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The Final Filers

Come April 15, a certain segment of the population makes a last-minute run to the post office to file the year's taxes. Here's why they might just be having more fun than the rest of us. **BY KRIS FRIESWICK**

Meet Paul Abercrombie, tax-crastinator. Before the 37-year-old public relations exec from Tampa, Florida, finally bowed to pressure from his long-suffering wife, Gail, and hired an accountant, he had honed his last-minute tax-filing technique to an art. Although roughly 20 percent of taxpayers wait until the week before April 15 to file, he filed his taxes on the very last day. But Abercrombie didn't just file at the deadline — that's for amateurs. No, he waited until late on the afternoon of the 15th before even compiling the information he would need to fill out the tax forms. With a mixture of fear, denial, and loathing, he conducted what he calls a "mad scramble" to complete all the paperwork in time for the Annual Abercrom-

bie Tax Day Drag Race to the post office at the Tampa International Airport, for years the only post office in the area open late on April 15.

"The first time we made that drive," Abercrombie says, "we thought we were the only people who had cut it that close. But we got there and there was this enormous line. There was an oddly festive atmosphere." An atmosphere, one imagines, much like that found in line at the gallows when the rope goes missing.

Despite his obvious talent, Abercrombie doesn't see his tax-crastination skills as a gift. "I'm not aggressively and purposefully seeking to wait until the last minute," he says. "It's much more about incompetence.

I put off what I least like doing, and dealing with taxes is one of my least favorite things."

He's definitely not alone. According to a survey by WomensWallStreet.com, a financial planning website for women, 16 percent of female filers said they'd eat ramen noodles every day from January 1 to April 15 if it meant they could avoid doing their taxes. Eleven percent would sky-dive over a volcano. But some get their kicks by simply doing their taxes just before the post office closes on tax day.

"We have people come in here at a quarter to 12 who haven't even started their taxes yet," says Jeff Walters, customer service supervisor at the Mansfield, Ohio, post

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office. "I don't know why they do it, but it's the same ones every year."

Maybe the party draws them in. Like many post offices throughout the country, Mansfield throws a righteous tax day bash. They get takeout pizza for the customers, and the local potato chip factory donates bags and bags of the stuff. There's music, and sometimes massages. "It's a great party," Walters says. In the Clarendon neighborhood near Arlington, Virginia, the

local neighborhood group throws a big "Tax Blues" party featuring bands, food, and plenty of tax anarchy for those so inclined. The Springfield, Massachusetts, postmaster, John Steele, once pondered calling a halt to his tax day party, but he feared his customers would revolt, especially the guy who shows up in a hearse and a black suit, files his taxes, and then parades around with a "Death to Taxes" placard held high. "It's a really festive thing," says Steele, who brings

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together food, tax assistance from local accounting students, and a band. "It's like a homecoming." One year the local radio station WMAS even set up a dunk tank featuring an IRS employee. Why file early when you can get a piece of that action?

But despite all the fun, games, and submersion of government employees, procrastination can cause more problems than it's worth, especially when it comes to taxes. Failing to meet the April 15 deadline brings fines of up to 25 percent of the amount you owe. Taxpayers can file for a six-month extension, but you still have to pay the amount you estimate you will owe by April 15, which means you'll still have to do most of the heavy lifting of tax preparation. That's one of the main reasons the IRS is pushing its e-file initiative, which allows taxpayers to file the paperwork and, in some cases, the payment electronically. The initiative has been very successful. More than 68.5 million returns were filed electronically last year out of a total of 135 million. Still, there is some doubt whether the "ease of use" argument will persuade procrastinators to file early. Experts believe that even if they do file electronically, these die-hards will still do so at the last possible moment, albeit wearing pajamas and bunny slippers in the comfort of a home office.

Experts say that whether it is done electronically or at the post office, there is real psychological trauma in waiting until the very last nanosecond before tackling one's taxes.

"If you're running off at midnight to file, you're disrupting so much else in your life that it becomes irrational," says Timothy Pychyl, a psychology professor at Carleton University in Ottawa, Canada, and director of the Procrastination Research Group. He dismisses as hooey the procrastinators' claim that they work better under pressure.



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"If you talk to these people at the 11th hour, none would say they were working better. We only tell ourselves that when we make it under the wire. That's what feels good. The truth is that it feels good when your taxes are done, no matter when you finish them. People who procrastinate only know what it's like at the last minute."

Neil Fiore, a motivational speaker and author of *The Now Habit: A Strategic Program for Overcoming Procrastination and Enjoying Guilt-Free Play*, says the road to timely tax filing can be reached with a little positive self-talk. "We often use counterproductive language in managing ourselves," Fiore says. "We tell ourselves that we have to finish something big and important, we have to do it perfectly, and we have to suffer." Those who overcome procrastination turn that language on its head, he says. "We say, 'I chose to start on something small, I will do it humanly, and I will then have plenty of guilt-free play in my life.'" See what he did there? It's called giving yourself a break by chipping away at a big project over time rather than grappling with it all at once. Before you know it, the big ugly job is all gone and you can focus, guilt-free, on dunking IRS employees. "You have to learn to start," Fiore adds.

Of course, this is coming from a guy who allegedly finished his doctoral thesis in one year, so we're disinclined to embrace any advice he may have just on principle. We take evil pleasure in the knowledge that Mr. Prompt used to file his taxes at the last minute until his accountant browbeat him into keeping better track of his paperwork throughout the year.

"It used to take me 40 hours to do my taxes," he admits. "It was very unpleasant. Then my accountant gave me a stack of files and told me to just file the paperwork in the right folder throughout the year. That little bit of structure helped me put everything in the right place. Now it's down to less than 10 hours."

If all the positive self-talk still leaves you hunched over a stack of receipts, broken pencils, and a cold cup of coffee with the nervous sweats at 11 p.m. on April 15, take some solace — this year, the filing deadline is April 17, since the 15th is a Saturday. (States in which Monday is a holiday get until Tuesday, April 18.) If you can just forget that little tidbit right now, you're guaranteed to file your taxes early this year. ☺

Kris Frieswick is a Boston-based financial writer and a former writer at *CFO* magazine.



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