

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

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**1. IMPORTANT DATES - MARK YOUR CALENDAR**

- 7/15/09 - Original due dates for forms 1120 and NJ CBT-100 for companies with 3/31/09 year ending dates
- 7/20/09 - New Jersey Sales & Use Tax, and Cosmetic Procedures Tax
- 7/30/09 - New Jersey payroll forms WR-30 & NJ-927
- 7/30/09 - Federal payroll form 941
- 7/30/09 - Payment due for federal form 940.

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**2. IS A REVERSE MORTGAGE RIGHT FOR YOU?**

A reverse mortgage has become a popular option for seniors who would like to reap some of the benefits of the equity they have accumulated in their homes. However, it's important to be aware of both the advantages and drawbacks of this type of loan.

<http://www.moneymattersnj.com/story.cfm?sid=14003>

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**3. AVOID INVESTMENT SCAMS**

There are many con artists out there trying to take advantage of people eager to offset their market losses in the current economy. Here are some tips on how to avoid being scammed.

<http://www.moneymattersnj.com/story.cfm?SID=14005>

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#### 4. CHOOSING AN ELDERCARE FACILITY

As people grow older, many choose to continue living on their own or move in with family. However, some prefer to reside with people closer to their own age or need to live in a facility that can cater to their changing medical needs. What should you keep in mind if you must choose an eldercare facility for yourself or a loved one?

<http://www.moneymattersnj.com/story.cfm?sid=14006>

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#### 5. FIVE TIPS FOR SHOPPING AT LIQUIDATION SALES

One of the unfortunate consequences of a bad economy is a stream of liquidation sales, where retailers slash prices to unload merchandise before going out of business. Consumers can find some great bargains at these sales, but there are pitfalls to avoid in order to get a good deal.

[http://www.moneymattersnj.com/\\_story.cfm?sid=14007](http://www.moneymattersnj.com/_story.cfm?sid=14007)

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#### 6. THIS MONTH'S PODCAST: BUSINESS ETIQUETTE

Business etiquette and office protocol can be tricky. Executed properly, business etiquette may give you a positive edge in the workplace. But display improper business etiquette and you may be branded as obnoxious, rude or worse. Find out how to make a good first impression and sustain that impression to enhance your career.

<http://www.njscpa.org/story.cfm?sid=13947>

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#### 7. ADDITIONAL HEADLINES

\* Explaining Money Problems to Your Preschooler -

<http://accounting.smartpros.com/x66675.xml>

\* 10 Things Home Insurance Won't Cover -

<http://www.lex18.com/Global/story.asp?S=3599705>

\* When a Business Loan Affects Your Personal Credit -

[http://www.kswt.com/Global/story.asp?S=10533376&nav=menu613\\_8\\_5\\_3](http://www.kswt.com/Global/story.asp?S=10533376&nav=menu613_8_5_3)

\* The Tax Implications of Foreclosures -

[http://www.smartmoney.com/personal\\_finance/taxes/the\\_tax\\_implications\\_of\\_foreclosures/](http://www.smartmoney.com/personal_finance/taxes/the_tax_implications_of_foreclosures/)

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**1. IMPORTANT DATES - MARK YOUR CALENDAR**

8/17/09 - New Jersey Gross Income Tax withholding for July 2009  
8/20/09 - New Jersey Sales & Use Tax, and Cosmetic Procedures Tax

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**2. FIVE EASY COST-CUTTING TIPS**

During uncertain economic times, everyone is searching for ways to cut spending. Maybe you've already started brown-bagging lunch and stopped buying \$5 lattes, but there's no reason to stop there. Here are some other simple steps you can take to keep more money in your pocket.

<http://www.moneymattersnj.com/story.cfm?SID=14110>

See Also:

\* Tips for Lowering Your Mortgage Payments -

<http://www.moneymattersnj.com/story.cfm?SID=14108>

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**3. DON'T LET A LOAN RUIN A RELATIONSHIP**

Now that banks have tightened their lending standards, it is more difficult to borrow money — even for those with stellar credit. So what do you do if you need a loan? Many people are turning to friends and family to borrow funds. Here are some ideas to prevent the loan from damaging a good relationship.

<http://www.moneymattersnj.com/story.cfm?sid=14107>

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**4. THIS MONTH'S PODCAST: CHOOSING A GUARDIAN FOR YOUR CHILDREN**

Choosing a personal guardian - someone to raise your children in the unlikely event you can't - is not an easy thing to consider. But with a simple arrangement, you can feel confident that if you can't raise your kids, they will be well cared for.

<http://www.moneymattersnj.com/story.cfm?SID=14047>

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#### 5. FINDING A JOB IN A DOWN ECONOMY

If you are among the thousands of people seeking work, it's important not to give up hope. As you conduct your search, there are many ways to improve your prospects and ensure that you present yourself as the best person for the job.

<http://www.moneymattersnj.com/story.cfm?SID=14104>

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#### 6. TIPS FOR KEEPING YOUR JOB IN A RECESSION

Every day, it seems as if the news is filled with reports of layoffs and job cuts at more and more companies. If you're concerned about the safety of your own position, here are some steps you can take to recession -proof your situation.

<http://www.moneymattersnj.com/story.cfm?sid=14106>

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#### 7. ADDITIONAL HEADLINES

\* Seven Tax Facts About Selling Your Home -

<http://www.moneymattersnj.com/story.cfm?sid=14109>

\* Beware of First-Time Homebuyer Credit Fraud -

<http://www.moneymattersnj.com/story.cfm?sid=14099>

\* Stop Using Credit Cards Irresponsibly -

<http://financialmethods.org/2009/07/stop-using-credit-cards-irresponsibly.html>

\* Seven Tips for Students with a Summer Job -

<http://www.moneymattersnj.com/story.cfm?sid=14077>

\* The Road to Vacation Can Lead to Savings -

<http://www.moneymattersnj.com/story.cfm?sid=14057>

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