

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

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1. **Lynn M. Paslowski, CPA MBA** Update

Look for 2008 Tax Planner Download coming in November!

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2. NETWORKING OPPORTUNITIES:

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

Speed Networking: Wednesday October 22, 2008 6 PM **The Melting Pot** 2 Bridge Ave. Red Bank  
\$ 25.00 Includes fondue, soft drinks and speed networking. Cash bar available.

**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 - MARK YOUR CALENDAR

- October 20 – New Jersey Sales Tax Due
  - October 31- Federal Quarterly Payroll Reports & Payments Due
  - State of NJ Quarterly Payroll Reports & Payments Due
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4. IS MY MONEY SAFE?

In the wake of Wall Street's recent turbulence, CPA financial planners advise a calm approach to investors concerned about the safety of their assets. But if you are worried about your money - in banks, brokerages, or insurance companies - this month's Financially Fit podcast

from the New Jersey Society of CPAs provides answers to some pressing questions.

<http://www.moneymattersnj.com/story.cfm?SID=13463>

SEE ALSO:

\* Is My Money Really Safe? (Yahoo! Finance) -

<http://finance.yahoo.com/banking-budgeting/article/105777/Is-My-Money-Really-Safe>

\* Tips on Safeguarding Savings and Investments -

<http://www.moneymattersnj.com/story.cfm?SID=13444>

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#### 5. IDEAS FOR CUTTING YOUR HEATING BILLS

Home heating prices have skyrocketed in recent years, leaving people scrambling to find ways to cut their energy expenses. Given the soaring cost of fuel in recent months, there's reason to believe that this year will be another expensive one. However, there are ways to conserve energy and lower your heating bills, without sacrificing your comfort.

<http://www.moneymattersnj.com/story.cfm?sid=13467>

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#### 6. DON'T BE A VICTIM OF CONSUMER FRAUD

Consumer fraud is big business, and there are many different types of crimes involved, including tax refund scams, fraudulent weight-loss programs, phony lottery or prize schemes and bogus work-at-home scams. Here are steps you can take to avoid becoming a victim.

<http://www.moneymattersnj.com/story.cfm?sid=13466>

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#### 7. NEW TAX CREDIT AVAILABLE FOR FIRST-TIME HOMEBUYERS

First-time homebuyers should begin planning now to take advantage of a new tax credit included in the recently enacted Housing and Economic Recovery Act of 2008.

<http://www.moneymattersnj.com/story.cfm?sid=13442>

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#### 8. BEING PREPARED FINANCIALLY AFTER A DEATH IN THE FAMILY

What would happen to your family's finances if you or your spouse were to die unexpectedly? Would it be easy for your loved ones to get back on their feet financially? Here are some tips to ensure that your family is financially prepared to cope with a death in the family.

<http://www.moneymattersnj.com/story.cfm?sid=13465>

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#### 9. PREPARATION CAN MAKE THE DIFFERENCE BETWEEN INCONVENIENCE AND DISASTER

Natural or manmade disasters can strike at any time, and

protecting your family's health and security are the most urgent considerations. However, the steps you take before disaster strikes may make the difference between dealing with an inconvenience or trying to survive a nightmare.

<http://www.moneymattersnj.com/story.cfm?sid=13468>

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#### 10. ADDITIONAL HEADLINES

\* Five Last-Minute Retirement Tips -

<http://www.smartmoney.com/consumer/index.cfm?story=5-Last-Minute-Retirement-Tips>

\* Is Your Hobby a For-Profit Endeavor? -

<http://www.irs.gov/irs/article/0,,id=186056,00.html>

\* Cheap Ways to Boost Your Home's Value -

<http://www.smartmoney.com/consumer/index.cfm?story=top5-home-values>

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