

E-CPA - August 2008
BROUGHT TO YOU BY **Lynn M. Paslowski, CPA MBA**
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1. **Lynn M. Paslowski, CPA MBA** Update

My office will be closed September 19 – October 1st.
October 10 – October 14th.

Please schedule appointments accordingly.

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2. NETWORKING OPPORTUNITIES

Lakewood Blueclaws game and Picnic August 27th. Picnic begins at 6:30 pm Game starts at 7:05 \$ 30 in advance **Tickets must be purchased in advance**

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

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3. IMPORTANT DATES - MARK YOUR CALENDAR

August 20th, - New Jersey Sales Tax Due
September 15th- Third Quarter Estimated Payments Due - Individuals and Corporations
September 15th – August Payroll Deposits Due

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4. DROWNING AT THE GAS PUMP?

Now that the average cost of a gallon of gas is hovering around \$4, are you thinking about buying a more fuel-efficient vehicle? What about slowing down on the road to conserve fuel? Will a gas card with rewards ease your pain at the pump? Listen to this month's podcast for answers to these and other questions.

<http://www.moneymattersnj.com/story.cfm?sid=13360>

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5. HOW TO PROTECT YOUR FINANCIAL PRIVACY

With Internet use now an integral part of our lives, it's

become commonplace to provide confidential information such as bank account and credit card numbers, and even your Social Security number. Protecting your personal information today is more difficult - but it's still critically important. <http://www.moneymattersnj.com/story.cfm?sid=13374>

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6. WHEN SHOULD YOU BEGIN TAKING SOCIAL SECURITY PAYMENTS?

Choosing when to retire and start drawing Social Security benefits is an important decision - one that is unique to each individual. Based on Social Security regulations, you can begin taking payments as early as age 62, but the age at which you retire will have an effect on the amount of your payment. <http://www.moneymattersnj.com/story.cfm?sid=13375>

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7. UNDERSTANDING MUTUAL FUND FEES

Mutual funds let you buy into a diverse pool of investments, including short-term securities, stocks and long-term bonds, among others. However, there are typically charges associated with mutual funds, and you should understand those fees and how they will affect your investment. <http://www.moneymattersnj.com/story.cfm?sid=13376>

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8. HOW LONG SHOULD YOU RETAIN FINANCIAL RECORDS?

Every year, taxpayers wade through piles of financial documents to find the information they need to file their taxes. But what happens to all that paperwork once you've mailed your return? How long do you have to keep your records in case of a tax audit? <http://www.moneymattersnj.com/story.cfm?sid=13380>

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9. ADDITIONAL HEADLINES

* How Relationship Break-Ups Impact Home Insurance - <http://www.insure.com/articles/homeinsurance/significant-other.html>

* Four Reasons to Forgo Credit Monitoring Services - <http://www.smartmoney.com/deal-of-the-day/index.cfm?story=20080714-credit-monitoring-services>

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