



Ebbinghouse Law Group, LLC  
 "We help you get your life back from the IRS!"

# IRS TAX CHALLENGER NEWS

DEDICATED TO IRS TAX PROBLEM RESOLUTION

[www.TheTaxSolvers.com](http://www.TheTaxSolvers.com)

## NEW INFORMATION ABOUT OFFERS IN COMPROMISE



**Tom S. Ebbinghouse**  
 Published Author  
 Tax Problem Solver  
 Attorney

Many people think of "Pennies on the Dollar" when they think about the IRS' Offers in Compromise program. Many people have misconceptions about this program. There isn't a secret room at the IRS where they put on their Monty Hall "Let's Make a Deal" hat and agree to just anything. Most of what people believe from watching late night TV ads on "pennies on the dollar" is a bunch of hype. Many of those companies who advertised "pennies on the dollar" or made similar promises are now bankrupt and many people were swindled out of their money in hopes of "pennies on the dollar." Here's the latest low-down on Offers in Compromise ("OIC").

An OIC allows you to settle your tax debt for less than the full amount you owe. If you can't pay all of the taxes (including penalties and interest), or doing so creates a financial hardship, it is a way to resolve the tax problem. The IRS considers your unique set of facts and circumstances including: ability to pay; income; expenses; and assets (including the equity in those assets). Most people when they think about the program ignore that the IRS is looking at their income and their assets. The IRS approves an OIC when the amount offered represents the most the IRS can expect to collect within a reasonable period of time. An OIC is generally not accepted if the IRS believes the amount owed can be paid in full as a lump sum or a through payment agreement.

The IRS announced on May 21<sup>st</sup> expansion of its "Fresh Start" initiative by offering more flexible terms to its Offer in Compromise program. The IRS recognized that many taxpayers are still struggling to pay their bills. It

focuses on the financial analysis used to determine which taxpayers qualify for the program. That enables some taxpayers to resolve their tax problems in two years compared to four or five years in the past.

The IRS has revised the calculation for the taxpayer's future income, allowed repayment of student loans, allowed payment of state and local delinquent taxes and expanded the Allowable Living Expense allowance category and amount. When the IRS calculates a taxpayer's reasonable collection potential, it will now look at only one year of future income for offers paid in five or fewer months, down from four years, and two years of future income for offers paid in six to 24 months, down from five years. All offers must be fully paid within 24 months of the date the offer is accepted. There are other specifics that apply as well.

We have successfully used this program in the past to help taxpayers who could not pay their tax debt. The new changes mean that more people may qualify for the program. It's a useful tool in appropriate circumstances. Contact us if you have questions about the program.



**Richard J. Ebbinghouse**  
 Published Author  
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## NINTH EBBINGHOUSE EARNS EAGLE SCOUT HONOR



Alex Ebbinghouse receiving an Eagle Scout scarf from Scout Master Bob Kessler



Ebbinghouse Eagles From Left to Right  
 Tyler Ebbinghouse, Adam Ebbinghouse, David Ebbinghouse, Alex Ebbinghouse, Tom H. Ebbinghouse, Connor Ebbinghouse, Tom S. Ebbinghouse, Rick Ebbinghouse (Not Pictured Joe Ebbinghouse, MD)

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### WORDS AND PRINCIPLES OF BOY SCOUTS

**"ON MY HONOR I WILL DO MY BEST, TO DO MY DUTY TO GOD AND MY COUNTRY, TO OBEY THE SCOUT LAW, TO HELP OTHER PEOPLE AT ALL TIMES, TO KEEP MYSELF PHYSICALLY STRONG, MENTALLY AWAKE AND MORALLY STRAIGHT."**

A Boy Scout Eagle Scout Court of Honor in Bloomington, Indiana was held on June 3, 2012, for Alexander Ebbinghouse, youngest son of Marilyn and David Ebbinghouse. This is the 100 year anniversary of the Eagle Scout rank. It was a day of significance for him highlighting his path going from Tenderfoot to an Eagle. It was quite an achievement! Only four percent of all Boy Scouts obtain the Eagle Rank.

Boy Scouts follow the Scout Law. A Scout is trustworthy, loyal, helpful, friendly, kind, obedient, cheerful, thrifty, brave, clean and reverent. The Boy Scout motto is "Be Prepared" and the Scout Slogan is "Do a good turn daily."

