

E-CPA - December 2009  
BROUGHT TO YOU BY **LYNN M. PASLOWSKI, CPA**

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1. LYNN M. PASLOWSKI, CPA UPDATE

WISHING ALL MY CLIENTS AND FRIENDS A MERRY CHRISTMAS & HAPPY  
NEW YEAR !!!

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2. IMPORTANT DATES - MARK YOUR CALENDAR

December 20<sup>th</sup> – New Jersey Sales Tax Due

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3. HOLIDAY SHOPPING TIPS

Many people have tightened their belts during the last year because of the troubled economy, but that doesn't mean you have to miss the joy of giving presents to loved ones or indulging in the celebrations. There are several steps you can take to ensure that you be a savvy shopper, even during what can be a costly time of year.

<http://www.moneymattersnj.com/story.cfm?sid=14416>

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4. DEBT MANAGEMENT MISTAKES TO AVOID

Most people carry some debt, whether it's a credit card balance or the money they owe on a car loan or home mortgage. Debt is not necessarily a bad thing, but it can become a problem if you allow it to spiral out of control.

<http://www.moneymattersnj.com/story.cfm?SID=14415>

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## 5. FIVE QUESTIONS TO ASK WHEN YOU JOIN A GYM

As the new year approaches, many people will resolve to lose weight or get into better physical shape. Before you sign up, however, ask these questions to ensure you spend your money wisely. <http://www.moneymattersnj.com/story.cfm?SID=14414>

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## 6. ADDITIONAL HEADLINES

\* Don't Get Scammed When Making Travel Plans

<http://www.moneymattersnj.com/story.cfm?sid=14413>

\* Ten Important Facts About the Extended First-Time Homebuyer Credit

<http://www.moneymattersnj.com/story.cfm?sid=14439>

\* Reminder: Free 2010 Financial Fitness Calendar Available -

<http://www.moneymattersnj.com/resources/calendar.cfm>

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