

"BECAUSE ACCOUNTING MATTERS AND WE KNOW IT"

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Letter from Our President

By Heather N. Vinas

To Our Esteemed Friends, Clients, Colleagues and Associates:

Happy 2013!! There is no question that we have seen tough times in the past year. 2012 was a very tough time for all of us. As 2013 starts it is important for us to be aware and understand the new laws and changes that are upon us and coming in the months ahead so we can maintain compliance, plan properly, and make educated decisions.

I hope this newsletter serves you well. We continue to provide our clients, colleagues and associates with information as new information is available. These days, it seems that there are many additional areas of change that need to be accounted for. In fact, with Congress debating the "fiscal cliff" matter and exceeding their own deadlines, we found ourselves preparing four different parallel paths for our clients to ensure they are prepared with whatever the outcome.

This year marks a year of new opportunity. An inspirational quote for all regarding opportunity comes from Maltbie Davenport Babcock, "Opportunities do not come with their values stamped upon them. Everyone must be challenged. A day dawns, quite like other days; in it a single hour comes, quite like other hours; but in that day and in that hour the chance of a lifetime faces us."

Wishing each of you much success on new and existing opportunities.

Sincerely,

Heather N. Vinas

Tax Changes Affecting 2013 Payrolls - What You Need to Know

By ADP, Eye on Washington

The House and Senate have passed H.R. 8, the American Taxpayer Relief Act of 2012 (ATRA), which includes several changes to tax laws affecting payroll and employment tax administration in 2013.

Income Tax Withholding Rates

The American Taxpayer Relief Act effectively maintains the reduced income tax rates adopted in 2001 and 2003 for individuals earning up to \$400,000 and families earning less than \$450,000. Income above those levels will be taxed at 39.6%, up from 35%. The expanded 15% bracket for joint filers, commonly referred to as the marriage penalty relief, has also been extended. These tax rates have been extended permanently for wages paid after December 31, 2012.

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Employee Social Security Tax Rate Returns to 6.2%

The reduced 4.2% rate for employee Social Security taxes that was in effect for 2011 and 2012 has expired. The employee Social Security tax rate will return to 6.2% for 2013 wages up to the taxable wage limit of \$113,700. Consequently, employees' net pay under the taxable wage limit will decrease accordingly. The maximum Social Security tax that an employee would pay will be \$7,049.40 for 2013. The Employer Social Security tax rate is unaffected, and remains 6.2% of Social Security taxable wages paid.

Transition to 2013 Withholding Calculations

Some 2013 payrolls were already produced prior to the enactment of the American Taxpayer Relief Act, and some payrolls produced shortly after enactment may be calculated using 2012 income tax withholding rates. This is permitted under recent IRS guidance, which instructs employers to implement 2013 withholding rates no later than February 15, 2013, and to "use 2012 withholding tables until you implement the 2013 withholding tables."

However, because the American Taxpayer Relief Act generally restored the income tax rates in effect in 2012, any 2013 payrolls processed prior to enactment are expected to be correct, with the exception of individuals earning annualized amounts over \$400,000, as explained above. There may be minor withholding differences due to inflation adjustments in the 2013 withholding tables issued by the Treasury Department.

Additional Medicare Tax for Earnings over \$200,000

Although not affected by the ATRA, the Patient Protection and Affordable Care Act established a new "Additional Medicare Tax" of 0.9% which also goes into effect in 2013. The new Additional Medicare Tax applies to single individuals earning over \$200,000 and married couples filing jointly who earn over \$250,000. However, employers must withhold the Additional Medicare Tax from all workers, regardless of marital status, on wages exceeding \$200,000. Thus, the employee Medicare tax rate, normally 1.45%, will rise to 2.35% on earnings over \$200,000, regardless of filing status. The employer Medicare tax rate remains 1.45%. There is no taxable wage limit for Medicare taxes.

Please see *Tax Changes Affecting 2013 Payroll* on page 2

Tax Changes Affecting 2013 Payroll from page 1**Parity for Exclusion from Income for Employer-Provided Mass Transit and Parking Benefits**

Prior to 2012, employers could withhold up to \$230 a month on a pre-tax basis for mass transit benefits for workers. The amount decreased to \$125 on January 1, 2012, while a similar provision for parking expenses increased to \$240. Parity for pre-tax treatment of employer-provided mass transit and parking benefits was retroactively extended by the ATRA from January 1, 2012 through December 31, 2013.

