YOUR BUSINESS

PAGE 22 | FRIDAY, APRIL 13, 2012 | NJ.COM/BUSINESS

MARKET'S BIG GAIN

The Dow rose more than 181 points yesterday, as investors looked on the bright side. Page 21



THE PLOT THICKENS

A trustee of MF Global may sue individuals within the failed brokerage over breach of

	YEST CLOSE		CHNG	PCT	
DOW JONES	12,986.58		+181.19	+1.4%	
NASDAQ	3,055.55		+39.09	+1.3%	
S&P 500	1,387.57		+18.86	+1.4%	
DOLLAR	.7581	•	-0.00	0.0%	
CRUDE OTI	\$103.64		+\$0.94	+0.9%	



Q. I have a question about student loan consolidation. Back in September 2009, I was a co-signer for a in a tight bind. Now, I regret making that decision. Upon his graduation in the fall of 2011, he was told I could get off the loan by simply writing a release form. Soon after, he told me this he was making just interest-only payments. The lender is Sallie Mae, and the Student Loan in the amount of \$18,000. I was hoping he could consolidate the debt or possibly even effects of co-signing because he's trying still on the hook. Any

Dan Debtor

Q. When you co-sign a loan, you agree to share without you. It may be unusual for a friend to step up and accept this responsibility. It's not to later regret that deci-

I discussed your situation with Patricia Christel, a spokeswoman at Sallie Mae. Her assistance was invaluable in helping me to frame this reply.

Private education loans, such as the Sallie Mae Smart Option Stuconsumer loans — not backed by the government or secured by a tangible asset such as a car or home. The loan approval and the actual interest rate are determined by the borrower's and co-signer's creditworthiness. When the co-signer signs the promissory note (i.e., the loan contract), he agrees to be "jointly and severally" liable for the loan, signer can be expected to step up to the plate borrower's ability or

Co-signer release may be available once the primary borrower demonstrates a history of successfully making on-time payments and meets credit criteria. The primary borrower needs to demonstrate that he has the tools, knowledge and experience to be successful in repayment on his own. After graduation, the primary borrower may apply for co-signer release after making 12 consecutive monthly on-time principal and interest payments.

If your friend graduated in the fall of 2011, he's still in what Sallie Mae calls the "separation" period and is allowed to make interest-only payments for six months. That will end soon, and he will start making principal and interest payments on his loan. At that time, the clock will start, and within 12 months he'll potentially be able to release you from your co-signer responsibilities. Bankrate.com E-mail your questions to

fiduciary duty. Page 21

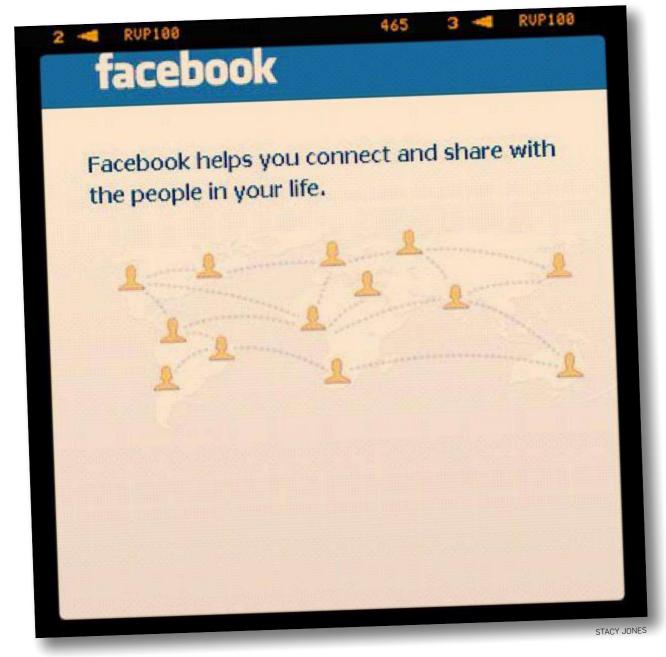


friend to help him out wasn't possible since loan is a Smart Option refinance. We're both starting to realize the to do his best, but I'm ideas?

in a financial risk that the lender would not take on unusual for the co-signer sion and look for a way to exit that agreement.

dent Loan, are unsecured which means that the coregardless of the primary willingness to pay.

askbiz@starledger.com.



