

Since 1977

R.E.J.'s ACCOUNTING & TAX SERVICE

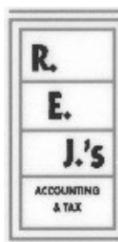


The Jack Jacob Building  
13740 Dix-Toledo Road  
Southgate, MI 48195



We are offering a 1099 Misc. service for those who need 1099's for Interest, Rent paid, Lawyers paid, Non-employee compensation, etc. Contact Maria DeAngelis in early January to set up an appointment with her to prepare. These forms are due out by January 31st, 2014. Her extension is 201

Maria is responsible for all our Monthly Bookkeeping Clients.



You may qualify for the new REJ's Drop off service, Prices begin as low as \$50.00 and are capped at \$100.00 this includes, e-filing, federal, one state and up to one city return. Over 150 REJ clients now qualify. A separate letter is will be sent.

No appointment and your taxes will be done within a week of being dropped off. Times will vary if additional information is needed. Jason and Lili will be your contacts here. (734) 284-8833

### New REJ's Drop Off Service (same prices as last year) For returning client

REJ's is continuously striving to provide professional and affordable tax preparation to its valued clientele. You may be selected due to your previous returns basic characteristics, to qualify for our new "Drop Off Service". If interested please contact our office and a "Drop Off" package will be made available to you. (you can pick it up at our office or for a small charge we can mail the package out to you.)

The package will have your basic information already filled out, you will be responsible to check it, or update it if any changes need to be made. On reviewing the packet our tax professionals will prepare your return, they may contact you during that period with any additional questions they may have, so be sure to give us good phone numbers and times that you will be available to answer any questions. After your return is completed you will be contacted for pick up, signing and payment. We accept all major credit cards or you can have your payment taken from you refund if you prefer. (There is a charge by the bank, we do not charge extra for this.)

If you know now that you would like this service, give us a call and we can have your package available for early in our tax season. If you believe you may want to continue this service for the following years, let our receptionists know so we can continue preparing your drop off worksheets.

No Price changes from last year!!!!!!!!!!!!

Prices range as follows .....1040EZ.....\$50  
1040A....1 schedule.....\$75  
1040 no schedules.....\$100

If you are a senior (over 65 years of age, you or your spouse), you may have additional schedules at a cap of \$100 if you are receiving this letter. This incorporates our senior discounts in that cap price.

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R.E.J.'s ACCOUNTING & TAX SERVICE



Year End 2013 Newsletter

37th year

in business Issue #1

Flagstar Bank is our Gold Sponsor for our 37th Year!!!!

Below is a picture of your new appointment card. We have filled out the space for you with your tax advisor's name along with the date and time of your tax appointment. We have also included your preparer's business card along with their extension.

We have added to our website the ability to confirm your appointment on-line, or if you need to change it, a form to highlight the next best

three dates and times that you would like us to attempt to book you in for. Jason Jacob, Maria DeAngelis, Mary Jacob, Joshua Calderone, Lili Tian and Alaina Stevens will be accepting client appointment times. and they can be reached during business hours. Our late hours start on January 27th.

This year we hope to

have a live person answering the telephones up until 9 pm each evening except Sunday (we close at 6 pm that day)

Most appointments are scheduled from 9 am until one hour before our closing time of 9 P.M.

734-284-8833

My Son Jason and I at Big Tem Championship in Indy. Go State!



### Special points of interest:

- Tax appointment Card to remind you. Call or email our staff for changes.
- Tax Law changes pg 7 and Publications
- Delay in filing is now 1-31-2014.
- Handout on what to bring to tax appointment.

We are open 9 to 9 Monday through Saturday and 9 till 6 PM on Sunday.

### Inside this issue:

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### OBAMACARE AND YOUR TAXES:

#### Timeline for the implementation of

Most uninsured U.S. citizens and legal residents will be required to purchase health insurance by March 31, 2014.

- The tax penalty will be on your 2014 tax return filed in 2015.
- The penalty in 2014 is \$95 per adult, \$47.50 per child, capped at \$285 or 1 percent of household income depending on income, whichever is greater. Each year the penalty increases. Continued on page 7



REJ's returning Staff celebrating our 37th Year. Also Gold Sponsor Flagstar Bank. Welcome new tax preparer Francois Michaud and returning staff.

We are giving out new styled pens and other items this year, We also will be welcoming 75 RETURNING clients from the retired Michael Finney tax practice. Thanks for your patronage. We have a Gold sponsor Flagstar Bank see their insert in this newsletter.

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 We have Jason M. Jacob back from Virginia this year, Jason is studying to be a Certified ProAdvisor for QuickBooks.

Our returning staff includes Tax accountants Richard Witkowski a newly Registered Tax Return Preparer (RTTP) We have a new tax preparer Francois Michaud who will be picking up the retired Michael Rae clients. Francois is an experience tax preparer and has his bachelor degree from the University of Windsor.

