



**“Whether you leave the house for five minutes or a week, they are always excited to see you when you return and have a feeling of pure joy just because you’re present.”**

**MAY  
2022**

# ***Dogs Make Our Lives Whole***

## **MEET XYLER, THE GIANT SCHNAUZER**

Dogs are little people with big hearts or, in the case of my new service dog Xyler, on the larger side! My wife and I have two miniature schnauzers, Murphy and Bentley, who are 5 and 6 years old, and now, a 17-month-old giant schnauzer. With three dogs, one being a puppy, the house has some action. They are always playing and it’s particularly fun to watch the smaller (but older) dogs try to boss Xyler around.

For the past two months now, Xyler has been my shadow, following me around everywhere I go — even on an airplane! As part of our bonding, I was instructed to feed him by hand for the first month to build a relationship and to let him know his food only comes from me. Compared to the smaller portions and bones that Murphy and Bentley eat, Xyler eats huge things! His favorite bone is the head of a cow femur or sometimes an ostrich femur.

As I also own a railroad construction company, every morning at 5 a.m., I head out to my father’s farm to meet the railroad construction crew members before they start their day. Of course, Xyler tags along. One morning, as I was walking with my nephew, I decided to take Xyler off of the leash, and he had a grand time running around, nose in the air and on the ground. It was dawn and the sun was just barely creeping up a bit, so visibility was still fairly limited, but I could still see him running around like a spider monkey.

Xyler rounded a big blueberry bush at full speed, not knowing that on the other side of the blueberry bush, there was a 15-foot drop. He ran right off the edge of the small cliff, and as he did, I saw him continuing to attempt to run while in midair — it was like a scene out of a cartoon! It had been raining and he landed in a little mud puddle and dented the ground a little bit where he fell.

But he stood up really quickly and looked around to see if anyone saw the fall. Instantly, he took a few

steps, shook off, and took off running again. The next time I let him off leash at the farm, again, he ran around like a banshee, but when he rounded the blueberry bush, he had nothing on but brakes!



Dogs are amazing because they have feelings and emotions just like humans. When I’d go back home to visit my parents, the family dogs would insist I’d sit on the floor and greet and acknowledge them first before greeting the humans. If I didn’t, they’d excitedly jump all over me and bombard me until I did.

It’s the best feeling in the world to receive unconditional love from your dogs. They live in the moment and don’t have a worry in the world. When we are down, our dogs can sense it and know how to cheer us up. We can learn so much from our dogs. Whether you leave the house for five minutes or a week, they are always excited to see you when you return and have a feeling of pure joy just because you’re present.

The first week of May is National Pet Week, and I am so grateful to have such wonderful animals in my life. They make the world a better place and truly are members of the family, each with their own personalities. No matter the time or place, pets always make our days a little brighter.

***-Ben Golden***

# HOW MOMS SHOULD CELEBRATE THIS MOTHER'S DAY: *Do It Your Way*

Let's face it: The kids probably aren't going to get you what you really want for Mother's Day. We know it's the thought that counts, but you've still earned some pampering. It might be time to take matters into your own hands by celebrating yourself this year — no matter what your children and/or partner have planned. Here are some ideas to get you started.

**Take the day off.** It might be the greatest gift any mother can give herself. Let your partner, the grandparents, or a babysitter take care of the kids for the day and spend time doing what you want to do. Maybe that's sleeping in late, finally going to see a grown-up movie in a theater, reading a juicy novel, or going on a shopping spree. It doesn't matter what you choose — not having to worry about temper tantrums, meals, or bedtime is the true gift here.

**Enjoy a girls' day out.** You probably don't get to see your friends as much as you'd like, so take the time to get together for some kid-free fun. You can treat yourself to brunch, manicures, or just a bottle of wine and a good laugh. Having the opportunity to catch up with the gals you love the most can be a great way to rejuvenate. Create a group text and get the party planning started!

**Have a date night — with the person of your choosing.** With whom would you most like to spend some alone time? If it's your partner, arrange a romantic evening for adults only. If it's your best friend, schedule a fun outing. Maybe your ideal Mother's Day involves the kids after all! If so, plan some one-on-one time with each of them, doing something special you know they'll love. Whomever you choose as your date, you'll feel more connected (and appreciated) than ever.

If your special Sunday is already booked with family activities, remember you can always pick another weekend to treat yourself. That way, you can still get your ideal day — and enjoy the kid-prepared breakfast you've come to expect and love.



## Staying on Top of It The Perils of Not Making Your Estimated Tax Payments

Most people's taxes are taken out automatically, usually on a "pay-as-you-go" schedule. Your tax withholding is indicated on your federal taxes W-4 form, which you fill out upon hire with your employer, and every two weeks or month, before you even get your hands on your paycheck, the taxes are taken out. If things are done correctly, you should wind up not owing anything or, even better, receiving a refund when tax season rolls around.

This practice ensures you have the cash to pay the necessary tax right away. If the government waited until Tax Day on April 15 to collect the necessary tax, many taxpayers would not be able to pay the correct amount because they probably would have spent it already. It's an easier system for everyone. If you are a W-2 employee, your taxes are taken out for you, but if you are paid differently, the responsibility may be on you to pay quarterly.

