



OPINION

THE CANADIAN CHAMPION

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As always, it's an age of change

This year the kids and I reached significant ages in our lives.

The youngest, now 10, crossed into the second decade of his life. He is promising to be a tall, slim fellow like his older brother. He is the most outspoken and argumentative of all three offspring, characteristics that constantly cause his parents to wring their hands in frustration as he offers one excuse after another for tasks undone.

He isn't going to make it any easier for his old folks as he matures and his persuasive vocabulary grows.

Our daughter is now officially a teenager. This is the one who is aspiring to be rich and famous. She has set her sights on the performing arts and is fully booked this season with dance three nights a week, choir one night, chamber choir every other Saturday, piano lessons whenever she can squeeze them in.

On top of all that, she attends rehearsals for a local fall production of *The King and I* three times a week, most often falling on the same nights as her other artistic pursuits. As well, she is meeting the challenges as a grade niner.

As a brand new teen, she has yet to turn on her mother and I am hoping that any hyper-critical phase completely passes her by. We currently share similar interests and she is a great companion.

Our eldest celebrated his eighteenth birthday while he was on the student exchange in Milan. It appears that this magic age was a turning point for him, at least mentally, as he considers himself an adult and adamantly demands that we treat him as such.

He struggles with his independence as he continues to live in the family home and has to abide by the rules of the house, which he deems



On the Homefront

with ESTHER CALDWELL

too confining. He is on the verge of flying the coop.

I was the final one to embark on a new age as I turned 50 years old in mid-September. A half century. Wow! I can't believe it. I don't feel like I am that old, but then how is one supposed to feel at 50?

When I consider my life is likely more than half over, I feel sad and regretful. How many possible life experiences have passed me by? How many others have I chosen not to pursue?

On the other hand, I can greet these next years as an opportunity to continue to grow and learn, and yes, mature, as I still don't feel all grown up.

Nowadays, I am not adverse to trying new ways to get home. I'll alter my course just for a change of scenery and I'll even throw in a few of those tricky lefthand turns, something I would have avoided in my younger days.

And just the other night it suddenly hit me that I don't have to stay on my side of the bed when hubby is out of town. I can spread myself over the entire king-sized mattress.

Little things, granted, but as a wise man once said, the longest journeys begin with a single step.



Where is the common sense?

Thanks to Al Leach, the Harris government's municipal affairs minister, Actual Value Assessment (AVA) is about to become the province-wide standard in Ontario for property tax assessment. But how does this bureaucracy driven solution to Ontario's property tax mess measure up to other alternatives which Premier Mike Harris and his cabinet chose to ignore?

Alternatives such as the taxpayer-designed Actual Price Acquisition (APA) system in California, in use since the late 1970s, when AVA sparked the Proposition 13 tax revolt. Or the British Council Tax (BCT) which the United Kingdom government was forced to introduce as a replacement to its highly unpopular poll tax. And Unit Assessment (UA) which Israel adopted because it wanted to keep its assessment system simple.

Although all four models use different equity standards, each of them meet what they set out to do. Under AVA, all properties with the same current market value (Ontario's proposal would average values over a three year period) have the same assessment. In the U.K., the assessment is the same for all properties falling within one of

Let's Talk Taxes



with PAUL PAGNUELO

eight bands of 1991 market value. With UA, all properties with the same physical dimensions have the same assessment, while California's APA system ties assessment to the last purchase price of the property.

In terms of stability, AVA ranks as the worst of all four systems, because the assessment changes annually in lockstep with fluctuating market values. On the other hand, California's APA guarantees no change in assessment until the property is sold. With UA, the assessment remains stable unless there is an add-on or reduction of the measured area. With the BCT, stability is as good as the government's promise that properties will not be revalued.

The lowest marks for understanding how assessments are arrived have to go to AVA. Figuring out and appealing what your property would be worth, if it sold on the open market today, is no easy or inexpensive task for most property owners.

The British Council Tax requires an understanding of how 1991 values were determined, in order that the property could be "banded". But at least it involves only a one-time effort, rather than an annual mind-boggling exercise.

If you can read a tape measure, UA is real straightforward. Next is APA, where although the price you paid is easy to understand, the 2 per cent annual inflation cap adds a little complexity to the process.

Finally, there's the issue of cost, both in terms of administering the system and appeals. AVA is the most expensive of all alternatives because it involves annual re-assessment and a huge bureaucratic army to maintain the system.

When Mr. Leach brought AVA to the cabinet table, he somehow managed to sell it on the basis of equity, stability, comprehensibility, and efficiency. It begs the question if everyone was asleep at the time and if common sense got parked at the front door of the Legislature.

Working at home has its down side, too

Many people would love to be self-employed. It would give you freedom to pick and chose what you want to do and when you want to do it. You wouldn't have to answer to anyone and there's no one you have to flatter.

You don't have to worry whether someone likes you or thinks you're doing a good job. If you do well, you get all the glory and all the profits. Sound good? Well, there is a down side.

People who are self-employed do enjoy their work more, but they are much less satisfied with their family life than people who work in other settings.

Psychologists Suroj Parasuraman and Claire Simmers studied how work and family pressures affect a person's satisfaction with their job and family life. The results were presented at a conference on "Work, stress and health" in Washington, D.C. last fall.

They studied a large number of self-employed men and women as well as a number of people who worked for outside organizations, such as government bureaus, profit and non-profit agencies. The self-employed people loved their independence and their flexibility. They could rearrange their schedules to deal with any per-



Psychology in the '90s

with DR. ARNOLD RINCOVER

sonal or family matters that came up. They were in fact much more satisfied with their jobs than even professionals and managers who worked for outside agencies.

Interestingly, however, they experienced many more demands from their spouses and children. Their flexibility was mined to the hilt - it was relied on, used frequently - until it eventually became a major source of conflict. They had a difficult time trying to balance their work and family responsibilities. As a result, the self-employed people had much lower satisfaction ratings when it came to their family lives. The ratings weren't just lower, many were unhappy.

It was a different picture for people who

worked for outside agencies. The work was clear and highly structured. They could usually leave their work at the office, rather than taking it home. They didn't carry all the weight or responsibility for a work product by themselves because many people were involved. Due to the reduced hours, pressures, and flexibility, the person who worked for an outside agency was better able to strike a balance between work and family.

There were also some rather predictable differences between self-employed men and women. Women felt more commitment to the home and they were more involved with their children. They felt ultimately responsible for the home, even if the husband helped out a lot. As a result, they experienced more stress than the men.

I've always thought that working for yourself is the ideal way to combine a strong work ethic and a desire to be heavily involved in parenting. Yet, a lot of good, caring people have tried and found it sadly lacking. The flexibility and autonomy so basic to self-employment tends to be consumed by one (work or family) at the expense of the other. That doesn't mean it can't be done, but it's clearly not the idyllic choice that many people think it is.