

NEW JERSEY ASSOCIATION OF PUBLIC **ACCOUNTANTS** **NEWSLETTER** **JANUARY 2010**

President's Message

The President's message will appear in the next Newsletter.

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NJ Assoc. of Public Accountants
1410 Shore Road
Northfield, NJ 08225

ALERT

All members are welcome to attend the upcoming Trustee's Meeting to hear Glenn Gizzi from the IRS speak about the proposed rules and regulations for unlicensed tax preparers. A question and answer session will follow. The meeting will be held on Tuesday, January 26, 2010, 7:30pm, at the Sheraton Hotel (Amphitheater), 6 Industrial Way, Eatontown, NJ. Phone: (732) 542-6500.

In Memoriam

We are sorry to report the death of Albert Nisonoff. Mr. Nisonoff was one of the original Charter Members of NJAPA and was also a Lie Member.

CHAPTER OFFICERS

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President - Mary Sluzenski
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Treasurer - Jean Pilch
Secretary - Tony Morro

Morris Sussex Warren Chapter

President - Gerald Dunn
Vice President - Gerald Devera
Treasurer - Gerald Dunn
Secretary - Richard Dalba

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President - Carl Snyder
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Treasurer - Leroy Thumlert
Secretary - Nancy Ritchie

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).

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

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

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

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.

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

South Jersey West Chapter

New Location – Coastline Restaurant Bar and Grill
1240 Brace Road
Cherry Hill, NJ 08034
www.coastlinerestaurantbar.com
856-795-1773

Friday, January 8, 2010

Registration is 7:30am
Introductions: 7:55 am
Seminar Starts: 8:00 am
Speakers from Kulzer & DiPadova
2009 Federal & State of New Jersey tax update for corporations, partnerships and individuals
Recommended CPE credit:
4 hours in Taxation
Cost: \$80 preregistration
\$90 at the door if space is available
Buffet Breakfast is included
Call Nancy Ritchie 609-387-2127 or

E-mail Charles Robinson
CBRno18@aol.com

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/jospehsiriano and mention Special Invitation Number 4110.

Homebuyer Credit Extended and Expanded

The First-time Homebuyer Tax Credit (Credit) allows new homeowners the opportunity to receive a tax credit of up to \$8,000 to help them purchase a home. The Credit was originally set to expire on December 1, 2009, but was recently extended and expanded.

The Worker, Homeownership, and Business Assistance Act of 2009

(Act) extends and liberalizes the Credit by making it available to (a) higher income taxpayers and (b) existing homeowners who are qualifying long-time residents and purchase another principal residence. However, for the first time there will be a dollar cap on residences qualifying for the credit.

The Credit is now available on a principal residence purchased before May 1, 2010. The Credit also applies to the purchase of a principal residence that is closed before July 1, 2010, where the contract to purchase was binding before May 1, 2010. In addition, the homebuyer may elect to treat a qualifying home purchase after 2008 as made on December 31 of the calendar year preceding the purchase. Making this election allows homebuyers to claim the Credit on their prior year's tax return and may allow them to receive their money sooner.

The Act allows more taxpayers to qualify for the Credit by increasing the modified adjusted gross income (MAGI) limitations. For home purchases after November 6, 2009, eligibility for the Credit now phases out for individual taxpayers with a MAGI between \$125,000 and \$145,000 for the year of purchase. For joint filers, the phase-out range is \$225,000 to \$245,000. Prior to the Act, the phase-out ranges were between \$75,000 and \$95,000 (\$150,000 and \$170,000 for joint filers).

The Credit is now available to long-time residents for home purchases after November 6, 2009. An individual, and spouse if married, who has maintained the same principal residence for any five consecutive years during the eight-year period ending on the date of purchase of a subsequent principal residence is eligible for a reduced Credit. The maximum credit available for these taxpayers is \$6,500 (\$3,250 for a married individual filing separately).

Example: Homebuyer Credit Available to Long-time Residents. Joe and Cass purchased their home on Magnolia Street 15 years ago, and it has been their principal residence since. In 2010, they decide to downsize and close on a smaller \$240,000 home on February 12. Their 2010 MAGI is estimated to be less than \$150,000. At

the time of purchase, Joe and Cass will be eligible for a Homebuyer Credit of \$6,500, the maximum credit available to taxpayers who meet the definition of long-time resident.

