

# 2025 Tax Planning Strategies Course

## Prerequisite:

Participants should have a basic understanding of individual taxation. This will be an intermediate course.

## Topics Covered:

- Taxation of Bonds including; Federal Interest, Municipal Interest, Bond Premiums, and Original Issue Discount (OID)
- Qualified Charitable Distributions, (QCDs) Donor Advised Funds and other charitable strategies
- Early Retirement Tax Planning Planning for the 0% capital gains rate
- Backdoor Roths
- IRMMA
- VT Property Tax Credit Planning
- Retirement Plans for self-employed and small business owners
- Tax planning for business transitions and the retirement of owners
- Planning for the expiration of certain provisions of the Tax Cuts and Jobs Act at the end of 2025 and One Big Beautiful Bill Act

[go.uvm.edu/taxschool](https://go.uvm.edu/taxschool)



APPROVED  
CONTINUING EDUCATION  
PROVIDER



University of Vermont  
Extension

College of Agriculture and Life Sciences



## TAX PLANNING STRATEGIES AND TAX TREATMENT OF INVESTMENT INCOME



Thursday, October 23, 2025  
Delta Hotels by Marriott  
South Burlington, VT 05403

# TAX PLANNING SEMINAR [go.uvm.edu/taxschool](https://go.uvm.edu/taxschool)

## Instructors

### Lela McCaffrey, CPA, CFP

Lela is a Senior Wealth Advisor for Marble Trail Financial in Middlebury, Vt. Lela graduated from St. Michael's College and after working a few years as a Park Ranger moved into the role of business manager where she found her love for numbers. Lela went back to school, eventually becoming a licensed CPA in 2006. After many years working in public accounting she obtained the CFP designation in 2019 and recently joined Marble Trail Financial as a financial advisor.

### John Scheer, CPA

John is President and managing shareholder of Scheer & Hickey, P.C. in Colchester, VT. John graduated from UMass-Amherst in 1977 and is a member of the American Institute of CPAs and VT Society of CPAs. John worked for three different accounting firms in Boston and Vermont before starting his own practice in 1992. His firm's focus is tax planning and preparation for closely held businesses and individuals. An avid runner he was one of the original organizers and a former race director and board member of the Vermont City Marathon.

### Jason Cadwell, CPA/PFS, CFP

Jason is the founding principal of Vermont Pure Financial, Inc., a financial planning and Vermont-Registered Investment Advisory firm in Shelburne, VT. He specializes in providing financial planning services and investment advice on a fee-only basis. Jason attended the University of Vermont. He became a CPA in 1986 and achieved the PFS and CFP designations in 1996. After many years of working at Gallagher, Flynn & Company LLP, he opened his own financial planning company in 2004 where he currently works in the both the tax and financial planning field.

## Schedule (all times EST)

### Thursday, October 23, 2025

7:30 – 8:00 a.m.	Registration
8:00 a.m. – 12:00 p.m.	Seminar
12:00 – 12:45 p.m.	Lunch
1:00 – 4:45 p.m.	Seminar

*Participants who attend the entire session will receive 8 hours of Continuing Professional Education (CPE) credit.*

## Location

### Delta Hotels by Marriott

1117 Williston Road  
South Burlington, VT 05403

Room will be limited so please sign up early.

Hotel Information: [go.uvm.edu/delta-hotel-btv](https://go.uvm.edu/delta-hotel-btv)

## Registration

Early:	\$415, registered or postmarked by Sep. 15
Late:	\$475, registered or postmarked after Sep. 15

## Cancellation Policy & Fees

*Except medical, family or military emergency*

On or before October 8:	\$75
After October 8:	\$150

## Contact

Program & Facilities: Peggy Manahan, 802-656-7620

# REGISTRATION

Register for the 2025 Tax Planning Strategies online or by mail.

## Option 1: Online

<https://go.uvm.edu/2025taxplanning>

*Visa and MasterCard accepted. We are unable to accept cash payments with online registration.*

## Option 2: By Mail

Return this registration form (one per participant) with check payable to "University of Vermont" to:

UVM Extension Tax School  
Attn: Peggy Manahan  
278 South Main St., Suite 2  
St. Albans, VT 05478-1866

Name	_____
Organization	_____
Address	_____
City/State/Zip	_____
Phone	_____
Email	_____
PTIN	_____

## Registration Fee

Postmarked by September 15 \$415

Postmarked after September 15 \$475

Total Enclosed \$ \_\_\_\_\_