Other Provisions of Interest to Employers

- The ATRA will retroactively extend the employer wage credit for differential wage payments to employees who are active military reservists, from January 1, 2012 through December 31, 2013.
- The Work Opportunity Tax Credit will be retroactively extended from January 1, 2012 through December 31, 2013.
- The Act will extend through 2013 the Returning Heroes and Wounded Warriors Work Opportunity Tax Credits; a Work Opportunity Tax Credit for hiring qualified veterans.
- The exclusion for employer provided adoption assistance is made permanent by the Act.
- The expanded exclusion for employer-provided educational assistance will be made permanent, permitting up to \$5,250 per year to be excluded from income and employment taxes, including undergraduate and graduate education.
- The ATRA includes other provisions as well (please revisit the site for ongoing updates and additional information).

State Tax Implications

Several states have income tax withholding calculations that are directly or indirectly tied to federal tax calculations. These calculations will automatically be updated based upon the federal and/or state withholding guidance upon release by the applicable authorities. As with federal withholding tax calculations, any changes will apply to payrolls processed after implementation.

**Important Upcoming Dates****January 31st**

- File Form 720 for Fourth Quarter of 2012
- Furnish Forms 1098, 1099 and W-2G to recipients for certain payments during 2012. Furnish Form W-2 to employees who worked for you during 2012.
- File Form 730 and pay the tax on wagers accepted during Dec 2012.
- File Form 2290 and pay the tax for vehicles first used in Dec 2012.
- File Forms 940, 941, 943, 944 and/or 945 if you did not deposit all taxes when due.
- File your tax return if you did not pay your last installment of estimated tax by January 15th

February 11th

- File Forms 940, 941, 943, 944 and/or 945 if you timely deposited all required payments.

February 15th

- File a new Form W-4 if you claimed exemption from income tax withholding in 2012.
- Furnish Forms 1099-B, 1099-S and certain Forms 1099-MISC to recipients.

February 28th

- File information returns, including Forms 1098, 1099 and W-2G for payments made during 2012.
- File Form W-3 with Copy A of all Forms W-2 issued for 2012.
- File Form 730 and pay the tax on wagers accepted during January.
- File Form 2290 and pay the tax for vehicles first used in January.

March 15th

- Corporations: File Form 1120 for calendar year and pay any tax due. For automatic 6-month extension, file Form 7004 and deposit estimated tax.
- S Corporations: File Form 1120S for calendar year and pay any tax due. Furnish a copy of Sch. K-1 to each shareholder. File Form 2553 to elect S Corporation status beginning with calendar year 2013.
- Electing Large Partnerships: Furnish Sch. K-1 (Form 1065-B) to each partner.

April 1st

- Electronically file Forms W-2, W-2G, 1098, 1099, and 8027.
- File Form 2290 and pay the tax for vehicles first used in February.
- File Form 730 and pay the tax on wagers accepted during February.

April 15th

- Individuals: File Form 1040, 1040A, or 1040EZ. For automatic 6-month extension file Form 4868 and deposit estimated tax. Pay the first installment of 2013 estimated tax.
- Partnerships: File Form 1065 and furnish a copy of Sch. K-1 to each partner.
- Electing Large Partnerships: File Form 1065 calendar year return.
- Household Employers: File Sch. H with Form 1040 if you paid \$1,800 or more to a household employee.
- Corporations: Deposit the first installment of your 2013 estimated tax.

April 30th

- File Form 720 for the first quarter.
- File Form 730 and pay the tax on wagers accepted during March.
- File Form 2290 and pay the tax on vehicles first used in March.
- Employers: File Form 941 for the first quarter.
- Deposit FUTA tax owed through Mar if more than \$500.

"The key to success is to focus our conscious mind on things we desire not things we fear."
Brian Tracy

Annual Inflation Adjustments for 2013

WASHINGTON — The Internal Revenue Service announced today annual inflation adjustments for tax year 2013, including the tax rate schedules, and other tax changes from the recently passed American Taxpayer Relief Act of 2012.

The tax items for 2013 of greatest interest to most taxpayers include the following changes.