Lili Tian will be doing the drop offs and assisting the front office this year. Lili has her bachelor degree in international law. She is a current student at Wayne County Community college along with Alaina Stevens.

Maria DeAngelis recently was promoted to Bookkeeper and will assist Jason Jacob in managing the office this season.

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

We bid farewell to Michael Rae who retired, and James Nygord who is starting his own tax service in Redford Michigan.



Francois Michaud



Lili Tian

Advertisement for KSP Insurance Agency, Inc. featuring Eric M. Karn, Sales Executive. Includes contact information: 1420 Ford Avenue, Wyandotte, MI 48192. Office: 734.285.5600, Fax: 734.285.6416.

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



Sheri Panza, AVP Senior Branch Manager Certified Lender NMLS # 591438

15783 Eureka Rd. Southgate, MI 48195 Office: (734) 282-2641 Fax: (734) 282-2923 sheri.l.panza@flagstar.com www.flagstar.com

Sheri is the Business Banker for the Downriver Area

State and Federal Tax Law changes for 2013 and Beyond - Continued from front page and more Obama care.

Federal Law changes

Social Security Tax

For 2013 and later the social security tax is back to 6.2% for both individuals and company match. Medicare is at 1.45% and if you are a high income taxpayer you will be paying on dividends and interest.

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 extended through 2013:

- 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

7. IRA-to-charity exclusion from taxable income remains including a special provision that allows transfers made in January 2013 to be treated as made in 2012.

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

We have a comprehensive list of publication you can request

- 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.)

Advertisement for CURVES of Southgate. Where women change their lives 30 minutes at a time. Millie Griswold, Owner. 18829 Eureka Road, Southgate, MI 48195. 734.285.8765. Fitness Gym Hours: M-F 7-11 and 3-7, Sat. 8-11:30 AM. curves48195@yahoo.com

Advertisement for Splish Splash Pet Wash. SplishSplashPetWash.com 313.914.7313. Owners: John & Theresa Ingision. Self Serve Pet Wash with Professional Grooming Available. 22675 Wick Road in the Sax Par-Wick Shopping Plaza Taylor, MI 48180. Hours of Operation: Wednesday-Friday: 10 to 7, Saturday: 9 to 5, Sunday: 10 to 4

## New change in the Michigan Personal Property Taxes effective January 1, 2014 Affidavit of Owner of Eligible Personal Property

A business now needs in excess of \$80,000 in Cash Value to be taxed on its personal property in 2014. This is going to eliminate a lot of our small business owners.

Personal Property is Furniture, Fixtures, computers, machinery, vending machines etc. after depreciation of the items.

\$80,000 is the net amount after depreciation. See us for the form.

Michigan Department of Treasury  
 6076 (11-13) Parcel Number  2014

**Affidavit of Owner of Eligible Personal Property**  
**Claiming Exemption from Collection of Taxes (As of 12-31-2013)**

Notice: Questions regarding this form should be directed to the assessor of the city or township where the personal property is located. This form was approved by the State Tax Commission on November 4, 2013 under the authority of Public Act 206 of 1993. This form must be filed by the owner or the owner's authorized agent.

Name and Address of Owner

To claim an exemption, this Affidavit must be received by the Assessor no later than February 10, 2014.

**IMPORTANT INFORMATION:** This affidavit will exempt property owned only by the entity filing the affidavit. If personal property is leased to or used by an entity other than the property's owner, the owner of that personal property must file the affidavit for that property, not the lessee or the user. The owner may file the affidavit and claim the exemption only if the True Cash Value of all of the commercial or industrial personal property located within the city or township that is owned by, leased to, or in the possession of, the owner or a related entity was less than \$50,000 on December 31, 2013.

Name of Local Unit of Government

City  Township

List all addresses where Personal Property is located within the City or Township. (They attach additional sheets)

County  Owner Telephone Number  Legal Name of Owner, if different from above

Assumed Names Used by Legal Entity, if any  Description of Owner's Business Activity and NAICS Code

Check only one:  
 Sole Proprietorship  Limited Liability Co. (LLC)  Corporation (C or S)  Partnership

Name and Telephone Number of Person in Charge of Personal Property Records  Address where Personal Property Records are kept

Names of all other businesses having personal property, including any leasehold improvements assessed as personal property at the locations included in this affidavit. (attach additional sheets as necessary)

Date Business Began in Local Tax Collecting Unit

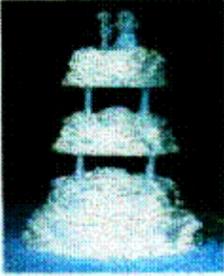
The undersigned certifies that:  
 1. I am the owner of the commercial personal property and industrial personal property being claimed as exempt or I am the duly authorized agent.  
 2. The True Cash Value of all the Personal Property, as defined by Public Act 153 located within the city or township indicated above, that is owned by, leased to, or in the possession of the owner or related entity was less than \$50,000 on December 31, 2013.  
 3. Below are the procedures used to determine that the True Cash Value of the Eligible Personal Property was less than \$50,000 on December 31, 2013:  
 a) The determination of True Cash Value was based on the State Tax Commission's recommended valuation procedures as set forth on Form 152, Personal Property Statement (4-07/13). Attach an explanation of the method used if your answer is NO.  Yes  No  
 b) The determination of True Cash Value includes all assessable personal property, located within the city or township listed on this Affidavit that is owned by, leased to, or in the possession of the owner or related entity. This shall include all trade fixtures and may include leasehold improvements not assessed as real property. Attach an explanation if not all personal property is included.  Yes  No  N/A

I hereby certify that the information contained within, and attached to, this Affidavit provides a full and true statement of all personal property owned, leased, or in the possession of the owner or related entity on December 31, 2013.

