

February 2026

Newsletter

Smolin
ADVISORY • TAX • ACCOUNTING



IRS REFUND DELAYS: What You Need to Know

The IRS has begun issuing **CP53E notices** to **Form 1040** filers requesting refunds where bank account information for direct deposit was not entered on the 2025 **Form 1040**.

Without bank information, the IRS will issue a paper check, which can delay refunds by six weeks or more.

To learn more about **CP53E notices** and how to avoid refund delays, visit [Understanding your CP53E notice](#).

If you have questions or need assistance, please contact your [Smolin representative](#).

Have tax questions?
We have Answers.



New Expanded Red Bank Office

We have relocated our Spring Lake Heights office to a newly expanded Red Bank location, a move aimed at supporting the firm's continued growth and operational efficiency! [Read more:](#)

FOLLOW THE MONEY

Article Series by Charles “CJ” Pulcine

TRACING THE MONEY TRAIL: How Hidden Transactions Can Shape a Case

When financial records look clean, the real story may still be hiding beneath the surface. In the first installment of Follow the Money, a new article series by Forensic accounting expert Charles (CJ) Pulcine.

The series explores how seemingly ordinary transactions can quietly reshape an investigation and sometimes an entire case.



By tracing the flow of funds and uncovering what's intentionally concealed, hidden transactions can turn routine disputes into something far more serious.

Discover why following the money often reveals the truth that documents alone won't show. [Read the article.](#)

Blogs



New Trump Accounts - What You Need to Know

What are Trump Accounts, and how could they impact your tax planning? Get the essentials in our latest Smolin insight.

[!\[\]\(cbe80b694ebd74fcfe136a095b608235_img.jpg\) **Learn More:**](#)



A Tax Decision Every Married Couple Should Revisit

Married couples often assume filing jointly is the clear tax winner. In many cases it is, but not always.

[!\[\]\(3e2231b1ad3ca8da8658228c00dd08e0_img.jpg\) **Learn More:**](#)

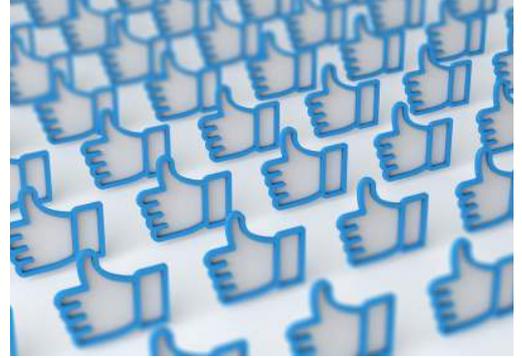


Protect Your Estate and Your Family With Co-Executors

Choosing an executor is one of the most important decisions in the estate planning process. While it's common to name a spouse or adult child, that choice isn't always the most effective.

[!\[\]\(0d5ec72f61334709c3fc9450209b754f_img.jpg\) **Learn More:**](#)

Social Media



Presented at the New Jersey LICA Total Pro Expo



Shannon Mosier, CPA and Diane McNulty, CPA shared practical tax strategies tailored specifically for contractors at the New Jersey LICA Total Pro Expo.

Their presentation offered valuable insights on planning and entity structure, and we appreciated the opportunity.

An Evening of Giving and Gratitude

We were honored to support The Mya Lin Terry Foundation's Annual Pocketbook Bingo, a special friends-and-family event dedicated to supporting children and families impacted by cancer. 🧡

This cause is incredibly meaningful, and we are thankful to stand alongside an organization that make such a powerful difference.

