

TO: Bluff Country Financial Clients

FROM: Bluff Country Financial Services  
106 E. Maple / P.O. Box 306 / Houston, MN 55943  
507-896-3030 / [ask@bluff-financial.com](mailto:ask@bluff-financial.com) / [www.bluff-financial.com](http://www.bluff-financial.com)

DATE: December 30, 2018

SUBJECT: **WHAT'S NEW FOR 2018?**

The Tax Cuts and Jobs Act was passed by Congress and signed by the President on 12/22/17. The stated objectives of the legislation are to reduce taxes for individuals and businesses while simplifying the tax code. All taxpayers (present & future) that were hoping that the new tax code would be simplified to the point where a return could be filed on a postcard did not get their wish. Rather, the tax code was made more complicated due to new rules for individuals and business entities. Tax matters are complicated further by the fact that few of the provisions were made permanent.

As the new tax laws are too numerous to list, information regarding these new tax laws can be found on our website: [www.bluff-financial.com](http://www.bluff-financial.com). Under the **Resources** tab click on **Bluff Country's Helpful Forms** where you can find up-to-date tax information and the tax organizer worksheets.

- **PROPERTY TAX REFUNDS:** If you were eligible for a property tax refund in 2017, we will automatically process your 2018 refund for you after May 2019. You do not need to provide us with your property tax statements. If you have not received your refund by November 1, 2019, please call our office and we will check on the status of your return for you.
- **INFORMATION SECURITY:** Please never send sensitive personal information to us via an unsecure email. Bluff Country uses encrypted email for confidential information. Never send or reply to an email containing sensitive information unless you know that it is secure. We encourage you to call our office with any questions or concerns.
- **ELECTRONIC SIGNATURES:** Let us know if you would like to sign your tax documents electronically. If so, you would no longer need to make a second trip to our office to sign your tax returns!

- **EXTENSIONS:** We need your tax information by **April 1<sup>st</sup>** in order to complete your return in a timely manner. Information received after that date may cause your return to be extended and completed after the April 15<sup>th</sup> due date. We **DO NOT** automatically file tax extensions for our clients so we must be notified if you need an extension. You must include your estimate of any balance due with the extension. If you are on extension, we must receive your information by **September 15<sup>th</sup>** in order to meet the extension deadline. Information received after September 15<sup>th</sup> may cause your return to be completed after the extension deadline.
- **APPOINTMENTS:** Don't wait for an appointment card. As soon as you have all of your 2018 tax information together, bring it in or call to schedule an appointment.

If you have any questions or concerns, please call us at 507-896-3030. We look forward to working with you in the 2018 tax season.