- Beginning in tax year 2013 (generally for tax returns filed in 2014), a new tax rate of 39.6 percent has been added for individuals whose income exceeds \$400,000 (\$450,000 for married taxpayers filing a joint return). The other marginal rates — 10, 15, 25, 28, 33 and 35 percent — remain the same as in prior years. The guidance contains the taxable income thresholds for each of the marginal rates.
- The standard deduction rises to \$6,100 (\$12,200 for married couples filing jointly), up from \$5,950 (\$11,900 for married couples filing jointly) for tax year 2012.
- The American Taxpayer Relief Act of 2012 added a limitation for itemized deductions claimed on 2013 returns of individuals with incomes of \$250,000 or more (\$300,000 for married couples filing jointly).
- The personal exemption rises to \$3,900, up from the 2012 exemption of \$3,800. However beginning in 2013, the exemption is subject to a phase-out that begins with adjusted gross incomes of \$250,000 (\$300,000 for married couples filing jointly). It phases out completely at \$372,500 (\$422,500 for married couples filing jointly).
- The Alternative Minimum Tax exemption amount for tax year 2013 is \$51,900 (\$80,800, for married couples filing jointly), set by the American Taxpayer Relief Act of 2012, which indexes future amounts for inflation. The 2012 exemption amount was \$50,600 (\$78,750 for married couples filing jointly).
- The maximum Earned Income Credit amount is \$6,044 for taxpayers filing jointly who have 3 or more qualifying children, up from a total of \$5,891 for tax year 2012.
- Estates of decedents who die during 2013 have a basic exclusion amount of \$5,250,000, up from a total of \$5,120,000 for estates of decedents who died in 2012.
- For tax year 2013, the monthly limitation regarding the aggregate fringe benefit exclusion amount for transit passes and transportation in a commuter highway vehicle is \$245, up from \$240 for tax year 2012 (the legislation provided a retroactive increase from the \$125 limit that had been in place).

Details on these inflation adjustments and others are contained in [Revenue Procedure 2013-15](#), which will be published in Internal Revenue Bulletin 2013-5 on Jan. 28, 2013. Other inflation adjusted items were published in October 2012 in Revenue Procedure 2012-41.



IRS Plans Jan. 30 Tax Season Opening For 1040 Filers

WASHINGTON — Following the January tax law changes made by Congress under the American Taxpayer Relief Act (ATRA), the Internal Revenue Service announced today it plans to open the 2013 filing

season and begin processing individual income tax returns on Jan. 30.

The IRS will begin accepting tax returns on that date after updating forms and completing programming and testing of its processing systems. This will reflect the bulk of the late tax law changes enacted Jan. 2. The announcement means that the vast majority of tax filers -- more than 120 million households -- should be able to start filing tax returns starting Jan 30.

The IRS estimates that remaining households will be able to start filing in late February or into March because of the need for more extensive form and processing systems changes. This group includes people claiming residential energy credits, depreciation of property or general business credits. Most of those in this group file more complex tax returns and typically file closer to the April 15 deadline or obtain an extension.

“We have worked hard to open tax season as soon as possible,” IRS Acting Commissioner Steven T. Miller said. “This date ensures we have the time we need to update and test our processing systems.”

The IRS will not process paper tax returns before the anticipated Jan. 30 opening date. There is no advantage to filing on paper before the opening date, and taxpayers will receive their tax refunds much faster by using e-file with direct deposit.

“The best option for taxpayers is to file electronically,” Miller said.

The opening of the filing season follows passage by Congress of an extensive set of tax changes in ATRA on Jan. 1, 2013, with many affecting tax returns for 2012. While the IRS worked to anticipate the late tax law changes as much as possible, the final law required that the IRS update forms and instructions as well as make critical processing system adjustments before it can begin accepting tax returns.

The IRS originally planned to open electronic filing this year on Jan. 22; more than 80 percent of taxpayers filed electronically last year.

Who Can File Starting Jan. 30?

The IRS anticipates that the vast majority of all taxpayers can file starting Jan. 30, regardless of whether they file electronically or on paper. The IRS will be able to accept tax returns affected by the late Alternative Minimum Tax (AMT) patch as well as the three major “extender” provisions for people claiming the state and local sales tax deduction, higher education tuition and fees deduction and educator expenses deduction.

Who Can't File Until Later?

There are several forms affected by the late legislation that require more extensive programming and testing of IRS systems. The IRS hopes to begin accepting tax returns including these tax forms between late February and into March; a specific date will be announced in the near future.

The key forms that require more extensive programming changes include Form 5695 (Residential Energy Credits), Form 4562 (Depreciation and Amortization) and Form 3800 (General Business Credit). A full listing of the forms that won't be accepted until later is available on IRS.gov.



