

Taxes

A true story of paltry triumph over omnipotent evil

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If you try measuring the repulsiveness of a particular topic according to the amount of comedic material that it inspires, you will find that the United States system of taxation is vastly more distasteful a thought than Adolf Hitler and the events of September 11, 2001, combined.

Hitler and September 11 are sensitive topics. Delicate. A bit dangerous to joke about, lest one come off as crass and unfeeling. Yet comedians dive in. Comedians live for that stuff: the craft of ferreting out a laugh, or maybe a thought-provoking lesson, in the darkest of landscapes. A youtube search of "standup comedy hitler" turns up hundreds of stand-up bits. There are comedic movies, including *The Producers*, a box office smash that inspired a Broadway musical. Even the Germans do it: there's a German satirical novel called *Look Who's Back*. And similarly with September 11, 2001: there is a Wikipedia page called "Humor based on the September 11 attacks."

As for taxes, however, a quick internet search turns up exactly five short comedy bits, including Joe Zimmerman at the Comedy Cellar and Michael Ché in Boston, both in 2018. And Lewis Black made a nice long treatise in 2016. This is by no means an exhaustive search, but it paints the general picture that taxes have not inspired a whole lot of comedic material.

What is it about taxes? Surely no one would suggest that the tax system is more evil, more nightmarish than Hitler's Germany or a terrorist attack. Would they?

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The seed of these ruminations on fodder for dark comedy is a letter I hold from the New York State Department of Taxation and Finance on a sunny Sunday evening in March, 2021. It is the daylight savings switch-over Sunday, a day I had eagerly anticipated for weeks. It is seven pm. The light outside the livingroom window is fading on what has been a pretty decent day. I note the grey tint creeping onto the sapphire sky and, with a sense of impending doom, I open the envelope. I skim four pages. While they are constructed with English words, I scarcely make head or tail of them. Except for two shards of information: "tax year 2014" and "current balance: \$2438."

I read the entire line: "Tax amount assessed: \$2038; interest assessed: \$1149; credits: \$749; current balance: \$2438." I try to start over from Page One, but tears blur my vision. \$2438? From where? For what?

Because of our - my husband Wayne's and my - COVID-induced financial woes, this \$2438 is an overwhelming figure. Wayne works in theatre and so has been furloughed since March 2020, on unemployment, doing his best to start a home-based business. My salary has been doing the heavier lifting, as I wonder whether my job at a small university will survive COVID, given diving student retention. Wayne and I had in fact spent that Sunday morning cutting expenses so as to scrape together April rent without having to dig into retirement savings. The anxiety leaves us perpetually tired and occasionally fighting.

And now this bill. I am standing while I open it, and the "\$2438" welts me in the stomach and I pitch backward

onto the sofa. I feel beaten. Wayne and I work so hard. So damn hard. Yet we have never gone to dinner with friends without subtracting the bill from our monthly allowance. Never taken a drive without factoring in gas mileage, never done a grocery run without comparing bread loaf prices.

Wayne hears my wounded-animal cry and hurries in. Perhaps anticipating that I am physically injured, he looks surprised to see me on the couch - until he spies the paper I am clutching. He takes it from my hand and reads it. "It was your 2020 credit," he says. "That's how they found you. You never filed 2014." I nod, acknowledging understanding.

Twelve days earlier I had filed my return for 2020 - the first year in seven years that I had worked entirely within New York State. I had been delightfully surprised that I would receive a \$749 refund. But NY State instead had applied that refund to a debt incurred by my failure to pay NY State taxes during 2014, a year in which I had lived and worked exclusively in California - but forgotten to change my NY residency.

Wayne's explanation hits me hard as I realize its implications, and I sob harder. Wayne sits down next to me, about two feet away. He does not touch me. He never seems sure of what he should do when I get like this. Neither am I. On one hand, maybe I could use a back rub. On the other, I am possessed by a rage that I do not know what to do with. So Wayne is wise to play it safe.

"Twenty-four hundred," Wayne says. "That's pretty bad. But we can work out an installment plan."

"No, there's more coming now," I explain in despair. "That's just 2014." Beginning in 2014 I had been gone for six years, in California and Pennsylvania. I had not filed NY State in 2015, 2016, 2017, 2018, or 2019 - and yet I had maintained my official NY residency. Because I was homesick. I missed New York desperately, and changing my driver's licence address would have added insult to injury. The practicality of taxes had never occurred to me. So now there are five more of these monsters yet to come.

Wayne realizes I'm right. He looks at the floor and nods.

