

**Year End Tax Planning For *Individuals*-DO I REALLY NEED IT?**

**By Christine A. Felton, CPA, Partner**

Nobody likes paying more taxes than they have to but that is exactly what many taxpayers do because they fail to plan ahead. There are many factors to consider in tax planning and it is further complicated by Congress's failure to act on a number of important tax breaks that expired at the end of 2014. Some of these tax breaks may ultimately be retroactively reinstated and extended as they were last year, but Congress may not decide the fate of these tax breaks until the very end of 2015 (or later). These breaks include, for individuals: the option to deduct state and local sales and use taxes instead of state and local income taxes; the above-the-line-deduction for qualified higher education expenses; tax-free IRA distributions for charitable purposes by those age 70-1/2 or older; and the exclusion for up-to-\$2 million of mortgage debt forgiveness on a principal residence.

Regardless of if and when Congress acts, there are strategies that can be taken to reduce your tax bill. Here are just a few examples. Keep in mind that tax planning is not "one size fits all." Contact your tax advisor for a tailor-made plan. When possible, postpone

income until 2016 and accelerate deductions into 2015 to lower your 2015 tax bill. For example, you may be able to arrange for your employer to defer, until 2016, a bonus that may be coming your way. Consider maximizing deductions to retirement plans or health savings accounts. Also, consider that a credit card can be used to pay deductible expenses before the end of the year. Doing so will increase your 2015 deductions even if you don't pay your credit card bill until after the end of the year.



This strategy may enable you to claim larger deductions, credits, and other tax breaks for 2015 that are phased out over varying levels of adjusted gross income (AGI). These include child tax credits, higher education tax credits, and deductions for student loan interest. Postponing income also is desirable for those taxpayers who anticipate being in a lower tax bracket next year due to changed financial circumstances. Note, however, that in some cases, it may pay to actually accelerate income into 2015. For example, this may be the case where a person's marginal tax rate is much lower this year than it will be next year or where lower income in 2016 will result in a higher tax credit for an individual who plans to purchase health insurance

on a health exchange and is eligible for a premium assistance credit. A Roth IRA can make sense for many taxpayers. Consider converting traditional-IRA money invested in beaten-down stocks (or mutual funds) into a Roth IRA if eligible to do so. Keep in mind, however, that such a conversion will increase your AGI for 2015. If you converted assets in a traditional IRA to a Roth IRA earlier in the year and the assets in the Roth IRA account declined in value, you could wind up paying a higher tax than is necessary if you leave things as is. You can back out of the transaction by recharacterizing the conversion—that is, by transferring the converted amount (plus earnings, or minus losses) from the Roth IRA back to a traditional IRA via a trustee-to-trustee transfer. You can later reconvert to a Roth IRA. If you expect to owe state and local income taxes when you file your return next year, consider asking your employer to increase withholding of state and local taxes (or pay estimated tax payments of state and local taxes) before year end to pull the deduction of those taxes into 2015 if you won't be subject to the alternative minimum tax (AMT) in 2015. (Cont. Pg. 5)

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# Welcome New Employees!

By Alexandra Goldman, CPA

**Brian Quandt** Firm Leader of Tax Services

***Where are you from?***

Baraboo, WI but currently living in Shorewood.

***Family or pets?***

My wife is a nurse practitioner and we have three kids (2 girls and 1 boy): Cassidy-8, Addison-6, and Carter-3. Currently trying to hold off on getting any pets!

***Aside from work, what is your favorite thing to do?***

Golfing and family activities. We like to go hiking and camping. I'm also a basketball coach.

***Where do you most want to travel, but have never been?***

Europe, but specifically Ireland. I'm not Irish, but would love to golf there and hang in the pubs.

***If you could live in a book, TV show, or movie, what would it be?***

Probably the Jetsons.

***Why did you choose your profession?***

I've always liked working with numbers. It's also a good platform for learning how businesses operate and how to run them effectively.

***What's the best concert you've ever been to?***

Tom Petty. I went to his concert when he was here at Summerfest a few years ago.

