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REJ's has been preparing income taxes and providing accounting and bookkeeping services since 1977. We incorporated our business in 1987 and moved into our present facility in 1995. We have grown from a home based business to the business you are dealing with today. In 1991 we began providing Quickbooks consultations and trainings. In 1997 we became one of the first firms to be Certified in Quickbooks. We currently offer Quickbooks trainings both A-Z and Advanced here in our facility. Visit our web site for class information and upcoming schedule.



Pictured above is my son Matthew (closest to the window) and my nephew Joshua chatting about the upcoming tax season. Joshua is going to be interning at the **University of Michigan's accounting** department next term. My son Matt also doubles as our phone guy, making sure the phones and the computer wiring in our building are in tip top shape.

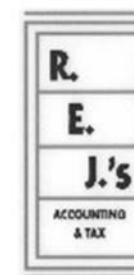
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Year End 2007 Newsletter 31st year in business Issue #1

REJ's new marketing image and Magnets for your appointment this year, no more Postcards to send back to us.



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13740 Dix-Toledo Road Southgate, MI 48195

Your Tax Appointment

Tax Advisor: _____
Date: ___/___/08 Time _____ AM / PM
Confirm your appointment by visiting our website @ www.rejaccounting.com or Please call for any changes to your appt.
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Above is a picture of your new appointment magnet. Your tax advisor is written out for you along with the date and time of your appointment.

We have added to our website the ability to confirm your

appointment 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. Mark Kruso is in charge of client appointment times. He can be reached during the day

and evenings regarding your appointment. His email address is **MKruso@rejaccounting.com** Mark has control over all the calendars of our staff.

(734) 284-8833 ask for Mark

Below Mark Kruso working on your tax appointment.



Special points of interest:

- **New tax appointment magnet to remind you. Call or email Mark for changes.**
- **REJ's new image is the awning of services we provide to you.**
- **New Michigan Business Tax not till 1-1-2008. No weird sales tax passed.**

REJ's new awning of services to better service you, your family and your business

Our new business cards for our staff **highlight the awning of services** we provide here at the REJ's. We of course prepare your income taxes but we also offer representation services in case of an audit or inquiry by a taxing authority. Our fees are based on your ability to pay. As always as an existing client you get the best rate possible for all our services and products.

In addition to Taxes and Representation services we offer, **bookkeeping** by Certified Public Bookkeepers, **Audits** by Certified Public Accountants, **System implementations** by Certified Management Accountants and **tax services including Estates** by Enrolled Agents and staff holding degrees in accounting and business. In addition we sell

Quickbooks, business checks and forms, uninterrupted power systems at up to 20% discounts on our web-site or by calling our office.

By the way,

We are not raising our tax fees this year.

A good value keeps getting better for you and your business.

Inside this issue:

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Richard Witkowski becomes full-time, working with James Millhench on transition

Rich, Jamie and Bob will be handling the complex returns for REJ's this year.

Richard has retired from Garden City Schools and is now taking over for James Millhench. Jamie is still coming in on the weekends to assist Rich in the transition. Jamie is the Chief Operating Officer for Borden Engineered Surfaces up in Midland. During last tax season Jamie commuted down to prepare taxes for our clients. Rich will be working closely with Jamie to make sure that all the

specifics are handled correctly.

Rich has his masters in Professional Accountancy from **Walsh College**. His Masters of Arts and Doctor degrees are from the **University of Michigan**, his bachelor of Science from **Michigan State University**.

Jamie, has his MBA from **Wayne State University** and his Bachelor degree

from **Central Michigan University**.

Rich will be able to handle all of Jamie's clients up to corporations. Robert Jacob, will be handling all the corporations and partnerships that Jamie handled in the past. Bob has his Accounting Degree from **Michigan State University** and his MBA from **Wayne State University**. Bob is also a Certified Management Accountant and Enrolled Agent.



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Mike Finney is looking for the better things in life.

REJ's Welcomes Michael Finney's clients

Michael Finney approached us to assist in transitioning himself and his family into a doctor ordered retirement. Mike is a well known tax preparer in the Lincoln Park area. Mike and REJ's uses the same tax software and has the same philosophy about client services. "I want my clients to have the best tax

services available" Mike confided in me. I assured Mike that his clientele would be treated as if they were REJ's tax clients from the beginning. Of course Mike costs are less than REJ's so there will be a transitional pricing strategy to ease Mike's clients into our full service firm. Some day I hope to retire, myself but

that day is at least ten years from now, or so my wife Mary tells me. I hope I can find someone like Mike did to take my clients with the same care and commitment.

Yvonne Corner: tips for businesses

Here we are at tax season again—how quickly it comes around—and of course, everyone is ready!

Here are some tips to help you.

