

E-CPA - January 2009
BROUGHT TO YOU BY THE BARLOTTA COMPANIES

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1. BARLOTTA COMPANIES UPDATE

We have just recently completed the redesign of our web site. Please visit us at www.barlotta.com . If there's anything that you would like included on the site, please send us your feedback.

2. IMPORTANT DATES - MARK YOUR CALENDAR

- 1/15/09 - 2008 4th quarter estimated taxes for individuals
- 1/20/09 - 12/08 NJ Sales & Use Tax, and Cosmetic Procedures Tax
- 1/31/09 - 2008 4th quarter NJ forms WR-30 & NJ-927
- 2/2/09 - Federal forms 940, 941, W-2's & W-3

Reminder: Starting in the first quarter of 2009, all New Jersey payroll forms must be electronically filed.

3. CONFERENCE TO FEATURE TRACY BYRNES OF FOX BUSINESS NEWS

Tracy Byrnes, reporter and financial commentator with FOX Business News, will be the featured speaker at "Do It Herself: A Journey to Financial Freedom," a conference just for women being held on Saturday, January 24. Conference topics include Retirement Planning, Home Buying and Mortgage Tips, Finances of Divorce, Advanced Investing, Tax Tips, Starting a Business, Setting Up a Budget, and more.

<http://www.moneymattersnj.com/resources/event.cfm?eventid=45>

4. THIS MONTH'S PODCAST: KEEPING FINANCIAL RECORDS ORGANIZED

It never seems important to keep financial papers organized - that is, until you need them! Save yourself the panic by getting the job done now.

<http://www.moneymattersnj.com/story.cfm?SID=13622>

5. HOW TO SAVE ON GASOLINE COSTS

The cost of fuel may have dropped since its surge last year, but saving money on gasoline is always a top priority for consumers. While you may have no control over prices at the pump, there are steps you can take to be a smarter gas

consumer. <http://www.moneymattersnj.com/story.cfm?sid=13608>

6. SMART STEPS TO TAKE IF YOU ARE LAID OFF

In a troubled economy, many companies are cutting jobs. Here are some strategies for keeping your finances in order even if you lose your job.

<http://www.moneymattersnj.com/story.cfm?SID=13609>

7. WHAT TO DO IF YOUR WALLET IS STOLEN

You check your purse or pocket and discover the worst has happened - your wallet has been stolen. What should you do first? Your wallet contains not only your money but also credit cards, your driver's license and other identification. Here's some advice for if you find yourself in this situation.

<http://www.moneymattersnj.com/story.cfm?SID=13610>

8. HOW TO CHOOSE THE BEST BANK FOR YOU

When opening a checking or savings account, security and convenience top the list of must-haves. But how do you know which bank, savings and loan or other choice is the right one for you?

<http://www.moneymattersnj.com/story.cfm?sid=13607>

9. ADDITIONAL HEADLINES

* Seven Ways to Save in 2009 -

[http://www.smartmoney.com/Spending/Deals/7 -Ways-to-Save-in-2009/](http://www.smartmoney.com/Spending/Deals/7-Ways-to-Save-in-2009/)

* Retirement Resolutions for the New Year -

http://money.cnn.com/2009/01/05/pf/expert/retirement_resolutions.moneymag/index.htm

* Five Ways to Boost a Financial Aid Package -

<http://www.smartmoney.com/Personal -Finance/College -Planning/5 -Ways-to-Boost-A-Financial -Aid-Package/>

* **New law suspends the required minimum distribution from retirement accounts in 2009.** This waiver, available to everyone regardless of their total retirement balances, applies to all defined-contribution plans, including 401(k), 403(b), 457(b), and IRA accounts.

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