***If you could play one instrument you aren't able to now, what would it be and why?***

Drums. They look fun to jam out on and make some noise!

***What's your favorite holiday and why?***

Christmas because everyone is in the festive spirit. But the 4<sup>th</sup> of July is a close second.

***What's the craziest thing you've ever done?***

Many years ago, we had a work party at a bar downtown. I went into the kitchen and made sandwiches for everyone.

**(More New Employees continued on page 5!)**

**Tony Berndt** Co-Managing Partner

***Where are you from?*** Marshall, WI

***Family or pets?***

Two black labs.

***Aside from work, what is your favorite thing to do?***

Hunt, fish, and cook. The best thing I make is tortellini in alfredo sauce with chicken or steak, and broccoli.

***Where do you most want to travel, but have never been?***

I love to travel, I've been to all 5 continents but I'd like to go to New Zealand. It's very intriguing, from the rainforest to the mountains.

***If you could live in a book, TV show, or movie, what would it be?***

Harry Potter. I bought the first book on a whim one time before a flight and finished it before I landed.

***What animal best represents you and why?***

Labrador. They're very "glass-half-full" and believe that the world is inherently good. They're also very versatile as hunting and family dogs.

***Why did you choose your profession?***

Honestly, at the time because I thought I could get a job and I was good at it.

***What's the best concert you've ever been to?***

Pink Floyd

***If you could play one instrument you aren't able to now, what would it be and why?***

All of them. Mainly guitar because I'd love to play it around the campfire up north.

***What's your favorite holiday and why?***

Thanksgiving. It's a holiday all about food and family with no pressure of gift giving.

***What's the craziest thing you've ever done?***

As a staff accountant I went into the managing partner's office to go over a file. I dropped it on the floor and I split my pants open picking it up. I could've run out embarrassed, but instead we both started laughing and had to send someone to get me a new pair of pants. We're still friends to this day.

## SJA in the community

The Great Lakes Hemophilia Foundation is a non-profit organization dedicated to advancing the quality of life of individuals and families affected by this blood disorder. Some of our staff volunteered their time by participating in the Hemophilia Walk at the Milwaukee County Zoo in September. The website for this organization is [www.hemophilia.org](http://www.hemophilia.org).

Our company has also been successful in supporting the United Way of America. The United Way with all its supporters works to make positive changes in communities. The website is [www.unitedway.org](http://www.unitedway.org) if you are interested in finding out more information.

We are happy to report that we still participate in Blue Jean Friday. SJA has a year-to-date donation of \$4,420! Each Friday staff members are able to wear jeans if they made a donation to a charity that is the most current chosen charity by staff suggestions.



# Keeping Sensitive Information Safe

By Tyler Beauregard

We have all used passwords to protect our most sensitive information. Most of us have even been warned that we should make certain that passwords are not too simple, and even change passwords incrementally over time. However, having just a login password will not keep portable devices, like laptops, completely safe from data intrusion. These types of devices are easily stolen by criminals and can be broken into if only something like Windows password stands between them and your precious data. Data encryption is a next step to security that should be implemented to ensure even more that sensitive information will not be viewed by unwanted eyes. Essentially, data encryption consists of taking all of the information on a device and turning it into seemingly gargled characters that only a computer can decipher. An encrypted computer will typically have an extra password prompt that, upon entering the correct password, will decrypt the information and will be displayable to the correct user trying to access a machine.

Typically, without the correct password entered into an encrypted machine, the operating system (i.e. Windows) will not even be displayed on the screen for a criminal to hack into.

Overall, encrypting computers within an office that may have sensitive information stored on their machines will prove to add an essential layer of security. It will show initiative that client data will stay as safe as possible and will keep professional reputations intact. Sattell, Johnson, Appel & Co, as an example, has encrypted all of our internal computers and encourages our clients to consider implementing a similar security strategy.



