

NEW JERSEY ASSOCIATION OF PUBLIC ACCOUNTANTS NEWSLETTER JUNE 2010

President's Message

Well tax season is over and I hope our members are enjoying some time off with their families.

In the May Newsletter, I mentioned about Assembly Bill 2396 and Senate Bill 672 which were proposed by the NJ Assembly and NJ Congress. The bill included tax preparation services and needed clarification. The bill did not include Public Accountants that would not be exempt from this act even though they are regulated by the New Jersey State Accountancy Board. I also mentioned in the May Newsletter that I was setting up a meeting with one of the three Assemblyman and writer of the bill. In May I met with Assemblyman Craig Coughlin at his office to discuss and address our concerns with the bill. The Assemblyman reviewed the concerns and stated he would make any amendments he felt necessary to the bill, especially the Public Accountants issue.

A hearing will be held in the near future and I will be asking Roger Berryman, NSA Chairman of the Right to Practice Committee and Representatives of NJAPA to attend those hearings to discuss our concerns about the bill. I will keep you informed as we get closer to those hearings.

MARK THE DATE!!! Monday June 28th and Tuesday June 29th 2010 for the NJAPA Convention 2010 will be held at the Sheraton Eatontown Hotel with the Installation Dinner and Installation of Officers to be aboard the Cornucopia Cruise Line out of Hoboken. I am excited about the Convention since it will be the first time in a long time to be held in New Jersey. This should make for

a good turnout of our members. Please join us with a great opportunity to interact on a social level with your fellow professionals. Reservation forms have been emailed and the DEADLINE for reservations is June 14th, 2010. Please respond and contact Niles Breslau if you have any questions. I am looking forward to seeing all of you there.

I will close with a Thank You for your assistance and cooperation in making my position as President a success which cannot be accomplished without your support. I would like to extend from my Executive Committee and the Executive Director a Wonderful, Joyful, Happy Summer.

See you on the CORNUCOPIA!!!!

Sincerely,
Joseph J. Mesquita
President

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).

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

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**The Executive Director's office:
NJ Assoc. of Public Accountants
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Northfield, NJ 08225**

Please Note:

If you have any information that you think we should put in the newsletter, please fax (732-536-2659) or e-mail jwilner500@aol.com

CHAPTER OFFICERS

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Vice President - Jeanne Blatt
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Treasurer - Leroy Thumlert
Secretary - Nancy Ritchie

NJAPA CONVENTION

Attached is the revised brochure for the 63rd Annual NJAPA Convention. This memorable convention, the first to be held in New Jersey will take place on Monday, June 28-Tuesday, June 29, 2010 aboard the beautiful Majesty Cruise ship of Cornucopia Cruise Lines. We will sail around the Statue of Liberty and enjoy a

full-course buffet, one hour open bar and entertainment. This annual convention is one not to be missed. For information regarding Cornucopia Cruise Lines, please click on the following link:

<http://www.cornucopiacruise.com/>

SEMINARS & CONFERENCES

SEMINARS

September 27 & 28, 2010
Details to follow

December 13 & 14, 2010

Details to follow

MEETINGS

The Sheraton Hotel
Eatontown

Trustee Meetings

Executive Board Meetings

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.

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.

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.

Tuesday, June 15

Glenn Gizzi

Senior Stakeholder Liaison, IRS
IRS Audits, QETP, HIRE & Small
Business Health Care Credit

Mercer Chapter

For additional information call
President John Duffy at
609-586-1990

Thursday, June 17

Topic will be NJ Legislation Update
Speaker- John Kelly, Legislative
Liaison
Office of Legislative Analysis
New Jersey Division of Taxation

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, September 1

Scott Hanula & Ted Durante
Long Term Health Care and Senior
Planning

Wednesday, October 6

Glenn Gizzi
Important Tax Changes for 2010

Wednesday, November 3

Jacob Foy & Jim Gordon
What's New in NJ Taxes

Wednesday, December 8*

Andy Hanlon
Successful Investment Strategies
* This meeting is 2nd Wednesday and
FREE to members

Wednesday, January 5

Anthony Sonatore
2010 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

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.carriagehousevoorhes.com Registration is from 6:00 pm, start time is at 6:30 pm. Contact Nancy at 609-387-2127 for registration information.

