

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

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1. IMPORTANT DATES - MARK YOUR CALENDAR

11/17/09 - NJ Gross Income Tax

11/20/09 - NJ Sales & Use Tax, and Cosmetic Procedures Tax

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2. THIS MONTH'S PODCAST: IS BANKRUPTCY THE BEST OPTION?

As layoffs, pay cuts and foreclosures pile up, many debt-burdened Americans are considering bankruptcy. Hear about what you need to know before declaring bankruptcy.

<http://www.moneymattersnj.com/story.cfm?sid=14381>

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3. FIVE COSTS YOU SHOULDN'T CUT

Cutting back on unnecessary outlays is always a good idea, but make sure you don't chop out important budget items in the process. Here are some costs that should not be cut.

<http://www.moneymattersnj.com/story.cfm?SID=14376>

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4. ARE YOU READY FOR HOME OWNERSHIP?

Purchasing a first home is an exciting time in anyone's life. It's also a large financial undertaking, a fact that leaves many people wondering whether they're prepared for this big step. Answer these questions to help you decide if the time is right for you.

<http://www.moneymattersnj.com/story.cfm?sid=14375>

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5. TIPS FOR WORKING INTO RETIREMENT

Retirement used to mean leaving work forever at age 65. Today, that description no longer applies to many of the millions of Americans who are at or near the traditional retirement age. Here are some suggestions for anyone redefining retirement.

<http://www.moneymattersnj.com/story.cfm?SID=14372>

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6. ADDITIONAL HEADLINES

* Reminder: Free 2010 Financial Fitness Calendar Available -

<http://www.moneymattersnj.com/resources/calendar.cfm>

* What to Ask Before You Donate -

<http://www.moneymattersnj.com/story.cfm?sid=14374>

* Five Ways to Save on Auto Insurance -

<http://www.bankrate.com/finance/auto/5-ways-to-save-on-auto-insurance.aspx>

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