January 17, 2019

Hello,

Another year has come to a close, and what a year it’s been! We’ve had major tax law changes and an extended government shutdown. Everyone is wondering how the new tax laws will affect us, when can we file, and when will we get our refunds. Don’t worry the IRS has contingency plans in place so the 2018 filing season will go on as usual, for the most part. Electronically filed returns will be processed and refunds and payments will be processed as planned. What won’t happen until the shutdown ends is the processing of paper filed returns or any other correspondence, and no one is answering the phones at the IRS. Here’s a summary of the key dates:
**January 28, 2019** – E-filing opens

**February 15, 2019** – refunds with any type of child credits will be released (same as last year)

**April 17, 2019** – last day to file Federal and Mass returns

More exciting news, Fran has started to plan his retirement and Jennifer will be taking over the helm. This year will be Fran’s last full-time tax season. He will continue to work for the next few years, but in a very reduced capacity. Starting this summer and including future tax seasons, he will be working limited hours. Fran will be discussing his plans with his current clients as he sees you at your appointments this year.

Here are a few important points to remember when preparing for your tax appointment:

* **Please call Rachel at extension 105 to book your appointment**. All appointments will be booked by the front desk.
* Book your appointment early, our schedules fill up fast!
* 10 days prior to your appointment please drop off your information at any of our three locations (Please call before dropping off in the Belchertown office) or mail to PO Box 669, East Brookfield, MA 01515 (for all locations).
* Please bring all the information you have in the past. You may not need it all with the new tax laws, but for this first year, please bring it and we will determine what you can and can’t deduct.
* **IRS has increased the requirements for Head of Household and deductions and credits related to children. We are now required to have proof that each child you claim lives with you. Please include a document that shows each child’s address is the same as yours. Examples are report cards, medical forms, daycare statements, etc.**
* All Americans are still required to have minimum essential health insurance coverage or pay a penalty. We **MUST** have a Form 1095 to prepare your tax return. Mass residents **MUST** have a Form 1099-HC and anyone who purchased insurance through the Connector **MUST** have a form 1095-A.
* To help prevent identity theft, a copy of each spouse’s license is required for e-filing.
* Payment in full for your tax preparation invoice is required before we can e-file your return.
* We will do our best under the time constraints, but please know that you may have to file an extension if we do not have your complete information by April 8, 2019.
* As always, we remind you that tax planning should be addressed throughout the year and should be an integral part of financial planning.
* Please check our website www.lamotheassoc.com for valuable information. Our website also offers a secure portal to upload your tax documents. We urge you to use this secure portal instead of email.

Sincerely,

The Team at LaMothe & Associates Financial Services, Inc.

*Francis A LaMothe, EA, ABA, ATA, RICP®*

*Jennifer A DeSimone, MSA, EA*