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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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