



**REJ's returning Staff celebrating our 38th Year. Also Gold Sponsor Flagstar Bank. Welcome back tax preparer Francois Michaud and new staff.**

We are giving out new styled pens and other items this year, We also will be welcoming back most of our staff.

R.E.J.'s has maintained our current staff positions and brought aboard additional staff to better serve our clients. **Joshua Onkala our "Accounting Manager" who is also working as our Sunday reception during the tax season**

Our returning staff includes Tax accountants **Richard Witkowski** a Registered Tax Return Preparer (RTTP) We have tax preparer **Francois Michaud**, Francois who s an experience tax preparer. He has his bachelor degree from the University of Windsor. Francois will be working more hours this year.

**Lili Tian** will be doing the drop offs and assisting the front office this year. Lili has her bachelor degree in international law.

**Maria Deangelis** recently was promoted to Bookkeeper and will manage the office this season. She also is my assistant for wealth management clients.

We also welcome back , **Joshua Calderone**, and **Mary Jacob**, office staffers.

We have added two important staff people to assist us with the new **Affordable Care Act (Obamacare also called ACA)**

**Susan Shatter** who has her bachelor's degree from **Davenport College in Health Care Administration. She will be working with my wife Mary in the evenings Monday through Friday.**

**Lisa Arseneau**, a retired school teacher will be working with our office staff and assisting Maria with her duties. Lisa is a Eastern Michigan Grad. (Hey didn't they just beat the **wolverines** in basketball?)



**Francois Michaud**



**Lili Tian**

**Eric M. Karn**  
 Sales Executive  
 ekarn@kspinsurance.com

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1420 Ford Avenue  
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REJ's uses KSP for its business insurance and personal needs. Eric is a **Coast Guard** guy like my dad was.

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**Mistie Lohrengel is an existing client.**

**State and Federal Tax Law changes for 2014 and Beyond - Continued from front page and more Obama care.**

**Federal Law changes not finalized by Congress yet.**

**Tax Rates and Brackets**

If you are a high-income household making more than \$400,000 (single) or \$450,000 (married filing joint), your tax bracket will be up to 39.6% from 35%. Those in the new high tax bracket will also be subject to a capital gains rate of 20% - up from 15% as well as the 3.8% surcharge from the Affordable Care Act.

While Congress did take a scalpel to some tax deductions others were left untouched and we expect to see them extended through 2014.

1. Discharge of qualified principal residence exclusion. Filers going through a foreclosure or short sale who may have had loan forgiveness should look into this as it will exclude most, if not all, of the forgiven amount from taxable income
2. Educators may continue to deduct \$250 in related job expenses as an adjustment to income
3. Mortgage insurance premiums may be deducted as mortgage interest
4. The deduction for state and local sales taxes may still be taken
5. The \$1,000 Child Tax Credit, the enhanced Earned Income Tax Credit, and the enhanced American Opportunity Tax Credit will all be extended through 2017;
6. Tuition costs may be deducted as an adjustment to income

..... Available to existing customers!!!

**We have a comprehensive list of publication you can get directly from our web site rejaccounting.com:**

Also we have added **specific tax organizers for 2014.**

- Alternative Minimum Tax
  - Business Entity Comparison Chart
  - Business Entity Pros and Cons
  - Business Expenses Worksheet
  - Business Financing - Don't Intermingle Funds
  - Business Use of Home
  - Cancellation of Debt - Insolvency
  - Capital Gains and Losses
  - Charitable Cash Donation Tracker
  - Education Tax Benefits
  - Employee or Independent Contractor
  - Identity Theft and Your Taxes
  - Itemized Deductions Casualty and Theft Losses
  - Itemized Deductions Education Expenses
  - Itemized Deductions Homeowners
  - Itemized Deductions Interest Paid
  - Itemized Deductions Job Expenses
  - Itemized Deductions Medical Expenses
  - Itemized Deductions Taxes Paid
  - Mileage and Expense Log
  - Miscellaneous Itemized Deductions
  - Pension Income Planning
  - Recordkeeping for Tax Purposes
  - Rental Income and Expense Worksheet
  - Rental Income and Expenses
  - Retirement Income
  - S Corporations
  - Small Business Health Care Tax Credit
  - Social Security and Medicare
  - Starting a Business
- (this is a partial listing of the publications available.)

**Regarding Obamacare the penalties will continue to go up until you and your family are covered. Go to our website for under brochures for the Health care overview for 2014.**

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 Wednesday-Friday: 10 to 7  
 Saturday: 9 to 5  
 Sunday: 10 to 4

## New change in the Michigan Sales, Use and Withholding and Un-employment insurance for small under 5 employees, All employers now must electronically file by January 1st 2015

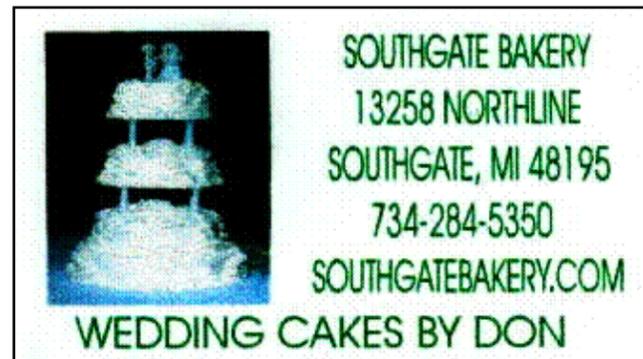
**UIA Section 13(2)** if the Michigan Employment Security Act states in pertinent part "An employer having 5 or fewer employees on January 1, 2013 shall file quarterly reports beginning with the report for the first quarter of 2015 by an electronic method. **They will no longer accept paper forms.**

Michigan SUW now requires all companies to use Online services to file and pay the amount owed.