## Matt's Minute

By: Matthew P. Gohl, CFP® , ADPA<sup>SM</sup>

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### Year-End Tax Strategies

It's that time of year again to be thinking about last minute ways to cut your tax bill. Some tax planning strategies must be implemented before December 31st to realize a benefit for this tax year, while others can be executed as late as April 15th of 2016.

So what are the best ways to reduce taxes? Like most areas of financial planning, specific tax strategies and their value depend on the individual (marital status, age, income level, etc.).

The following are a few of the most commonly used (but often forgotten) ways to keep more money in your pocket.

<b>Strategy</b>	<b>Benefit</b>	<b>Deadline</b>
Fund an IRA	Traditional IRA contributions are deductible for those that qualify. Even for those that are not eligible, a nondeductible IRA grows tax-deferred. Roth IRA's are funded with after-tax dollars but grow Tax-free.	4/15/16
Tax-Loss Harvesting	While the stock market has given us lemons this year (at least as of the moment I write this), harvesting losses in our taxable account is an opportunity to make lemonade. Capital losses can offset unlimited capital gains and any leftover losses can offset up to \$3,000 of ordinary income per year and can be carried forward forever.	12/31/15
Fund an HSA	If you have an eligible high deductible health insurance plan, you can fund a Health Savings Account (HAS). These contributions are deductible going in and tax-free coming out, if used for qualified medical expenses. These funds are not "use it or lose it" like the more Common Flexible Spending Account.	4/15/16
Give To Charity	For those that itemize their deductions, donations to charity are 100% deductible regardless of your tax bracket (though they are limited to a percentage of adjusted gross Income). Amounts in excess of the limit are carried forward for up to five years. If this is a big income year for you, consider giving a bit more this year and a bit less next year. You can even boost the tax benefit by donating investments that have appreciated in value so you can avoid the capital gain tax on the donation while the charity receives full value of the investment.	12/31/15

**Professional Disclaimer**

This presentation is intended to provide general financial planning and tax planning topics of interest. The information provided here is for general purposes only and should not be considered an individualized recommendation or personalized advice. Be certain to contact your professional advisor before acting on any information contained herein.



# Is Financial Statement Preparation the Right Service for you?

By Alexandra Goldman, CPA

The new SSARS No. 21 Section 70 – Preparation of Financial Statements – allows a CPA from an outside company to prepare the financial statements of your business when a compilation, review, or audit is not required. These financial statements are generally intended for the business owner or management, but can be shared with outside parties. A CPA prepares financial statements directly from the records you provide in accordance with an acceptable financial reporting framework. There is no further understanding of the industry in which you operate and no assurance that the financial statements are accurate, complete and free of material misstatements. In addition, there is no formal accountant's or auditor's report issued on the financial statements.

Financial statements prepared by an outside CPA may fulfill some lenders' documentation requirements for small loans, however, a higher level of service such as a compilation, review, or audit could still be necessary. This new service is available for businesses with fiscal years ending after December 15, 2015 and does require a formal engagement letter to be signed by both the CPA and management. If you think this assistance could benefit your business please contact us for more information and to determine the right level of service for you.

### **Examples Where Section 70 Applies**

Preparing financial statements prior to audit or review by another accountant.

Preparing financial statements that are not expected to be used by a third party.

Using the information from your books and records to prepare financial statements outside of an accounting software system.

Preparing a single financial statement, such as a balance sheet or income statement or financial statements with substantially all disclosures omitted.

### **Examples Where Section 70 Does Not Apply**

Preparing financial statements when the accountant is already engaged to perform an audit, review, or compilation for your company.

Preparing financial statements solely for submission to taxing authorities.

Preparing personal financial statements for inclusion in written personal financial plans prepared by the accountant.

Preparing financial statements in conjunction with litigation services that involve pending or potential legal or regulatory proceedings.

Preparing financial statements in conjunction with business valuation services.

Maintaining depreciation schedules.

Preparing or proposing certain adjustments to your financial statements, for example: deferred income taxes, depreciation, or leases.

