

E-CPA - January 2007

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

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1 Lynn M. Paslowski, CPA UPDATE

Happy New Year!!

Call for appointments early!!

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2. IMPORTANT DATES - MARK YOUR CALENDAR

January 20 - NJ Sales Tax Due – 4th Quarter

January 31 – W-2's Due to Employees

1099's Due to Recipients

February 28 - W-3/W-2's Due to IRS

1096/1099's Due to IRS

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3. TAX REFUND LOANS ARE A BAD DEAL

REFUND ANTICIPATION loans offered by tax preparation services may look tempting to the taxpayer who'd rather not wait for a check to arrive from the federal government.

But most come with a big price — fees and a steep interest rate that can take a big chunk out of the money a borrower expects to receive.

<http://www.app.com/apps/pbcs.dll/article?AID=/20070114/BUSINESS/701140342/1003>

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4. RING IN THE NEW YEAR WITH THESE FINANCIAL RESOLUTIONS

It's the time of year for popping champagne corks, tossing confetti and making New Year's resolutions. And many of those resolutions are likely to focus on better financial management. Here are some suggestions to help you get your money matters in order.

<http://www.moneymattersnj.com/story.cfm?sid=12166>

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5. GET SERIOUS ABOUT SAVING FOR RETIREMENT

Fear and selfishness aren't character traits we try to cultivate. But when it comes to getting motivated to save for retirement, they may be exactly what we need. The start of a new year is a great time to reevaluate your finances and think about your personal financial goals.

<http://www.moneymattersnj.com/story.cfm?sid=12170>

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6. WHY AND HOW TO CHOOSE AN ESTATE PLANNER

Estate planning isn't just for the wealthy. A good advisor can help you make smart decisions that will help you and your loved ones.

<http://www.moneymattersnj.com/story.cfm?sid=12124>

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7. LONG-TERM CARE INSURANCE: WHAT TO ASK BEFORE YOU BUY

Planning for your future care or that of a loved one has emotional and financial implications. There are a number of important questions you should ask before selecting a long-term care policy.

<http://www.moneymattersnj.com/story.cfm?sid=12169>

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8. LIFE INSURANCE FACTS

All life insurance policies have one thing in common: they provide a tax-free death benefit to your beneficiary when you die. But that's where the similarities stop. Here's an overview of the most common types of life insurance to assist you in determining which one best meets your needs.

<http://www.moneymattersnj.com/story.cfm?sid=12168>

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9. ADDITIONAL HEADLINES

* Disability Insurance: How to Tailor the Policy to Your Needs - <http://www.moneymattersnj.com/story.cfm?sid=12167>

* Health Care Cost No. 1 Retirement Concern - <http://accounting.smartpros.com/x56000.xml>

* Small Businesses Have More Credit Card Debt - <http://www.accountingweb.com/cgi-bin/item.cgi?id=102927&d=815&h=817&f=816&dateformat=%B%20%e,%20%Y>

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E-CPA is a monthly email publication provided by

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