

### **Iowa Sales & Use Tax** **\$15**

**Course #:** 25484 **Date(s):** 9/2/09  
**Site:** Spirit Lake (130) **Time:** 1-3:30pm (Wed.)

**Course #:** 25518 **Date(s):** 9/17/09  
**Site:** Spencer **Time:** 9:30am-12pm (Thurs.)

*Iowa Sales, Use, Local Option Tax Topics include: Defining sales and use taxes, types of permits issued and when you need each, what is subject to sales and use taxes, common exemptions and use of exemption certificates, when and if local option tax applies, how/when to complete forms and make payments and resources available for assistance.*

### **Sales & Use Tax Construction** **\$15**

**Course #:** 25519 **Date(s):** 9/17/09  
**Site:** Spencer **Time:** 1-3:30pm (Thurs.)

*This class is geared to construction contractors in Iowa. Topics include defining sales and use taxes, who is responsible for paying taxes (and who must collect taxes), what is subject to sales and use taxes, when and if local option tax applies, when a job is taxable and when it is not, options available to contractors, use of exemption certificates, construction contracts with exempt entities, how and when to complete forms and make payments and resources available for assistance.*

### **Sales & Use Tax Manufacturing** **\$15**

**Course #:** 25520 **Date(s):** 9/22/09  
**Site:** Spencer **Time:** 1-3:30pm (Tues.)

*This class will cover when manufacturing begins and ends for sales tax laws, exemption certificates and how to complete them and when local option tax applies.*

### **Small Business Tax Workshop** **\$15**

**Course #:** 25483 **Date(s):** 9/2/09  
**Site:** Spirit Lake (130) **Time:** 9am-12pm (Wed.)

*This course will introduce small business owners and entrepreneurs to IRS tax law. Basic Iowa tax laws will also be discussed. Topics include: Basic sole proprietor tax information including record keeping guidelines, understanding schedule C including basics of deductible business expenses, automobile expenses, basic depreciation guidelines, business use of home self-employment tax, how to figure estimated income tax and when to collect/pay Iowa sales tax.*

### **Payroll Taxes** **\$15**

**Course #:** 25485 **Date(s):** 9/3/09  
**Site:** Spirit Lake (130) **Time:** 9am-12pm (Thurs.)

*This is a BASIC class about how to start withholding taxes for employees. Topics include: registrations required with IRS and State, distinction between contract labor and employees, filing requirements for contract labor, what forms are required to be completed and retained by the employer, understanding quarterly filing requirements and resources available for assistance.*

## Insurance Courses

St. Ambrose University offers Insurance Continuing Education courses at Iowa Lakes.

**Register online at [www.sau.edu/cps](http://www.sau.edu/cps) or call 800-747-7574.**

### **Annuity Trends & Opportunities**

One of the oldest financial tools, the annuity, appears to be the solution to retirement income management. However, the very guarantees that make the product suitable makes it seem inflexible in the consumer's eyes. This course will explore the issues from all sides and enable you to better serve your clients.

**Instructor:** Laurie Adams, CLU, LUTCF, Certified Financial Planner®

**Date:** Thursday, October 8

**Time:** 8 – 11 a.m.

**Location:** Spirit Lake Campus

**Iowa Course#:** 77638 (3 Hrs. General Credit)

**Cost:** \$33 if paid by October 1

\$38 if paid after October 1

(Pricing includes \$3 Iowa Insurance Division SBS database reporting fee of \$1 per credit hour)

### **Risk Reduction in Retirement**

This course will explore what's changed and what hasn't in the retirement landscape as well as demonstrate appropriate risk management strategies designed to improve the chance for a truly secure retirement.

**Instructor:** Laurie Adams, CLU, LUTCF, Certified Financial Planner®

**Date:** Thursday, October 8

**Time:** Noon – 6 p.m.

**Location:** Spirit Lake Campus

**Iowa Course#:** 77639 (6 Hrs. General Credit)

**Cost:** \$66 if paid by October 1

\$71 if paid after October 1

(Pricing includes \$6 Iowa Insurance Division SBS database reporting fee of \$1 per credit hour)

## Alumni and Friends

*Who can join the Alumni & Friends Association? Anyone! If you are interested in supporting Iowa Lakes Community College you are invited to join the Alumni & Friends Association.*

*Members enjoy great benefits too!*

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