

PAM IN PORTLAND

by Pamela Fry

"April is the cruellest month...." So wrote T.S. Elliot, in his poem, "The Wasteland." Well, I don't know. After due consideration, I'd be inclined to choose February.

It arrives while you are still convalescing from the financial extravagances of the Christmas season. It is still, unrelentingly, winter. And dreaming about Spring or even Easter - is definitely not wise. Because first we must face the Coming of Revenue Canada. That moment when our naked and shivering life-style must be exposed to Them.

Now, I realize there are any number of calm, well-organized souls who never face this yearly crisis. Either they have so much money they don't have to pay any income tax (more on this later), or they have sufficient good sense and mathematical ability to never find themselves over-spent or under-balanced.

But it is not those sort of people I am talking about. It's the less fortunate rest of us, who must, every year, face that deadly January-February duo. Plus the threat of the latest budget - and what it is likely to contain.

Charles Dickens put the situation in a nutshell in David Copperfield. Says Mr. McCawber: "Annual income twenty pounds, annual expenditure nineteen nineteen and six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery."

Right on, Mr. McCawber!

My own problems during the Monstrous Money Months are compounded by the fact that I have never been any good at arithmetic, and am rendered helpless by the sight of a form. Any form. Never, in my entire life, have I been able to fill one out correctly. The very look of the thing, all neatly lined and full of impossible questions, fills me with immediate guilt and confusion.

Because, you see, all forms are asking for information that I know I won't be able to answer correctly. For one thing, I have moved around a lot in my lifetime. So, figuring out where I was living in such-and-such a year is a monumental problem, further compounded by the introduction of postal codes.

So I sweat away unhappily, and then find I've either left something out or put something else on the wrong line. My recent departure from the Federal Government, with its accompanying shower of forms, is a nightmare I am still trying to forget. I actually had trouble proving I existed!

As for Revenue Canada, my tangles with it have been many and painful. The most remarkable year, I think, was 1942, when I managed to be divorced, single, and married again - all in the space of twelve months. Also to have a full-time job and then none, because I was trotting around army camps after my second husband. I can't remember if I even tried to fill out my income tax that year.

But the Government knew about ME. And around 1946-47, the fates caught up with me. Now it so happens that my entire maiden name is quite a mouthful: Adele Pamela Baron Fry. Which is why I dropped half of it quite a while ago. Anyway, these terrifying letters, all very hostile, started arriving. And all of them addressed to Adele Pamela Baron Fry Chappelle Knelman. Can you imagine the digging, the burrowing, the tireless excavation that must have gone on? Such sheer tenacity of purpose! Some obscure civil servant surely deserved at least a small medal.

As for me, I fled in panic to my then-father-in-law. A very bright guy who could calculate anything with no need of a calculator. I, of course, was convinced that at very least I would be sent to jail. After all, they probably thought I'd been deliberately masquerading under all those different names....What would happen? What would....?

"You owe them five dollars," my father-in-law said crisply.

As you can see, there are deep-seated reasons for my aversion to forms. In any form.

Mind you, I long ago gave up the yearly struggle with Revenue Canada by putting the whole rag-tag-and-bobtail of my affairs into the hands of a Clever Person. Now that I live in Portland, Tom Scovil has kindly consented to protect me from the pitfalls of the latest General Tax Guide.

One look at its dainty pastel-coloured cover was enough for me.

Now for a final point. This thing about the more money you have the less you have to pay. Although several people have explained the marvellous simplicity of tax shelters, I still find their existence incredible. What really got me stirred up was an article I read when I was recently in Toronto. Just to throw a few figures at you: In the 1950's, 30 percent of all tax revenue came from major corporations. Today, this figure has shrunk to 17 percent. (A loss of \$8 billion per year to the Government). Also, 9,933 corporations and individuals now get their tax deferred; and everyone has heard about the astonishing expense accounts enjoyed by high-level civil servants.

How is all this possible? How can it continue to be legally possible? I talked to a chartered accountant friend, and he mentioned such impressive-sounding things as depreciation and accelerated depreciation; research and development allowances....It goes on and on, and, as he said, "it ends up reducing taxable income either to nil or to a minus figure."

Well, one can just about see how it works, and it certainly works very well for the lucky few. But what about all us everyday folk? Farmers, and the owners of small businesses; young couples trying to raise families; people on fixed incomes, pensions and welfare? Leaving the "legality" of tax evasions aside, I simply cannot see why we, the majority of the population, should have to assume more and more responsibility for the enormous government debt. Or why nearly all cut-backs are cunningly directed toward essential social services.

And, last but not least, what on earth can we do about it? Well, we did very nicely last year, when they tried to de-index the Old Age Pension, and everyone said a very loud "No!" And it worked. Perhaps we should try that same approach more often.

Meanwhile, many happy income tax returns to all of you.

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