They will no longer send out booklets. **Sales tax licenses** will also be available through the Michigan Treasury Online. You must use the Michigan Business One Stop to sign up. Businesses should have received a letter in late October 2014.

Give us a call if you need assistance in setting up these new requirements.

Call Maria at 734-284-8833 ext. 201



Don does all our after tax season cakes and pies. Don donates the cake for our after tax season party each year.

## REJ's offers checks, deposit tickets, W-2's and 1099 forms for all accounting software products. Don't forget the UPS!



As we have mentioned in previous newsletters, REJ's is a reseller of **Delforms checks and forms** for all accounting software products. If you are using QuickBooks, Quicken, Peachtree, MIP non-profit series, Solomon, MAS 90, or any other software products needing checks, or specialized forms give REJ's a call. We can usually beat your existing supplier prices. We now do **manual paper checks** for businesses and **ink stamps** also.

**American Power Supply Uninterrupted Power Supplies (UPS)**

REJ's is also a reseller for UPS units ranging from your home office to your main-frame at work. We have UPS units to safeguard telephone equipment, networks, copy machines as well.

Give REJ's a call if you need this protection for your equipment. (just about every major piece of equipment should have a UPS)

Regarding Computers make sure you get the battery back

-ups to insure safe and continuous operations even in blackouts.

Don't forget about the August 03 Blackout! It could happen again!

**See our Page 8 if you need help with doing 1099's.**

Visit our web-site for pricing on checks and deposit tickets. Call Maria for any orders.

This year I travelled to the National Association of Enrolled Agents, National Conference in Las Vegas, and the Michigan Society of EA's in Frankenmuth. I spoke on preparing 1099's to accountants in Romulus for the second year in a row.

To help keep up with the ever changing tax laws, I attended my Fifth **National Association of Enrolled Agent's Conference** in Las Vegas from August 4-7th. The conference focuses on representation of clients (you guys).

In addition to attending the MiSEA and the NAEA meetings, I attend the monthly meetings of the **Institute of Management Accountants**. I have attended at least three meetings this year. Being a **Certified Management Accountant** I need to maintain my Continuing Education in this area along with Taxation.

**I retired from teaching Computers to devote more time to my accounting, tax and Wealth Management practices.** I am also now a licensed Insurance agent able to sell Life, Health and Accidental plans.

## What about Bob? (and Mary!)



Ty Jacob, my sister Lynn and my wife Mary.

On a sadder note, we lost my older sister **Cheryl Maleyko**, she lost her fight with kidney disease and we had to cut short our vacation to be with her and her family. She was a **great teacher** in Taylor, MI She passed suddenly. She will be greatly missed. Her oldest son Ray (another **godson**) is also a **teacher**.

**MSU is going to the Cotton Bowl** and Mary and I went to my sister Lynn Cox-Jacob for business and pleasure in October. We went with my sister Lynn and my nephew (**godson**) Ty to another cruise in the Caribbean (pleasure). We swam with the dolphins and celebrated Ty's 21st birthday with my sister. Here's Ty with his cake.



Ron, Cherie and Ray Maleyko



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ter hours and after tax season, here's the scoop.**

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ment time, and or leave a voicemail to  
your Tax Professional. Most of the time  
you will be greeted by a live person,  
(during our normal tax season hours 9  
am until 9 pm Monday through Satur-  
day and 10 am until 6 pm on Sunday.

If you are calling after hours or during  
an exceptionally busy time you will get

the voice mail or if you request the recep-  
tionist to give you your tax professional's  
voice mail. The Voice mail or auto at-  
tendant system will give you the options  
to enter the extension numbers to reach  
each party. The extensions are **Robert  
Jacob—202 Richard Witkowski—203**

**Francois Michaud —204 Lili Tian—205**

**Maria Deangelis—201 and the main re-  
ceptionist is —200**

The tax professionals, especially our full  
timers will return your call within a day,

Lili, and Susan will return  
their calls on their next  
scheduled day. If you have-  
n't heard back within three  
days please call back and ask  
to speak to either **Robert or  
Richard** our full time ac-  
countants. If it is urgent,  
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parer and their supervisor,

**Thanks goes out to Matt  
Horton my son and tele-  
phone guru!!!!**

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Bob Jacob has recently helped set up small 401(k) plans called single (k)  
plans. These plans take advantage of favorable tax treatment for deferred  
compensation and company match. Both companies are growing at a rapid  
pace and needed to consider financial planning for the owner's retirements.  
Surface Flow technologies is in the specialized manufacturing business, and  
Mobile Fleet Solutions is in the tire business. We are also working with oth-  
er small businesses with their retirement planning along with individuals.

### Bob Jacob is a Investment Advisor with HD Vest

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tions. Approximately 4,500 independent contractors (like Bob Jacob) manage over \$35 billion in assets for  
some 1.8 million individuals, families and small businesses in all 50 states. #1 Independent Broker-Dealers  
2013, Financial Advisor Magazine, April 2013 As of January 1, 2014

Bob Jacob is a registered representative with the following registrations 6, 63, 65 and can transact business  
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