## IT CORNER

### **He's No Longer With Us**

By Steve Smith, IT Director

It's an unfortunate, but harsh reality, people may come and go within your company. You take their keys to the office, have their emails forwarded, but are you letting them walk out with your data? If you don't remove their access to your banking, accounting portals, and any other online access vehicle, they may have access to the proverbial "Keys to the Kingdom". Your IT guy is gone, you took his keys, even had his email account locked down, but how many passwords does he know? It is more than a little alarming.

The same holds true for couples facing the dissolution of a marriage, domestic partnership, or even simple cohabitation.

You got her off of the cable bill, but is she still able to get into your Amazon account? Individuals should consider carefully what they're sharing, and probably change almost all of your passwords. (If he knows you always use your dog's name and your birthday, and he knows your email address, it's really not his fault if he peeks, right?)

Companies should keep track of what online credentials and permissions they have for any given employee (or partner or owner). Online access to document shares and banking sites should be revoked as part of an employee's exit procedures.

If you have questions regarding implementing such a policy, don't hesitate to ask, we are happy to consult with you

and assist you in securing your information. If you want to review what members of your company have access to your SJA Portal, again, give me a call and I will happily help you keep your data secure.



## Welcome New Employees! (continued from page 2)

### Connor Laabs

***Where are you from?***

Colgate, WI

***Aside from work, what is your favorite thing to do?***

Golfing

***Where do you most want to travel, but have never been?***

I've never been outside the United States (aside from Canada). Probably Europe, I'm German so travelling to Germany would be interesting.

***If you could live in a book, TV show, or movie, what would it be?***

Mad Men. Things were very different during that time.

***What animal best represents you and why?***

A sloth because they like to sleep all day.

***Why did you choose your profession?***

I'd say it chose me. I took an accounting class and did well. Then my first internship solidified it once I gained some experience in the specific kind of work I would be doing.

***What's the best concert you've ever been to?***

Kendrick Lamar at Summerfest this past summer.

***What's the craziest thing you've ever done?***

My friends and I took a week and a half road trip to California and down the west coast. We drove everywhere and saw all the sights – Mt. Rushmore, The Grand Canyon, Vegas, Route 66 – it was very fun.

### Ryan Hood

***Where are you from?***

Brookfield, WI but currently living in Milwaukee's East Side.

***Aside from work, what is your favorite thing to do?***

Golfing. I'm continuously trying to improve my game because "nobody's good at golf".

***What animal best represents you and why?***

A bald eagle because we look alike.

***Why did you choose your profession?***

Every day brings a new challenge and learning opportunity.

***If you could play one instrument you aren't able to now, what would it be and why?***

I've always wanted to play guitar.

***What's your favorite holiday and why?***

Thanksgiving because it's a time to sit down and relax with family (and watch football).

***What's the craziest thing you've ever done?***

Bungee jumping in Alabama!

## Year End Tax Planning For *Individuals* (continued from page 1)

Estimate the effect of any year end planning moves on the AMT for 2015, keeping in mind that many tax breaks allowed for purposes of calculating regular taxes are disallowed for AMT purposes. These include the deduction for state property taxes on your residence, state income taxes, miscellaneous itemized deductions, and personal exemption deductions. Other deductions, such as for medical expenses of a taxpayer who is at least age 65 or whose spouse is at least 65 as of the close of the tax year, are calculated in a more restrictive way for AMT purposes than for regular tax purposes. If you are subject to the AMT for 2015, or suspect you might be, these types of deductions should not be accelerated.

You may be able to save taxes this year and next by applying a bunching strategy to "miscellaneous" itemized deduc-

tions, medical expenses and other itemized deductions.

Did you turn 70-1/2 in 2015? Required minimum distributions (RMDs) from IRAs must begin by April 1 of the year following the year you reach age 70-1/2. That start date also applies to company plans, but non-5% company owners who continue working may defer RMDs until April 1 following the year they retire. Failure to take a required withdrawal can result in a penalty of 50% of the amount of the RMD not withdrawn. If you turned age 70-1/2 in 2015, you can delay the first required distribution to 2016, but if you do, you will have to take a double distribution in 2016—the amount required for 2015 plus the amount required for 2016. Think twice before delaying 2015 distributions to 2016, as bunching income into 2016 might push you into a higher tax bracket or have a detrimental impact on vari-

ous income tax deductions that are reduced at higher income levels. However, it could be beneficial to take both distributions in 2016 if you will be in a substantially lower bracket that year.