Picture still perfect?

Worries arise over how Facebook will shape Instagram

ere's a multiple-choice question for you: Your favorite startup is acquired by Facebook for a whopping \$1 billion. Should you be:

(a) happy for the company's founders and employees, (b) worried about the startup's

future. (c) looking elsewhere for a service you've come to know and

(d) all of the above. I choose (d).

This is not a hypothetical. My own favorite startup, Instagram, was acquired by Facebook for just that price tag earlier this week — a bombshell for the 30 million users of Instagram's iPhone app for taking photos, applying filters to them, and sharing images in a community built around photography. The news came just a week after Instagram released an Android version of the app.

You might think a \$1 billion acquisition would be reassuring to Instagram devotees. If one of the technology world's uber-brands sinks \$1 billion into your muchloved app, doesn't it mean the startup will survive and thrive?

It does not.

In fact, history tells us otherwise. Apple, Facebook, Google, Microsoft — they're all known for acquiring companies, mining them for brilliant employees or valuable patents (or just as a way to quash a



potential competitor), and then allowing the once-promising, world-changing startup to languish and die. Have you used Gowalla lately? I didn't think so. Facebook bought it, and now it doesn't exist.

There are exceptions, You-Tube being the obvious one. (The company is a Google subsidiary; like Instagram, the company was acquired about 18 months after it was founded.) But being acquired, though a boon for the company's founders, sometimes turns into a boondoggle for the service's

Will this acquisition be any

different? I certainly hope so. Facebook founder Mark Zuckerberg, posting at his Facebook Timeline, essentially said this wasn't just any acquisition for Facebook. He said Facebook was "committed to building and growing Instagram independently," including the "ability to have followers and follow people separately from your friends on Facebook."

SEE **HOFFMAN**, PAGE 20



Report hammers **N.J.** jobs program

Think tank says Jersey waging 'economic war'

By Sarah Portlock STAR-LEDGER STAFF

One of New Jersey's economic development financial incentive grants has disbursed more money in tax rebates than similar programs nationwide and is engaging in an "economic war" with other states over jobs, a Washington think tank charged in a report released yesterday.

The study, by Good Jobs First, outlines 22 programs in 16 states that redirect a portion of a worker's withheld state personal income tax as a way to encourage companies to relocate or stay in that state. New Jersey's Business Employment Incentive Program "is far and away the most expensive" program, said one of the report's authors, Philip Mattera.

The Economic Development Authority, which administers the program, has awarded \$1.5 billion to 475 projects since it was created in 1996 through March 31, according to its website. In fiscal year 2011, EDA approved 33 BEIP grants worth \$73.2 million over their terms.

"New Jersey stands out negatively both because of the highest cost of any state program, but also a program which — like some of the others — is openly involved in interstate piracy in which some of $% \left\{ 1\right\} =\left\{ 1\right\}$ the deals are known to be simply companies moving jobs across the Hudson River," said Greg LeRoy, executive director of the Washington, D.C.-based group.

Qualified companies that expand or relocate in New Jersey can receive a BEIP grant worth up to 80 percent of the total amount of state withholding taxes generated by the newly created jobs for up to 10 years. The state retains the balance of withholding tax revenue generated by the new jobs. A company must create at least 25 new jobs — 10 if it is in the high technology or biotechnology industries - and stay for at least 1.5 times the number of years of the grant, according to the EDA.

Good Jobs First said that states should consider abolishing the personal income tax-based subsidy programs, or at least require companies to disclose to workers the details of how much money is going where. The nonprofit organization describes itself as nonpartisan and promotes corporate and government accountability in economic development and smart growth, its website said.

In an EDA annual report about BEIP, the authority said it "continues to be a vital economic tool" for the state in today's challenging economy. Over the life of the program, the state's investment of more than \$1.5 billion has resulted in an estimated \$12.5 billion in planned capital investment in New Jersey, the EDA said.