Typically, individuals and sole proprietors, S corporation shareholders, and partners who are expected to owe more than \$1,000 in Federal taxes for the calendar year are expected to make quarterly payments. Corporations, on the other hand, usually need to make quarterly payments if they are expected to owe more than \$500 when their tax return is filed for the year.

## Mother's Day Brunch Rainbow Frittata

*Inspired by EatingWell.com*



*Impress Mom with this delicious breakfast recipe!*





But what happens if you aren't able to pay your estimated tax payments?

If you aren't able to make your estimated tax payments, or you underpay on them, you may face underpayment penalties from the IRS. Not only will you be responsible for the total amount of payments you did not make, but you will also be charged a penalty if you do not pay by the due date provided by the IRS. This penalty is not a specific amount or percentage but rather is based on the amount owed, the amount of time that has passed since the due date, and the period in which the correct amount of taxes were underpaid.

In order to avoid an underpayment penalty, you must pay 100% of last year's tax or 90% of the current year's tax upfront. Always keep in mind that if you have any questions regarding your estimated payments, taxes withheld, or underpayment penalties, we're the experts and ready to help! Give us a call today!

## INGREDIENTS

- Nonstick cooking spray
- 1/4 cup sweet potato, diced
- 1/4 cup yellow pepper, diced
- 1/4 cup broccoli, chopped
- 8 eggs
- Basil, thyme, salt, and pepper, to taste
- 1/2 avocado, pitted, peeled, and thinly sliced
- Cherry tomatoes, halved
- Sriracha hot sauce (optional)

## DIRECTIONS

1. Preheat oven to 350 F and coat a cast-iron skillet with nonstick cooking spray.
2. In the skillet over medium heat, cook sweet potatoes, yellow pepper, and broccoli until soft.
3. In a medium bowl, whisk together eggs, basil, thyme, salt, and pepper.
4. Pour egg mixture into skillet with vegetables. Don't stir but instead use a spatula to lift the edges of the egg mixture until it is evenly distributed.
5. Transfer mixture to oven. Bake for 5 minutes or until the dish sets.
6. Top with avocado and tomatoes. Drizzle Sriracha on top (if desired).

# May Win of the Month

## SAVED BY THE TRANSCRIPTS

### CASE SNAPSHOT

**Client:** Personal Issue Uncovers Business Tax Liability

**Type of IRS Issue:** Taxes (Payroll and Personal)

**Tax Years in Question:** 2020-2021

**IRS Claimed Liability:** \$19,960.39

**Savings:** \$18,460.39

The clients, married business owners, came to us with concerns in regards to their personal tax liability. They were having trouble making headway on their prior personal tax debt while trying to remain compliant with the payroll taxes for their small business. Wanting to be in good standing with the IRS, they reached out to IRS Trouble Solvers to see if we could assist them. Starting with an investigation, we pulled the transcript of accounts for them personally as well as the business side.



After reviewing all of their account information, we determined that the best avenue of resolution for this client was an installment agreement for their personal tax issue, as they had the means to pay the debt off. However, we uncovered a previously unknown business liability on their payroll taxes of \$19,960.39. This unknown liability sent our clients into a panic, as they had thought they were in good standing for the business. After further review of their returns, we determined there was an issue on the 941-payroll tax report, which we could correct by filing an amended payroll report. Once this was completed, the \$19,960.39 liability was reduced to \$1,500.00.

Investigating the transcript of accounts, for both personal and business, is an important part of our process, as highlighted in this case. Without looking into the business side of things, the clients would not have realized the serious issue until they had accrued large penalties and interest.



## IRS Trouble Solvers™

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# HOW TO DEAL WITH BEING UNDERSTAFFED

## 3 TIPS TO HELP YOUR WORK ENVIRONMENT

Whether it's due to the pandemic or the "Great Resignation," businesses being understaffed is becoming a widespread issue. A lack of workers can be incredibly stressful for both you and your remaining employees, as it can cause all of you to feel burnt out, unmotivated, and resentful. If you're facing this situation, here are three tips to follow to cope while you search for new employees.

### Maintain open communication.

The first step is to address your staff and tell them that being understaffed is not the ideal work environment. Let them know what you plan to do to alleviate their increased workloads. Laying everything on the table allows your employees to know you understand how stressful this time is and that you're doing your best. It can also make them feel more comfortable talking to you about their concerns moving forward.

### Ask how you can help.

Figure out the areas your employees are having trouble with and help them create solutions. Don't expect your team to do everything by themselves — you will need everyone on board and all hands on deck. Teamwork is always important, but when you're understaffed, it's crucial that everyone is aiming for the same goals.

### Have daily or weekly check-ins.

General check-ins can be beneficial to ensure no one feels burnt out or overwhelmed. You can go in-depth about what they're working on for that day or week and see if they need anything from you. By having these check-ins, you will be aware of what everyone is doing and can offer resources if needed.

Handling a shortage of staff can be stressful for you and your colleagues. But with open communication, teamwork, and check-ins, you can ensure your team is supported to the best of your abilities. Being honest with one another about what's going on is essential because this is an uncomfortable situation for everyone. With some time, things can get better.

