The Newsletter Faucher & Associates

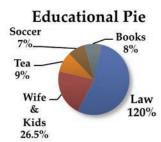
Keeping up with my field – on and off that other field

Education is not just for kicks

I've spent quite a few autumns in the East, including my college years, so I do feel waves of nostalgia for a few things, among them **falling leaves**, **classrooms**, and soccer.

When I started third grade, my family moved **from New Jersey to Switzerland**, where we lived for several years. So instead of learning to play and appreciate football or baseball, I played soccer (known abroad, of course, as football). I continued to play into my 30s, until my legs pleaded for less vigorous activities – and won their case.

But I kept my hand – er, foot – in the game by teaching it to my daughters and coaching AYSO teams. I loved coaching, and watching my girls running the field. I could teach them how to trap, guard, and kick the ball, and offer an education in field positions, passing and plays.



My work as an attorney also involves a lot of educating. I explain to clients how the tax and bankruptcy codes work. I explain my clients' businesses and personal circumstances to tax auditors. I explain relevant intricacies of case law to judges.

Many attorneys say they want to dominate their opponents, but because I often represent people of modest means against the IRS or bankruptcy trustees, I usually find that it's best to educate my opponents. After all, tax law is remarkably complicated. In some cases I've found that IRS representatives themselves didn't fully understand the codes – and I have seen IRS agents drop million-dollar issues because of how I explained a particular case to them. Talk about teachable moments!

I also enjoy educating myself. I recently read **Greene's** *Strategies of War*, a book focusing on how to get what you want from other people and out of life; **Verghese's** *Cutting for Stone*, a novel that's really a meditation on love, family mysteries, and practicing a craft and profession; and **Allen's** *Getting Things Done*, a very practical guide to creating a worthwhile career and life.

So as the weather gets colder – occasionally leaving Southern California lawns glistening with a morning frost – you'll likely find me inside doing some reading, drinking a hot mug of tea and, every so often, shouting at the television screen: *GOAAAAALLL!!!*



THE FAQ FILE

DOES DELAYING TAX FILING MAKE CENTS?

It may, if your schedule is hopelessly jammed just prior to April 15, or your tax situation is fairly complex.

Tax returns under most extensions are due Oct. 15, but your tax payment will still be considered late, and thus subject to the .5 percent per month failure-to-pay penalty, in addition to interest (currently at 3 percent per year, computed daily).

As an attorney who deals with both debt problems and the IRS, I can advise you when it makes sense (or cents!) to delay.

One rather unusual but telling scenario in which I saw procrastination pay can be found on my website:

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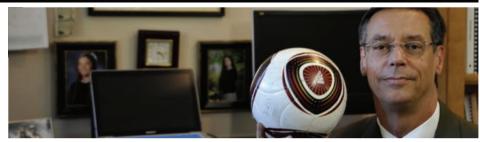
FAUCHER & ASSOCIATES

John D. Faucher worked for 10 years as an IRS trial attorney. He and his team speak the legal language. They know the

systems and can help you get the best results. Have other legal issues? Call us. We'll find the lawyer who's right for you, your friends or your family.

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Is it fall yet? Or a summer sequel?

It's beginning to feel a lot like fall: Cooler nights, bright days, football. It's the season of getting back to school and down to more serious business after the relative ease of summer. Well, maybe in Norman Rockwell paintings. Autumn days in Southern California can be the hottest of the year. School started in mid-August in my household. I tend to

be busy throughout the summer months and I'm not much of a football fan anyway. You'll find out why inside this new issue of our newsletter. (Hint: Blame Switzerland.)

You'll also find some advice about late tax filings and how education helps me serve my tax and bankruptcy clients better during any season.

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