



Your IRS Tax Relief  
Team!

October 2015

Newsletter

(770)939-7710

**HOW MAY WE HELP?**

The Gartzman Law Firm, P.C.  
2851 Henderson Mill Road  
Atlanta, Georgia 30341  
(770)939-7710

[www.GartzmanTaxLaw.com](http://www.GartzmanTaxLaw.com)

**Knowledgeable, Determined & Experienced  
IRS & State Tax Problem Representation  
Services Include:**

- Unfiled Tax Return Preparation
  - Innocent Spouse Claims
  - Injured Spouse Claims
  - Offers In Compromise
- Installment Payment Plans
  - IRS ID Theft Cases
  - IRS Penalties & Interest
  - State Tax Problems
  - Settle IRS Back Taxes
    - IRS Audits
  - Payroll Tax Problems
    - IRS Appeals
- Foreign Bank Account (FBAR) Cases
- Offshore Voluntary Disclosure Cases

**Attorney Spotlight**



Jeffrey S. Gartzman  
Serving clients  
throughout Georgia and  
nationwide for over 30 Years!

**Attorney Spotlight**



Judson Mallory  
Associate Attorney

**Other Services Include:**

- Wills & Estate Planning
- LLCs & Incorporations

**Atlanta-based Tax Attorney & CPA serving clients throughout Georgia and nationwide since 1982!**

**Special \$50.00 Off Tax Return Preparation Services or \$100 Discount off other Tax Services!**  
(Not to be combined with any other offer)

Dear Tabitha,

Happy fall everyone! We hope everyone is enjoying this weather and looking forward to Halloween at the end of this month. Please remember that the deadline to file your extended personal returns is October 15, 2015. We would be pleased to assist you with any tax preparation needs, future tax planning and/or getting rid of any tax problems that you may currently have.

Remember, we are a tax law firm and I am an attorney and a CPA. **We prepare and file delinquent and current tax returns and solve tax problems.** If you have outstanding balances due to the IRS or state we can help you get it straightened out. We can help set you on the path of planning properly for the current 2015 tax year. Get us your tax preparation information so we can begin work on your 2014 tax return preparation if still unfiled, any other outstanding returns or any IRS or state problems.

We at The Gartzman Law Firm want to remind you **we are here to help** with all your tax needs and would consider it an honor to handle your tax matters.

Thank you for the opportunity to serve you this past year. Your business is appreciated, and your referrals are welcome. Please mention our name to friends and business associates who may need our services.

Sincerely,  
Jeffrey S. Gartzman  
The Gartzman Law Firm, P.C.  
(770)939-7710

## Tax filing reminders

October 1 - Generally the deadline for businesses to adopt a SIMPLE retirement plan for 2015.

October 15 - Filing deadline for 2014 individual tax returns on automatic six-month extension of the April 15 deadline.

October 15 - If you converted a regular IRA to a Roth in 2014 and now want to switch back to a regular IRA, you have until October 15, 2015, to do so without penalty

## Check your 2015 tax payments

Don't let penalties for underpaid taxes increase your tax bill next April. Check the total you've paid in for 2015 through withholding and/or estimated taxes. If you've underpaid, consider adjusting your withholding for the final months of the year or increasing your remaining quarterly estimate. If you employ household workers, be sure your calculations include the payroll taxes you'll owe for them. Remember to include the 3.8% tax on net investment income in your planning too.

## How to keep your customers satisfied

In some industries, service has become a quaint memory. Customers are often reduced to selecting the provider that costs or annoys them the least. But the golden rule has not been repealed. Pleasing your customers can create a powerful competitive advantage - and a few simple changes may increase your bottom line.

For example, businesses are among the worst offenders of time-wasting annoyances such as long waits on hold. To distinguish your firm from the rest, establish the following customer service policies and procedures.

## Testimonials

A huge burden has been lifted off of us. Thank you again for all your effort! It was a pleasure to work with The Gartzman Law Firm. We felt very confident that our case was in the best of hands with professional ethical people.

