

But what's in your IRA?



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I cover tax: paying tax is painful but reading about it shouldn't be.

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The Man With The Scam (In The Style Of Dr. Seuss)



The National Education Association's Read Across America Reading Tour lands this week in Dallas, Nashville, Phoenix, San Diego, Denver and Atlanta. The annual Read Across America Day is on March 2nd, the birthday of Dr. Seuss. (Kevin Lock/Feature Photo Service for NEA)



Today is Dr. Seuss' birthday. Theodor Seuss Geisel, or Dr. Seuss as he is known to most of the world, was born on March 2, 1904.

I'm a big fan of Dr. Seuss. I love his silliness, the twists and turns of his language, and the magic of his words. He said, about his writing:

“ I like nonsense, it wakes up the brain cells. Fantasy is a necessary ingredient in living, it's a way of looking at life through the wrong end of a telescope. Which is what I do, and that enables you to laugh at life's realities.

One of those realities for grown-ups is taxes. For the last few years, I've mixed a little tax in with my Seuss. You can see my efforts from past years here:

- [Oh, The Taxes You'll Pay \(2015\)](#)
- [If I Ran The Congress \(2014\)](#)
- [Oh, The Tax Forms You'll Know \(2013\)](#)

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- [I Do Not Like Them, IRS \(2012\)](#)

This year is no different. Follows is my rewrite of
“The Cat In The Hat” I hope you enjoy “The Man
With The Scam.”

The check did not come. Bills were too high to
pay.
So we sat on our hands, Day after day after day.

We sat there not filing. We sat there, we two.
And I said, “How I wish we knew what we could
do!”

Too much to avoid but too high to pay all.
So we sat on our hands. We didn’t write or call.

And all we could do was to sit!
sit!
sit!
sit!
And we did not like it.
Not one little bit.

And then something went BUMP!
How that bump made us jump!
We looked!
Then we saw it and I’ll now confess,
We looked, and we saw it!
Call from IRS!
The caller, he said, “Why do you sit there like
that? I know you owe tax and the amount is
insane.
But pay by the due date to avoid further pain!”

“I know where you live, where you work,” said the
voice.
“Not paying your tax is a very poor choice.
But there are solutions. I will show them to you.
You will be very, very glad that I do.”

And honestly, I did not know what to say.
I wasn’t sure what to do: should I just pay?

A small voice said, “No! No! Hang that up right
away!
The IRS would surely NOT call you to pay.
You should not pay up. You should hang up
without
Offering info – if you have any doubt.”

“Now! Now! Have no fear, have no fear,” the man
said.
“My tricks are not bad, that’s all in your head.
Why, I can help you figure out what is best,
If you’ll pay up now, you can avoid an arrest.”

“That’s not fair!” I proclaimed. “This is no fun at all!

I’m not sure if I owe. I do NOT like this call!”

“Have no fear!” the man said. “Just hear what I say.

You will pay an amount and then I’ll go away.

This part’s important so don’t you forget it.

Pay using cards – I take debit and credit.”

“Pay at once! Pay at once now!” the man said.

“I’m losing my patience and I’m losing my head!

You owe LOTS of taxes!

I can make things quite rough!

If you don’t pay up now!

I will have to get tough!

Listen! I can put the police on the call!

But that is not all!

Oh, no.

That is not all...”

“Pay your tax!

Pay your tax!

Pay your tax NOW!

I’ll have to get ugly and you have to know how.

I can go to your house, call the police station!

I can go to your job or call immigration!

I can make your life hard and toy with your money!

Trust me, you won’t think any of this funny.

I’ll embarrass you if you try ending this call!

But that is not all.

Oh, no.

That is not all...”

That’s what the caller said... then the line went quite dead!

It went down with a beep And then there on the call.

The pair of us sat, Very worried and ALL!

What if we did owe money, What if it was a lot?

I said, “Do I like this? Oh, no! I do not.

This is not a good thing, It’s not a good fit.

No, I do not like it, Not one little bit!”

“Now look what you did!” the caller dialed us back.

“You still haven’t paid And that’s a true fact!”

