

NOVEMBER 2022

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## IRS TAX TIPS

### **Taxpayer Bill of Rights: America's taxpayers are entitled to a fair and just tax system**

Tax fairness means the tax system is equitable to all citizens. This is not just a concept - it is the law. The right to a fair and just tax system is one of 10 rights in the Taxpayer Bill of Rights, which clearly outline the fundamental rights of every taxpayer. Here's what the IRS wants all taxpayers to know about what this right means:

- Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they're experiencing financial difficulty resolving their tax issues properly and timely through normal IRS channels.
- Taxpayers who cannot pay their tax debt in full and meet certain conditions can arrange a payment plan with the IRS. This means the taxpayer will pay a set amount over time, generally monthly.
- Taxpayers can submit an offer in compromise asking the IRS to settle their tax debt for less than the full amount if they:
  - Believe they don't owe all or part of the tax debt
  - Are unable to pay all the tax debt within the time permitted by law to collect
  - Have factors such as equity, hardship, or public policy they think the IRS should consider in determining whether to settle the liability
- The IRS has a list of national and local guidelines covering the basic costs of living that it uses when considering a settlement offer reducing someone's tax debt. IRS employees cannot use these guidelines if they would result in the taxpayer not having enough money to pay their basic living expenses. In these cases, the IRS will use the taxpayer's actual expenses. The IRS cannot seize all of someone's wages to collect their unpaid tax. A portion is exempt from levy to allow the taxpayer to pay basic living expenses.
- The IRS has the authority to decrease an excessive unpaid portion of any tax or liability assessed after the statutory period of limitations has expired or is erroneously or illegally assessed.
- The IRS has the discretion to decrease interest on an underpayment when an IRS employee caused an unreasonable delay or error, and when no significant aspect of the error is attributed to the taxpayer.

## From AZ Dept of Revenue:

Too early to prepare for #SBLVII? Nope. Get ready now if you plan to rent out your home. Residential rentals may be subject to transaction privilege tax. If you have questions about filing and paying, you can turn to dedicated ADOR resources:

<https://azdor.gov/transaction-privilege-tax/short-term-lodging>

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"If you claim your fleas as dependents, you may qualify for the Earned Income Tax Credit."

## Noteworthy Facts about November

The Anglo-Saxons had quite the fitting name for November. It's usually at this time of the year in the northern hemisphere that cold winds start to chill you to the bone, and as such, they called it "Wind Monath", or wind month.

November also only has one birth flower, although with a flower like this who needs another?! We're talking about the ever-stylish chrysanthemum, which to the most extent symbolizes cheerfulness. Different colored chrysanthemums have different meanings though – a white flower symbolizes pure love and truth, a red flower says "I love you" like nothing else does, while a yellow flower is a symbol of unrequited love.

A rather hairy spectacle occurs in various parts of the world including Australia, the US, and England every year in November. It's called Movember, and the idea is to raise money for charity by growing a mustache. Participants must shave on the first morning of November and grow their mustache throughout the month, with the ensuing amusement as an incentive for others to donate to a good cause.

On November 19, 1863, President Abraham Lincoln delivered the Gettysburg Address at the consecration of the National Cemetery at the site of the Gettysburg battle. While Lincoln's speech was just two minutes long it summed up everything important there is about democracy. Interestingly, Lincoln was in the middle of a minor bout of smallpox while he gave the speech, and looked drained and ghost-like.

Like all other months of the year, a number of famous and important people have been born in November. Some of the more notable people include Mark Twain, Winston Churchill, and Kurt Vonnegut.



# Apple-Cinnamon Muffins

These healthy apple-cinnamon muffins will put you in an autumnal state of mind no matter the time of year. Sprinkling the muffins with sugar before baking gives them a crispy top, just like a coffee-shop muffin—but these are a whole lot more nutritious than your average coffee-shop muffin, thanks to wholesome ingredients like white whole-wheat flour. Serve them for breakfast or a grab-and-go snack.

**Active:** 20 mins

**Total:** 45 mins

**Servings:** 12

From  
eatingwell.com

## Ingredients

- 2 cups white whole-wheat flour
- 2 teaspoons ground cinnamon
- 1 ½ teaspoons baking powder
- ½ teaspoon baking soda
- ½ teaspoon salt
- 2 large eggs, lightly beaten
- ¾ cup buttermilk
- ¾ cup packed light brown sugar
- 2 teaspoons vanilla extract
- ½ cup unsalted butter, melted
- 2 cups finely chopped peeled apples, preferably Gala, Fuji or Honeycrisp
- 2 tablespoons white sugar

## Directions

### Step 1

Preheat oven to 375 degrees F. Line a 12-cup muffin tin with paper liners. Coat with cooking spray.

### Step 2

Whisk flour, cinnamon, baking powder, baking soda and salt in a large bowl. Whisk eggs, buttermilk, brown sugar and vanilla in a medium bowl until smooth. Pour the buttermilk mixture into the flour mixture; fold gently until just combined. Stir in butter until well incorporated. Fold in apples.

### Step 3

Scoop about 1/3 cup batter into each prepared muffin cup. Sprinkle evenly with granulated sugar. Bake until the muffins are puffed and a wooden pick inserted in the center comes out clean, about 20 minutes. Let cool for about 20 minutes.

## Tips

To make ahead: Wrap airtight and refrigerate for up to 2 days or freeze for up to 3 months.

## Nutrition Facts

**Serving Size:** 1 muffin

**Per Serving:** 220 calories; protein 4.4g; carbohydrates 33g; dietary fiber 2.7g; sugars 17.1g; fat 8.6g; saturated fat 5.1g; cholesterol 52mg; vitamin a iu 301.3IU; vitamin c 1.1mg; folate 5.6mcg; calcium 64.2mg; iron 3mg; magnesium 4.4mg; potassium 88.9mg; sodium 252.6mg; added sugar 14g.

**Exchanges:** 1 1/2 fat, 1 other carbohydrate, 1 starch

# November

Nov 1

National Cinnamon Day

Nov 4

National Candy Day

Nov 6

National Nachos Day

Nov 11

Veteran's Day

Nov 14

National Pickle Day



Nov 18

Mickie Mouse Birthday

Nov 21

Red Mitten Day



Nov 23

National Eat A Cranberry Day

Nov 29

National Day of Giving

Nov 30

National Mason Jar Day

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## Card Games Word Search

FORMS OF  
PAYMENT NOW  
ACCEPTED:

- VISA
- MASTERCARD
- AMERICAN EXPRESS
- DISCOVER CARD
- VENMO
- FACEBOOK PAY
- CASH
- PERSONAL CHECK

S	M	N	E	P	E	O	T	R	I	C	K	H	T
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D	G	T	B	J	T	D	P	P	O	K	E	R	F
S	H	U	F	F	L	I	N	G	T	O	R	A	T

**BACCARAT  
BELOTE  
BLACKJACK  
BRIDGE  
CASSINO  
CRIBBAGE**

**CUTTING  
DAIHINMIN  
DEALER  
GIN RUMMY  
GO FISH  
HAND**

**KLABERJASS  
OLD MAID  
PINOCHLE  
POKER  
SHUFFLING  
SLAPJACK**

**SOLITAIRE  
SPADES  
TAROT  
TOEPEN  
TRICK  
WHIST**

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