"Our Business Employment Incentive Program is creating new SEE **ECONOMY**, PAGE 20

"THERE ISN'T ANYTHING IN THE WORLD THAT CAN'T BE MADE BETTER." — JACK VALENTI

Taxpayers get more time to file, but deadline looms Tuesday

By Eve Mitchell MCT NEWS SERVICE

you get a bit of a reprieve this year because the traditional April 15 filing deadline falls on Sunday and Monday is a legal holiday in Washington, D.C.

So the filing deadline this year for both federal and state taxes is Tuesday.

Rules for requesting an extension to file a return don't change, despite the later deadline. You still have to pay any fed-

eral or state income taxes owed

by the April 17 filing deadline

for late payments. Taxpayers can go to www.

Tax time is almost here, but irs.gov/freefile to request a sixmonth extension online for federal income taxes. Or they can download an IRS Form 4868 and

E-filing has increased over the years, and most taxpayers are expected to file electronically this year. More than 112 million federal income tax returns were e-filed last year, or about 77 percent of individual returns.

adjusted gross income of \$57,000 or less in 2011 can electronically to avoid penalties and interest file federal returns at no charge

by going to www.irs.gov/freefile. The Free File program is a partnership between the Internal Revenue Service and 15 participating tax software companies.

Not all companies offer the same deal. For example, some have age restrictions as to who can qualify. Some will charge for state returns. Not all will offer free extensions for those who are not ready to file a return. So it's important to read carefully what the companies offer — or Households with a modified don't offer — before making a selection.

Taxpayers can also e-file their SEE **TAXES**, PAGE 20



BUSINESS OF NEW JERSEY

STATEWIDE

Insurance veteran picked for N.J. business center

An executive from New Jersey Manufacturers Insurance Company was tapped by Lt. Gov. Kim Guadagno yesterday to serve as acting executive director of the New Jersey Business Action Center.

Michael Van Wagner of Ewing will leave his role as vice president of legislative affairs for the insurer to head up the Business Action Center, which serves as a "one-stop" shop to grow, retain and attract business to New Jersey.

Van Wagner worked for

NJM for 29 years and served as a division manager of underwriting and vice president of reinsurance.

"I know his extensive business experience will help (the Business Action Center) excel as an instrument to grow our state's economy and create

jobs for New Jerseyans," Guadagno said in a statement.

She thanked outgoing acting Executive Director Linda Kellner, who took almost two years leave of absence from New Jersey Resources to set up the center.

Eliot Caroom

Hoffman

But what's the upside for someone like me — or you, or anyone who is enthralled with the possibilities for mobile photography?

As far as I can tell, there is none — unless, that is, you're really keen on having Facebook intrude in yet another area of your life.

Facebook already wants to serve as a universal login, the keeper of your personal history, and as a storehouse of your personal thoughts, memories and interactions with "friends."

All of the ways the two

services might enjoy a synergy from Facebook's ownership would appear to make Instagram less, not more, appealing to me.

The addition of Facebook "like" buttons, the chance to "tag" my Facebook friends in Instagram photos, the ability to log in to Instagram with a Facebook ID - I want none of that. Instagram is a streamlined app that's thrillingly easy to use.

Now it seems destined to be mucked up with the mess of interface crud and privacy-invading gunk that is Facebook.

That's why, even if I take Zuckerberg at his word,

the whole affair essentially leaves me with a sinking feeling.

I'm not doubting Facebook's intentions, or those of Instagram's founders, but intentions have a way of fading in the face of economic realities. Facebook, remember, will soon be a public company.

"The Instagram app will still be the same one you know and love," Kevin Systrom, Instagram's founder and CEO, wrote in his "Instagram + Facebook" blog post.

But it can't remain "the same" for long, can it? Even if it had stayed indie, or been courted by another suitor,

Instagram would need to evolve — and think about how to make money.

I don't plan to quit Instagram anytime soon, as some longtime Instagram fans have vowed. There's no sense in that. It's still at the center of my own social media universe, and it'll stay there for a while — unless Facebook really fools with it.

And the people who made Instagram deserve kudos: They built something great, and they did it, for much of these past 18 months, with just a handful of employees. Photography is undergoing a revolution, shifting to a world of smart phones and apps, and Instagram has played a big role in defining the possibilities for this new

As for the future, well, it's still unclear whether Instagram will turn out to be a blip in photographic history or a company with years of innovation ahead of it.