“You have one more chance, To settle your tax debt.

But then I’ll get mad and you’ll lose, I will bet.

You SHOULD NOT be here when you owe me some dough.

You'll pay your bill now and you'll pay what you owe."

"I don't think I owe you. Oh, at least not a lot!"
I said to the caller who was listening – NOT.

"I will NOT go away. I do NOT wish to go!
and so," said the caller to me,

"so...

so...

so...

I will show you another good trick that I know!"

He hung up the phone. And, then, quick as a flash,
The phone rang again, still demanding more cash.

Lots and lots of cash. I opted to screen it.

"Now listen to me," the man howled. "I mean it!"

Then he yelled more loudly and threatened some more.

"I've called the police, they should be at your door."

I didn't believe him yet I did have some fear
Of having the police or the feds show up here.

"I will call back again. I will try something new.
Two things. And I call them Thing One and Thing Two.

These things will assist you. They're easy to do."

Then in my email were Thing One and Thing Two!

Subject: How do you do?

They arrived as a set.

Would you like resolve your tax debt over the net?

On my computer? Oh no, what do I do?

So I clicked on the links from Thing One and Thing Two.

I clicked on the links though my gut said, "No!

No!

Those Things should not be on this screen! Make them go!

They should not be here without a letter first!

Hit delete! Hit delete! Before they do their worst."

"Have no fear, taxpayer," said the caller to me.

"These Things are good Things. If you trust me, you'll see.

They are real. Oh, so real! They will help you to pay.

They will give you some aid, To climb out of this fray."

"Now, here is all you have to do," the man said.

"Enter your Social – or your ITIN instead."

“No, no! I should not!” I thought yet again.
I should not give up my full name or my PIN.
I should not respond, or confirm an address!
Or retype my email Or ping, click, or press.

As scared as I was, I saw through the lies.
I saw those two Things were all part of the tries
To cheat, to scam, ugh, and that, I despise.

Thing two and thing one! They still tried! They
still phished!
But now I refused to do what they wished!
I deleted the email And attachments thereof
(But not before sending to irs.gov)

And my inbox was filled, with all sorts of spam.
Confirming, of course, that it was all quite the
scam

And I said, “I do NOT like the way that they play!
If everyone saw this, Oh, what would they say!”

Then I thought to myself, “Are there others in
fear?
Should we let people know what happened here?
Oh, what will they think of us? What will they say?
They will not like that we were treated this way!”

Should we DO something? Warn our friends of
the scam?
Despite some arrests, thieves are still on the lam.
So, we tried our best to think of something to do!
We needed to get rid of Thing one and Thing two!

So, as fast as I could, I flew to the net.
And I said, “On the net, I can get them I bet.
I bet, on the net, I can get those things yet!”

Then I went to the net. It came up with a PLOP!
And I knew, that at last! Those two things had to
stop.
I told the man with the scam, “Now you do as I
say.
You pack up your things and you take them
away!”

“Oh dear!” said the man. “You did not like our
game...
Oh dear.
What a shame!
What a shame!
What a shame!”

Then he shut up his phone, took it off of the hook.
And he slunk, slunk away with not even a look.

“That is good,” we both said.

“He has gone away. Yes.
But I think we still might owe IRS!

And this mess is so big and so deep and so tall,
We can’t solve it now. There is no way at all!”

And THEN! I decided to open my mail.
No matter how scary, I just wouldn’t fail.
“I always fix all of my problems and so...
I will fix this for good with the help of a pro!”

Then I sorted through all the forms that I could
see.

The piles of returns,
including Schedule C.
I dug out my receipts,
And found all of my checks
(Actually my records
Were not all complete wrecks.)
And I put them in piles.
Each one for a reason -
I’ll get this thing done,
Before next tax season.

We met with a tax pro and she said to us two,
“I can help you out. Tell me, what did you do?”

All fixed up, we stopped short of a stammer
Before spilling about the calls from the scammer.

Should we say more about it?
Now, what SHOULD we do?
Well...
What would YOU do
If a scammer called YOU?

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