

# Not Your Basic Bean Counter

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NEWSLETTER

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# NEW TEAM MOM



We hired a new Team Mom. YAY! That was *no easy task*. Seriously. We had over 20 applications and they were all good people. Strange, huh? I hear business owners complain all the time that they can't find good people in this town. Well, I don't think they get it! There are a LOT of good people in this town.....just depends on how you advertise for them.

A BIG "THANK YOU" TO ALL WHO SENT IN THEIR RESUMES. YOU ARE ALL WONDERFUL. IT IS OUR MISFORTUNE THAT WE COULD ONLY HIRE ONE OF YOU!

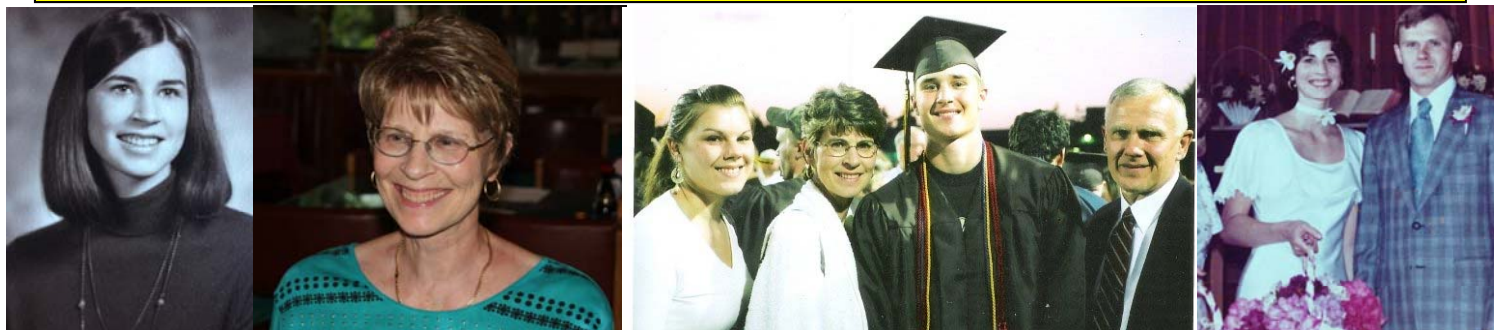
You would NOT believe the comments I am hearing out in the community about this Team Mom ad. Apparently it has gone "viral" on Facebook. I am too old to really understand all of that! But...everywhere I go (Safeway, parties, AT&T store, etc.) I have people coming up to me and asking me about Team Mom. They either want to know WHO we hired or they just want to tell me they read the ad and loved it! That's very flattering. I just had 3 women tell me that they have read the ad 3 times (now, that's just crazy) because they liked it so much.

Boy, talk about pressure, huh? Now we have to actually live up to it! Well, we certainly hope that you will stop by and say "Hi" to Carie. She wants to get to know our clients.



Carie Curtis - Team Mom!

## DEBBIE LARSEN



SATURDAY, November 22, 2014, we had a “celebration of life” for Debbie at the North Bend Library. There were over 100 people in attendance. It was a special time...for us who knew and loved her....and for her family (they got to hear just how much she touched our lives). Kleenex was present in abundance. We will remember her for a long, long time.

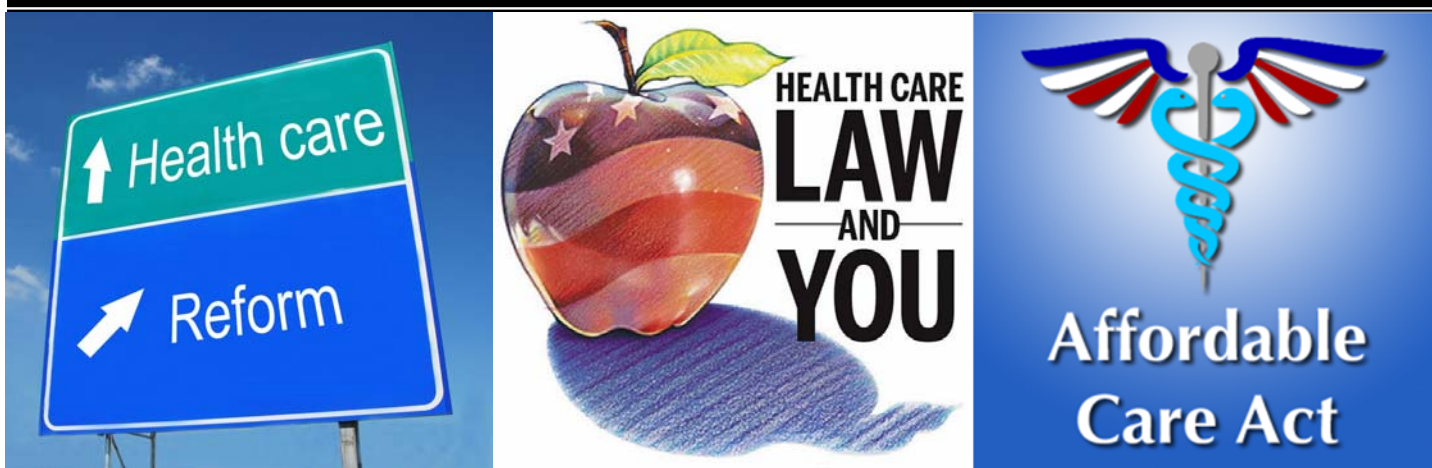
### How will we get along without her?

