



CONFIDENTIAL

Special Report:

Small Business Owners: Payroll Tax Questions

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Small Business Owners: Do You Have Payroll Tax Problems?

If so—You MUST Read This Special Report to Protect Yourself and Your Business from the IRS!

It is hard being a small business owner today, trying to pay your employees their paychecks every week, and pay the IRS all those payroll taxes! A lot of times when money is short. You pay the employees first. It is a natural thing to do—you need to take care of your employees, even if you must skip paying yourself! Besides, if you do not pay them, they will quit on you and you will have to hire new people all the time. And who has the desire or the time to do that?

If you owe payroll taxes, you are in danger of losing your business ...

The IRS Does not Care About Your Financial Problems. They Just Want You to Pay Your Payroll Taxes!

The IRS does not care if you cannot pay your employees. They do not care if you put your employees out on the street. They do not care if you cannot collect your receivables. They do not care if one of the largest and best customers just went “belly up”. They do not care if we are still suffering the lingering effects of the Great Recession. All they care about is that you have money that belongs to them, and they will do whatever they have to do to, even put you out of business, to collect it. They do not care who you are, or even what business you are in.

Penalties for failing to file your payroll taxes are the “kiss of death” for any small business owner. They tack on penalties totaling 33%, in just the first 16 days! And it does not stop there. The IRS adds interest on top of the penalties, too. It is not uncommon that a payroll tax liability doubles in short order. And if you do not pay them or work something out, they will shut you down! It is much less work for the revenue officer, as most are lazy, simply to close you down rather than work out an arrangement with you.

The IRS Will Collect Or They Will Shut You Down

It is as simple as that. The IRS is the most brutal collection agency on the planet. They have more authority than the President of the United States! And they have all the ways and means to do whatever it takes to collect what is owed to them. You did not wake up in the morning, and say to yourself, “I’m not paying my payroll taxes” because you did not want to. The money simply was not there. It is not your fault. One week you are short of cash. It was a slow week, a customer’s check bounced, or any number of other legitimate reasons prevented you from paying the IRS. You are a good person. You figure you will make it up the next week. But then the next week comes and goes, and you realize that you still do not have enough money to make that payroll tax deposit. And then the entire situation starts “snowballing” into an avalanche.

Don’t Bother to Call the IRS To Talk Your Way Out Of This Predicament

If you were to call the IRS, and were able to get through after waiting on hold for an hour, and tried to explain your situation—you might as well have a conversation with the wall—because the person you talk to doesn’t care. The IRS representative probably makes \$13-\$14 an hour and is poorly trained. Do you think this person ever had to make a payroll in his or her life? Do you think this person knows what it is like running a small business? Do you really think he or she will have any sympathy for you? Not only is the answer “NO”, but this IRS representative can also dictate the fate of your case. What he or she will try to get, while you are on the phone, is all your personal and financial information. This person will want to know where you bank; all about your customers who owe you money; and the value of all your assets, like your home, cars, motorcycles, etc. Why? Because now the IRS has all the information it needs to levy your bank accounts, take your receivables, and seize your property.

The IRS Has the Right to Just Come In and Shut You Down

Did you see the IRS hearings on TV lately? Did you see how badly the IRS treated and harassed all those conservative not-for-profit organizations? Did you see the high-ranking female employee, who was charged in the scandal, plead the 5th Amendment rather than tell the truth to the American people? Can you believe the IRS does these kinds of things to their own citizens?

I have rarely seen any IRS employee be disciplined for violating the law. They just go about their job like nothing happened. How do you think they are going to deal with you, the small business owner?

Let me ask you a question. If you were accused of a civil or criminal offense, would you go to court without a lawyer? I would not. We it is the same thing with the IRS. Owing 941 payroll taxes is different than owing 1040 income taxes. It could turn into a criminal matter quickly. Why? Because the money you owe the IRS for payroll taxes has already been deducted from your employees' paychecks for withholding purposes. **It is not your money to begin with;** the IRS has entrusted you to hold this amount, on behalf of your employees, and pay it to the IRS when you issue paychecks. The IRS looks at this as if you stole from them. The IRS gives your employees credit for the withholdings and fully expects you to pay this amount to the IRS at the same time you pay your employees.

Even If Your Business Shut Down— You're Not Out of Woods

After they padlock the doors, they will go after you personally. The IRS is a very special creditor. They do not need a court order to go after your personal assets. So, your problem has gotten bigger. It is not enough to make anyone paranoid, with the IRS stalking you, looking at your money any way they can.

There Is a Way for You to Get Help!

Now that you know you should not be talking to the IRS because they are not going to help you, you might be wondering what you should do. Where should you turn for help? The smartest thing you can do to protect your business is and your family is to have someone represent you—someone who deals with the IRS for a living. You need to get help—but not from just anyone—you need help from someone who is an experienced, competent professional, one who deals with the IRS every day, helping small business owners keep their businesses and settle IRS payroll tax problems.

Hi, my name is Tammy Graham, and I specialize in helping taxpayers with IRS problems as well as small business owners like you. The first thing we do is meet with you and go over your situation and determine the ways we can help you. But better than that—our consultation is **FREE**. Once you decide to retain us, we step into your shoes and protect you from the IRS's abusive tactics. We take over all communications from the IRS on your behalf. You do not have to speak with the IRS anymore. We do. Not only that—they are not allowed to talk to you once you sign our power of attorney. Once the IRS realizes that you have someone on

your side protecting you, who knows their tricks as well as they do, they must step back and follow the law. Not only can we protect you from the IRS harassing you, calling you, and showing up at your front door, we can get those penalties reduced and, in some cases, completely removed!

Don't Wait Until It's Too LATE Get the Peace of Mind You and Your Family Deserve

Do not wait until the IRS has seized your accounts, closed your business, and added penalties that add up to more than the taxes you owe. You have the right to be represented by a third party. You may have many rights you may not even know of. We know how preserve your rights and how you can be afforded protection. You have the rights to sleep better at night, not with one eye open staring at the ceiling and suffering from indigestion because you are so stressed out and afraid of what the IRS can do with your life.

Call my office today, tell my staff that you read this report, and set up an appointment for a FREE consultation so we can discuss the ways we can protect you—and help you get your life back!

Sincerely,

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