

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

INSIDE THIS ISSUE:

1. Barlotta Companies Update
 2. Important Dates - Mark Your Calendar
 3. Is Bankruptcy the Right Choice?
 4. Is Now a Good Time to Refinance?
 5. Great Gifts for the Graduate
 6. Cutting Wedding Costs
 7. Additional Headlines
-

1. BARLOTTA COMPANIES UPDATE

Remember that the State Of New Jersey's Tax Amnesty Program ends on June 15th. Please call our office immediately if you received any notices from the state regarding this program.

2. IMPORTANT DATES - MARK YOUR CALENDAR

6/15/09 - New Jersey Gross Income Tax
6/15/09 - New Jersey Tax Amnesty deadline
6/15/09 - 2nd quarter estimated taxes for IRS and New Jersey
6/22/09 - New Jersey Sales & Use Tax, and Cosmetic Procedures Tax

3. IS BANKRUPTCY THE RIGHT CHOICE?

During the current economic recession, many have lost their jobs, seen their credit lines cut or experienced other serious financial misfortunes. When the bills pile up and times become desperate, many people begin to question whether declaring bankruptcy is a viable option for them. There are many issues to consider before taking this drastic step. <http://www.moneymattersnj.com/story.cfm?sid=13971>

> SEE ALSO: Answers to Your Bankruptcy Questions -

<http://www.bizactions.com/index.cfm/ba/e105/fa/108572706G1644J1835367POP10109625T0/>

4. IS NOW A GOOD TIME TO REFINANCE?

Interest rates often fall during tough economic times. That's good news for homeowners who would like to shave a few dollars off their monthly mortgage payments. However, refinancing is only a good idea under the right circumstances. Here's some advice on deciding whether the time is right for you.

<http://www.moneymattersnj.com/story.cfm?SID=13970>

5. GREAT GIFTS FOR THE GRADUATE

One-third of all Americans typically give at least one graduation gift at this time of year, and sometimes it can be difficult to find just the right one to mark the occasion. Here are several money-wise steps to make sure recent grads start off on sound financial footing.

<http://www.moneymattersnj.com/story.cfm?sid=13968>

=====
=====

6. CUTTING WEDDING COSTS

Congratulations, you're getting married! Here are some tips for having a memorable day while sticking to a realistic budget. <http://www.moneymattersnj.com/story.cfm?sid=13967>

=====
=====

7. ADDITIONAL HEADLINES

* Five Places to Find Summer Travel Deals -

http://www.smartmoney.com/spending/travel/5_places-to-find-summer-travel-deals/

* Smart Steps for Renting a First Apartment -

<http://www.moneymattersnj.com/story.cfm?sid=13969>

* New Jersey Extends Filing Deadlines for 2008 Homestead Rebate and Senior Freeze Applications -

<http://www.moneymattersnj.com/story.cfm?SID=13975>

E-CPA is a monthly email publication provided by
The Barlotta Companies
65 Harristown Road, 3rd Floor
Glen Rock, NJ 07452
Phone: 201-689-0777
www.barlotta.com