"So this is their thank-you for filing 2020 on time. You're welcome," I yell to the ceiling, with a dramatic gesture. "And \$1149 in interest? During the six years they didn't bother to tell us a thing about it? Seven years is the cutoff, right?"

"Yup."

"So they built up as much interest as they possibly good. What a coincidence. Hasan is right" (a friend of mine living in Western Europe who is fond of deriding the U.S.) "They just kick you and kick you. Which is okay if you're doing all right. But if you falter, they kick you harder. There is no path to redemption. It's just a spiral downward."

I resume sobbing. During inhales (exhales?) I wale questions that have no answers, such as, "What are we going to do?" and "How much time do we have?"

"It doesn't say," Wayne says. "But you need to do something before they start garnishing your paychecks."

"What are we going to do?" I reprise.

He sits silently with me.

I think back to my 2020 return filing. I had done it via an online service, which had asked me a litany of questions. Suddenly I wonder aloud, "Why did they want to know if I have a savings account? That's none of their concern - that's the money I have left over after they already taxed me. That's mine."

"They want tax on the interest," Wayne explains.

"Oh, jesus fucking christ," I shake my head, now laughing. "It just doesn't pay to do things the way you're supposed to."

My laughing seamlessly transitions back to sobbing for a few minutes. The helplessness. The sheer helplessness. They can demand anything. They make the rules. They aren't accountable. And in the case of 2014, I have no basis to fight anyway: I would need my W2's and California returns from 2014 in order to prove that I filed in California – and I had not saved them. Who saves their W2's from 2014? I'll tell you who saves them: the IRS. They have them. They can send them to you. But they won't: in 2021, they will only send you requests for documents dating to 2017. But again: *they have the information*. They have it in their power to learn that I filed California, but they refuse to learn it, and they refuse to send me the information so that I might demand that they learn it. By their definition, they are right and I am wrong.

"They have it all – so why don't they just do it themselves?" I ask the ceiling. "That's how it works in other countries." I ruminate for a moment, and then: "Oh! That's the answer, of course. Because if they make me do it, then I'll do it wrong, giving them an excuse to fine me in addition to what I actually owe."

Suddenly I realize the despicable depth to which this legal government mechanism is a scam. A brilliant, complicated, beautifully-executed scam. And for some reason, this realization sparks my brain to creativity. As if rising to the occasion: *Hey, wait a second: I can be evil too*. I stop crying. I sit up straight. I look at Wayne with purpose.

"Wait. In the detective movies sometimes there's some rich guy who has a Swiss bank account. Because you can hide evidence of a Swiss bank account. Right?"

"Right."

"What's a Swiss bank account?"

Wayne grins sheepishly. "I, um .. I guess it's an account that you have in a bank under the jurisdiction of Switzerland."

"Why Sweden?"

"I have no idea."

"Is there a minimum you have to put in?"

"I don't think so."

"But in the movies it's always a rich guy who has it."

"Yeah. I don't know."

"And if there's no minimum, then why doesn't *everyone* have a Swiss bank account?"

Wayne laughs by way of "Good question."

Now I am thinking hard. The thinking catapults me up from the sofa and I start pacing the room. "Okay. Swiss bank account. I'm going to look into moving all the savings to a Swiss bank account and cashing out my checking. Stuff it under the mattress. No trace of a penny in a U.S. account anymore. Fuck 'em."

"They can still take your paychecks."

That statement give me pause. "Okay. ... " Hm. So, how to generate income that they can't take? It would have to be cash. "What kind of a job could you get under-the-table, cash only?" What about selling drugs? "Ah! The weed people! Do you know those weed people?"

We have contacts from whom we occasionally buy marijuana. Could they use additional distributors?

Wayne shrugs. "I don't know them really. I just meet them for two minutes. But weed will be legal here soon anyway."

"Do they sell other stuff? Opioids? Pain killers?"

"I don't know."

I consider our neighborhood and possible clientele. We live near Columbia and a few miles North of the Upper West Side. A community of Type-A intellectual professionals. There must be a market there for prescription amphetamines.

But would it be worth trying? I have limited time and have never given a thought to organizing a drug cartel. How much could I expect to make from one sell, and how much time would that take? More importantly, how would I tell whom to trust, to stay out of trouble? I couldn't let the side job risk my real job.

Hey, wait! My real job! New York Institute of Technology, the university where I work, has a campus in Canada. "Maybe we could move to Canada!" Wayne stares at me blankly. "NYIT has a branch there. The system is much kinder in Canada. Much much kinder. I could look into that."

"I think you'd still have to pay NY State taxes if your salary came from here," Wayne points out. "Even if you change citizenship."

