

E-CPA - April 2009

BROUGHT TO YOU BY **Lynn M. Paslowski, CPA MBA**

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1. NETWORKING OPPORTUNITIES

**Lakewood Chamber of Commerce Young Professionals Committee:**

Networking & S'more with the Girl Scouts of the Jersey Shore. Camp Sacajawea. More details to follow.

**BNI – Coastal Connections Chapter** – Every Wednesday 7 am. The Atlantic Club Manasquan. Call for more details.

**Business & Professional Women of Southern Ocean County** - Every second Tuesday of the month. Charlie Brown's Steakhouse Route 9, Forked River Call for more details.

**FISHNET:** Every fourth Saturday of the month. Special Meeting May 28. First Energy Park. Lakewood Blueclaws baseball game, picnic and networking. 5:30 pm \$ 20.00. Call for more details.

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2. IMPORTANT DATES - MARK YOUR CALENDAR

April 30 – Federal and State Payroll filings and payments due – First Quarter

May 15 – April Payroll Withholdings due.

May 20 – New Jersey Sales Tax Due

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3. DEALING WITH DEBT COLLECTORS

It's not uncommon to fall behind on debt payments, particularly in a troubled economy. If you have missed payments on your mortgage, credit card or other outstanding

debt, you may hear from a debt collector. Here's some advice on how to deal with collection agencies if you find yourself in this situation.

<http://www.moneymattersnj.com/story.cfm?SID=13795>

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#### 4. THIS MONTH'S PODCAST: HSAs VERSUS FSAs

Health Savings Accounts (HSAs) share some similarities with Flexible Spending Accounts (FSAs) and other medical spending accounts, but there are important differences. Hear from an expert about how ownership, savings, spending and claims differ across these accounts and learn the best option for your situation.

<http://www.moneymattersnj.com/story.cfm?sid=13803>

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#### 5. HELPING AGING RELATIVES IN TOUGH ECONOMIC TIMES

The downturn in the economy has taken a toll on everyone, but senior citizens are often hardest hit. Here's some advice on how to help your parents or other aging relatives weather a recession.

<http://www.moneymattersnj.com/story.cfm?sid=13796>

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#### 6. FINANCIAL ADVICE FOR NEW PARENTS

A new baby is a joyous addition to any family. But children also bring added financial responsibilities for new parents. Here's some advice on making the right financial choices for your growing family.

<http://www.moneymattersnj.com/story.cfm?sid=13797>

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#### 7. THREE SCAMS TO AVOID IN TOUGH TIMES

Many people have lost their jobs in the last few months as the economy falters. Scam artists are still fully employed, however, in good times and bad. Learn the tell-tale signs of three common financial scams.

<http://www.moneymattersnj.com/story.cfm?SID=13798>

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#### 8. HOW TO BLOW YOUR CREDIT LIMIT - WITHOUT SPENDING

If you haven't had the credit limit cut on your credit card

recently, consider yourself lucky. Risk-averse card issuers are increasingly cutting cardholder's limits - sometimes to amounts below what the cardholder currently owes.

<http://www.smartmoney.com/spending/deals/card-issuers-will-not-hesitate-to-slash-your-credit-line/>

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E-CPA is a monthly email publication provided by:

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