### Staff Spotlight



Tabitha Relota-  
Client Service Manager &  
Legal Assistant

### From our Staff...

**Thank you for the opportunity to serve you this past year. Your business is appreciated, and your referrals are welcome.**

**Please mention our name to friends and business associates who may need our services.**

\* Communicate with your customers. Return calls, emails, and social media contacts promptly, send updates about matters in progress, and explain delays as soon as you can.

\* Make life easy. Offer discounts at the point of sale rather than giving out coupons or making buyers apply for mail-in rebates. If you use an automated phone system, provide a simple method for reaching a live person.

\* Apologize early and whenever necessary. If you're even partly wrong, apologize and proceed to a resolution. Train your employees to do the same and reward them for positive outcomes.

\* Put customers first. Let your customers know you're there for them and that you regard them as more than "cash cows." Listen to concerns and address them promptly. If a customer is unhappy with a purchase (whether product or service), fix it, replace it, or refund the payment in full. At worst, the loss won't be compounded by damage to your reputation. At best, the money will come back multiplied by repeat business and referrals.

Quality service is a powerful marketing tool that's surprisingly easy to implement. Simply imagine how you would want to be treated and provide that treatment to your customers. As customer satisfaction increases, your profits will follow.

## Give your kids the power of a Roth IRA

Would you like to give your child a head start on smart money habits? Here's a suggestion: Have the child invest in a Roth IRA. Why? The tax-free compounding of contributions and investment returns over your child's lifetime is a great wealth-builder. Here's what you need to know.

### Team Spotlight



The Gartzman Law Firm Team!

\* There is no minimum age to open a Roth IRA account. All your child needs is earned income, either from a summer job or from self-employment.

\* The maximum contribution to a Roth IRA for 2015 is \$5,500. Your child can contribute less and you can provide some or all of the cash, up to the amount of your child's earned income.

\* Your child won't receive a federal tax deduction for a Roth IRA contribution - and will pay no federal income tax on qualified distributions taken after age 59½.

\* You can continue to claim your child on your tax return as a dependent. Your child is also allowed a federal standard deduction of \$6,300 for 2015, which means the first \$6,300 of earned income is income-tax free.

\* If you own a business and can employ your child, you can benefit from additional tax savings, including a payroll deduction for your business. In addition, depending on how your business is organized, you may not have to pay federal payroll taxes such as FICA, Medicare and unemployment. Remember, your child must perform real services and the wages can't be excessive.

\* An early Roth IRA withdrawal could affect your child's college financial aid. Your child can take withdrawals from a Roth penalty-free to pay for college costs. But those withdrawals generally count as income when applying for financial aid. Are you interested in learning more? Give us a call. We'll help you get started on saving for your child's future.

## 2016 filing deadline extended

- **Next year, you'll get a few extra days to file your 2015 income tax return. The District of Columbia will be observing Emancipation Day on Friday, April 15, 2016, the usual filing deadline. That moves the filing deadline for 2015 federal income tax returns to Monday, April 18. Residents of Massachusetts and Maine get one more day to file - to Tuesday, April 19 - due to Patriots' Day.**

**NOTE: This newsletter includes general legal and tax topics of interest for a broad range of readers. It is not legal or tax advice that readers may rely on as a recommendation for their particular situation nor is it a promise or guarantee of a particular outcome or result.**



### About Our Firm:

Atlanta tax attorney and CPA Jeffrey S. Gartzman has been helping individuals and businesses with tax solutions for over 30 years. Having a local [Atlanta tax attorney](#) and CPA on the pulse of current IRS laws and regulations will save you time, stress and money.

Jeffrey S. Gartzman bolsters his down-to-earth demeanor with a background in the big leagues - serving his clients with a practical, professional and effective approach to solving tax problems large and small. We are here to help!

## **The Gartzman Law Firm, P.C.**

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