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*Doing What Counts!*

## Certified Public Accountants & Consultants

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### 1.Thought of the month.

A wise person should have money in their head, but not in their heart.

"Jonathan Swift."



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**2.IRS warns of tax deadline scams, IRS refunds email**

With the April 17 tax deadline approaching, the IRS and Security Summit partners urge taxpayers and tax professionals to be alert to identity theft scams, especially a new email version currently pretending to be from “IRS Refunds.”

<https://njcpa.org/stay-informed/topics/article/2018/04/10/irs-warns-of-tax-deadline-scams-irs-refunds-email>



### 3. Living together over 50.

An increasing number of people over 50 are deciding to cohabit with a partner rather than get married. There are about 18 million people of all ages in these relationships, the Pew Research Center notes, up about 30% in less than a decade. About one-quarter of them are 50 or older, and that number has jumped 75% in the same period. Here is some advice on the financial-related issues for older couples starting a new chapter together.

<https://njcpa.org/stay-informed/tax-financial/full-article/2018/03/02/living-together-over-50>



### 4. Do's and don'ts when naming an IRA beneficiary.

Individual retirement accounts — IRAs — hold more than [one-fourth](#) of all the retirement plan assets in the United States, according to the Employee Benefit Research Institute. Unfortunately, some people make simple mistakes that prevent them or their families from getting the most benefit from their IRAs.

<https://njcpa.org/stay-informed/topics/article/2017/11/03/do-s-and-don-ts-when-naming-an-ira-beneficiary>



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## 5. What should I do with a financial windfall?

Whether it's a refund, an inheritance or a bonus, there are many windfalls that can change your financial situation. The following are some smart tips for people who want to get the greatest benefit from a cash jackpot.

<https://njcpa.org/stay-informed/tax-financial/full-article/2017/03/31/what-should-you-do-with-a-financial-windfall>

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### *Two locations to better serve you:*

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