Let's hope for the latter. Allan Hoffman may be reached via his website, allanhoffman.com.

usbank

Date: April 13, 2012

NEW JERSEY EDUCATIONAL FACILITIES AUTHORITY REVENUE BONDS, THE COLLEGE OF NEW JERSEY ISSUE, SERIES 2002 C

NOTICE OF DEFEASANCE

NOTICE IS HEREBY GIVEN to the holders of the bonds described below (the "Refunded Bonds"), that pursuant to the Escrow Agreement dated as of April 5, 2012 between the New Jersey Educational Facilities Authority (the "Issuer") and U.S. Bank National Association (the "Escrow Agent") the Issuer has caused to be deposited in an escrow fund (the "Escrow Fund") to be held by the Escrow Agent cash and direct non-callable obligations of the United States of America, to pay when due the principal of and interest and redemption premium, if any, on the Refunded Bonds as noted below as they become due and payable on the date noted below and to redeem the Refunded Bonds on the Redemption Date at the price noted below together with interest accrued thereon to the Redemption Date

> New Jersey Educational Facilities Authority, Revenue Bonds, The College of New Jersey Series 2002 C, Full Redemption on July 1, 2012 at 100% of par

Original CUSIP	Maturity Date	Interest Rate	Principal Amount Outstanding	Refunded Amount	Refunded CUSIP	Unrefunded Amount	Unrefunded CUSIP
64605KX96	7/1/12	4.1%	\$3,255,000	\$3,255,000	NA	NA	NA
64605KY20	7/1/13	4.25	3,470,000	3,470,000	NA	NA	NA
64605KY38	7/1/14	4.375	335,000	335,000	NA	NA	NA
64605KY95	7/1/14	5.375	3,370,000	3,370,000	NA	NA	NA
64605KY46	7/1/15	4.4	925,000	925,000	NA	NA	NA
64605KZ29	7/1/15	5.375	3,055,000	3,055,000	NA	NA	NA
64605KY53	7/1/16	4.5	85,000	85,000	NA	NA	NA
64605KZ37	7/1/16	5.375	4,125,000	4,125,000	NA	NA	NA
64605KY61	7/1/17	4.6	920,000	920,000	NA	NA	NA
64605KZ45	7/1/17	5.375	3,630,000	3,630,000	NA	NA	NA
64605KY79	7/1/18	4.625	4,740,000	4,740,000	NA	NA	NA
64605KY87	7/1/19	4.75	5,160,000	5,160,000	NA	NA	NA

This is not a notice of redemption. No representation is made as to the correctness of the CUSIP numbers either as printed on the Bonds or as contained in this notice and reliance may be placed only on the identification numbers as printed on the Bonds

The Refunded Bonds are deemed to have been paid in accordance with Section 10.03 of that certain resolution of the Authority adopted on December 23, 1992, as supplemented.

Phone 1-800-934-6802

NEW JERSEY EDUCATIONAL FACILITIES AUTHORITY BY: U.S. BANK NATIONAL ASSOCIATION



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Area businesses interested in donating product for our Silent Auction, please also contact Lauri Masur.

Economy CONTINUED FROM PAGE 22

jobs in New Jersey, and without it, those jobs would not be here," Maureen Hassett, senior vice president for governance and communications of the EDA, said in response to yesterday's report. "These policies have positioned New Jersey for business expansion, economic growth and job creation as our economy recovers."

Good Jobs First was critical of other states' programs as well. Twelve programs divert 75 percent or more of withholding taxes, including 100 percent in the EDGE tax credits in Illinois and Indiana. Eighteen programs provide 10 or more years of subsidies, including 25 years for Mississippi's Withholding Rebates Sarah Portlock:

(973) 392-5994 or sportlock@starledger.com



Every Sunday in the **Star-Ledger.**



NEW JERSEY'S TOP 100

The 100 largest companies in the state, ranked by market capitalization. Listings are arranged alphabetically. Prices and rankings are updated daily

