

MESSAGE from the PRESIDENT

Dear NJ NATP Members,

I AM TRULY HONORED TO SERVE AS PRESIDENT OF THE NEW JERSEY CHAPTER OF NATP STARTING THIS YEAR. As we look ahead to 2026, I want to begin by echoing a message shared by our immediate past President: the importance of balance. Our profession is demanding, especially here in New Jersey, and each year we strive to do a little better—for our clients, our firms, our families, and ourselves. My hope is that 2026 brings each of you continued professional success *and* the quality of life we all work so hard to achieve.



Through NATP, I have built incredible professional relationships and have learned from some of the best minds in our industry. I've also adopted systems, procedures, and leadership skills that have not only strengthened my work within the Chapter, but have also helped me lead my own firm.

I step into this role with great respect for the foundation laid by those who came before me—especially our many Past Presidents who still remain on our Board of Directors along with our outgoing President, whose dedication and steady leadership over the past three years have helped guide the NJ Chapter through change, growth, and innovation. I am grateful that she will continue to serve on the Board and remain an active part of our Chapter's future.

Looking ahead, the NJ Chapter will continue to explore new ways to better serve our members. That includes evolving how we deliver education—through fresh topics, new locations, improved convenience, and thoughtful use of technology—while maintaining the high standards NJ NATP is known for. I strongly encourage you to stay connected through our NJ NATP member Facebook page, where thoughtful discussion, practical insights, and the occasional humor remind us that we are not alone in this profession.

Finally, I want to emphasize this: **NJ NATP thrives because of its volunteers.** Your ideas, your experiences, and your willingness to get involved are what keep our Chapter strong. If you have ever considered serving, now is the time. Please reach out to me or any Board member—we would love to have you involved.

Thank you for your trust, your membership, and your commitment to this profession. I am excited to serve you and to help lead the NJ Chapter of NATP into the future.

Warm regards,

Ethan J. Hundley, CPA

Ethan has been a member of NATP for the past 10 years as principal owner of his CPA firm Hundley Advisors LLC in Chester, NJ. He had been an employee/partner of the principal NATP member and his father, James Hundley, CPA founded during the 20 years prior. Ethan has advised and supported small to mid-sized businesses and their families across New Jersey and throughout the United States over the past 30 years. For the past 7 years, he has had the privilege of serving on the NJ Chapter Board of Directors, including 4 years on the Executive Board—3 years as Treasurer and this past year as Secretary.

save the DATE

PROPOSED SEMINAR ON SOCIAL SECURITY AND MEDICARE

MAY 19, 2026

Speaker, location and time: TBA

NATP TAXPOSIUM

JULY 13-15, 2026

Cleveland, Ohio

NATP TAX FORUM

SEPTEMBER 30- OCTOBER 1, 2026

Philadelphia, PA

NJNATP ANNUAL MEETING AND SEMINAR

OCTOBER 20, 2026

APA, Iseline, NJ

DECEMBER 3, 2026

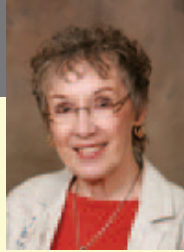
Topic, speakers and location: TBA

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From the Editor

BY JEAN MILLERCHIP, EA



ARE YOU READY??? Didn't we just finish with 2024?

We had an amazing attendance at the Famous NJ State seminar on January 10, 2026- 193 registrations! As always, our excellent speakers from Taxation University took us through NJ Updates. We were told that the Property Tax Relief applications will be mailed out starting in February. Please read Marilyn Ayers' Tax Tip of the Quarter for further information.

Keep on the lookout for upcoming educational events. Some are still in the planning process, as far as topics, speakers and whether they will be in person or virtual. There may be more webinars, so more education will be available to you. Again, the NATP Tax Forum is being held in Philadelphia, September 30-October 1st, at the Sheraton Hotel. Registration is open and is discounted early in the year. We hope to have an event planned for the NJ attendees.

If you are an EA, make sure to remember to renew, if it is your time period! I have been an EA since 1985, but 6 years ago, somehow I forgot the deadline, and when I received a letter from IRS telling me, as well as what I had to do to reinstate, I vowed never to let it happen again! It is a lot of paperwork and a lot of time during tax season.

