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# A Moving Experience: An expatriate meets Joe Black



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In the movie *Meet Joe Black*, the Devil is reminded that death and taxes are the only two inevitabilities. But why is insanity attached to them, especially the latter, and especially in the US? I have been butting heads with the IRS for 385 days for money that they



erroneously confiscated — the technical word is “garnished” — from my Social Security payment last October. Not the first time this error has happened, but the first time it was not rectified within a few months.

After three months of writing and no replies, calling and no answers, I turned to the IRS Tax Advocacy Service. These folks are unsung heroes, independent of the IRS but with institutional clout that I, a mere mortal, could not aspire to. My case was assigned to a woman who seemed diligent. But her office was closed because of Covid, so for several months I couldn't reach her by phone. I would leave a message and eventually, maybe, she would call me back. Sometimes I wasn't available so she would leave a message and the telephone tag would start all over again.

After two months, we connected. I explained the problem and sent her the proof of my claim; she agreed that the

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Tax Advocacy Service could help, and got to work. I requested back-up for the IRS claim that I owed money; by the time she contacted the relevant office to send it to me and they sent it and I received it, another two months went by. Every six weeks one of us reached out to the other to find out what the status of my claim was.

In August my advocate called me with good news. The IRS had decided to recognize the validity of my claim and would be sending the money owed me “shortly.” But nothing happened shortly, or at all, On October 3, both my husband and I received an identical letter from the IRS stating that we should have received this refund. If not, we were advised that it would be arriving by check in the mail (who sends by mail anymore?) within “two-three weeks.” Guess what? Nada.

Today my tax advocate called to find out if we had received that check. No, I said, and then raised another issue. In the past, when my Social Security had

been inappropriately garnished, the fix had been to add the amount in question to my next Social Security payment. The process had been quick and smooth. No checks involved, just direct deposit. However, in this case, if a check were being sent to my spouse and myself, we had nowhere to cash it here. Our joint account is in Italy, not the States.

The tax advocate was taken aback. She had never encountered this problem before. She promised to look into it, in addition to reminding the IRS of the need to mail that check, whomever the beneficiary.

When we finished, I decided to call the IRS myself at the number printed on their October letter. The letter invited me to review my account with a representative. Otherwise, “If we don’t hear from you, we’ll assume you agree with the information in this notice.” But the phone system is specifically set up to ensure that callers *cannot* contact a representative. The 800 number has

three levels of menu options, then I was invited to wait my turn. After five minutes, a registered message informed me that “due to the volume of calls, we {the IRS} cannot answer your call at this time. We invite you to call back again.”

The classic Catch-22. If we don't hear from you, pay up. We make it impossible to hear from you, so pay up.

The State of California took a cue from the same playbook. They sent me a letter today, taxing me for California residency when I had been living abroad. (I had lived in the state decades ago). They had sent me a similar letter last year. I had called their tax office and talked to someone who removed the tax liability immediately. So I called the tax board again. After seven minutes of menus, I was told by the robot that my wait time would be three hours. If I wanted to hold my place in line, press “one” and someone would call me back when my time came. Two hundred minutes later,

someone did. The first thing the person said was, “Please reconfirm your phone number so if we are disconnected, I can call you back immediately.” The next thing that happened was . . . we were disconnected. And then nothing. Naturally, as with the IRS, the letter admonished: “If we don’t hear from you, we’ll assume you agree with the information in this notice.”

Meanwhile, my ongoing battle with the largest bank in the US continues as a *reductio ad absurdum*. The bank had improperly closed my investment account with them, after six years of no problems.

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Then they had the gall to CHARGE ME for MY inconvenience in transferring my investments to another financial institution. I complained, I protested, I contacted various departments inside and outside the bank. Finally the bank backed down and said they would waive their transfer fee. Then they re-contacted me and said they couldn't waive it but they would add the corresponding amount to my savings account. Then they called me again and said they were sorry they couldn't do that, but they would send this amount to the institution receiving my investments. To date no trace of this money.

At least in *Meet Joe Black*, there's Brad Pitt for compensation. Here I see nothing but aggravation, anxiety, and inevitable insanity.

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