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1. BARLOTTA COMPANIES UPDATE

We apologize for the delay in sending you our monthly newsletter. We also would like to thank our clients for another successful tax season. As always, we appreciate your support and look forward to serving you again in the upcoming year.

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2. IMPORTANT DATES - MARK YOUR CALENDAR

- 4/15/09 - 1st Quarter Estimated Taxes
- 4/20/09 - New Jersey Sales & Use Tax, and Cosmetic Procedures Tax
- 4/30/09 - Federal Payroll Form 941
- 4/30/09 - New Jersey Payroll Forms NJ-927 & NJ-WR-30

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3. DEALING WITH DEBT COLLECTORS

It's not uncommon to fall behind on debt payments, particularly in a troubled economy. If you have missed payments on your mortgage, credit card or other outstanding debt, you may hear from a debt collector. Here's some advice on how to deal with collection agencies if you find yourself in this situation.

<http://www.moneymattersnj.com/story.cfm?SID=13795>

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4. THIS MONTH'S PODCAST: HSAs VERSUS FSAs

Health Savings Accounts (HSAs) share some similarities with Flexible Spending Accounts (FSAs) and other medical spending accounts, but there are important differences. Hear from an expert about how ownership, savings, spending and claims differ across these accounts and learn the best option for your situation.

<http://www.moneymattersnj.com/story.cfm?sid=13803>

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5. HELPING AGING RELATIVES IN TOUGH ECONOMIC TIMES

The downturn in the economy has taken a toll on everyone, but senior citizens are often hardest hit. Here's some advice on how to help your parents or other aging relatives weather a recession.

<http://www.moneymattersnj.com/story.cfm?sid=13796>

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6. FINANCIAL ADVICE FOR NEW PARENTS

A new baby is a joyous addition to any family. But children also bring added financial responsibilities for new parents. Here's some advice on making the right financial choices for your growing family.

<http://www.moneymattersnj.com/story.cfm?sid=13797>

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7. THREE SCAMS TO AVOID IN TOUGH TIMES

Many people have lost their jobs in the last few months as the economy falters. Scam artists are still fully employed, however, in good times and bad. Learn the tell-tale signs of three common financial scams.

<http://www.moneymattersnj.com/story.cfm?SID=13798>

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8. HOW TO BLOW YOUR CREDIT LIMIT - WITHOUT SPENDING

If you haven't had the credit limit cut on your credit card recently, consider yourself lucky. Risk-averse card issuers are increasingly cutting cardholder's limits - sometimes to amounts below what the cardholder currently owes.

http://www.smartmoney.com/spending/deals/card_issuers-will-not-hesitate-to-slash-your-credit-line/

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