As always, a big thank you to our dear friend, Kathryn Keane for bringing us up to date on NY State changes, as well as late breaking Federal changes at the NJ State seminar. She really needed those 3 hours for her presentation. Hopefully, you were there!

As I write this, the Jersey Shore, as well as the rest of NJ has been inundated with much more snow and ice than we are accustomed to getting. And these sub zero wind chills are too much and lasting too long. Unfortunately, the groundhog says 6 more weeks of winter.

Just make sure you take care of yourself first, so you can take care of family and all those clients. A little relaxing time is necessary- read a good book, take a walk- even frozen Barnegat Bay is beautiful to see.

Until next time.....

Jean Millerchip, EA has been in the tax business since 1976, and is in private practice in Lavallette, New Jersey. She earned her EA license in 1985. Jean has been a member of NATP since 1988, and served on the NJ Board of Directors from 1991 until 2009, in various positions, including Treasurer, Secretary, Vice President, and President. In 2008, Jean was elected to the National Board of Directors, and served a full 9 year term, during which she served as the National Vice president for 5 years and the National President for 2 years. Jean can be reached at jean.millerchip@gmail.com.

Alyce Taylor Receiving Her Gavel!

It became a tradition many years ago to reward the outgoing President of NJNATP with a specially engraved gavel and mounting block for them to display in their office. After serving 3 very successful years as the NJ President, term limits as set by the By-Laws, made Alyce step down.

Alyce spent her time as President wisely, bringing the NJ Chapter forward and always thinking of the membership. She always made sure to arrange a membership event at Taxposium and the Tax Forum- something that was typical of the location. Each one was different and unique and very popular with the attendees. In 2023, at Taxposium, there was "The Ghosts of San Antonio", a spooky bus ride; 2024 was a meetup for NJ attendees in Orlando; 2025 was a trip to the Neon Boneyard and the neon Museum in Las Vegas. At the NATP Tax Forum in Washington DC, she arranged an amazing night bus tour of Washington.

Alyce took care of NJ-NATP's 35th Anniversary party in 2024 at the Annual Conference in Atlantic City, with a special celebration. She was also responsible for the get togethers at Harrah's in AC when NATP was holding the Tax Forums there.

Alyce is a forward thinker, and has brought the Chapter into the future. One of her mottos is "Do It Now", so when she has a task, you know it's getting done right away. Thankfully, Alyce is staying on the Board.

Alyce - the NJ Chapter Board needs you!!!



FROM NO. 2 PENCILS TO 2-FACTOR AUTHENTICATION:

A 50-YEAR TAX ODYSSEY

SUBMITTED BY BRIAN MASESSA, CPA

As tax season 2026 flickered to life on my tri-monitor setup, I engaged my standard ritual: updating the software, recalibrating my Excel spreadsheets, and reviewing client financials—all from the comfort of my office. For a millennial CPA, this isn't "the future"; it's just Tuesday.

However, after a recent chat with a few seasoned colleagues who remember the "Before Times," I realized I'm living in a different universe. They described an era defined by actual paper files, physical calculators, and an alarming amount of faith in a sharp pencil. While our objective remains the same—keep the client out of the IRS's crosshairs—the process has mutated

from a craft of manual labor into a marathon of digital logistics.

Over the last 50 years, the profession hasn't changed; just everything about how we survive it.

Filing: From Stamps to Status Codes

- In 1976, filing a return was a theatrical production. You signed it, licked an envelope, and treated a Registered Mail receipt like a holy relic. If the USPS lost it, you prayed. Today, we live and die by the "IRS Acceptance ID." We trade physical ink for electronic signatures that clients "sign" with a thumbprint on their phones while standing in line at Starbucks.

Document Gathering: The Shoebox vs.

The Portal - The 1970s tax meeting was a sacred (and often dusty) ritual. Clients arrived with a physical shoebox of receipts, and the preparer often crunched the numbers right in front of them, performing "math magic" in real-time. Today, we play a high-stakes game of digital hide-and-seek. Clients upload blurry JPEGs to secure portals or "send" documents via encrypted emails that they immediately forget the password to.

The Efficiency Paradox

- In 1976, a full-time preparer using a calculator and a dream handled about 250 returns. Fifty years later, with AI, high-speed scanners, and cloud computing, the average pro still only handles about 250-300.

