

E-CPA - February 2009

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

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1. LYNN M. PASLOWSKI, CPA UPDATE

Evening and Weekend Appointments are now available.

Past issues of E-CPA are now available on my website. Click <http://www.lynnpaslowski.com> then E-CPA archive.

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2 NETWORKING OPPORTUNITIES:

Lakewood Chamber of Commerce Young Professionals Committee:
February 24, 6 pm Connolly Station **Speaker: Lynn M. Paslowski, CPA “Hidden Tax Deductions for the Young Professional, Are your Personal Expenses Really Business Deductions?”**

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. Call for more Details. February 28
Speaker: **Lynn M. Paslowski, CPA “Hidden Tax Deductions for the Small Business Owner, Are your Personal Expenses Really Business Deductions?”**

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3. THIS MONTH'S PODCAST: BUYING OR SELLING A HOME IN A RECESSION

If you're shopping for a mortgage or trying to sell your home these days, it's a whole new world out there. The

days of easy credit and skyrocketing home values are long gone. So what do you do? Hear from a New Jersey CPA and a real estate expert about how to buy or sell a home during a recession.

<http://www.moneymattersnj.com/story.cfm?sid=13691>

* SEE ALSO: Preparing Your Home for Sale -

<http://www.moneymattersnj.com/story.cfm?SID=13677>

4. QUALIFYING FOR A MORTGAGE IN A TOUGH ECONOMY

Although banks currently have stricter lending rules, it is still possible to qualify for a mortgage in this difficult economy. Here are a few steps that may make it easier.

<http://www.moneymattersnj.com/story.cfm?sid=13678>

For all your mortgage needs Lynn recommends John Ruskin - Ocean First Bank
732-785-0015 Jruskin@oceanfirst.com

5. IRS OFFERS TIPS TO AVOID RECOVERY REBATE CREDIT CONFUSION

In response to errors showing up on early tax filings, the Internal Revenue Service is urging taxpayers to make sure they properly determine eligibility for the recovery rebate credit before they file their 2008 federal tax returns.

<http://www.moneymattersnj.com/story.cfm?SID=13681>

6. RETIREMENT SAVINGS STEPS TO TAKE NOW

The recent turmoil in the financial markets has touched virtually every sector of the economy. One huge source of anxiety for many people is the state of their retirement savings. The market will always be volatile, but there are steps you can take to better protect yourself for the future.

<http://www.moneymattersnj.com/story.cfm?SID=13679>

7. THREE TIPS FOR RENEGOTIATING YOUR MORTGAGE

Banks are more willing than ever to help homeowners avoid foreclosure, and terms may improve further if Congress includes additional incentives for banks to help homeowners as part of the economic stimulus package under

consideration. Here's what you need to know.

<http://www.smartmoney.com/Personal-Finance/Real-Estate/3-Tips-for-Renegotiating-Your-Mortgage/>

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