

NEW JERSEY ASSOCIATION OF PUBLIC ACCOUNTANTS NEWSLETTER DECEMBER 2009

President's Message

Due to the Holidays, my message will appear in January. Happy Holidays and a Happy New Year!

Sincerely,

Joseph J. Mesquita

President

Lyle Lauterbach

November 30, 2009

To the entire New Jersey Practitioner Community, I want to express my deepest thanks for your support over the past 17 years that I have been the New Jersey Problem Resolution Officer and Local Taxpayer Advocate.

Effective Monday, December 7, 2009, I will no longer be the Local Taxpayer Advocate for New Jersey. The past year has been very trying for me, both professionally and more specifically, personally and I have chosen a less stressful position in TAS.

I have loved the interaction and camaraderie of the various members and associations; I loved the Outreach events, the training sessions and the joint problem solving we did in mutually helping the taxpayers of New Jersey. I simply have grown weary of the management aspects of the job and have chosen a different course for my career. I will still be in TAS and advocating for taxpayers, but from a different vantage point.

To the Officers and Trustees of the NJSCPA, NJAPA, NJEA, NATP, NJ Bar Assn, NABA, AAA-CPA & NCCPAP, words cannot express my deep thanks for all your help. I have formed some very deep

personal and professional relationships with many of you over the years and thank you for that.

La Creshia McClendon will be the Acting LTA for approximately 60 days while the position is announced & filled. I know you will work with who ever succeeds me to the full benefit of the taxpayers of New Jersey.

During my relocation, I can be reached at lyle.lauterbach@irs.gov.

NEWS UPDATE - 12/10/2009

NY State Senate Votes to Repeal Out-of-State Tax Preparer Registration

The New Jersey Society of CPAs is pleased to report that both houses of the New York State Legislature have passed an amendment stating that all CPAs and attorneys, and the people whom they supervise, will **NOT** have to register with the NY Department of Tax and Finance for the state's new Tax Preparer Registration Program. The amendment awaits Governor Paterson's signature.

NEWSLETTER ADVERTISING

Rate - \$20 per column inch. All columns are two inches wide. Business Card Ad - \$40

Note: A one inch ad is not available.

Ads must be paid in advance of being published in the Newsletter.

We accept checks, Master Card and Visa. Ads with payment should be received at least one week prior to newsletter printing (first of month). Call the Executive Office, Niles Breslau, Executive Director at 609-645-8880, for more details. Advertising forms can be downloaded from the NJAPA website (www.njapa.info).

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Nbreslau@comcast.net

The Executive Director's office has moved to:

**NJ Assoc. of Public Accountants
1410 Shore Road
Northfield, NJ 08225
Phone: 609-645-8880
Fax: 609-645-2440**

CHAPTER OFFICERS

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Vice President – Jeanne Blatt
Treasurer – Edward Mong
Secretary – Niles Breslau

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President – Frank Nardi
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Treasurer – Richard Olster
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President – Gerald Dunn
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President – Carl Snyder
Vice President – Michael Hopkins
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Secretary – Nancy Ritchie

**ANY CHANGES IN NAME,
ADDRESS, PHONE NUMBER
OR EMAIL MUST BE
FORWARDED TO THE
EXECUTIVE DIRECTOR’S
OFFICE ASAP. THANK YOU.**

Please Note:

If you have any information that you think we should put in the newsletter, please fax (732-536-2659) or e-mail jjwilner500@aol.com

CHANGE IN CPE REGULATIONS

The New Jersey Association of Public Accountants is required to change our operating procedures with regard to CPE monitoring and the issuance of credits. This is to comply with new NASBA (National Association of State Boards of Accountancy) regulations.

For all programs longer than two CPE hours, each individual will be required to sign in at the beginning of the program and once again after lunch. At the end of the day, there will be a sign-out declaration for you to fill out. If during the day you leave for an extended period of time (longer than 10 minutes), you will have to sign in and out again. Certificates will reflect the hours you were actually in attendance.

The sign-out declaration will require your name to be printed clearly as you wish it to appear on the CPE certificate, along with your signature. Your certificates will be E-mailed or faxed to you from our Executive Director’s Office. In the event it must be mailed, we will require your name and address as well. The sign-out declaration forms will be handed out during the last 10 minutes of the seminar and collected along with the evaluation sheets upon completion of the seminar. Without the signed declaration, we cannot issue your CPE certificate.