"But it couldn't be as bad, could it? Nothing in Canada is as bad as it is here."

Wayne shrugs.

"It sounds like everything's better in Canada," I continue. "It would be a no-brainer to move there anyway, except it's so cold."

Wayne continues nodding. At this point he will support anything I come up with, just to keep me from melting into a puddle of despair. But in the moment I do not allow myself to consciously know this. I need his encouragement.

My adorable miniature schnauzer Gretel has been cowering in the corner of the sofa, and now I stroke her head, to calm both of us. Gretel is gorgeous. Not only gorgeous but well behaved, obedient, and loves attention.

"What if we put Gretel to work?"

Wayne laughs.

"No, seriously. As a dog model. Isn't there money in that?"

"Oh. Yeah. That can be good money."

"It wouldn't be mean of us. She loves attention. She would adore the spotlight. She's all 'me me me!'" Wayne agrees. I look to Gretel. "Do you want to be famous, Little Girl?" I ask her. She licks my nose.

I feel better. Ten minutes earlier I had been helpless. A cornered animal. But now, like a cornered animal, I realize that I can lash back. I am not completely lame. There are things that I could do. I could move my savings to a Swiss bank account and my checking to a stash under the mattress. I could organize a drug cartel for dealing prescription amphetamines to academic intellectuals on the Upper West Side. I could flee to Canada. I could have Gretel dog model. These are real options. Maybe not ideal, but technically real. That is something. I am not paralyzed; I have agency. I have a modicum of control.

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It took two days before I could stomach the thought of digging into the greasy 2014 mess. By then I had spent an hour googling phrases like "good reason why we have to file taxes?", truly out of curiosity, and turned up nothing. That negative result supported my "pure evil" theory of the U.S. tax system, and so I now felt fully licensed to hate them all with abandon. This made me somewhat happier.

Wayne and I sit down together to dig up whatever six-year-old fossils we can find. It turns out, at the bottom of a beaten cardboard box at the back of Wayne's closet, that Wayne had filed us jointly that year. I had sent him my W2 from California, and he had entered our joint income on both Federal and State. The state now seems to be claiming that there is a missing amount, which is about what I had earned in California. Had that income been left off somewhere by mistake? But the amount they note is also about what Wayne still owes in student loans. Is the mistake instead about the student loan stuff? And who had made the mistake - Wayne or the State?

The tedium runs on for twelve hours and five phone calls, over three days. All this time, we are chasing after information that we know that they know that we do not know, and that they will not give us. We end by mailing a petition for an in-person hearing. Now, blood still boiling, I sit typing furiously so as not have let those hours go for nothing. These are revenge-infused sentences. Let me at least exploit the event; twist a laugh out of it.

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So, what is it that keeps comedians from taxes?

Is it that Hitler and September 11 are so in-your-face horrendous that they're better choices? Juicier, or easier?

Is it the tedium of taxes? The confusion, the lack of transparency? Hitler and September 11, while horrifying, are understandable at some level. In fact, the underlying psychology of such events can be fascinating.

But no, I think it is something else. Something more disturbing. I think it is the fact that there exists a legal government organization of systematic rape, and that there probably will continue to be. And it makes us – well, U.S. taxpayers, at least – feel so violated that we just do not want to think about it unless we absolutely have to. The system wastes our time, wastes the money that we worked for, wastes some fraction of our having-worked, and thereby wastes our souls. It would be an astonishing feat to dress up real rape nicely, to make it presentable enough to be tolerated. But with monetary rape it's easier: invent an official seal, stamp the seal onto seventeen hundred forms, and presto: your scheme looks legit. And it is too expansive and deeply rooted to change. What a dismal thing to think about. In thinking about Hitler or terrorists, at least you learn lessons to craft a hopefully-brighter future.

So why did I write this? And for whom? My revenge-infused sentences will never stab any of the monsters who are responsible for perpetuating the U.S. system of taxation. Even if they do read this, the stab will be a mosquito bite. And as noted, I had already wasted twelve hours. Now I have spent ten additional hours writing about those twelve hours. Did the ten hours negate ten of the previous twelve, so that in retrospect I had only wasted two? Or have these ten hours instead raised the grand tally to twenty-two?

I have no idea.

Well, I have made at least one intelligent decision. I have paid a friendly and knowledgeable accountant at HR Block to submit for me my 2015, 2016, 2017, 2018, and 2019 New York State tax returns. Now I await with anxiety the response. But my anxiety is tempered by the knowledge that I can still move to Canada.

Maybe I won't, but I can.