IRS Announces Simplified Option for Claiming Home Office Deduction Starting This Year; Eligible Home-Based Businesses May Deduct up to \$1,500; Saves Taxpayers 1.6 Million Hours A Year

WASHINGTON — The Internal Revenue Service today announced a simplified option that many owners of home-based businesses and some home-based workers may use to figure their deductions for the business use of their homes.

In tax year 2010, the most recent year for which figures are available, nearly 3.4 million taxpayers claimed deductions for business use of a home (commonly referred to as the home office deduction).

The new optional deduction, capped at \$1,500 per year based on \$5 a square foot for up to 300 square feet, will reduce the paperwork and recordkeeping burden on small businesses by an estimated 1.6 million hours annually.

"This is a common-sense rule to provide taxpayers an easier way to calculate and claim the home office deduction," said Acting IRS Commissioner Steven T. Miller. "The IRS continues to look for similar ways to combat complexity and encourages people to look at this option as they consider tax planning in 2013."

The new option provides eligible taxpayers an easier path to claiming the home office deduction. Currently, they are generally required to fill out a 43-line form (Form 8829) often with complex calculations of allocated expenses, depreciation and carryovers of unused deductions. Taxpayers claiming the optional deduction will complete a significantly simplified form.

Though homeowners using the new option cannot depreciate the portion of their home used in a trade or business, they can claim allowable mortgage interest, real estate taxes and casualty losses on the home as itemized deductions on Schedule A. These deductions need not be allocated between personal and business use, as is required under the regular method.

Business expenses unrelated to the home, such as advertising, supplies and wages paid to employees are still fully deductible.

Current restrictions on the home office deduction, such as the requirement that a home office must be used regularly and exclusively for business and the limit tied to the income derived from the particular business, still apply under the new option.

The new simplified option is available starting with the 2013 return most taxpayers file early in 2014. Further details on the new option can be found in [Revenue Procedure 2013-13](#), posted today on IRS.gov. Revenue Procedure 2013-13 is effective for taxable years beginning on or after January 1, 2013, and the IRS welcomes public

comment on this new option to improve it for tax year 2014 and later years. There are three ways to submit comments.

- E-mail to: Notice.Comments@irs.counsel.treas.gov. Include "Rev. Proc. 2013-13" in the subject line.
- Mail to: Internal Revenue Service, CC:PA:LPD:PR (Rev. Proc. 2013-13), Room 5203, P.O. Box 7604, Ben Franklin Station, Washington, DC 20044.
- Hand deliver to: CC:PA:LPD:PR (Rev. Proc. 2013-13), Courier's Desk, Internal Revenue Service, 1111 Constitution Avenue NW, Washington, DC, between 8 a.m. and 4 p.m., Monday through Friday.

The deadline for comment is April 15, 2013.

Five Good Reasons to E-file Your Tax Return



If you haven't tried IRS e-file before, now is the time. Most taxpayers – more than 80 percent – file electronically. The IRS has processed more than 1 billion individual tax returns safely and securely since the nationwide debut of electronic filing in 1990. Fewer people file a paper tax return every year. Here are five good reasons to e-file your tax return:

1. **Accurate and complete.** E-file is the best way to file an accurate and complete tax return. Tax returns that are incomplete or include errors take longer to process.
2. **Safe and secure.** Tax preparers and software companies who e-file must meet strict guidelines and provide the best in encryption technology. You receive an acknowledgement within 48 hours that the IRS received your tax return. If the IRS does not accept your tax return, you will receive notification and can quickly correct your return and resubmit it.
3. **Faster refunds.** An e-filed tax return usually means a faster refund compared to a paper return. The IRS issues most refunds in less than 21 days. If you choose direct deposit, your refund goes directly into your bank account. Combining e-file with direct deposit is the fastest way to get your refund. About three out of four taxpayers who file receive a tax refund. Last year the average refund was about \$2,700.
4. **Payment options.** If you owe tax, you can e-file early and set an automatic payment date anytime on or before the April 15 due date. You can pay by check or money order, by debit or credit card, or by transferring funds electronically from your bank account.
5. **It's easy.** You can e-file on your own through IRS Free File, the free tax preparation and e-filing service available exclusively at IRS.gov. You can also use commercial tax preparation software or ask your tax preparer to e-file your return. And, if you qualify, IRS Volunteer Income Tax Assistance and Tax Counseling for the Elderly partners will e-file your return for free.

