



Chris Earley  
Truth Series Author

# The Earley EDITION

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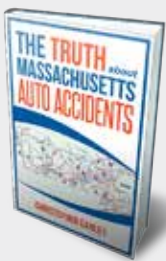
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## Boy Dad

by Chris Earley

**Last month I wrote about my experience of being a girl dad. This month I want to write about being a boy dad.**

I was sitting at my desk in early June, 2011. The day was unremarkable. Rory called to say hi, and then she casually warned me she had big news: She was pregnant. I took in this huge, game-changing, life-will-never-be-the-same news and smiled. Suddenly, I was a dad and life immediately changed forever.

Oliver came into this world on February 18, 2012. When I first laid eyes on him it was obvious he was a mini-me. It was a remarkable, surreal experience to lay eyes on my new son for the first time. A few days later we were discharged and brought Oliver home.

Initially I *truly* had no clue on what I was doing, but thankfully Rory led the way on what needed to be done. I remember on weekends Oliver and I would go for stroller walks around downtown Boston and he would scream so loud I was convinced people around us thought something was seriously wrong with my parenting skills. Eventually though, things smoothed out, and like any dad does, I got better with time. Now I am an old pro (or at least I think I am) and Oliver and I are so very close.

In the blink of an eye he turned 9 last month, which I still can't get my head around. In 9 short years (that I am



*Being a boy dad is the best.*

sure will fly by faster than the first 9) he will be going off to college. Each year goes faster than the last. I cherish my time with him and try so, so hard to soak up every second. Why, by the way, does time fly faster and faster as you get older?!

Being a boy dad is the best. There is nothing better than playing catch in the backyard, or taking bike rides with him where the topic of discussion is *always 100% sports*. He is a sports junkie. He is so smart and observant. He is also seriously good at basketball, and at age 9, he is already beating me 1-on-1 (not kidding). Despite the pandemic, he is thriving in school. He is such a kind and good boy, as well as a terrific brother to Alice. I am ridiculously blessed to have him in my life. If you have a son or daughter, I am sure you know exactly where I am coming from. ■

- Chris Earley



Rory Earley

## RORY'S RECIPES: ★ Sheet Pan Nachos ★

While this issue is all about Oliver, it's only fitting to make this month's recipe about snacking! Oliver is the ultimate snacker, who much prefers snacks to meals! His regimen goes against science, as he is able to maintain a full six-pack by ingesting a strict diet of white carbs only. We enjoy these nachos, especially during Sunday football games!



### INGREDIENTS:

- Tortilla chips (we love the multigrain chips)
- Shredded cheese (any kind, spicy or mild)
- Diced avocado
- Diced tomatoes
- Salsa
- Sour cream
- Chives or scallions

### DIRECTIONS:

- 1 Preheat the broiler on high. Arrange the chips on a sheet pan covered with foil (for easy transfer onto serving dish). Cover in shredded cheese and make sure if there are layers that those bottom layers get cheese coverage.
- 2 Put under the broiler for a few minutes until nice and melted (we prefer them on the well-done side)! Then, once it's out of the oven, cover in diced-up avocado, tomatoes and scallions!
- 3 Then I add ramekins of salsa and sour cream to the side. I like to add chopped chives in the sour cream for extra flavor.
- 4 The beauty of nachos is that they are a blank canvas to add anything you love! Beans, onions, chili or ground beef are great options too. Make it your own and enjoy.

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## Care to Share?

If you have recently had a big life-changing experience (birth of a child or grandchild, marriage, wedding anniversary, engagement, graduation, new job or promotion, etc.) email me at [cearley@chrisearley.com](mailto:cearley@chrisearley.com) because we want to celebrate you in the next The Earley Edition. Come on, don't be shy and brag a little! ■

## CHELSEA COLLABORATIVE VOLUNTEER DAY



*Last month we closed the office for a day so we could go to the Chelsea Collaborative to lend a hand. We emptied donated bags of clothes and organized them. Nice work, team!*



### Quote of the Month

*"The way to get started is to quit talking and begin doing."*

*– Walt Disney*

## What Others are Saying

*about the Law Office of Christopher Earley*

**Kelly Walsh**  
2 reviews

★★★★★ 4 months ago

*"An excellent attorney."*

Christopher is an excellent attorney. He has helped me with a few cases and I've been more than pleased. Very responsive, caring and professional. Highly recommended!