**By Steve Feurer, JD, CPA**

There are numerous tax planning strategies available to businesses. One standard strategy is to defer income and accelerate deductions. But that might not be the right strategy if you anticipate your income will be higher next year. In that case consider accelerating income and deferring deductions.

How you defer or accelerate income or deductions depends on the method of accounting you use in filing your income tax returns. Note that even though your books might be on the accrual method, your tax return might be on the cash method, so if in doubt ask your accountant.

Cash method taxpayers recognize income when payment is received, so delaying sending out invoices should delay payment. On the other hand, cash method taxpayers might be able to accelerate income by getting invoices out as soon as possible. Accrual method taxpayers recognize income as they provide goods or services to customers, so postponing delivery or services until next year reduces this year's income but might not be worth upsetting customers. On the other hand, accrual method taxpayers can increase this year's income and make customers happy by providing goods or services before year end rather than early next year. Cash method taxpayers' deductions are claimed in the year paid, so they have the ability to defer or accelerate deductions by controlling the timing of payment. Deductions for accrual method taxpayers are subject to numerous rules, so taxpayers generally

have less ability to shift them from one year to another. The first rule is that a liability must satisfy the "all events" test. This requires a liability to be "fixed" and reasonably determinable. Liabilities are generally fixed when payment is unconditionally due or performance has occurred. In a lease, for example, "performance" occurs as the property is available for use. Where the amount of a liability depends on a calculation, what is important is that the facts on which the calculation is based are established by the end of the year. It is not necessary to perform the calculation by the end of the year.

Deductions for accrual method taxpayers are also subject to the "economic performance" rules. Considering these rules first often makes it unnecessary to figure out whether a deduction satisfies the "all events" test. The crux of the economic performance rules is that the all events test is not considered as being satisfied until economic performance occurs. In the case of property, the use of property and services, economic performance occurs as the property and services are provided. Economic performance generally requires payment in the case of liabilities for torts (civil litigation), liabilities under workers' compensation acts, warranties, service contracts and taxes. Elections can alter these rules for "recurring items," which includes taxes. Another election available for real property taxes allows the deduction over the period of time to which they relate.

Depreciation of business property begins in the year the property is placed in service. But placing too much personal property in service late in the

year can trigger the mid-quarter convention, reducing the depreciation deduction. Congress has complicated tax planning again this year because various tax breaks that expired last year have not been extended as of the writing of this article. Those include 50% bonus depreciation and the \$500,000 expensing limit under Section 179.

Losses of shareholders of S corporations, partners in partnerships and members of LLCs are subject to several limitations, including basis and "at-risk" limitations, as well as the passive activity rules. If you anticipate a loss in 2015 from an S corporation, partnership, or LLC you should review with your tax advisor whether any of these rules will limit the loss you may claim on your personal return.

Employers providing health benefits that violate HIPAA are subject to a penalty of \$100 per employee per day. Obviously this could become a huge amount rather quickly. The penalty does not apply to small employers whose plans violated HIPAA solely because of the terms of their health insurance. IRS abated the penalty for other small employers, namely those whose plans violated HIPAA for reasons other than the terms of their health insurance, but that protection ended on June 30, 2015. One way a small employer can violate HIPAA is to reimburse employees for (or pay directly) premiums on their own insurance. If you have such a plan you need to terminate the arrangement as soon as possible.

## Breaking News!

**By Christine A. Felton, CPA, Partner**

In response to many thoughtful comments from taxpayers, their representatives and the professional tax community, the IRS increased the tangible property expensing threshold, otherwise known as the *de minimis safe harbor*, from \$500 to \$2,500 per item. This change is effective for taxable years beginning on or after January 1, 2016 and affects businesses that do not have audited financial statements. It applies to amounts spent to acquire, produce or improve tangible property that would otherwise have to be capitalized and depreciated.