I have been asked that by many people. It’s a great question and I understand why it is being asked. So, for the record, let me state that Debbie Larsen is NOT replaceable. No way. Nobody could ever replace her. She was, truly, one of a kind.

Here’s how we are moving forward. First, Debbie really trained our staff. And she trained them well....for many years. I don’t think it would be untrue to say that my staff is the most highly trained staff on the Oregon coast....thanks to Debbie. Second, in reality we have had to be without her for over a year now as she battled for her life. She was able to come in to the office only a few hours a week at best. We were thrilled to have her for any amount of time. Nevertheless, during the last year (or more) we all had to “up” our game and fill in, which we did happily and gracefully.

Lastly, I am vastly more available since I quit my teaching gig in January 2014. I have really enjoyed being home more (Rhoda agrees!). A side benefit is that I have been in the office to do a LOT of yearend tax planning with clients.

**Bottom line:** We will be fine. We will continue to love on our clients and treat them like family. BUT....we will always miss our Debbie. She cannot be replaced.



**Health Insurance Marketplace**  
**Department of Health and Human Services**  
**New Form 1095-A**

The Health Insurance Marketplace is required to provide you with important information you'll need to file a correct income tax return. This information will be coming to you on a brand new Form 1095-A. It is supposed to be sent to each tax filer, or responsible adult on a policy, on or before January 31, 2015. You will receive a cover letter with the new form. This cover letter will tell you what the form is and what you should do with it (no smart remarks here!!).

Remember, this cover letter and Form 1095-A is coming from the Marketplace. So, if you did not have health insurance in 2014, or bought your health insurance *outside* of the Marketplace, you will NOT get one of these.

**What to do if you get one.** Do not throw it away. Give it to us when you bring in your tax information. We will need it to prepare your tax return. It will contain information which will allow us to determine and calculate any penalty (remember, don't shoot the messenger!) as well as helping you with any premium assistance credit issues.

**We are concerned.** Nobody knows how all of this is going to play out this year. Obviously, we are hoping there will be no snags, all of the information will be sent out properly and the calculations will be easy. We also believe in Santa Claus. Really, all we can do is wait and see and deal with whatever comes. I like to remain cautiously optimistic. Either way, we will keep you informed.

*"We give our pledge to you that, no matter how ugly it gets, we will do our best, treat you like family and make sure you are well taken care of."*

## **Planning For The Unexpected**

Don't forget to go to my website, click on the Members Only section, log in with "mag" as the secret password, and print out the "Planning For The Unexpected" pamphlets. They are FREE. I want to get these into the hands of ANYONE willing to bite the bullet and prepare for the unexpected. Please take this seriously. I passed these out at our client party. If you were not able to attend the client party, please get on to my website and print these out. I spent over 30 hours preparing these and I think they are the best out there (I might be a little biased).

### ***IRS Commissioner Warns Taxpayers***

John Koskinen, IRS Commissioner, recently warned that close to half the people trying to reach the IRS by phone might not get through during the coming tax season. He said that "phone service could plummet to 53%, down from the 2014 response rate of 72%". This was said at a recent AICPA National Tax Conference.

We thought that 2014 was bad at the 72% level! Now we are being told that half of us (and that includes CPA's) will not be able to contact the IRS by phone. This is NOT a good thing. It means that even very simple things will take far longer to resolve. Bad, bad, bad.

**But wait....there's more!** Nina Olson, the head of the National Taxpayer Advocate, said (at the same meeting) that this "filing season is going to be the worst filing season since I've been the National Taxpayer Advocate". By the way, she has been in that position since 2001. Oy vay!! Yikes! Good grief! OMG!

**One more reason why this could be very bad news....**as you all know, the Affordable Care Act is kicking in BIG TIME this tax season and we, as professional tax preparers, are going to have to deal with all of the nuances of it. That is expected to be another nightmare. For a LOT of our clients, the time needed to prepare a tax return will go up as we have to deal with the new rules on health insurance (and whether or not you get a penalty and/or qualify for that premium assistance credit). I can't think of a worse time to be told that we will NOT be able to get hold of the IRS by phone.

***My final thoughts on all of this.....hold on to your hats, buckle your seat belts and settle in for what may well be a rough ride....but we WILL get through it!***

## **Brand New Website**

We have recently launched our NEW website. Please visit it every once in a while to get tax news and other nice tidbits of information. There are several new sections to note. The first is called “Newsletters” and I will be uploading my latest newsletters there for you to review. I’ll still be sending them out over the mail, though!



Next is a section called “News and Update” where I’ll be posting various tax news and tidbits. Finally, there’s a section called “Fraud and Embezzlement Hotline” where I’ll be posting interesting articles and other information regarding the issue of fraud. I am hoping that this will benefit our small businesses here on the Oregon Coast.

So....come visit us at [www.mikegordoncpa.net](http://www.mikegordoncpa.net)

You can even log on to our PORTAL from the home page. That makes it easier for you!



***Merry Christmas and Happy Holidays!!***

We recognize that we have many clients who celebrate Christmas. We also recognize that we have many clients who do not. Either way, we still love you and care about you...and we want to make sure that we wish you a wonderful holiday season. It’s all about family and special relationships. That’s what counts.

For my family, Christmas is a special family time. A time to remember how lucky we are and how much God has done for us. We are truly blessed.