BERT PERL MEMORIAL SCHOLARSHIP FUND

The Committee is happy to announce that on June 2, 2010 at Livingston High School, the Bert Perl Memorial Scholarship Fund Award was presented. Jason and David Perl, sons of Bert, along with Bert's Partner, Jerry Dunn, presented the \$250.00 Award each to two (2) graduating Seniors. Gloria Perl, Bert's wife, was in attendance. Both recipients will pursue a career in Accounting--Daniel Smith at Michigan University and Jordan Laske at Syracuse University. The Committee members, Jerry Dunn and Jerry DeVera, were impressed and pleased with the selection of the Candidates. The Bert Perl Memorial Scholarship Fund will continue to award a Livingston High School Senior pursuing a Degree in Accounting on an annual basis.

We would like to thank the Committee for their time and effort, Bert's Family and Friends, and especially those who donated and supported the Bert Perl Memorial Scholarship Fund.

To continue to make this a success, your Help and Support will ensure that we continue to provide funding to an Accounting Student in our profession and in the memory of Bert Perl.

Please send your donations to: Bert Perl Memorial Scholarship Fund
c/o Jerry Dunn, Treasurer
PO Box 526
Lake Hopatcong, NJ 07846

TAX PREPARER REGISTRATION & TESTING UPDATES

Upcoming Requirements

+All Paid Tax Return Preparers will be required sign-up with the IRS, pay a Registration Fee, and obtain a Preparer Tax Identification Number (PTIN) by December 31, 2010. If you already have a PTIN, you must still sign-up under the new process-your PTIN number will remain the same.

+The PTIN will be valid for Three Years and Preparers will be charged somewhere between \$75 and \$300 for the Three-Year Cycle, with an offsetting or reduced fee for Enrolled Agents who are already subject to a \$125 application and renewal fee.

+The OnLine Registration System will open on September 1, 2010.

+All paid Tax Return Preparers EXCEPT Attorneys, Certified Public Accountants (CPAs) and Enrolled Agents who are active and in good standing with their respective licensing agencies will be required to take IRS competency tests.

+The IRS is developing two levels of competency tests-one for wage and non-business 1040 returns and a second test for wage and small business 1040 returns.

+The competency exams are scheduled to become available to preparers in May 2011. Until then, existing Tax Return Preparers will be permitted to obtain a PTIN and continue preparing tax returns during this transition period, which will last until the PTIN must be renewed in three years; preparers who register and get a PTIN by December 31, 2011, will have three years to pass the competency exam.

+Once testing is available, new Unregistered Unenrolled Tax Return Preparers will be required to pass the competency test before they obtain a PTIN and begin preparing tax returns.

+The IRS is encouraging Tax Preparers to register and obtain a PTIN later this year and take advantage of the Three Year transition period to take and pass the examination.

+Registered paid preparers will have continuing professional education requirement of 15 hours per year (based on their registration anniversary date) including three hours of Federal

tax law updates, two hours of ethics, and ten hours of Federal tax law.

+The IRS will conduct tax compliance checks on all Tax Return Preparers to ensure the Tax Return Preparer has filed all required tax returns and paid.

+The IRS will extend Circular 230 ethics standards to all preparers.

If there are any questions related to the above requirements please contact Joe Mesquita at jmesq16650@aol.com



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Joseph.Siriano@LibertyMutual.com,

or visit

www.libertymutual.com/jospehsirian

and mention Special Invitation Number 4110.

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.

NJAPA members now have the ability to enter their Designation on the member information portion of the NJAPA website, such as CPA, PA, EA, Tax Preparer, or Other Designation. To do this, just go

into the website (www.NJAPA.info), enter your ID and Password, click on "Your Info" and at the bottom you will see a field marked "Designation". Please take a moment to update your member profile, as this will provide useful professional demographic information about the association.