Why? Because we've replaced manual math with "digital overhead." We are no longer just tax experts; we are part-time cybersecurity officers, data-entry therapists, and software troubleshooters. We spend less time calculating and more time in a state of "Document Purgatory"—pleading with clients to provide all of their files while staring at unreadable PDFs of blurry K-1s sent via text message. We may have traded the pencil for a mouse, but the tax season grind remains a timeless tradition that no algorithm can solve.

Feature	1976 (Analog Era)	2026 (Digital Era)
Identification	Just your SSN & a handshake	684,000+ Tracked PTINs
Basic 1040 Fee	\$20 – \$30 (Somewhat Standardized)	\$200 – \$400 (Large Range)
IRS Processing	6 – 10 weeks (By snail mail) Accepted upon opening envelope	21 days (By binary code) Accepted within minutes of submission
Prep Time	1 – 3 hours (Manual math) For Average Return	30 – 60 minutes (Software math) For Average Return
Basic 1040 Length	Average 2 – 6 pages	Averages 12 – 15 pages

STATE MEMBER OF THE YEAR

Each year the NJ Chapter honors one of its members for their outstanding contribution to the Chapter's success, with the State member of the Year award. **Colette Taylor** was chosen for the 2025 State Member of the year for many reasons. Colette has been a member of NATP since 2001, and by October, 2002, she was on the NJ Chapter Board.

Colette held the positions of Secretary, Vice President and President, as well as chairing most of the chapter

committees over the years. She has also brought the national perspective to state issues, as she served on the National Board for 6 years. She has always been a forward thinker, in meeting member needs in a changing profession, as well as using her network of colleagues from other chapters to help better the NJ Chapter.

As a dedicated tax professional, Colette is able to help the board think through decisions by playing the devil's

advocate, when needed on board issues. Her experience allows her to provide well thought out guidance/input on all chapter functions, especially education. As a past NJ president, she is an excellent "go to" resource for new board members.

Colette is our first Legacy Past NJ President, as both she and her daughter Alyce have served in the role.

Congratulations, Colette on this well deserved award.



IN THE ABOVE PICTURE, COLETTE IS JOINED BY OUTGOING PRESIDENT, ALICE TAYLOR AND INCOMING PRESIDENT, ETHAN HUNDLEY.

NEW JERSEY TAX TIP OF THE QUARTER

SPRING, 2026

BY MARILYN H. AYERS, CPA

Doesn't February come faster and faster each year? Another tax season is upon us. Electronic filing opened early this year which was unexpected given the new tax law passed in July.



During our "Famous" New Jersey State Tax Seminar held on Saturday, January 10, 2026, we listened to the NJ Division of Taxation team of presenters with updates and changes to filing requirements for NJ, changes from Kathryn Keane for NY and a federal update that was outstanding. It was a great seminar filled with updates and important changes.

Here are a few important updates in preparing NJ 2025 tax returns:

- The Acting Director of NJ Taxation, Marita Sciarrotta give an update on the NJ Portal and the PAS-1. She indicated that there will be a postcard mailed for those who filed last year to login to NJ and file the current year. NJ is pushing electronic filing of that form using ID.me.
- The NJ Portal that we now use for Sales and Use tax filing will be expanded to include GIT and Corporate taxes and a few others in the beginning of 2027.
- The NJ speakers reminded us of the requirement to pay estimated taxes in 4 equal payments to avoid penalties and to ensure that extensions filed include payments to cover the tax due.
- NJ reminded us that they do not conform to IRS rules for the deduction of qualified tips or overtime.
- Don't forget about the deductions for taxpayers who are saving or paying for college. If your 2025 NJ gross income is less than \$200,000, they can deduct:
 - Up to \$10,000 of contributions to a NJ BEST college savings account during the year
 - Up to \$2,500 of principal and interest paid on student loans during the year under the NJ CLASS program
 - Up to \$10,000 for tuition costs if the taxpayer, spouse, or their dependent enroll in, or attend a NJ institution of higher education.
- The Stay NJ Program established during the 2023-2024 budget will begin with the tax year 2026. Payments for the 2025 applications based upon the 2024 tax year will begin in mid-February. For 2026, all payments will be made by check rather than applied against property taxes or using direct deposit. Those February checks could be an issue for our clients how are away during the winter months.

