



Certified Public Accountants & Consultants

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1.Thought of the month

"Always do right. This will gratify some people and astonish the rest."
-Mark Twain-



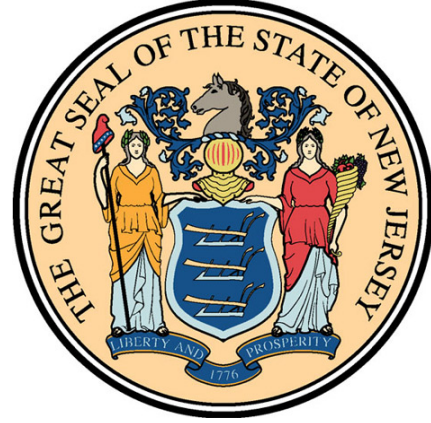
2.New Jersey taxes - they are

a-changing....

After weeks of negotiation and discussion regarding competing tax proposals in Trenton, a budget deal with significant tax reforms was struck by Governor Phil Murphy and legislative leaders.

The link Below shows a summary of some of the major business tax changes set to take effect in New Jersey broken down by category.

<https://njcpa.org/stay-informed/topics/article/2018/07/25/new-jersey-taxes-they-are-a-changing>



3.5 tips on stock market investing.

Before buying a stock, you should investigate the company to decide if you think it's a good investment. Among the many issues to consider are the overall strength of the industry and the company's products or services, as well as its profits, earnings history and outlook. Here are some tips.

<https://njcpa.org/stay-informed/tax-financial/full-article/2018/07/05/5-tips-on-stock-market-investing>



4. Will you be ready when an emergency strikes?

What will it take to get you back on your feet financially if a disaster strikes? Whether it's a natural disaster, such as a hurricane or tornado, or an accident like a fire or burst water pipe, an unexpected emergency can wreak havoc. You can get your financial life back in order. Here are some tips.

<https://njcpa.org/stay-informed/tax-financial/full-article/2018/07/05/will-you-be-ready-when-an-emergency-strikes>



5.4 tips to smart budgeting for new graduates.

Incorporating a few easy budgeting tips can help set you up for a path to prosperity and avert potential disasters.

<http://blog.aicpa.org/2018/06/4-tips-to-smart-budgeting-for-new-graduates.html#sthash.V1O7EdHN.dpbs>



6.5 quick ways to get into debt.

Does it seem like your debt just keeps growing? If so, you're not alone. Americans' total credit card debt rose 8 percent in 2017, to a whopping \$905 billion, based on a **NerdWallet** survey. Here are some insights into the easy mistakes that can cause debt to pile up, along with tips on how to limit on what you owe.

<https://njcpa.org/stay-informed/tax-financial/full-article/2018/04/04/five-quick-ways-to-get-into-debt>



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