Business Owners: Charges on your credit card for deductible business expenses such as equipment and supplies are allowed in the year you make the purchase, not in the year the charge is paid.

For self-employed taxpay-

ers you may deduct 100% of your health insurance

The standard mileage rate for the business use of an automobile is 48.5 cents per mile. There are new rules for employee meals, spouses who operate businesses jointly and expensing the costs of your business assets. Call me for the updates.

Individuals:

If you haven't contributed funds to your 2007 IRA yet

or if you need information transferring from your IRA to a Health Savings Account, we can help. Also with qualifying college tuition, moving expenses, divorce, making gifts to charities and if you have increased the energy efficiency of your home, we have the new IRS rulings. We have a number of helpful brochures to assist you. **PS we are still assisting you in incorporating your businesses.**



We can assist you in incorporating your business or changes to its form.

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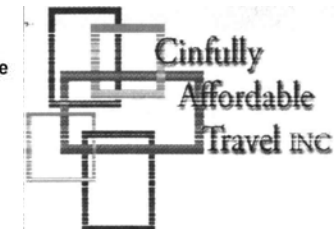
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A thank you to the staff for all your hard work this year.

I would like to acknowledge the hard work and dedication of my staff this past year.

We went through a lot of changes in the last year and a half. The building looks great, the gas station next door is open finally and the computer systems, phone systems and internet are all working great.

We expanded into a lot of new areas this year, we redesigned our business cards as you will see, along with updating our website.

I appreciate the extra effort shown by the full time and after tax season staff of **Yvonne Winand, Joshua Onkala and Mark Kruso**. Without your hard work

and dedication, I don't know how we would have gotten through the summer and fall this last year.

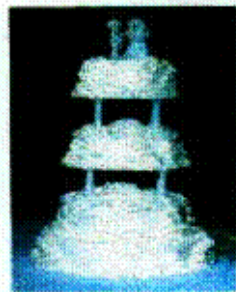
Thanks for attending those extra meetings, working past five numerous times and going the extra mile to represent our firm as you have.



After tax season **Yvonne** is an Ambassador for the SWCC along with representing us at trade shows and other events. Mark is pictured on the front and Joshua is on Page 8

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What about Bob? (and Mary)

Rick Dolney



Last year I lost both my parents and this year we lost my **Brother-in-law Rick Dolney** to a boating accident. Mary's sister Norma and the kids Jake, Judy, JJ, Jessica, Shannon and a host of grandkids lost a great husband, dad and Grandpa. Rick will truly be missed but never forgotten. Our thoughts and prayers are with you all-

ways. On a lighter side: I taught again at **Wayne County Community College** this summer and fall. I also, through **Callaway Partners** a division of Huron Consulting, assisted the Bankrupt **Delphi Corporation** by acting as the headquarters' accounts payable liaison while the corporation was transitioning to **SAP general ledger**

and **accounts payable systems**. We vacationed in Alaska and Orlando during the summer and I took my after tax season golf trip to Kentucky in late April. I suspect I may be doing some consulting work again this upcoming summer. I sit on the **Michigan Society of Enrolled Agents** board of directors and I am a candidate for the Presidency next year.



You can save some money by buying your checks and forms from REJ's

REJ's Offer checks, deposit tickets and W-2, 1099 forms for all accounting software products, don't forget the UPS also.

As we have mentioned in previous newsletters, REJ's is a reseller of DELL checks and forms for all accounting software products. If you are using Quickbooks, Quicken, Peachtree, Bookwork's, 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 mainframe 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 ever 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!

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REJ's is Authorized to represent you in case of an IRS or State of Michigan audit.

Bob Jacob is an **enrolled agent** and is authorized to represent taxpayers at all administrative levels of the Internal Revenue Service in all fifty states. If you are ever called for an audit (kind of like winning the lottery but in reverse) Bob can represent you. In fact Bob will go down instead of you and face the IRS for you. Bob has successfully defended a small number of current clients with the IRS and the state of Michi-

gan. It is important to respond quickly to any notices you receive from any taxing authority. We have a brochure available titled: **Contact from the IRS**

The communication you receive maybe a minor question, to send you a refund, to confirm an address change, to notify you of a potential change in your income tax and the dreaded **IRS audit notice**.

For the **last two items** it is

particularly important that you contact us. There are 30 day, 60 day and 90 day letters that may need to be responded to, so we can successfully defend your position at an audit. Remain calm, catch your breath and then give me a call if one of the latter two items occur. We have an excellent reputation with the taxing authorities which will be in your favor if we are called upon to assist you.



If you are called for an audit by the IRS or State REJ's can represent you.