Have a great tax season, please stay healthy. As our friend **Kathryn Keane**, reminds us: put yourself first so you can help others! Just like the flight attendants tell us, put the oxygen mask on yourself first so you can help those around you!

Marilyn graduated from Rider University in June 1978 with a degree of Bachelor of Science in Accounting and earned her CPA license in 1990. Marilyn's practice, established in 1988, provides tax and accounting services to approximately 900 individual clients and businesses, where service is the number one priority. Marilyn has been a member of NATP since 2000 and served on the New Jersey Board of Directors from 2004 through 2016, including secretary, vice president, and past president of the New Jersey Chapter. Marilyn is also a member of the AICPA and the New Jersey Society of CPAs.

IRS PHASEOUT OF PAPER CHECKS

SUBMITTED BY JEAN MILLERCHIP, EA

Most of us have heard about the phaseout of paper checks beginning September 30, 2025, and wonder how some of our clients are going to cope with that. Perhaps a conversation is in order, explaining the positives of this change.

Protection: Paper checks are much more likely to be lost, stolen, altered, delayed than electronic payments. Direct deposit also avoids the possibility that a refund check could be returned to IRS as undeliverable. According to the Bureau of Fiscal Service, check fraud has increased by 385% nationwide since the beginning of the pandemic.

Speed: Refunds are accessible much faster, especially if filing electronically, with the refund going to the bank by Direct deposit. All of my clients who are receiving a refund have it sent by Direct Deposit.

According to IRS, they will continue to expand electronic Payment options to make it easier, faster and more secure for individuals and businesses to pay their taxes. Using IRS Direct Pay to pay directly from your bank account without fees is an easy option for a balance due, estimated taxes, etc. This is the conversation I will have with all clients who owe and/or pay estimated taxes.

Check the IRS website as they said they will publish all guidance and information necessary for filing 2025 taxes.

New Jersey Chapter

NATP™

National Association of
Tax Professionals

SOME PICTURES FROM THE FAMOUS NJNATP STATE TAX SEMINAR HELD ON JANUARY 10, 2026 AT THE APA IN ISELIN. A LARGE GROUP OF ATTENDEES LISTENING TO NJ UPDATES FROM TAXATION UNIVERSITY SPEAKERS. A VERY PRODUCTIVE DAY!



CONGRATULATIONS NJNATP OFFICERS FOR 2026!!

The newly elected officers for 2026 were presented and sworn in at the Famous NJ State Tax Seminar in January.



From left to right:

Treasurer: James Jimenez

Vice President: Pat DeSanto, Jr.

President: Ethan Hundley

Secretary: Alicia Foster

We proudly wish them every success for the coming year.

Website: www.njnntp.com

or Call: **856.546.7201**

NJNATP Members: Thank You for your Generosity!!

As you know, NJNATP adopted Angels Community Outreach years ago as our annual charity, with donations being collected every year at the Famous NJNATP State Tax Seminar in January. The organization, which was originally founded by a 12 year old girl, touched our hearts and made us want to help.

So, every January, at the Seminar, we collect warm clothing and other accessories to be delivered to Angels Community outreach. This year, there were 8 large bags of warm winter clothes and accessories that were delivered by Board members, Joe Wisniewski and Brian Masessa and delivered directly to the center the following week. As always, Angels Community

outreach was very thankful for the chapters' donated items.

This is the 5th consecutive year that the NJ Chapter has donated to the center, with the number of donated items increasing each year.



Pictured is **Joe Wisniewski** making the delivery, with the bin that was completely filled with our donations.



Again, many thanks to the NJ attendees for their continued generosity.

The organization has a website (<https://angelsoutreach.org>) an email address: info@angelsoutreach.org if you wish to find out more about this organization or donate further to this worthy cause. **You may also call or text: 856-625-8652**

NJ-NATP BOARD OF DIRECTORS 2026

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Glassboro
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NJ PRACTITIONER HOTLINE

609-633-6657 for Personal Income Tax
609-633-6905 for Business Tax

IRS PRACTITIONER HOTLINE

For practitioners with POA on file to call about a specific client problem:

866-860-4259

Tax Law Questions: 800-829-1040

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NJ CHAPTER

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