Though the new threshold takes effect in 2016, the IRS has announced that they will not challenge use of the \$2,500 threshold in tax years prior to 2016.

For taxpayers with audited financial statements, the *de minimis safe harbor* remains at \$5,000.

We recommend reviewing your accounting policies before year end since any changes to comply with the new safe harbor will have to be made as of January 1, 2016 (or your fiscal year beginning in 2016).

# FAREWELL, BILLY APPEL!

**By Kathy Besgrove, CPA**

William "Billy" Appel, who has been with our firm since 1960, is retiring at the end the year 2015.

A bit of history....

Billy graduated in 1954 from the University of Wisconsin-Madison. After graduation, he moved back to his hometown of Milwaukee and began selling real estate. When he found out that UW-Milwaukee had just begun offering a 4-year degree for BBA in accounting, he enrolled. He graduated in one year and joined Mickey Sattell in 1960. That was 55 years ago! Billy will be 84 in December of this year.

Billy has had many long-lasting relationships with his clients. He still enjoys coming into the office every morning. When asked how he likes the long hours of tax season, Billy has always replied that it is his favorite time of the year. It is a chance to reconnect with clients who he may see once a year, it is a chance to mentor young professionals in our office, and it has always been gratifying.

In the early years of Billy's career, tax returns were prepared in pencil or pen, entirely written by hand. The tax return was then sent to an outside company to be copied. He also went through a phase when punch cards were used to enter data for tax returns. Fast forward to 2015 when everyone in our office has two or three monitors on their desks and works in a paperless environment.

Billy has always been very active in community organizations, and will continue after he retires. He plans to travel, spend time every winter in Scottsdale, Arizona with his wife Elaine and spend time with grandchildren and great-grandchildren.

Billy will most certainly be missed every day here at SJA. We wish him well and thank him for the work he has done over the years to create a wonderful and successful firm.



## Santa Word Search



**Santa Word Search**

X	U	R	S	C	T	X	B	O	J	I	W	W	I	Y
S	O	W	X	H	O	Q	T	O	C	N	F	F	I	Q
L	W	K	T	I	Y	M	T	Q	O	A	S	F	D	Q
R	F	F	B	M	S	E	Q	A	I	U	C	Y	Z	B
V	E	K	Y	N	S	R	S	R	H	S	O	H	L	K
K	Y	I	V	E	X	L	I	U	L	G	Q	Q	C	C
T	H	C	N	Y	U	E	E	L	U	G	I	S	K	I
M	D	C	E	D	S	K	E	D	X	H	E	E	Z	N
J	O	L	L	Y	E	B	U	G	C	V	E	O	L	T
F	U	O	J	D	H	E	H	P	L	O	D	U	R	S
Z	E	U	C	G	T	D	R	E	N	K	O	W	X	Q
W	F	I	I	G	Q	J	Z	G	E	H	W	C	M	D
D	X	E	L	O	Y	P	J	H	I	W	K	X	Z	Y
N	L	N	O	R	T	H	P	O	L	E	O	S	L	Z
S	T	Y	R	V	U	D	M	Q	A	W	K	S	Z	A

Chimney	Rudolph
Elves	Sled
Fairies	Sleigh
Jolly	Sleigh Bells
North Pole	St. Nick
Reindeer	Toys





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We offer a full range of services to our clients, including auditing and accounting, tax, information systems consulting, management advisory, litigation support, business valuation, fraud examination and financial planning. Our affiliated company [SJA Financial Advisory, LLC](#) offers comprehensive fee only financial planning services and investment management.

At Sattell, Johnson, Appel, & Co., S.C. Certified Public Accountants we are continuously striving:

- To render to our clients outstanding service with the highest standards of ethical conduct
- To be a catalyst in our clients' success
- To provide exceptional opportunities for career advancement and personal growth of our team
- And to be individually and collectively an outstanding citizen of the community

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