

September 2018

Check out the latest **NOW! You Know** e-newsletter filled with updates on business and financial information, our team, and everything **NOW!** has to offer!

## Ruotolo, Spewak & Co.

### 3rd Quarter Tax Estimates Monday, September 17th

With summer unofficially in the past, time to get back to business. Key on the list - Q3 estimated federal, state and/or local taxes.

Not all individuals are required to make quarterly payments. For example those with wages making up the majority of their income, the tax withheld should be sufficient. On the other hand, individuals who are self-employed or have a large amount of investment income could be subject to potential underpayment penalties if adequate quarterly estimated taxes are not paid. This year, the 2018 tax reform adds a new twist.

For more information or to schedule an individual review, please contact:  
Joseph P. Greenfield, CPA  
Tax Manager

[CONTACT US](#)

## Visions in Innovative Accounting

### Meet Lori

Lori McFadden is a partner of VIA and leader in global financial systems implementation. Having years of experience working with nonprofit organizations and small businesses in NJ and PA, she provides consulting, training and systems analysis to develop customized solutions suited to clients' needs. Lori is a certified QuickBooks ProAdvisor and trainer available to provide personal and online QuickBooks tutoring and customized courses.



*"Education is my passion. Whether it is a college student or business owner, it's that moment of engagement - when suddenly we connect and yes, the lightbulb turns on. The ability to share my knowledge in a way to help owners achieve their goals is very rewarding. Many clients have ultimately become lifelong friends."*

[LEARN MORE/SCHEDULE NOW](#)

## Digital Accounting Institute

### Escape The Stone Ages

Bookkeeping dates back to the times when a stylus was used on clay slabs. Well, we still use styluses but on phones, tablets and other electronic devices. The time is now to reap the benefits of digital accounting, which uses the latest in technology to provide reliable real-time financial information and the optimal data analytics stakeholders need most. Having access to more timely accurate details provides owners and decision makers with a competitive advantage.



[LEARN MORE](#)

## Student Working Professionals

### Calling New Future Stars!

SWP is gearing up for its fall program and looking for a new group of interns who are ready to learn more than business skills. SWP currently has the following tracks open for application: Accounting & Auditing, Business Management, Client Relations and Marketing & Sales. Are you ready to become a socially conscious business leader of the future and transform the workforce of tomorrow? The deadline to apply is September 15th!



[APPLY NOW](#)

A one-stop connection to financial success, the **NOW! Financial Network** and its partner companies help businesses increase revenue and keep costs down through consultation, mentorship and education. Efficient and time sensitive actions based on thorough, well-thought analysis touch on all aspects of a company with a focused eye on specific goals. The result – business owners have a blueprint achieve both professional and personal success.

Is your business where you want it to be? If not, you need us NOW!

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**CAMDEN COUNTY**  
41 Kings Highway N  
Cherry Hill, NJ 08034  
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