Please remember, this is not an NJAPA requirement, but that of NASBA in order to comply and issue CPE certificates.

If you have any questions, please call the Executive Director’s Office at 609-645-8880.

SEMINARS & CONFERENCES

8th Annual Northern New Jersey Working Together Conference

Tuesday, January 12, 2010
7:30 am – 4:45 pm
Kean University – Downs Hall
1000 Morris Ave.
Union, NJ 07083
See attached flyer

MEETINGS

The Sheraton Hotel
Eatontown

Trustee Meetings

Tuesday, January 26 - 7:30 pm
Monday, May 24 - 7:00 pm

Executive Board Meetings

Tuesday, January 26 – 3:00 pm
Sunday, May 23 – 3:00 pm

CHAPTER NEWS

NJAPA would like to welcome the following new members:

Essex-Hudson-Union Chapter

Robert Solimo
Alan Morrison
James Frank Johnson

South Jersey West Chapter

Andrew Van Hook

Central Jersey Chapter

Frank Kovacs

Monmouth-Ocean Chapter

Peter M. Singer

CHAPTER MEETINGS

Atlantic Chapter

All meetings are held the last Wednesday of the month (Sept., Oct., Nov., Jan., May & June) at the Blue Heron Pines. They are breakfast meetings beginning at 8:30am. Cost is \$15 per person.

Thursday, December 17
Holiday Party

Wednesday, May 19

Bergen-Passaic Chapter

All seminars are held at the Brownstone in Paterson. Contact Richard Olster at 973-423-3061, fax 973-423-9346 or e-mail rich.olster@rolstercpa.com.

Central Jersey Chapter

All meetings are held the second Wednesday at 6:00 pm at the Ria Mar Restaurant, South River. The first meeting will be in October. Cost is \$25.00 which includes dinner or \$3.00 per CPE without dinner. Contact Burt Zocks at 732-738-0770.

Wednesday, January 13 – TBA

Essex-Hudson-Union Chapter

All seminars will be held at the Alumni House, East Campus at Kean University, Union. **Meetings are held after the seminars.**

Contact Alice Weinstein, President at 973-379-3275 or e-mail alvid@aol.com for details.

Mercer Chapter

No information available.

Monmouth-Ocean Chapter

All seminars are held at 6:30 pm at the North Dining Room at Georgian Court College, Lakewood. Contact Tony Sonatore at 732-787-8000.

Wednesday, January 6, 2010
Anthony Sonatore, EA
2009 Tax Update

Morris-Sussex-Warren Chapter

All meetings will be held at Zeris Inn-Chrisandis 372 Route 46 East Mountain Lakes, NJ 07869 (973) 627-3636 Social Hour 6 PM Speaker & Dinner 7 PM Contact Jerry Dunn (973-479-2447) for reservations

Wednesday, December 16
The Holiday Party will be held at LaStrada Restaurant, Route 10 East, Roxbury. Social Hour 6 PM Speaker and dinner 7 PM Ruben Cardona, Audit Partner and Peter Weitsen, Tax Partner Withum, Smith & Brown, CPAs 2 CPE in Audit & Tax Holiday gifts for the spouses

South Jersey West Chapter

All meetings are held at the Carriage House in Voorhees unless specified otherwise. Visit the restaurant's website for directions: www.carriagehousevoorhees.com Registration is from 6:00 pm, start time is at 6:30 pm. Contact Nancy at 609-387-2127 for registration information.

Friday, January 8, 2010 \$80.00
Kulzer & DiPadova 4 CPE
Tax Update/Breakfast Buffet
**Change in Location and time –
7:30am – 12:30 pm
Coastline Restaurant, Cherry Hill

Wednesday, May 12 \$20.00
2 CPE
Wednesday, June 9 \$20.00
2 CPE

NJAPA Website

As promised, the new NJAPA website is up and running. The current site is more user friendly and will continue to improve with your help. **Note the new link name.**

Please take a minute to go to: www.njapa.info. On the left hand side of the screen you will see a heading that says Members Only with a place for you to login. Each member has been assigned a unique user-id and temporary password, so you will not be able to log in immediately. Instead, click on the "More Information" link and complete the form that comes up. Your user-id and temporary password will be emailed to you. If your email address is not found, you can call Niles' office (609-645-8880) and ask for your user ID and password. Once you are able to login, you can immediately change your password, update your personal information (address, phone number, fax number, email address) and have those updates automatically recorded.


