

COMMENTARY: Let us understand that out of the total Mill Rate charged to the Taxpayer (Residential) only 55.88 mills represent dollars required to cover the cost of local municipal services. Let us understand that very close to 100 mills is collected and forwarded to the School Boards. Let us understand that what the School Boards have demanded of us over the past several years by way of mill rate increases, to cover rising and luxurious educational costs, have been of such magnitude that our municipal needs by way of growth and development have been affected in a negative and restraining way.

Let us hope that our young people are finding encouragement to make the most of a very costly educational system. And let us hope for an easing of the financial demands being placed on the taxpayer by the system!

## 7. TAX ARREARS

To be brief, let us all realize that Tax Arrears are a costly matter for everyone concerned. Unpaid taxes mean revenues or working capital not received. Revenues not received mean larger bank borrowings. Larger bank borrowings mean higher interest costs. And higher interest costs mean higher taxes for everyone. For the sake of good citizenship, good government and a good community let everyone be encouraged to pay their taxes, insofar as that is possible. If anyone is experiencing difficulty where taxes are concerned, please see the Clerk of the Township who would be willing to assist in working out a reasonable and fair method of payment.

## 8. TAX BILLING AND COLLECTION

Tax billing is not a simple, overnight exercise in office work these days. It takes up to six weeks or more of careful and tedious labour on the part of two or three people to produce the tax bills which are eventually sent out in the mail. Many procedures are

involved in their preparation: receiving the Tax Roll from the Assessor's office, checking it over and making the necessary revisions, calculating each ratepayer's taxes and having the calculations checked by the Auditor, designing the tax bills and having them printed, typing the tax bill for each ratepayer, and inserting the bills in envelopes which are then stamped and mailed. The 1978 Tax Bills will provide expanded information about Mill Rates and the proportionate amount of money being paid towards School Boards, Renfrew County, and local Municipal Services.

## 9. TAX CREDITS OR REBATES

Both the Federal and Provincial governments have recognized the fact that taxation can be a burden to those in low income brackets, and have instituted a system of Tax Rebates in relation to Property Taxes for persons with gross incomes of \$9,000 or less. Furthermore, special consideration is given persons 65 years of age and over.

For instance, a Taxpayer receives his or her tax bill for the year 1978, and pays the taxes due, in September. The same Taxpayer, in 1979, could file an Income Tax Return and conceivably claim and receive from 75% to 100% refund of the taxes paid. This system applies, of course, to the place of principal residence. In other words, the burden of property taxation is lightened for many people, and in some cases there are property owners who in effect pay no taxes at all on their place of residence due to circumstance.

## 10. WAGES AND SALARIES

Where administrative costs are concerned, the wages, salaries and benefits for office staff, including the Clerk, will amount to \$21,795 in 1978 as compared to \$21,015 in 1977.

Where our Road Crew is concerned, both permanent and part-time employees, wages and mileage expense totalled