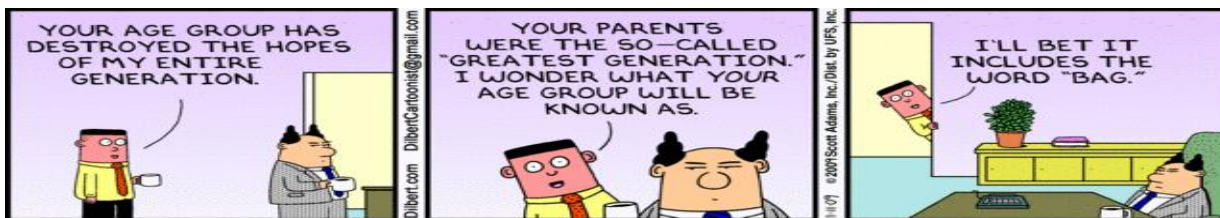




Just in case it matters to you:

- IF YOU RECEIVE W-2 SALARY IN CALIFORNIA, be aware that under a new 'accelerated tax-withholding' program – devised to help plug the state's budget deficit – your state income tax withholding was arbitrarily increased 10% effective November 1, and ongoing into 2010. Because this increase is deemed 'voluntary,' you have the right to adjust withholding back down by notifying the payroll department. Or not, since legislation has also increased the personal tax rates by ¼% for 2009 and taxes will rise for most California residents anyway. But you do have the option.
- UNDER FEDERAL LAW, BUSINESS BANK ACCOUNT SCAMS ARE NOT PROTECTED (like personal account losses which are limited to \$50) under rationale that if a "business system has been compromised" it is the owner's responsibility, not the bank's. Hacking thefts continue to increase dramatically, most often traced to criminals of Russian or East European origin using 'Trojan Horse' techniques like: (1) a virus which "hops onto the PC when viewing an internet site (e.g. a news page), for hackers to follow as users move to on-line bank accounts. Outfitted with a keystroke-capture mechanism, the Horse then records user names and passwords," facilitating a bogus money transfer; or (2) a virus that "installs instant messaging code which zaps 'digital token' codes to hackers who can then log-in while holding off the legitimate connection. To the victim, the log-in process simply slows, as their money is disappearing." DCG affiliates have assisted numerous businesses, large and small, in developing safeguards to internet theft, at relatively nominal cost. Don't be pennywise and sorry. [FORBES – Nov 16, 09]
- 'STRATEGIC VALUE' IS OFTEN OVERLOOKED IN POSITIONING FOR OPTIMAL BUSINESS VALUATION. Beyond the arithmetic relating to assets and forecasted profits, such value relates to "synergies and special features, usually hidden, that provide a buyer with a quicker, less costly and lower risk way to achieve goals," and can thus increase the company's market valuation. Principal areas include access to skilled and experienced personnel, protecting a supply source, exploiting patent or secret processes, entry to a new product market or distributor, and simple product-line expansion. DCG expertise includes application of strategic valuation principles critical to optimal positioning for sale, acquisition, merger or co-venture transactions. We can help your team help you. [JRNL OF ACCOUNTANCY – Nov 09]
- GOOGLE AND OTHER SEARCH ENGINES HELP SENIOR CITIZENS "STAVE OFF DEMENTIA AND COGNITIVE DECLINE." Neuroscientists have suggested that "being involved in new things and keeping your brain active are all hallmarks of activities that would tend to preserve cognitive skills." Now recent research at UCLA has demonstrated that elder citizens (aged 55 to 78) who had never before used the internet "increased blood flow in brain regions involved in decision-making and short-term memory," after simply spending one hour daily over a two-week period "using Google to search for information about a range of subjects." It's tough teaching geezers to Google, but worthwhile. [THE WEEK – Nov 13, 09]
- "75% OF AMERICAN YOUTH AGE 17 TO 24 ARE NOT EVEN ELIGIBLE TO ENLIST IN THE MILITARY because they either lack a high school diploma, have a criminal record, are physically unfit" or some/all of the above. Some 50% of these kids – 90% of whom are black – "depend on food stamps at some point in their childhood." Here in America. [TIME – Nov 10, 09]



- THOUGHTS FOR THE WEEK: **"Education is that which reveals to the wise, and conceals from the stupid, the vast limits of their knowledge."** – Mark Twain

Americans eat 35 million cows, 115 million pigs, and 9 billion chickens & turkeys annually, says NewYorker Magazine.