

E-CPA - December 2008

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

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1. ***LYNN M. PASLOWSKI, CPA UPDATE***

I just would like to thank all my clients and friends for your business over the past year!! If you have appreciated the level of service I have extended to you there is no better compliment than a referral to a friend, family member, or business associate!!

Happy Holidays!!

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2 ***NETWORKING OPPORTUNITIES:***

**BNI – Coastal Connections Chapter** – Every Wednesday 7 am. The Atlantic Club Manasquan

**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. Call for more Details.

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3. **IMPORTANT DATES - MARK YOUR CALENDAR**

December 31<sup>st</sup> - Please see tax planner for due dates for certain payments, & contributions for year-end planning!!

January 15<sup>th</sup> Individuals: Pay the final installment of your 2008 estimated tax.

Payroll tax for Dec 2008 due

January 20<sup>th</sup> – Fourth Quarter 2008 Sales Tax Due

#### 4. SAVVY HOLIDAY SHOPPING

The holidays are a fun and exciting time of year, but they can also cost you more than you expected. You don't have to bust your budget to show how much you care. Here are some tips for reining in spending while partaking in the spirit of the season.

> Listen to the Podcast -

<http://www.moneymattersnj.com/story.cfm?sid=13565>

> Inexpensive Holiday Gift Ideas -

<http://www.moneymattersnj.com/story.cfm?sid=13553>

> Smart Tips About Gift Cards -

<http://www.moneymattersnj.com/story.cfm?sid=13554>

> Five Ways to Save on Online Shipping Fees -

<http://www.smartmoney.com/spending/deals/5-Ways-to-Save-on-Online-Shipping-Fees-23480/>

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#### 5. HOW TO SET - AND KEEP - YOUR FINANCIAL GOALS

What's on your wish list for the future? Do you dream about taking a special vacation, buying a home or retiring to a seaside location? With the proper planning, it's possible to reach many or all of your goals.

<http://www.moneymattersnj.com/story.cfm?SID=13557>

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#### 6. REMINDER: 2009 FINANCIAL FITNESS CALENDAR AVAILABLE

The New Jersey Society of CPAs just released its 2009 Financial Fitness Calendar. This FREE calendar serves as an easy-to-follow resource guide, with handy tips and tools for improving your financial health. Get your free copy today! <http://www.moneymattersnj.com/resources/calendar.cfm>

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#### 7. CAN YOU FIND CREDIT RELIEF WITH DEBT CONSOLIDATION?

When your credit becomes difficult to manage, it can be

tempting to simply declare bankruptcy and hope that everything works out down the road; however, this is the exact wrong thing to do.

<http://www.moneymattersnj.com/story.cfm?sid=13524>

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## 8. ADDITIONAL HEADLINES

\* Making Gifts to Family Members Can Save Taxes -

<http://accounting.smartpros.com/x63736.xml>

\* Questions to Ask About Service Contracts -

<http://www.moneymattersnj.com/story.cfm?sid=13555>

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