

A Moving Experience: Bah, humbug. The American Dream



by C.Flisi

Once upon a time, Europeans—not all but many—looked across the ocean to the American Dream with admiration and envy. Americans were more pragmatic, more positive, more energetic, more upbeat, and more honest. None of the dangling cigarette cynicism of the Italian intellectual, the entrenched ennui of the German burgomeister, the pervasive pessimism of the French bourgeoisie. In Europe, things got discussed. In the US, things got DONE.

When I moved to Italy, I learned that things got done there too, but it was different. I needed an hour's worth of legal advice, and sought an expert lawyer whose rate was offputting. No problem, according to friends. "When he asks for X, tell him you are willing to pay X with a receipt, but you will pay $\frac{1}{2}$ X without a receipt and see what he says." What he said was, "*Certo.*" and pocketed the cash.

Fast forward some decades. I am now in the States but many of our financial and legal records are in storage in Italy. (Yes, much is digital but not everything). I needed one document and contacted the US white shoe law firm we had engaged five years ago because, surely, they would have kept our records. The response from the attorney was, "Call us to set up an appointment. Then engage us again and we can work on this."

I was apoplectic. White Shoe wanted to hold us up for *one* document that we presumably had a right to request. They had been handsomely compensated for their work five years ago. No way were they going to get away with this.

The same thing happened when I reached out to our former CPA firm. "We will be glad to help. Sign on the dotted line."

Maybe I could locate this document in the labyrinth of the Internal Revenue Service? So I tried to call the IRS. Years ago, their offices were open: you could make an appointment and talk to someone. COVID ended all that. It used to be difficult to reach a live person by phone (one might wait hours), but now it is literally impossible. Either you are forwarded from one robot to another, or you are put in an interminable phone line that drops just as a real person may be about to answer, or your call rings empty.

In the midst of all this the IRS sent me a letter, inviting me to contact them if I didn't understand what they had written. By "contact," they meant a phone call. They don't want emails. The only way to be sure a note has been received is to send a registered letter. That is not only slow and expensive, it is also frustrating because you don't know WHERE to send a registered letter without talking to someone beforehand. Call if you have questions. But you can't call. Write if you can't call. But you have to call to find out whom to write. The old Catch-22.

Our current CPA says not to worry. He will write to the IRS and get them off our backs. Of course, we have to pay him to do this. Of course, he can't give a time frame or any guarantees that he will be successful. Meanwhile, I am mindful of the fact that the IRS has owed me a small sum of money for 15 months, they admitted their error immediately, they were supposed to repay me a year ago, and I am still without my dollars AND without recourse to obtaining them.

Talking about financial matters, there's the morass of US banking. I have detailed how the largest bank in the US arbitrarily closed my investment account for no rational reason. I would have taken all my business elsewhere but so many things are linked to a bank account these days that I didn't have the stomach for it. Not yet anyway.

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(Italy is no better. I can't close my Italian account because it contains investments that can't be transferred. When I tried to move money from that account to my US bank, the transaction could not be completed online, so I had to reach out to an individual at the bank in Italy and beg for personal intervention. He complied, but sent me a note warning me that this was contrary to bank policy and he wouldn't do it again.)

It's enough to give you a headache. Speaking of which, I did change from the doctor who was supposed to be my "primary care physician" but who wound up double-charging me for my first visit last year. I have only met the new doctor once, but her office seems responsive.

From headaches to toothaches: my dentist here was recommended by locals and all seemed fine for my first three visits. Then I was told a "deep cleaning" was needed, at a cost of \$1,800. I don't have dental insurance so that was unwelcome news. When I mentioned this to a family member, he suggested a dentist who could do this same procedure for \$900, half the price. So I scheduled an appointment with this specialist, even more highly-ranked than the other guy. He inspected my mouth and analyzed my x-rays. "You don't need a deep cleaning," he announced, and did a regular cleaning for \$125, less than my previous dentist charged. Finally, a glimmer of the honest American Dream of long ago.

I am still waiting for the refund promised by car rental agency A two weeks ago. When I first requested it, they waffled and said the fine print on their contract was such that they didn't HAVE to reimburse me for the early return of their car, but then they agreed to do it. But the deadline has passed with no money, no message, nada. My take on their behavior is that it is good customer relations to promise a reimbursement, but very BAD customer relations to renege on that promise.

As for the money owed me by PayPal, the misnamed company that neither pays you nor is your pal, I finally gave up.

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[sk=86f8628c965bc4706862a92d3c09833b](https://medium.com/illumination/a-moving-experience-left-high-and-dry-by-paypal-why-a7d5c46a93ea?sk=86f8628c965bc4706862a92d3c09833b). After three years of back and forth in Italy and the US, I accepted the amount they said they would pay me of MY money. It represented a commission by them of close to 12%, which is outrageous, but I was tired of fighting them. And the bank, the lawyers, the CPA, the dentist, the doctors, Medicare (don't get me started on THAT), the IRS, the entire system that used to represent the American Dream.

God save us, every one.

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