3% or greater daily increase

ADP Inc	ADP	NJ RNK 21	52-WK HIGH 57.10	HIGH DATE 1/20	44.72	LOW DATE 8/10	VOL (000) 1.35M	54.98	YEST CHG 0.36	0
Alexandr's	ALX	61	460.31	10/28	315.09	10/4		365.96	-1.06	-0
AmWtrWrks Anadigics	AWK ANAD	43 94	34.67 4.19	2/8 4/13	25.39 1.92	8/9 10/4	464.74K 544.31K	33.37 2.38	0.27 0.03	
AT&T Inc	T	1	31.97	3/21	27.29	9/12	19.57M	30.84	0.39	1
AvisBgt	CAR	68	19.49	4/26	8.45	10/4	949.28K	13.00	0.21	1
B&G Foods	BGS	74	24.64	12/22	15.29		465.90K	21.16	0.00	0
BASF SE BectDck	BASFY BDX	11 30	103.09 89.75	4/29 7/7	56.82 69.59	10/4 10/4	28.29K 1.47M	84.08 76.28	2.08 0.23	2
BedBathByd		29	72.75	4/5	48.75	8/8	2.58M	70.14	0.23	(
Bk NY Mel	BK	20	30.29	4/13	17.10	10/4	6.06M	23.94	0.47	2
BoA	BAC	9	13.64	4/13	4.92		219.65M	9.17	0.31	3
BrsMyr Sqb	BMY	14	35.44	12/30	25.69	8/9	8.45M	32.55	-0.04	-(
CablvsnSys CampbellSp	CVC CPB	49 34	27.60 35.66	7/7 5/19	11.57 29.69	12/16 8/10	2.58M 1.65M	13.42 33.14	-0.01 0.00	-(0
CapeBcpNJ		99	10.40	5/9	6.44	10/4	13.58K	7.69	-0.03	-C
Celgene	CELG	17	80.42	4/4	51.70	8/10	1.53M	78.58	0.06	(
CheckptSys	CKP	88	21.27	4/29	10.50	1/31	148.00K	10.95	0.07	C
ChildPlc	PLCE	71	57.55	12/13	36.96		358.46K	49.23	-0.12	-0
Chubb Corp Church&Dwt	CB - CUD	26 39	71.76 50.26	1/23	55.39 36.78	8/8	1.39M 663.07K	70.51 50.17	0.90	0
CIT Group	CIT	37	44.88	7/5	27.68	10/4	1.23M	40.83	0.49	1
Citigroup	С	7	46.00	4/13	21.40	10/4	36.44M	34.63	1.04	3
CognzntTec		23	83.48	5/2	53.54	8/19	1.65M	76.76	1.39	1
	CMCSA	10	30.41	3/27	19.19	8/9	14.35M	29.68	0.71	2
CommVault ConsEdison	ED	59 28	55.22 62.74	2/22 12/30	30.97 49.18	9/6 8/9	311.37K 1.96M	51.60 57.87	1.00 0.48	2
Covance	CVD	55	63.86	5/2	42.02		458.03K	46.44	1.26	2
CovantaHld	CVA	60	17.72	7/21	12.87		432.83K	15.88	0.10	0
CR Bard	BCR	38	113.84	7/7	80.80	10/26	755.02K	96.57	0.68	0
CurtsWrght	CW	64	41.91	2/14	25.67	9/22	122.80K	36.24	0.74	2
Cytec	CYT	53	64.90	4/12	32.02	10/4	2.25M	64.06	6.57	11
Dun&Bradst Emcore	DNB EMKR	45 98	86.52 12.40	3/13 7/7	58.50 3.28	10/4 12/19	174.51K 104.40K	83.09 4.56	0.45 0.17	0
EverestRe	RE	44	94.71	4/4	73.35	8/9	147.92K	94.29	0.86	0
FirstEnrgy	FE	27	46.59	3/29	36.50	4/12	2.23M	45.20	0.18	0
FostWheelr	FWLT	57	36.68	5/11	16.40	10/4	1.87M	22.34	0.78	3
HdsnCity	HCBK	51 42	9.88 17.64	4/13	5.09	11/23	3.96M	6.88	0.13	1
Hertz Glbl Hess Corp	HTZ HES	25	86.45	5/9 4/29	7.80 46.66	10/4 10/4	2.73M 3.33M	14.66 56.66	0.34 1.19	2
Home Depot		12	50.86	4/10	28.13	8/9	10.31M	50.63	0.88	1
Honeywell	HON	16	62.28	5/2	41.22	10/4	4.65M	58.79	1.71	3
Hovnanian	HOV	91	3.60	4/25	0.89	10/6	2.66M	2.09	0.06	3
IDT Corp	IDT	93	16.53	5/10	7.81	3/7	71.54K	9.30	0.10	
IngerRand	IR	62	52.33 15.63	5/10 2/3	25.86 12.02	10/4	2.51M 115.48K	40.23 15.18	0.05	-0
InvstrBcp ItegrLfSci	IART	79	52.90	5/10	23.09		146.40K	32.74	0.05	1
J&J	JNJ		68.05	7/7	59.08		13.07M	64.15		0
J&J Snack	JJSF	76	55.58	7/26	43.25	8/9	38.64K	50.47	0.34	0
JWiley A	JW/A	54	53.04	7/7	41.89	10/3	140.18K	47.00	0.22	0