**Yamira Nunez-Francisco**  
3 reviews

★★★★★ 4 days ago

*"Ready to help with anything you need."*

I was involved in a car accident and was in need of a lawyer. I went online to search for one when I came across the Law Office of Christopher Earley. I went ahead gave them a call, met up with Chris and that was that. Not only is Chris awesome, so is his team. They are professional and ready to help with anything you need. I highly recommend The Law Office of Christopher Earley to anyone who is looking for a professional, hard working lawyer.

Thank you again Chris, Arianny and team! I appreciate you guys.



## PARA NUESTROS CLIENTES DE HABLA HISPANA

Tenemos un historial comprobado de éxito en asegurar millones de dólares en acuerdos para personas lesionadas en accidentes automovilísticos, accidentes de lesiones personales, compensación por accidentes laborales, resbalones y caídas, accidentes de mordeduras de perros, accidentes de bicicletas, accidentes peatonales, accidentes de motocicletas, y cualquier otro tipo de casos de lesiones personales en Massachusetts.

Asegúrese de solicitar nuestro libro gratuito sobre accidentes automovilísticos en Massachusetts. La ley solo le otorga un tiempo limitado, por lo que se debe actuar rápidamente para proteger sus derechos. Nuestro número de teléfono es 617 338 7400, o envíenos un correo electrónico a [cearley@chrisearley.com](mailto:cearley@chrisearley.com).

### REMINDER ABOUT OUR FIRM'S COMMUNICATION POLICY

Our promise to you is that while we are working on your case, we don't take inbound phone calls. Chris Earley takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call the office at 617-338-7400 to schedule a phone appointment, usually within 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today.



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## Thank You For Your Referrals!

*This month, we'd like to thank Brenda J., Kelly W., Luz A., Joshua R., Welinton G., Dennis F., Barbaro P., Ida C., and Michael L. for believing we are the right firm to help their friends and family. Your continued support gives us the ability to reach more individuals and make a positive difference in their lives. If we can help anyone you know that needs our services, please send them our way!*



### A Personal Note from Chris Earley

This month's newsletter is dedicated to my son Oliver. Rory and I hope you'll enjoy the recipe for one of his favorite snacks. I'm also proud to share how our team has been serving the community. Finally, don't miss the helpful tips from Max Bauer, CPA.

*Next month tax filings are due (cue the somber music). The pandemic has created lots of tax questions for people. Here is some helpful information from Max Bauer, CPA who was kind enough to share the following:*

## What To Do When You Can't Pay Your Tax Bill



If you are accustomed to a tax refund each year, it can be quite a shock to find you owe a balance. Don't worry, you have plenty of options – but doing nothing isn't one of them. **The most important thing is to take action.** This protects your assets, prevents excessive fees, and keeps you on the right side of the law.

### Taking Action When Your Tax Bill Is Too High

**If your tax bill is unexpectedly high, have a tax professional take a look.** In some cases, the issue is caused by an error. In other cases, you could be missing deductions and credits that would reduce your total liability.

**Even if you can't submit a check for your balance when you file your taxes, go ahead and file anyway.** Missing the deadline means you will have to pay failure-to-file penalties. It's best to be proactive when you submit a return without a check by contacting the IRS directly to discuss your options. If you don't, the IRS will begin the collections process.

### Payment Solutions for Past-Due Tax Bills

If raising the money isn't practical, you will have to work with the IRS directly.

- **Payment Agreement** – Creating and keeping to a payment agreement is the top choice for most taxpayers. It is the easiest program to qualify for, and the IRS is flexible regarding payment terms.
- **Offer in Compromise** – In limited situations, you may qualify for an Offer in Compromise. You explain how much you can pay and why you can't pay in full, and the IRS determines whether your offer is a fair reflection of your financial means. If your offer is accepted, you pay the agreed-upon amount. The remaining balance is forgiven, and you can put the entire issue behind you.
- **Temporary Delay in Collections** – Collection agents know it's a waste of resources to pursue debts when individuals have no ability to pay. If you don't have anything to sell and it is unlikely things will change in the

near future, you may qualify for a temporary delay in collections activity.

- **Bankruptcy** – In a worst-case scenario, bankruptcy can clear tax debt in certain cases. This only applies to income taxes, and it does not apply to taxes due from returns you filed recently. It's also worth noting that if you were involved in a crime involving tax evasion or tax fraud, you are not eligible for a discharge of your taxes through bankruptcy.

**An unexpectedly large tax bill doesn't have to spell financial disaster.** Take action by contacting the IRS directly or through your tax advisor. Ignoring your outstanding tax debt can lead to serious consequences for your financial future. If you have any questions about this topic, please contact us. ■

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