For those of you trying to access your chapter's membership listing, please do the following:

- 1. Go the NJAPA website (www.njapa.info)
- 2. Type your ID number and password which will bring you to "Your Info"

"Membership Listing" "Logout"

- 3. Click "Membership Listing"
- 4. Look at drop down box for "All Chapters"
- 5. Click the chapter you want access to and then click "Search"
- 6. This will bring a listing of that particular chapter's members
- 7. Look above the membership list and you can bring up the membership listing in excel format. Remember, you must have access to Excel for this work.

Please remember that we are still updating many sections of the website, so if you see a heading without any information listed, just be patient. As you browse through the various tabs and access each area, let Joan Kenyon know if there is something else you would like to see. This website is for your benefit and will work best if you let us know exactly what you want it to have available for you.



NJ Association of Public Accountants has teamed-up with Liberty Mutual to offer you Group Savings Plus®. Members can access high-quality auto, home, renters and motorcycle insurance at a discounted rate through Liberty Mutual.

- Rates Guaranteed for 12 Months
- Around-the-Clock Claims Service
- Multi Policy Discount for Insuring Auto and Home

For more information or a free no-obligation quote please call Joseph Siriano at 732.308.3868 x 50983, email Joseph.Siriano@LibertyMutual.com, or visit www.libertymutual.com/jospehsirian_o and mention Special Invitation Number 4110.

Traditional to Roth IRA Conversions

Four years ago, the Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA) relaxed some restrictive rules preventing many taxpayers from converting a traditional IRA to a Roth IRA, but this favorable change was not effective until 2010. Well, 2010 is almost here and the old saying "good things come to those who wait" is certainly true in this case. This article will explain why the timing for this rule change could not have been better.

Roth IRAs offer benefits not available with a traditional IRA. First, earnings are distributed tax-free if basic Roth requirements are satisfied. Next, owners are never required to take distributions during their lifetime, so earnings can continue to compound for the benefit of the beneficiary. Finally, contributions can be made after age 70 1/2 for additional tax-free growth.

Prior to TIPRA, traditional IRA owners could convert their account to a Roth IRA, pay any taxes due from the conversion, and receive Roth IRA benefits going forward. There was, however, a major obstacle for many taxpayers. The conversion privilege was only available when the taxpayer making the conversion had modified adjusted gross income of \$100,000 or less. TIPRA removed this restriction beginning in 2010, and also provided that any taxes due on 2010 conversions could be paid one-half each in 2011 and 2012.

Now let's discuss the timing aspect of the new rule for you patient investors considering a Roth conversion. If your traditional IRA has dropped in value and you expect to pay higher federal income tax rates in future years, now might be a very good time to consider converting all or part of your traditional IRA balance into a Roth IRA. Here's why. If you convert, it will likely trigger a current tax hit on the taxable portion of the amount of your conversion. But, with your traditional IRA balance

at a somewhat lower level than in previous years (and possibly your overall income, too), the tax hit will be less. Then, after the conversion, your new Roth IRA balance can build up federal-income-tax-free. Eventually, you can take tax-free withdrawals (not required) when your marginal tax rate may be higher (perhaps much higher) than it is right now. So, that means less taxes now with your conversion and no taxes on your future distributions. Your patience has paid valuable dividends!

Reverse an Ill-advised Roth Conversion. Another great thing about the Roth conversion strategy is you can always change your mind well after the fact. Believe it or not, you have until October 15 of the year following the conversion year to recharacterize (unwind) your converted account (or accounts). For example, say you convert a traditional IRA into a Roth account in early 2010. Later next year, the value of the converted account plummets due to poor performance of the investments held in the account. In this bleak scenario, you would pay income tax on value that later disappeared. Bad idea! Thankfully, you have until October 17, 2011 (October 15, 2011 is a Saturday), to recharacterize the converted account back to traditional IRA status. It's as though the ill-advised conversion never happened. So, you won't owe any income tax on the now-unwound conversion.

Conclusion. Low current tax cost for converting plus the chance to avoid higher future tax rates on income and gains that will accumulate in your Roth account as the economy recovers (we hope) may add up to the perfect storm for the Roth conversion idea. That said, please contact us prior to pulling the trigger. There are a number of variables to consider.