Kearny Fin Knight Cap	KRNY	82 72	10.16	10/28 10/19	7.99	8/19 7/19	11.98K 915.52K	9.66	0.17	1
MackCali	KCG CLI	56	14.00 35.96	4/28	10.25 23.71		929.82K	12.75 27.62	0.35 0.51	1
Mdnfrm Brd	MFB	86	32.19	5/11	17.00	11/22	198.88K	22.47	-0.20	-0
Medicines	MDCO	73	22.82	2/22	12.33	8/9	248.86K	20.07	0.07	0
Merck	MRK	5	39.43	1/19	29.47	8/9	12.76M	38.27	-0.22	-0
Movado NJ Res	MOV NJR	81 63	26.82 50.48	4/12 12/30	10.93 39.60	8/22 8/9	347.10K 156.12K	26.14 42.56	1.25 0.19	5 0
Northfield	NFBK	85	16.49	2/6	11.68	9/22	15.55K	14.11	0.13	2
Novartis	NVS	4	64.82	6/1	51.60	11/25	2.88M	55.00	0.63	1
NPS Pharm	NPSP	84	10.75	5/3	4.35	10/31	262.83K	6.65	0.15	2
NRG Energy	NRG	52	25.66	7/25	14.54	4/12	4.23M	14.74	0.09	0
NxtWave NY Times	WAVE NYT	100 77	0.59 9.73	4/13 7/21	0.06 5.50	12/30 10/4	21.76K 722.76K	0.15 6.42	0.00 0.10	0
OritaniFin	ORIT	83	15.06	3/29	11.57	8/22	116.91K	14.21	0.10	0
Panasonic	PC	24	12.67	5/2	7.77		476.74K	8.29	0.17	- 2
Par Pharma	PRX	66	41.98	4/5	24.85		285.65K	40.44	0.75	1
PeapackGld	PGC	97	14.55	4/5	9.60	9/23	6.92K	14.23	-0.02	-0
Pfizer Inc	PFE	3 70	22.80	3/27	16.63	8/9	40.33M	21.92	-0.04	-0 1
PHH Corp ——— PNC Fin	PHH	78 18	22.50 64.85	5/10	8.75 42.70	12/22 8/23	516.77K 3.19M	15.75 63.41	0.20	1
PNC FIN Provident	PFS	80	15.13	4/2 7/7	10.12	10/4	3.19M 144.33K	14.03	0.94	1
Prudential	PRU	19	65.30	7/7	42.45	10/4	3.32M	61.40	1.03	1
PSEG	PEG	32	35.48	9/20	27.97	8/9	3.82M	29.41	0.05	0
QstDiag	DGX	35	62.32	4/2	45.13	10/4	2.59M	58.83	-0.74	-1
Rockwd Hld Roma Finl	ROC ROMA	47 90	62.03	7/27	30.43 7.80	10/4 9/12	612.98K 14.39K	50.62	1.95	4 _0
Roma Fint SanofAvnts	SNY	9U 8	11.22 40.75	2/8 5/4	7.80 30.98	9/12 8/11	14.39K 3.97M	9.21 36.82	-0.02 0.31	-0 0
SavntPharm		96	11.91	5/2	1.82		594.37K	2.09	0.02	1
SealAir	SEE	50	27.55	6/1	15.05	10/4	2.01M	18.77	0.40	2
Sears	SHLD	41	85.90	3/16	28.89	1/5		58.85	0.19	0
SelctvIns SmartBalnc	SIGI	75 89	19.00 7.15	2/3 10/28	12.10 4.22	10/4 4/13	97.42K 213.76K	17.50 6.06	0.22 0.02	1 0
SoJer Inds	SJI	89 67	7.15 57.99	10/28	4.22 42.85	4/13 8/9	213.76K 123.36K	48.03	0.02	0
SubPropne	SPH	65	57.89	4/28	40.25		100.04K	43.07	-0.28	-0
SunBancorp		92	4.01	4/20	2.11	11/23	59.06K	3.03	0.01	0
Syms Corp S		95	12.99	7/11	5.64	11/2	1.84K	10.99	0.00	0.
Synchronss	SNCR	70 40	38.90	2/8	22.54	10/4	166.98K	31.77	0.18	0
Toll Bros Tyco Intl	TYC	48 22	25.29 56.66	3/28 3/28	13.16 37.39	10/4 8/9	6.03M 2.93M	23.15 54.76	0.47 0.85	1
UBS AG	UBS	15	20.04	4/29	10.41	9/22	3.58M	13.01	0.36	2
UPS Inc	UPS	13	81.79	3/19	60.74	8/9	4.00M	79.42	0.63	0
Verizon	VZ	6	40.48	1/3	32.28	8/9	9.90M	37.55	0.17	0
VerskAnlyt	VRSK	36	47.96	4/11	30.88		722.39K	47.47	-0.44	-0
VitmnShppe	VSI	69	48.36	7/5	34.46		235.00K	44.30	1.00	2
VlyNatlBcp Vonage	VLY VG	58 87	14.13 5.39	7/7 5/4	9.57 1.96	9/22 4/11	510.38K 1.49M	12.71 2.14	0.18 0.03	1. 1.
vonage Vornado RT	VNO	87 31	5.39 98.77	5/4 7/22	68.39		1.49M 864.96K			1. 1.
WarnChilct		46	25.92	5/13	12.90	10/4	1.16M	15.88	-0.02	-0
Wallicillict		40	47.43	4/3	24.76	8/8	1.61M	46.50	0.75	1.