The Act sets a maximum purchase price of \$800,000 with no phase-out on homes qualifying for the Credit. Prior to the Act, there was no such limitation.

Tax Calendar

January 15—Individual taxpayer's final 2009 estimated tax payment is due unless Form 1040 is filed by February 1, 2010, and any tax due is paid with the return.

February 1—Most employers must file Form 941 (Employer's Quarterly Federal Tax Return) to report Medicare, social security, and income taxes withheld in the fourth quarter of 2009. (If your tax liability is less than \$2,500, you can pay it in full with a timely filed return.) If you deposited the tax for the quarter in full and on time, you have until February 10 to file the return. Employers who have an estimated annual employment tax liability of \$1,000 or less may be eligible to file Form 944 (Employer's Annual Federal Tax Return).

—Give your employees their copies of Form W-2 for 2009. If an employee agreed to receive Form W-2 electronically, have it posted on the website and notify the employee.

—Generally, give annual information statements to recipients of certain payments you made during 2009. You can use the appropriate version of Form 1099 or other information return. Form 1099 can be filed electronically with the consent of the recipient.

—File Form 940 [Employer's Annual Federal Unemployment (FUTA) Tax Return] for 2009. If your undeposited tax is \$500 or less, you can either pay it with your return or deposit it. If it is more than \$500, you must deposit it. However, if you deposited the tax for the year in full and on time, you have until February 10 to file the return.

—File Form 945 (Annual Return of Withheld Federal Income Tax) for 2009 to report income tax withheld on all nonpayroll items, including backup withholding and withholding on pensions, annuities, IRAs, etc. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the year in full and on time, you have until February 10 to file the return.

March 1—The government's copy of Form 1099 and Form W-2 series returns (along with the appropriate transmittal form) should be sent in by today. However, if these forms will be filed electronically, the due date is March 31.

March 15—2009 income tax returns must be filed or extended for calendar-year corporations. If the return is not extended, this is also the last day for calendar-year corporations to make 2009 contributions to pension and profit-sharing plans.

Congress Extends Beneficial NOL Provision

The rough economy has caused many businesses to operate at a loss, also termed a net operating loss (NOL). As you would expect, an NOL occurs when there is an excess of business deductions (computed with certain modifications) over gross income in a particular tax year. The good news is there generally are no federal taxes due, and the current-year NOL can be deducted through NOL carryback or carryover in another tax year in which gross income exceeds business deductions (a profitable year). In general, NOLs may be carried back two years and forward 20 years. The NOL is first carried back to the earliest tax year for which it's allowable, and is then carried to the next earliest tax year. Carrying back an NOL allows a taxpayer to recover taxes paid in a prior period and improve business cash flow. A taxpayer may elect to forgo the entire NOL carryback period and instead carry it forward if it is more beneficial to do so.

For NOLs arising in tax years ending after December 31, 2007, small businesses can elect to increase the carryback period for an applicable 2008 NOL from two years up to five years. A small business for this purpose is defined as a corporation, partnership, or sole proprietorship whose average annual gross receipts for the three-tax-year period ending with the tax year in which the loss arose are \$15 million or less.

The recent Worker, Homeownership, and Business Assistance Act of 2009 (Act) provides an election for even more taxpayers (not just small businesses) to increase the carryback period for an applicable NOL to three, four, or five years. For this provision, an applicable NOL means the taxpayer's NOL for any tax year ending after December 31, 2007, and beginning before January 1, 2010. Generally, an election may be made only once. However, an eligible small business that elected an NOL carryback before November 6, 2009 (the enactment date), may make a second election in a subsequent tax year that begins before January 1, 2010.

The Act limits the amount of the NOL that can be carried back to the fifth tax year preceding the loss year to no more than 50% of the taxpayer's taxable income for that fifth preceding tax year. The amount of the NOL otherwise carried to tax years after the fifth preceding tax year is adjusted to take into account that the NOL could offset only 50% of the taxable income for that fifth preceding tax year.

Example: Five-year NOL Carryback. Justa Corporation (Justa), a taxpayer averaging \$200 million in annual sales, incurs a \$5 million NOL during its year ending August 31, 2009. During its tax year ending August 31, 2004, it had taxable income of \$6 million. If Justa carries its NOL back to the 2004 tax year, it will only be able to apply \$3 million of that 2009 loss against its taxable income in 2004 (because of the 50% limitation). The remaining \$2 million can be used to offset taxable income in years 2005 or later. By carrying the 2009 NOL back to prior profitable years, Justa can recover taxes paid in those years, increase its cash flow, and use the

proceeds to meet payroll requirements, pay operating expenses, or purchase necessary equipment.