Deduction for Qualified Motor Vehicle Taxes

Unless extended by Congress, the new temporary deduction for state and local sales and use taxes on qualified vehicles established in February by the American Recovery and Reinvestment Act will end after December 31. The deduction is available for sales and use taxes on new vehicle purchases for up to the first \$49,500 of the purchase

price. Qualified vehicles include passenger autos, light trucks, motorcycles, and motor homes.

Taxpayers who itemize can claim this deduction as an additional itemized deduction, while nonitemizers can add the deduction to their standard deduction amount. In either case, this deduction is allowed for both regular tax and AMT purposes.

The new deduction is subject to phase-out provisions. The phase-out range for unmarried individuals and married individuals who file separately is between modified adjusted gross income (MAGI) of \$125,000 and \$135,000. The phase-out range for married joint-filing couples is between MAGI of \$250,000 and \$260,000. For this purpose, MAGI is computed as regular adjusted gross income increased by certain income from outside the U.S.

For 2009, however, itemizers who elect to deduct state and local general sales taxes in lieu of deducting state and local income taxes cannot claim the new vehicle sales and use tax deduction separately (it is included along with their other state and local sales taxes). But, these taxpayers can deduct state and local sales taxes on qualified motor vehicle purchases without regard to the \$49,500 purchase price limitation, the AGI phase-out, or whether the vehicle was new or used. However, the new qualified motor vehicle sales and use tax deduction is allowed for AMT, whereas the amount deducted in lieu of state and local income taxes is not.

Tax Aspects of Owning a Timeshare Unit

With winter comes ski season, and this may be the year you decide to purchase a timeshare unit in your favorite ski area. But, before the purchase, consider the tax aspects of timeshare ownership. Like other dwellings, the tax treatment of timeshares depends on how you use the property. However, the rules are somewhat complicated by the fact that timeshare ownership is often limited to only one or two weeks a year.

If you use the timeshare and do not rent it out (or hold it out for rent), the property taxes should be deductible. Property taxes usually are included in the annual "maintenance fee," but should be detailed on the bill requesting payment of the fee. Other items buried in the maintenance fee, such as utilities and association membership charges, are nondeductible personal expenses. If the timeshare is mortgaged, the interest expense generally can be deducted as qualified residence interest; however, restrictions apply.

If you rent your timeshare unit for some or all of your allotted time, you are likely to be subject to the vacation home rules that limit deductions and require allocation of expenses. As a result, allocable rental expenses (including allocable interest and property taxes) generally can be deducted up to the amount of rental income. In this situation, the personal portion of property taxes usually can be deducted. The personal portion of any mortgage interest expense may be deductible depending upon how often you actually use the property, but quite often this interest is not deductible with a rental unit.

Example: Allocating timeshare expenses between personal and rental use.

Rob owns weeks 27 and 28 in unit #112 at the Mountain Chalet Resort. In 2009, he rents out week 27 and uses week 28 for a family vacation. Rob's timeshare weeks cost a total of \$22,000, partly financed by a \$15,000 mortgage loan arranged through the developer. Rob's interest expense is \$1,750, and his annual maintenance fee is \$800 (\$300 of which is for property taxes). Additionally, Rob incurs \$125 in advertising expense to rent week 27. The rental income is \$1,050. From his conversations with resort management, Rob determines that the unit is rented approximately half the year and used by the owners for the other half. He uses this information for his allocation method (50% rental and 50% personal).

Based on this information, Rob should report \$1,050 of rental income. He may then deduct up to that amount of allocable rental expenses (using 50% as the allocation percentage). Allocable rental expenses before depreciation total \$1,400 (\$875 of mortgage interest, \$150 of property taxes, \$250 of maintenance fees, and \$125 of advertising expense), so Rob can completely offset his rental income with allocable expenses. (The \$350 of allocable expenses in excess of rental income is carried forward to the next year.) Rob can claim the remaining \$150 of property taxes as a personal itemized deduction. The remaining \$875 of mortgage interest is nondeductible.

Note: To treat interest paid on a timeshare as investment interest, you must prove your intent for holding the unit is its potential appreciation in value. In most cases, this is difficult to prove.

If you are thinking about purchasing a timeshare or investment real estate, it is always a good idea to know the tax aspects of ownership in advance to avoid surprises down the road.