Sym = ticker symbol; NJ rank = Ranking based on market capitalization among all publicly traded companies with headquarters or significant presence in New Jersey, **52-wk high** = The highest trading price of shares in the past 52 weeks (or one year) of trading; **High date** = The dates shares hit their 52-week high; **52-wk low** = The lowest trading price of shares in the past 52 weeks (or one year) of trading; **Low date** = The dates shares hit their 52-week low; **Vol.** = Volume, or number of shares traded; **Yest.** close = The closing, or last price, at which shares traded before the 4 p.m. close; Yest. chg. = The gain or loss from the previous close; % chg. = The percent change during the

DATA SOURCE: Bloomberg as of 4:30 p.m.

Taxes

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federal income tax forms for free through the Free File Fillable Forms program, which is also found at www.irs.gov/ freefile.

The program has no income restrictions. But taxpayers who go this route do not receive free software help to fill out returns.

They are provided only the electronic version of IRS forms. This option does not take care of state returns.

New Jersey residents can file their income tax returns and property tax credit application for free online at www. NJWebFile.com, which is operated by the state Division of

Taxation. There are some restrictions, including that online filing is not open to those with

a total gross income of more than \$150,000. For more information about last-minute help with federal

income taxes, go to www.irs.

gov or call (800) 829-1040.

FILING TIPS

■ File electronically. The IRS has processed more than 1 billion individual tax returns safely and securely since 1990.

■ Check Social Security and other numbers carefully

■ Double-check your figures and tax tables if you are filing a paper return

■ Sign and date your return. Both spouses must sign a joint return, even if only one had income

■ Pay electronically via credit card, debit card or electronic funds withdrawal

■ People mailing a payment should make check payable to the "United States Treasury" and include on it the Social Security number of the person listed first on the return, daytime phone number, the tax year and the type of form filed.

■ Request an extension to file by the April 17 deadline

Source: The New Jersey Society of Certified Public Accountants