If you have any questions, let Niles Breslau know.

Health Insurance Tax Credit

The Patient Protection and Affordable Care Act (Health Care Act) provides a new beneficial tax credit for small employers. For tax years beginning in 2010 through 2013, this legislation provides the small employer health insurance credit for qualified small employers that purchase health insurance for their employees. A qualified small employer is generally one that (a) employs no more than 25 Full-time Equivalent (FTE) employees during its tax year, (b) pays annual FTE wages that average no more than \$50,000, and (c) has a qualified health insurance plan (or arrangement) that requires it to pay at least 50% of the premiums (on a uniform basis) on behalf of all of its employees who enroll in the plan.

Self-employed individuals, including partners and sole proprietors, 2% (or greater) shareholders of an S corporation, and 5% (or greater) owners of the employer, are not treated as employees for purposes of this credit.

For 2010, the credit generally equals 35% (25% for tax-exempt employers) of the lesser of (a) the amount of contributions the employer made during the tax year to its qualified health arrangement to purchase qualifying health coverage for its employees or (b) the amount of contributions that the employer would have made during the tax year to its qualified health arrangement if each employee had enrolled in coverage with a small business benchmark premium. The small business benchmark premium will be determined by the Secretary of Health and Human Services each year on a state-by-state basis. Benchmark premium information will then be provided by the IRS.

However, the full amount of the credit is available only to an employer with 10 or fewer FTE employees who have average annual FTE wages of less than \$25,000. The credit will phase out when those thresholds are exceeded. Also, only nonelective employer contributions qualify. Basically, this means that employee elective contributions to the plan that are used by the employer to pay for the employee's coverage don't qualify for the credit.

For tax years beginning in 2014 and later, eligible small employers who purchase coverage through a state-run Insurance Exchange will be eligible for a tax credit for two additional years of up to 50% (35% for tax-exempt employers) of their contribution. So, a qualified small employer could potentially qualify for the credit for six years—four years under the first phase (2010 through 2013) and two years under the second phase beginning in 2014. Also, the wage limits will be indexed for inflation beginning in 2014.

The credit presumably applies regardless of the type of entity in which an employer conducts business. Thus, a qualified employer can be a C or an S corporation, partnership, limited liability company (LLC), or sole proprietorship.

This is a brief overview of the small employer health insurance credit. Keep in mind this is a credit, not a deduction, so it will offset your tax bill on a dollar-for-dollar basis.

Tax Aspects of Purchasing a Life Insurance Contract

Generally, proceeds of life insurance policies paid because of death of the insured are not subject to income tax. However, some life insurance transactions can have an income tax effect on the parties involved. One of these potentially taxable transactions involves the purchase of life insurance contracts as an investment. This phenomenon has not escaped the attention of the IRS, which has issued guidance on the tax aspects of this type of investment. This IRS guidance indicates that taxpayers purchasing life insurance contracts, other than modified endowment contracts, must include in income (a)

any non-annuity amount received under the life insurance contract before the annuity starting date and (b) amounts received under a life insurance contract on the complete surrender, redemption, or maturity of the contract, but only to the extent it exceeds investment in the contract. Essentially, start with what you received at the insured's death and subtract what you paid for the contract plus any premiums you paid. The difference is taxable income, as shown in the following example.

Example: Tax aspects of purchasing a life insurance contract.

Alex and Britney are resident U.S. citizens. In June 2009, Britney purchased a \$100,000 life insurance contract on the life of Alex from him for \$20,000. The contract was issued by First State Insurance, a domestic corporation, to Alex in January 2002. The contract was a level premium 15-year term life insurance contract without cash surrender value. At the time of purchase, the remaining term of the contract was approximately seven years and six months. The monthly premium for the contract was \$500, due and payable on the first day of each month. As owner of the contract, Britney named herself as beneficiary immediately after acquiring the contract.

Britney had no insurable interest in Alex's life. She had no relationship with Alex and would suffer no economic loss upon his death. Britney purchased the contract with a view to profit.