For more information about IRS e-file, visit IRS.gov.

THINGS THAT MAKE **YOU GO HMMM.....**

6 Things Really Productive People Do

By Kevin Daum, Author of Video Marketing for Dummies

Have you noticed that some people just seem to accomplish tons and still appear happy and relaxed? Here are six tips for becoming more productive.

People often ask me, amazed, how I manage to do so many things. Aside from writing two columns every week, I speak regularly, travel, create videos, manage my business, write books, consult with five companies, network, socialize, cycle, run, read, cook, sleep six to seven hours a night and have dates with my wife. Oh yeah, I watch a lot of television while hanging out with my dog as well.

Okay, I know it sounds ridiculous. But accomplishing my preferred future requires this level of activity. I have the same 24 hours in a day that you do, but I have made specific choices that allow me to make the most of every day, and still feel happy and relaxed. Perhaps these tips will help you make the most of your time as well.

1. Pick Your Priorities

Make choices about the activities in your life. With most endeavors, you can either go deep or go wide. Focus on spending time that for you is fun and productive. If you like big families, have them, but recognize up front that kids require time and you'll have to choose a lifestyle that supports quality time with them, for you to feel satisfied. I chose the life of a consultant because I like to work with companies, but don't want the life of a big company CEO. My choices are based on the lifestyle I want.

2. Go For Efficiency

You don't do everything well. The things you do well usually give you greater joy and require less time. Don't take on something with a steep learning curve if you don't have the available bandwidth. Design your life to meet your wants, and recognize when to say no to opportunities that are outside the scope of your desires. Live your life by design, not default.

3. Integrate Your Activities

Many people go crazy trying to figure out how to spend time with friends, family, work, play, etc. Stop trying to balance time between them all. Find ways to enjoy them in a combined manner. Build your social life around people in your work environment. Find people in your company who share common interests and develop your career around the people and activities you love. If everything is out of synch to the point where you feel pulled and stressed, a change is likely imminent one way or another.

4. Actively Manage Time-wasters

Social media, family, friends, employees, co-workers and general whiners all under certain circumstances can suck precious time from you if you let them. Budget your time for necessary activities. Make a choice to limit non-supportive interactions that don't energize you. As for social media, it can easily be a black hole for time and productivity. Use it appropriately and sparingly as a tool to support your endeavors and social needs, but lay off the Farmville.

5. Be an Active Learner

You would think learning takes more time from you, but actually there are always new tools and new ways of doing things that can save you time on mundane tasks freeing you up for your priorities. Always be looking for a new way to gain back an hour here or there. Just try it and dump it quick if it starts to drag on.

6. Lighten Up

No need to beat yourself up if you can't do all the things you want because you are handling other stuff that needs attention. It happens. The world won't come to an end in most cases just because you left a few things undone. Celebrate progress and keep refining toward a happy productive existence. This is why making lists and crossing off items is a staple in any productivity handbook. Every completion is a small victory that adds up in a big way.

CONSTRUCTION EMPLOYMENT AND SPENDING LEVELS HIT THREE-YEAR HIGH AS FIRMS ADDED 28,000 JOBS IN JANUARY AND SPENDING INCREASED BY 7.8 PERCENT AT YEAR END

By The Associated General Contractors of America

Overall Spending and Job Gains Should Continue in 2013, Association Economist Predicts But Officials Warn That Public Investment Cutbacks May Undermine Recovery

Revised government data issued today show the construction industry is contributing substantially to economic and employment growth, according to an analysis by the Associated General Contractors of America. Association officials noted that construction employment rose for the eighth consecutive month in January, while construction spending in December increased for the ninth month in a row. Both totals were the highest levels in more than three years.

"The new employment data show the industry lost even more jobs in the recession than previously estimated but has added almost 300,000 jobs in the past two years, including nearly 100,000 since September," said Ken Simonson, the association's chief economist. "Meanwhile, the steady rise in construction spending since last March suggests contractors will be hiring even more workers in the months ahead."

Construction firms employed 5.731 million people in January, a gain of 28,000 from December and 102,000 or 1.8 percent from a year ago, Simonson noted. The industry unemployment rate, which is not seasonally adjusted and thus is typically high in January, fell from 17.7 percent in January 2012 to 16.1 percent last month.

