

E-CPA - November 2008
BROUGHT TO YOU BY **Lynn M. Paslowski, CPA MBA**

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1. Lynn M. Paslowski, CPA Update:

Please download and print 2008 Tax Planner for Year-End Planning Strategies!!

2008 Tax Planner → http://www.lynnpaslowski.com/TAXPLANNER_08.pdf

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2. Networking Opportunities:

Lakewood Chamber of Commerce Young Professionals Committee:

Wednesday December 10, Connolly Station, Belmar 6 PM

The Young Professionals are hosting a holiday party featuring a toy drive, food drive, and "Are you Smarter than a Fifth Grader." A great time is guaranteed. The cost of the event is \$20.00 for pre-registered guests and \$25.00 for walk-ins. The cost includes games, light buffet, soft drinks, and prizes. A cash bar will be available. Don't miss your chance to win our grand prize of an I-Pod Shuffle. Please bring a new unwrapped toy and a non-perishable food item.

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.

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3. Important Dates:

December 20th - November Sales Tax Due

December 31st - Please see tax planner for due dates for certain payments, & contributions for

year-end planning!!

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4. 2009 FINANCIAL FITNESS CALENDAR NOW 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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5. THIS MONTH'S PODCAST: 401(K) PLANS

In the current economy, as employees' 401(k) balances go on a roller coaster ride, hear from a New Jersey Society of CPAs financial planning expert on 401(k) plan basics: why it's a useful investment vehicle, the different plan options and more. In part two of this informative podcast, our expert talks about investing in a plan and withdrawing funds: how risk and time impact a portfolio, accessing funds and tax penalties for early withdrawal.

<http://www.moneymattersnj.com/story.cfm?SID=13517>

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6. FIVE STEPS TO HELP KEEP MORE MONEY IN YOUR POCKET

Skyrocketing gas prices have gotten a lot of media attention this year, but most consumers have noticed that the costs of many basic goods have also crept higher, taking a toll on their monthly budgets. Here are suggestions on the best ways to boost the cash in your pocket.

<http://www.moneymattersnj.com/story.cfm?sid=13523>

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7. TAKE ADVANTAGE OF COLLEGE TAX BREAKS

Some parents spend years saving for their children's college education, while others scramble to find last-minute scholarships and loans. No matter which approach you've taken, there are a number of tax breaks available for qualifying taxpayers paying education bills.

<http://www.moneymattersnj.com/story.cfm?sid=13521>

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8. MAKING THE MOST OF STUDENT LOANS

This is the time of year many high school seniors are finalizing their decisions about which colleges they will apply to. That means it's time for their parents to give serious consideration to how they are going to pay for that college education. Here are some smart financing ideas to

<http://www.moneymattersnj.com/story.cfm?sid=13519>

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9. LEGAL DOCUMENTS YOU NEED TO HAVE

It's a good idea for everyone to take steps to ensure that their wishes are carried out in case of their illness or death. There are a number of legal documents that can communicate your wishes and make life easier for your loved
<http://www.moneymattersnj.com/story.cfm?sid=13522>

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10. ADDITIONAL HEADLINES

* Consumers Feel the Next Crisis: It's Credit Cards -

http://www.nytimes.com/2008/10/29/business/29credit.html?_r=1&ei=5070&emc=eta1&oref=slogin

* Three Insurance Policies You Don't Need to Buy -

<http://www.smartmoney.com/Spending/Rip-offs/3-Insurance-Policies-Worth-Skipping/>

* Six Ways to Save on Homeowners Insurance -

<http://www.smartmoney.com/Spending/Deals/6-Ways-to-Save-on-Homeowners-Insurance/>

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