In December 2010, Alex died, and First State Insurance paid \$100,000 under the life insurance contract to Britney by reason of Alex's death. Through that date, Britney had paid monthly premiums totaling \$9,000 to keep the contract in force. Britney must recognize \$71,000 [$\$100,000 - (\$20,000 + \$9,000)$] of ordinary income on the receipt of death benefits with respect to the life insurance contract.

The bottom line is that there is no free lunch when it comes to paying taxes on most types of income.

HIRE Act Employment Incentives

The Hiring Incentives to Restore Employment Act (HIRE Act) recently passed by Congress includes three meaningful business tax breaks intended to boost hiring and lower the level of unemployment.

The HIRE Act extends by one year the generous \$250,000 maximum for the so-called Section 179 deduction allowance, through tax years beginning in 2010. This deduction, named after the Internal Revenue Code section, allows business owners to expense equipment immediately rather than depreciate it over a period of years. The new law also extends the \$800,000 equipment purchase threshold for the Section 179 deduction phase-out rule. Specifically, for tax years beginning in 2010, the maximum Section 179 deduction generally remains at \$250,000 (versus only \$134,000 before the new law). For tax years beginning in 2011, the maximum Section 179 deduction will fall all the way back to \$25,000 unless Congress takes further action. Likewise, the phase-out threshold for the Section 179 deduction generally remains at \$800,000 (versus only \$530,000 before the new law). For tax years beginning in 2011, the phase-out threshold will fall all the way back to \$200,000 unless Congress takes further action. Bottom line, the HIRE Act extends the Section 179 amounts that applied in 2009 through 2010.

Next, thanks to the HIRE Act, wages paid by a qualified employer to a qualified new employee with respect to employment between March 19, 2010, and December 31, 2010, are exempt from the 6.2% employer's portion of the social security tax. There is no exemption for the employee's 6.2% portion of the tax or the Medicare tax portion of the FICA tax. Individuals who pay self-employment tax are not affected.

Qualified employers basically include private-sector companies, tax-exempt not-for-profit organizations, and eligible public higher-education institutions. Qualified new employees are full-time or part-time workers who: (a) start work after February 3, 2010, and by no later than December 31, 2010, and (b) certify on Form W-11 that they were not employed more than

40 hours during the 60-day period ending on the start date. Although a qualified employee who begins work after February 3, 2010, can be eligible for the payroll tax holiday, the employer's portion of the social security tax will only be forgiven for wages paid after March 18, 2010. Also, the new worker cannot replace another worker unless that person quit voluntarily or was discharged for cause.

Finally, above and beyond the temporary social security tax exemption explained above, employers can also claim a temporary new tax credit of up to \$1,000 for wages paid to each qualified new employee, using the same definition as for the social security tax exemption. The new qualified employee credit is implemented via an increase to the employer's general business credit.

There are some additional requirements for this credit. The worker must be kept on the payroll for at least 52 consecutive weeks, and wages during the last half of the 52-week period must equal at least 80% of wages paid during the first half of that period.

The new qualified employee credit equals the lesser of: (a) 6.2% of wages paid to the worker during the 52-consecutive-week period beginning on the date of hire or (b) \$1,000. Therefore, to claim the maximum \$1,000 credit, the worker must be paid at least \$16,130 during the 52-week period. The credit can only be claimed for the tax year during which the 52-week requirement is first met for the worker. So, it's a one-time deal for each eligible worker, based on wages paid to that worker during the 52-week period that starts with his or her employment date.

Improved Adoption Credit

Taxpayers can claim a tax credit for certain eligible adoption expenses and exclude from income benefits received from an employer that maintains an adoption assistance program. The credit and exclusion are subject to dollar limitations and phase-out for taxpayers whose income exceeds certain thresholds.

The Patient Protection and Affordable Care Act (Health Care Act) increased the adoption credit by \$1,000 to \$13,170 in 2010. The \$13,170 is not an annual limitation; it applies to the adoption of each child and is cumulative (for that child) over all tax years. The limitation is the same for both married and unmarried taxpayers, but married couples must file a joint return to claim the credit.

