

REJ's returning Staff celebrating our 40th Year. Also Gold Sponsor DCI. Welcome back tax preparer Francois Michaud, Jamie Millhench, 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 preparers **Francois Michaud** , **Jamie Millhench** who worked for us a number of years .

Maria Deangelis our Head Bookkeeper and will manage the office this season. She also is my assistant for wealth management clients, and is a registered representative for HD Vest as well.

We also welcome back **Lisa Arseneau** and **Mary Jacob** office staffers.

We have added two important staff people to assist us, **Jocelyne Wendelken** and **Ivette Salinas**. Both are small business owners who are helping us with our front office.

Aaron Germain
 Regional Accountant Specialist
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Jocelyne Wendelken



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We work with Aaron on simplifying your Payroll! Jocelyne is helping with our front office.

Eric M. Karn
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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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Lynn is an existing tax client.

State and Federal Tax Law changes for 2016 and Beyond

Federal Law changes not finalized by Congress yet.

DUE Date changes for Partnerships and Corporations

Partnerships beginning after 12-31-2015 will be due on the 15th day of the third month (normally March 15th). The returns used to be due on the 15th day of the fourth month.

Corporation caught a break an after 12-31-2015 if they are a calendar year filer the due date is now the 15th day of the fourth month (like the old partnership) However, if you have a fiscal year then it remains the 15th day of the third month.

The extenders have not been officially extended.

1. Discharge of qualified principle residence.
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. (more information on 1098) 12/31/16
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; must have form 1098T though. Also delay in getting refund 2-15-17 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 rejaaccounting.com:

Also we have added **specific tax organizers for 2016**

- 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
- Kiddie Tax *
- Itemized Deductions Education Expenses
- Itemized Deductions Homeowners
- Itemized Deductions Interest Paid
- Standard vs Itemized Deductions*
- Itemized Deductions Medical Expenses
- Itemized Deductions Taxes Paid
- Mileage and Expense Log
- Multi-State Taxation *
- 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
- Tax Scams, Buy-Sell agreements, Business Management (this is a partial listing of the publications available.* are new brochures this year.)

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

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 Livonia, MI 48154

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 Lincoln Park, MI 48146

New Trump agenda

Tax Rates Under Current Law and Under Trump Tax Plan
Among tax filers claiming the standard deduction, 2015^a



Single Filers				Childless Married Couples Filing Jointly			
Adjusted gross income (\$)		Current marginal rate (%)	Trump plan marginal rate (%)	Adjusted gross income (\$)		Current marginal rate (%)	Trump plan marginal rate (%)
Over	But not over			Over	But not over		
0	10,300 ^b	0	0	0	20,600 ^b	0	0
10,300	19,525	10	0	20,600	39,050	10	0
19,525	29,000	15	0	39,050	58,000	15	0
29,000	47,750	15	10	58,000	95,500	15	10
47,750	54,000	25	10	95,500	108,000	25	10
54,000	101,050	25	20	108,000	171,800	25	20
101,050	154,000	28	20	171,800	251,050	28	20
154,000	199,600	28	25	251,050	308,000	33	20
199,600	421,800	33	25	308,000	432,100	33	25
421,800	423,500	35	25	432,100	485,450	35	25
423,500	and over	39.6	25	485,450	and over	39.6	25

Source: Urban-Brookings Tax Policy Center based on the Trump tax plan and IRS tax brackets.
 (a) Tax filers who itemize deductions would not benefit from the Trump tax plan's increase in the standard deduction and would thus face tax brackets different from those shown in this table.
 (b) The lowest tax bracket covers the standard deduction plus personal exemptions: \$6,300 + \$4,000 for single filers and \$12,600 + \$8,000 for childless married couples filing jointly. It does not include the additional standard deduction for elderly or blind people.

It can't be all good news, if you look at the chart above everyone pays less. Expect massive tax law changes in 2017, special interest groups will modify the above chart. Businesses are also expected to pay less in taxes.

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These guys got us a great deal on our Copier, Printer and scanner up front. Thanks Dave.

This year I travelled to Las Vegas Nevada for training with our National Association of Enrolled Agents, I also attended a number of meetings with the Michigan Society of EA's . I wrote questions and reviewed questions for the Special Enrollment Examination (SEE) for the Internal Revenue Service this time on-line.

In addition to attending the MiSEA and the NAEA meetings, Maria and I attend monthly meetings, sponsored by H D Vest. Visit our website under Financial Services for more on **Direct Consulting One, LLC.**

What about Bob? (and Mary!) Mary retired from the Guidance Center and we took a trip to Ireland!



Here I am with Michael McGaw at the Cliffs of Moher in Ireland.

Bob, my sister Lynn Jacob Cox, Mary, Cindy and Mike McGaw taking over a bar in Dublin, Ireland. I really liked the Guinness there.



Mary Smith, Cindy McGaw and Mary Jacob at the Blarney stone!



One of the castles we stayed in our last night.

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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 and James Millhensch—205**

Francois Michaud —204 Maria Deangelis—201 and the main receptionist is —200

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

WE have complimentary Wi-Fi

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Two of our tax clients have expanded their businesses this year. Mr. Haney's Trading Post and Beautiful Beginnings by Audra.

Mr. Haney's sells cars, boats, trailers and trucks in the Downriver Area.

Brian Chilson is Mr. Haney you can contact him at 734-787-0963.

Beautiful Beginnings by Audra covers for wedding and special events, in the downriver area. Call **Audra** at 313-388-8706 Maria recommends Audra!

Bob Jacob is a Investment Advisor with HD Vest

Securities Exams: 6, 63, 65 States: MI, TX Advisory License: Investment Advisor Representative States: MI, TX . Since its inception in 1983, HD Vest Financial Services® has supported an independent network of tax and non-tax professionals who provide comprehensive financial planning solutions, including securities, insurance, money management services and banking solutions. 1) Ranked as one of the top 20 independent broker dealer firms, we know what it takes to make your practice really flourish. 4,600 independent contractors manage over \$37 billion in assets for individuals, families and small businesses in all 50 states. 2) (see footnotes 1&2)

Bob Jacob is a registered representative with the following registrations 6, 63, 65 and can transact business with clients in MI, TX. Bob Jacob is also an investment adviser agent licensed in MI, TX. If you are not a resident of the states noted above, all investment-related information on this site is for informational purposes only and does not constitute a solicitation or offer to sell securities or investment advisory services over the internet. Such an offer can only be made and Bob Jacob can only conduct business in states where Bob Jacob is registered to conduct business. Any communication with a prospective client shall be conducted by Bob Jacob only if he/she is registered in the state where the prospective client resides. HD Vest Financial Services® is the holding company for the group of companies providing financial services under the HD Vest name. Securities offered through HD Vest Investment Services SM, Member SIPC Advisory Services offered through HD Vest Advisory ServicesSM6333 North State Highway 161, Fourth Floor Irving, TX 75038 972-870-6000 www.finra.org R.E.J's Accounting & Tax Service and Direct Consulting One, LLC are not registered broker/dealers or registered investment advisory firms.

- 1) Think Advisor 2015 Broker-Dealer Reference Guide, which measured/ranked top 25 broker-dealers by annual review
- 2) As of January 1st 2016

REJ's Accounting & Tax Service and Direct Consulting One, LLC are not registered broker/dealer or registered investment advisory firms.



Direct Consulting One, LLC is now its own company as of 7-1-2015 it use to be a DBA of REJ's Accounting and Tax Service, Inc.

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Revisions #2

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