To obtain the Eagle rank, a Boy Scout must earn a total of 21 merit badges, 10 of which are required. A merit badge is an award that is presented to a Scout when he completes the requirements for one of the merit badge subjects. The concept is based upon the idea that a Scout who has earned a number of merit badges gains confidence, finds greater purpose in life, and becomes a better person from his experience. To be an Eagle he must also serve in a position of responsibility in his troop. A service project is also a part of the requirements.

For the Ebbinghouse family, being an Eagle represents their family's values of how they live. It was a journey that began more than 75 years ago when Dr. Tom Ebbinghouse, age 91, had his Eagle medal pinned to his chest in North Manchester, Indiana. Alex is the ninth Ebbinghouse Eagle Scout, every male in three generations of Ebbinghouses. (Rick was the fourth and Tom was the fifth.) Congratulations Alex!!!

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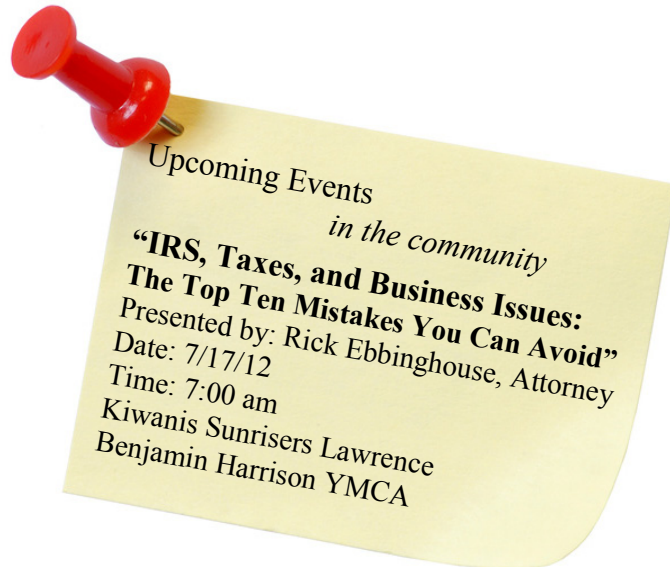
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## Thoughtful Things

You have to love a nation that celebrates July 4, not with a parade of guns, tanks, and soldiers who file by the White House in a show of strength and muscle, but with family picnics where kids throw Frisbees, the potato salad gets iffy and the flies die from happiness. You may think you have overeaten, but it is patriotism.

Erma Bombeck

### *Thank You For Your Referrals!*

We appreciate your referrals. As you know, we represent people in tax audits, payment plans, offers in compromise, innocent spouse and many other IRS problems. It really makes our day when you have referred someone to us. It is the ultimate compliment. We highly value your trust and will take care of everyone you send us. You are doing them a favor telling them about our services and us a favor too by sending us quality people we enjoy helping.

This publication is intended to educate the general public about IRS Tax Problem Resolution. It is not intended to be legal advice. Every case is different.

Tom's mother-in-law (Joan Doloris) is a fantastic cook and he wanted to share her recipes with you. Each month we will feature great down home comfort food for you to enjoy.

### *Doloris's Divine Dishes*



## THE BEST CHEESEBURGERS EVER! DO YOU WANT FRIES WITH THAT?

### Cheeseburgers

1 lb regular hamburger (not reduced fat)

Your choice of cheese (not reduced fat)

Hamburger buns

Butter

Salt and Pepper

Black iron skillet

### Cheeseburgers

Divide hamburger into four patties and pat to desired thickness. Salt and Pepper to taste. Heat black iron skillet to medium to hot, place patties into skillet, cook until brown on both sides and through the middle. When they are done place cheese on top of each burger, spoon some of the grease from the hamburgers onto the cheese to melt it onto the patties.

### Hamburger Buns

While the hamburgers are frying take another skillet, heat, butter the hamburger buns and toast. After the buns are toasted, place the top buns onto the cheeseburgers, place the bottom buns on top of the top buns. Cover to allow the buns to steam and soak up the grease and cheese for 5 minutes. I like to use bread and butter pickles as a condiment. In some restaurants these are called gourmet burgers because of the bread and butter pickles.

### French Fries

1 package-any size of Frozen Steak Fries

Place the steak fries into a deep fryer. Allow them to fry until they get a little tinge of gold on them. Take them out and place on a paper towel to soak up the grease and let them rest from 5 to 30 minutes. Return them to the deep fryer (make sure the grease is very hot) and allow to fry until they are golden brown. Salt to taste. This is a good way of preparing them if your are cooking for a lot of people.