Printed Name  Signature  Date

Indicate which:  
 Sole Proprietor  Partner  Officer  Managing Member  Agent (attach letter of authority)

Trade Fixtures: Items of property that have been attached to real estate by a tenant to facilitate the tenant's use of the property for business purposes and which are both capable of being removed and are removable by the tenant under the terms of the lease. Examples of trade fixtures are certain costs related to telephone and security systems and most signs.  
 Leasehold Improvements: Land improvements, such as paving and landscaping, and improvements made by a tenant to structures owned by the landlord. Leasehold improvements are characterized by the fact that they cannot be removed for use elsewhere because they will be destroyed by removal. Leasehold improvements may be assessed as real property to the owner of the real property or may be assessed as personal property to the tenant.  
 Additional information can be located in Public Act 153 and State Tax Commission Bulletin 11 of 2013.



**SOUTHGATE BAKERY**  
 13258 NORTHLINE  
 SOUTHGATE, MI 48195  
 734-284-5350  
 SOUTHGATEBAKERY.COM  
**WEDDING CAKES BY DON**

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's travels to the National Association of Enrolled Agents, National Conference in Las Vegas, and the Michigan Society of EA's in Kalamazoo, Grand Rapids and Frankenth. Spoke on preparing 1099's to 23 accountants in Romulus.

To help keep up with the ever changing tax laws, I attended my Fourth **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.

**Just for fun** I am teaching computers this term on Monday and Wednesday. Really I need to teach to earn credits towards my pension which the Governor has already messed with.

### What about Bob? (and Mary!)



Mary and Bob in the Caribbean celebrating our 30th wedding anniversary.

**MSU is going to the Rose Bowl** and Jason, Joshua Onkala and myself were at the **Big Ten Championship in Indy this year.** Mary and I went to my sister Lynn Cox-Jacob for business and pleasure in November. (see my sister's card this page.) We also went on our 30th wedding anniversary cruise to the Caribbean in October. **Rich Witkowski** is off to the Rose Bowl with his wife. Lucky dogs.



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The link shown

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Aaron used to be a Charter One Bank Manager.

**NEW Voice Mail system at the REJ's. You will have a live person during the tax season but after hours and after tax season here's the scoop.**

We have enhanced our phone system to allow you to confirm your appointment initiate a change in your appointment 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 Saturday 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 receptionist to give you your tax professional's voice mail. The Voice mail or auto attendant 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 Tiam—205**

**Maria DeAngelis—201 and the main receptionist is —200**

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

Lili, Jason and Francois will return their calls on their next scheduled day. If you haven't heard back within three days please call back and ask to speak to either **Robert or Richard** our full time accountants. If it is urgent, leave a message to the preparer and their supervisor,

**Thanks goes out to Matt Horton my son and telephone guru!!!!**

**Featured new Client Flat Land Games**



**FLAT LAND GAMES**

LEE SHIRK  
313-562-0309 (DIRECT)  
MAJORDOMO@FLATLANDGAMESTORE.COM  
248-773-7854  
28990 S. WIXOM RD.  
WIXOM, MI 48393  
*Your personal gaming den*

**Flat Land Games is your personal gaming den, They feature Magic, Warhammer and other exciting board games and miniatures.**

**State of Michigan sent out post cards last year. Regarding loss of Homestead credit. Many of our clients missed out.**

*Below is a message from the Michigan Department of Treasury: (From last year)*

Hello and happy holidays! We wanted to inform you that the MI Department of Treasury recently mailed post-cards ) to a group of taxpayers likely to be affected by changes made to the Homestead Property Tax Credit (HPTC). The modifications to the HPTC along with other income tax-related changes took effect in January (for the 2012 tax year). The department's intent was to inform and/or remind taxpayers about the changes, so they could prepare for the possibility their refund may be lower than they have experienced in the past. Treasury has posted additional information about the HPTC changes on our website at: [www.michigan.gov/taxes](http://www.michigan.gov/taxes). This information allows taxpayers to research their own personal situations, if they would like to do so. Because of the various factors that contribute to a person's eligibility for a Homestead Property Tax Credit, we encouraged taxpayers who have questions about their situations to contact us.

Thank you Governor Synder. (Note by Bob: if you have over \$50,000 household income you missed out.)

 734-282-0224

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