Dealing with business losses can be a painful experience, but NOL treatment and the subsequent recovery of taxes previously paid can often substantially improve this trying situation. However, the tax treatment of NOLs is quite technical, so please contact us to discuss how you might benefit from this provision.

Taxation of Bartering

Bartering is the exchange of property or services for another's property or services. During this difficult economic period, many small businesses are facing cash flow issues due to falling sales and tight credit. Given the tough economy, some small business owners have found that bartering is a way to increase sales and decrease excess inventory in exchange for marketing and advertising, professional services, and goods and supplies for their business. Bartering can be done individually or through an organized barter exchange.

If examined by the IRS, business owners and individuals are likely to be asked if they engaged in any bartering transactions. This is because the fair market value (FMV) of the goods or services received must be included in gross income on the date received just as if it had been a cash transaction. A business owner can offset bartering income with the cost (not FMV) of any property exchanged in such a transaction, as would be the case in an ordinary sale of inventory. Taxpayers who trade services, instead of property, can offset the income with any expenses that would normally be deducted against income generated by producing that service (e.g., supplies, telephone, etc.).

A bartering transaction may actually consist of two transactions. The first is the receipt of income, equal to the FMV of the goods or services received. Next, if the goods and services received are used in the taxpayer's business or income-producing activity, a deduction

should be available, just as it would be if the goods or services had been obtained with cash.

Example: Bartering Transaction. Courtney is a self-employed attorney. She exchanges her services for a painting worth \$5,000 that she displays in her home. She must include the value of the painting (\$5,000) in income. She can deduct only the out-of-pocket expenses incurred to furnish the legal fees. This is the same result as if she had collected \$5,000 in cash and used the cash to buy the painting.

Variation: Assume instead that Courtney exchanged her legal services for two months rent (worth \$5,000) for the office space where she conducts her legal practice. Here, she would have \$5,000 income, but also a \$5,000 deduction for rental expense on her tax return reporting income from her legal practice. Again, the result is the same as if she had received the \$5,000 in cash and used it to pay the rent on her office space.

New York Tax Return Preparers: Who Must Register?

It is official: the new and improved New York tax return preparer rules mentioned in the December 4 NSAlert have been signed into law. So, who must register and/or pay a fee under the new rules?

1. You must register if you qualify as a tax return preparer or as someone who helps to issue or administer a refund anticipation loan (RAL) or refund anticipation check (RAC).

2. Tax return preparers are individuals paid to prepare at least one New York State tax return or report for this calendar year (please note: who files the return does not matter for this purpose).

3. Tax return preparers include:
 - * Enrolled agents who prepare at least one New York State return
 - * Employees of tax return preparation businesses who prepare at least one New York State return
 - * Partners who prepare returns for clients of a partnership engaged in a commercial tax return preparation

business

- * Anyone else who prepares at least one New York State return or report for compensation (unless exempt as set out below)

4. Tax return preparers exclude:

- * Individuals currently licensed as Certified Public Accountants (CPA) or Public Accountants (PA) in any state

- * Attorneys currently licensed to practice law in any state

- * Employees of a CPA, PA, or law firm who prepare tax returns under the direct supervision of a CPA, PA, or attorney of that firm

- * Employees of a business who prepare that business' return or report

- * Clerical employees

- * Volunteer tax preparers

5. You must pay a \$100 registration fee if you are a tax return preparer as defined above and who:

- * was paid to prepare 10 or more New York State tax returns in 2009, and will prepare at least one personal income tax return in 2010; or

- * will be paid to prepare 10 or more tax returns in 2010.

6. A "facilitator" of RALs or RACs is defined as someone who, either individually or with someone else will:

- * solicit the execution of, process, receive, or accept an application or agreement for a refund anticipation loan (RAL) or refund anticipation check (RAC);

- * serve or collect upon a RAL or RAC; or

- * facilitate the making of a RAL or RAC.

More information, including how to register, may be found at the New York Finance Department website: <http://www.tax.state.ny.us/tp/tpregmore.htm>

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.

Please patronize our Prime Sponsors, who help our Association.

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732-308-3868

PHILADELPHIA INSURANCE
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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.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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