Minimize Taxes with the Specific ID Method

As year-end approaches, you may be thinking of making some adjustments to your investment portfolio. Be aware that if you sell less than your entire interest in securities (stocks or mutual funds) you purchased at various times and prices, you have two options for identifying the particular shares sold—(1) the first-in, first-out (FIFO) method and (2) the specific identification (specific ID) method. FIFO is used if you do not (or cannot) specifically identify which shares of stock are sold, so the oldest securities are assumed to be sold first. Alternatively, you can use the specific ID method to select the particular shares you wish to sell. This is typically the preferred method, as it allows you at least some level of control over the amount and character of the gain (or loss) realized on the sale, which can lead to tax savings opportunities.

For example, if you realized some capital losses earlier this year (or you have a capital loss carryover from last year), realizing a short-term (versus

long-term) gain may be advantageous. This can be accomplished by specifically identifying the newest shares of a particular security as sold. Then, the older shares can be sold (generating a more tax-friendly, long-term gain) later, when the gain will not be offset by capital losses.

Be careful, though, if your basis in the shares differs (and it often does), because the specific ID method affects the amount of the gain as well as the holding period. Sometimes, reducing the current taxable gain by selling the highest basis shares first is more beneficial than obtaining the lower, long-term capital gain rate. Each case will depend on your specific facts, and will require comparative calculations.

The specific ID method requires that you adequately identify the specific stock to be sold. This can be accomplished by delivering the specific shares to be sold to the broker selling the stock. Alternatively, if the securities are held by your broker, IRS regulations say you must notify your broker regarding which shares you want to sell and identify them by reference to their purchase date and per-share price. The broker must then issue you a written confirmation of your instructions.

Unfortunately, discount and online brokers may be unwilling or unable to issue these confirmations. In this scenario, the Tax Court's 1994 *Concord Instruments Corp.* decision seems to say you can give oral instructions regarding which shares to sell and still use the specific ID method, even though no confirmation is forthcoming. However, you should carefully document your instructions.

Tax Calendar

December 15—Calendar-year corporations must deposit the fourth installment of estimated income tax for 2009.

January 15 – Final estimated tax payments for 2009 are due.

Please patronize our Prime Sponsors, who help our Association.

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LIBERTY MUTUAL INSURANCE COMPANY
Discount Auto Insurance
732-308-3868

PHILADELPHIA INSURANCE COMPANY
Discount Professional Liability Insurance
Agent: Bollinger Insurance Solutions
Sandy Jackson
973-921-8441
Sandy.Jackson@BollingerInsurance.com

IMPORTANT TELEPHONE NUMBERS AND WEBSITES
IRS

IRS Accountants Hotline
866-860-4259
(7:30 am – 5:30 pm)

Taxpayer Advocate Hotline
877-777-4778

IRS Assistance
800-829-1040
IRS Lien Release
(7:30 am – 4:00 pm)
973-921-4301
FAX 973-921-4363
IRS Fraud Hotline
800-829-0433

Small Business & Specialty Tax Line
800-829-4933
Refund Hotline
(Only for 1040 and Joint Filers)
800-829-1954

Forms and Publications
800-829-3676

IRS E-Help desk
1-866-255-0654

Electronic Federal Tax Payment System Hotline (EFTPS)
800-555-4477 or
800-945-8400

Tax-Exempt-Government Entities (TE/GE) Help
877-829-5500

Estate and Gift Tax Return Status Form 706
866-699-4083

Financial Management Service
800-304-3107

Business Owners link to US Gov.
www.business.gov
Employer Identification Numbers
800-829-4933
Mon.-Fri. 7:30am-10pm (local time)
<http://www.irs.gov>

IRS Where to File
For correct mailing address for all tax returns
www.irs.gov/file

Transcript Delivery System
www.irs.gov/efile

Internal Revenue Service
www.irs.ustreas.gov

IRS Tax Tips
www.irs.gov
Search IRS site for AT-2002
Click on Tax Tips for the Current Filing Season

Free Federal Tax Law Research
<http://www.legalbitstream.com/>

Taxpayer Education and Communication offers “Headliner” articles on a wide range of IRS services and programs at
www.irs.gov/businesses/small

For a list of local offices, addresses, hours and telephone numbers
www.irs.gov/localcontacts

Get refund status at any time
Need SSN, filing status & refund amount
www.irs.gov/individuals/index.html

Stimulus Payment Link
<https://sa1.www4.irs.gov/irfof/IRServlet?app=IRACTC&selectLanguage=en>

E-file for Business
Practitioners can get all the information they need on business e-filing at
<http://www.irs.gov/efile/article/0,,id=98470.00.html>