The credit for an adoption involving a child with special needs that becomes final in the tax year is automatically \$13,170, regardless of the actual amount (even if less than \$13,170) of qualifying adoption expenses that were incurred.

Beginning in 2010, the adoption credit is refundable. So, taxpayers can receive a refund of the amount that the credit exceeds their tax liability, as shown in the following example.

Example: Refundable adoption credit.

In 2010, Fred and Abby Worth file a joint return and have a federal tax liability of \$12,000 after considering all tax credits other than the adoption credit. The Worths are entitled to the maximum credit for qualified adoption expenses of \$13,170 in 2010. The \$13,170 adoption credit will wipe out their \$12,000 tax liability and, in addition, the Worths may claim a refund of \$1,170.

For purposes of the adoption credit, an employee's gross income does not include amounts paid or expenses incurred by his or her employer under an adoption assistance program for qualified adoption expenses in connection with the employee's adoption of a child. Under pre-Health Care Act law, the aggregate amount of qualified adoption expenses that could be taken into account under the exclusion for all tax years with respect to an adoption of a child was limited to \$12,170. The 2010 Health Care Act increased the amount of employer-provided adoption assistance that may be excluded in 2010 to \$13,170.

NSA News

**By Joseph Mesquita
NSA NJ State Director**

Well tax season is over and I hope you can enjoy some sun & fun with your family. However, I have been following the IRS's procedure on Tax Preparer Registration. IRS has provided guidance on identifying numbers for tax preparers. Under the proposed regulations, the IRS will issue forms, instructions, or other guidance that will require paid tax return preparers to begin using PTINs for all tax returns and refund claims filed after Dec 31, 2010. Currently, tax return preparers must use either a PTIN or their Social Security number on tax returns or refund claims that they prepare. The IRS plans to launch a new system later this year through which all tax return preparers will be required to register, including those who already have a PTIN. Tax return preparers who already have a PTIN will have the number revalidated and reassigned to them through the new system, while tax return preparers who do not have a PTIN will be issued one through the new system. It is estimated that there are as many as 1.2 million paid tax preparers. I am happy to announce that the NSA Board will Host Tax Preparer Registration Presentation.

David R. Williams, Director, Electronic Tax Administration and Refundable Credits at the IRS, addressed the NSA Board at 2PM on Friday, May 21st. Mr Williams answered questions regarding implementation of the new regulations. The NSA will also archive the presentation to allow members to view it at their convenience. If you have not filed for a PTIN number and are still using your Social Security number, I would suggest that you file as soon as possible and before Dec 31st 2010.

Hopefully, this may solve some of the problems of nonqualified un-enrolled tax preparers and the testing would ensure that a person is licensed and is a qualified and a competent Tax Return Preparer.

WELCOME the following new NSA Members: Chuck Casey, Cinnaminson; Hudson Etienne Sr, EA, Roselle Park; Ronald J. Venanzi, II, EA, ABA, ATA,

Mercerville; Richard Fernandez, CPA, Woodbridge; Merrill Himel, CPA, Port Monmouth; Tarek Mashally, Somerset; Rachel Mujica, EA, Kenilworth;

CONGRATULATIONS

Silver Anniversaries Celebrating 25 Years with NSA: Oscar G. Perez, Passaic; Albert M. Carrozzino, Sr. ATA, ATP, Sewell; Trudy C. Durant, Edison; Louis J. Gallipoli, Toms River; Irwin Garber, North Bergen; Grace R. Glenn, Mays Landing; William Katchen, CPA, Cliffside Park; Florence R. Lavelle, Browns Mills; and Charles L. Wilder, CPA, Jackson. Congratulations and Welcome Aboard!!!!

Please contact me if you would like to discuss anything about the NSA especially the position of the NSA regarding un-enrolled Tax Preparers or have any questions related to subjects such as ACAT, or IRS issues please contact me at jmesq16650@aol.com.

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**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
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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>

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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.njrtl.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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