REJ's Contracts with CPA for Audits

Donald Strom, CPA is no stranger to the REJ's, Don was past president of the National Association of Accountants Detroit Chapter right after Bob Jacob in the early 90's. Don and Bob have worked together on a number of for-profit and non-profit audits over the past twenty years. Don has contracted with REJ's to perform an audit and a re-

view in the next few weeks. The agreement keeps Don on contract with REJ's for the next three years. With Don, the awning of services has expanded to include Certified Audits. With the economy in this state being as challenging as it is, banks are looking for more assurances of a company's ability to repay loans and continue to grow.

Don has been a **Certified Public Accountant** for the better part of 25 years and he is a **Alumnus of the University of Michigan**, from their **accounting** program. We feel that Don's background and experience will assist our existing and future clients as we continue to grow.

Our clients need good reliable audit services, with Donald Strom, CPA we get what we need and more.

We have partnered with Dave and his staff over the last few tax seasons. Ask about Dave's services when you're here.

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Michigan repeals special sales tax but replaces it with a Business tax which will cost some more.



The State of Michigan cancelled the special sales tax but tacked on a heavier Michigan Business Tax for some taxpayers.

The old Small Business tax ends on 12-31-2007 but it is replaced with a new Michigan Business Tax effective 1-1-2008.

The new tax will apply to all businesses that have gross receipts of \$350,000 or more. (same as the old SBT) There is a phase-in tax credit for entities that have gross receipts of \$350,000 to \$700,000. There are a host of new credits but the credits can not totally elimi-

nate the entire tax owed. Only up to 65% can be used to reduce taxes.

You can use a simplified Modified Gross Receipts Tax which is .8% . If you have old SBT losses or credits, these can be carry-over but, again, only 65% can be used. An example may help illustrate the 65%, if your company had \$350,000 in receipts at .8%

the tax would be \$2,800 with credits allowable of up to 65% of this the tax would be $(\$2,800 \times (1-.65))$ or 35% of the \$2,800 or you pay \$980.

It looks like they really want everyone to pay some taxes!!!

Call us, if you need us to look at your specific situation more closely.

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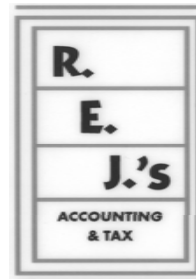
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Your referral's are greatly appreciate

REJ clients since last newsletter a trend

The REJ's has increased its clientele by close to 25% this past year. Many of the new clients came from our involvement in the following groups: Southern Wayne County Chamber of Commerce, Downriver and Detroit Business Association, Better Business Bureau, Tradefirst, Institute of Management Accountants,

Raider's Club, Business Network International, National Association of Enrolled Agents, and of course friends and family. We very much appreciate your referrals and we are continuing our BIG \$20 program this year. We still have about 15 un-cashed big \$20 checks outstanding, if you lost yours or if you

need a replacement check, Yvonne our Office Manager can assist you.



Wicks and Stones

We have another new client in the bead business, called, **Wicks and Stones** located in downtown Wyandotte. **Christine** Ballas and her husband purchased the existing bead business and the REJ's is helping them implement a **Quickbooks Point of Sale and accounting system** to keep track of their investment. The store has been open since April and the place is humming with activity. Christine does bead, gem, and

jewelry classes in the store and their capable staff handles the questions of a growing customer base.

Christine started out of her home like most small businesses but the opportunity to expand presented itself and the time to act was at hand.

So far, so good, with beads, gems, necklaces, bracelets, candles (the wicks), crystals, and a host of other stones, gems and

beads too numerous to list. My son Jason now a senior at **Michigan State University** in their business program, is helping the Ballas family input their inventory and create the schema of a system that will soon replace the old cash register they are using today. Jason has a three week break for the holidays, so why not assist a small business?



REJ's sells not only the accounting software for Quickbooks but also Point of Sale equipment for its clients. We provide on-site training as well as training at our facility. See our website for more details.

Children with Hair Loss

One of our newest Non-Profit clients is also close to home, with its headquarters in South Rockwood. **Children with Hair Loss** is a 501(c)3 organization serving children with hair loss for a number of reasons, be it cancer, burns, or other diseases. The founder Regina is a licensed Salon owner who started the non-profit about seven

years ago. They help victims across the country teaming up with stylists, barbers and salon owners to have hair donated and then made into hair pieces for their small clients. A mold of the child's head is made and then the hair-piece is fashioned specifically for that individual. Currently donations are solicited in all fifty states

and a fundraising organization currently solicits funds. The goal is to have the organization solicit it's own funds or at least cut down on the costs of solicitations so that more of the funds can be used for its clients. The organization does not charge for its services. Look for their can at the front counter by Mark when you get your taxes done.

Look for the can on our counter this tax season for **Children with Hair Loss**. A national Non-profit using REJ's Expertise.

Regina Villemure
 C.E.O/ Founder

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