Small Business/Self-Employed
<http://www.irs.gov/smallbiz>

Depreciation of gasoline pump station canopies
For guidance see
<http://www.irs.gov/newsroom/article/0,,id=109582.00.html>

New Jersey

Customer Service Center
609-292-6400

NJ TaxFax
609-826-4500

Automated Tax Information
1-800-323-4400
609-826-4400
TTY Users
1-800286-6613

NJ Accountants Hotline
Personal 609-633-6657
Business 609-633-6905
S Corp. 609-292-5256

Div. of Employer Accounts Hotline
609-633-6400

Status Reports for Annual Reports
www.state.nj.us/njbgs
(609) 292-9292

PAAD, Lifeline, HAAAD, or Senior Gold
1-800-792-9745

Estate Recovery Unit
609-588-2900
E-mail
taxation@tax.state.nj.us

Website
www.state.nj.us/treasury/taxation/

NJ Div of Taxation What's New?
www.state.nj.us/treasury/taxation/whatsnew.htm

Streamlined Sales and Use Tax
<http://www.state.nj.us/treasury/taxation/streamchanges.htm>

NJ Dept. of the Treasury
www.state.nj.us/treasury

NJ Taxation – John Kelly
jkelly@tax.state.nj.us
Dissolving/withdrawing a profit corporation
www.state.nj.us/treasury/revenue/dissolvewithdraw.htm

NJ Division of Taxation
www.state.nj.us/treasury/taxation

NJ Dept. of Labor
www.state.nj.us/labor

NJ Dept. of Labor
Division of Employer Accounts
609-292-2327
William.burns@dol.state.nj.us

Registering a New Business
www.state.nj.us/njbgs

NJ Employer Updates
www.state.nj.us/labor/update/update.html

NJ Division of Revenue
www.state.nj.us/treasury/revenue

Quick Alerts E-filing
www.envoyprofiles.com/QuickAlerts

Nursing Home Ratings
www.medicare.gov/NHCompare/home.asp

Related site:
www.state.nj.us/health/ltc

Other

Social Security Administration
To verify W-4/W-8 information
800-772-6270
Social Security Number Verification Service
<http://www.socialsecurity.gov/employer/ssnv.htm>

Social Security
State and Local Coverage Handbook
<http://www.socialsecurity.gov/slge>

New York State Workers' Compensation
www.wcb.state.ny.us

Accountants World
www.accountantsworld.com

Tax Links
www.taxlinks.com

NJAPA
www.NJAPA.info

Tax Law Information
www.findlaw.com

NJ Society of Enrolled Agents
Tax Professionals
www.njsea.org

Trust and Estate Planning & Asset Protection
<http://profs.lp.findlaw.com>

Living Wills
www.state.nj.us/health
(check "Advance Directives")
www.njrta.org (check "Will to Live")

Valuation Guide for Donated Items
www.salvationarmyusa.org
click on "ways to give" and then
"donation – receipts valuation guide"

Bond Information Calculator
<http://www.publicdebt.treas.gov/bpd/bpdhome.htm>

Payroll Calculator
www.paycheckcity.com
Attorney Locator
www.Martindale.com

Cell Phone Do Not Call
888-382-1222
www.donotcall.gov

Better Business Bureau
Wise Giving Alliance
www.give.org
In-home Caregiver Internet Resources
www.agenet.com
www.caregiver.org
www.caregivershome.com
www.nahc.org
www.seniors.gov
www.seniorresourcesonline.com
www.familycaregivers.org
www.nlm.nih.gov/medlinepulse/caregivers.html
www.aoa.gov/prof/aoaprogram/caregiver/caregiver.asp
www.aginghelp.com/caregiver.html
www.alz.org/resources/topicindex/caregivers.asp
www.suite101.com/welcome/cfm/elderly_caregiving
www.caregiver.com
www.caregivers.com
www.caregiving.com
www.thefamilycaregiver.org
www.thirdage.com
www.rightathome.net

Federal Student Aid website
<http://studentaid.ed.gov/PORTALSWebApp/students/english/IBRPlan.jsp>

Financial Websites

The University of Pennsylvania offers an extensive directory of finance and investment websites for your personal use at <http://gethelp.library.upenn.edu/guides/business/financeandinvestment.html>. The directory lists websites for market analysis, bonds, corporate financials, mutual funds, and numerous other investment topics.

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