Please see *Construction Employment & Spending* on page 6

Construction Employment & Spending from page 5

Both residential and nonresidential construction added jobs for the month and year. Residential construction — building and specialty trade contractors — added 14,500 jobs in January and 53,200 (2.6 percent) over 12 months. Nonresidential construction — building, specialty trade and heavy and civil engineering firms — expanded by 13,700 employees in January and 48,900 (1.4 percent) over the year-ago level.

Construction put in place totaled \$885 billion in December, the most since September 2009 and a pickup of 0.9 percent from November and 7.8 percent compared with December 2011. Private residential construction spending jumped 2.2 percent for the month and 24 percent year-over-year. Private nonresidential spending grew 1.8 percent and 7.6 percent, respectively. These increases more than offset a plunge in public construction spending of 2.6 percent for the month and 17 percent over 12 months.

“We are likely to see continued strong growth in single- and multifamily homebuilding, moderate increases in private nonresidential construction and shrinking public investment levels for the next several months,” Simonson said. “Those trends, in turn, will lead to a steady increase in the number of construction jobs.”

Association officials said the rosy outlook could be undermined if public officials do not begin to increase investment in construction. They urged Congress to avoid an abrupt slowdown in federal funding that would occur if an across-the-board spending sequestration or a government shutdown occurs in March.

“Instead of making short-sighted cuts in programs to provide flood protection and clean water systems, Washington officials need to find a way to address out-of-control entitlement spending,” said Stephen E. Sandherr, the association’s chief executive officer. “And we must continue to give the private sector the kind of stability and certainty it needs to thrive.”

5 Things That *Really* Smart People Do

By Kevin Daum

Don't get in the way of your own learning. Here are five ways to step aside and continue to increase your smarts.

Most people don't really think much about *how* they learn. Generally you assume learning comes naturally. You listen to someone speak either in conversation or in a lecture and you simply absorb what they are saying, right? Not really. In fact, I find as I get older that real learning takes more work. The more I fill my brain with facts, figures, and experience, the less room I have for new ideas and new thoughts. Plus, now I have all sorts of opinions that may refute the ideas being pushed at me. Like many people I consider myself a lifelong learner, but more and more I have to work hard to stay open minded.

But the need for learning never ends, so your desire to do so should always outweigh your desire to be right. The world is changing and new ideas pop up every day; incorporating them into your life will keep you engaged and relevant. The following are the methods I use to stay open and impressionable. They'll work for you too. No matter how old you get.

1. Quiet Your Inner Voice

You know the one I am talking about. It's the little voice that offers a running commentary when you are listening to someone. It's the voice that brings up your own opinion about the information being provided. It is too easy to pay more attention to the inner voice than the actual speaker. That voice often keeps you from listening openly for good information and can often make you shut down before you have heard the entire premise. Focus less on what your brain has to say and more on the speaker. You may be surprised at what you hear.

2. Argue With Yourself

If you can't quiet the inner voice, then at least use it to your advantage. Every time you hear yourself contradicting the speaker, stop and take the other point of view. Suggest to your brain all the reasons why the speaker may be correct and you may be wrong. In the best case you may open yourself to the information being provided. Failing that, you will at least strengthen your own argument.

3. Act Like You Are Curious

Some people are naturally curious and others are not. No matter which category you are in you can benefit from behaving like a [curious person](#). Next time you are listening to information, make up and write down three to five relevant questions. If you are in a lecture, Google them after for answers. If you are in a conversation you can ask the other person. Either way you'll likely learn more, and the action of thinking up questions will help encode the concepts in your brain. As long as [you're not a cat](#) you should benefit from these actions of curiosity.

4. Find the Kernel of Truth

No concept or theory comes out of thin air. Somewhere in the elaborate concept that sounds like complete [malarkey](#) there is some aspect that is based upon fact. Even if you don't buy into the idea, you should at least identify the little bit of truth from whence it came. Play like a detective and build your own extrapolation. You'll enhance your skills of deduction and may even improve the concept beyond the speaker's original idea.

5. Focus on the Message Not the Messenger

Often people shut out learning due to the person delivering the material. Whether it's a boring lecturer, someone physically unappealing, or a member of the opposite political party, the communicator can impact your learning. Even friends can disrupt the learning process since there may be too much history and familiarity to see them as an authority on a topic. Separate the material from the provider. Pretend you don't know the person or their beliefs so you can hear the information objectively. As for the boring person, focus on tip two, three, or four as if it were a game, thereby creating your own entertainment.