

## Bill Rea ? The is a ?taxing? time of year

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So, how's your blood pressure these days?

Feeling a little bit more stress than usual?

Or all these pressures and stresses behind you?

Are you ahead of the game? Have you filed your income tax?

If it makes any of you feel better, as of this writing (late last week), I have not yet completed mine. I think I'm in pretty good company.

Isn't it a human trend to procrastinate, even if there's something appealing for many of us at the end, like a refund cheque?

I think part of the problem with income tax is a certain stigma involved. It is well known, after all, that people can go to jail for income tax evasion, although reality says one has to really get caught red-handed to be locked up. There is no room in our prison system for people who make mistakes in their arithmetic.

But the major problem is going through all these forms is a real chore, and a stressful one too. It always has been. I used to dread this time of year as a kid because of the impact it had on my parents. There was a lot more yelling.

I feel the stress too, although I don't yell any more than I normally do.

I like to think I have a pretty good head when it comes to numbers, and I'm fully aware that a lot of other people do not. If I have trouble with all this paperwork, I sometimes wonder about people who aren't good with figures.

Now it is true there are some mechanisms in place to help people with their income tax.

In my case, it was my parents, who were very knowledgeable and helpful, at least when they were able to keep their respective tempers under control. The fact that my mother used to be in charge of payroll in a chartered accountant's office certainly didn't hurt. The result was income tax was actually something she seemed to look forward to more and more as the years went by. She used to enjoy getting in touch with people at the tax department, feigning ignorance, or putting on what she called her 'dumb bugger' expression. I caught some of her wrath (probably deserved) when I wrote in a column during the mid '90s, that she could probably lecture Paul Martin (then Minister of Finance) in tax law.

But she always pressed me for any questions I might have for her to pass on to the authorities, and one of the probable results was probably somewhat larger refund cheques than I might otherwise have banked.

But my parents are no longer alive, so I sort of have to go through things on my own. The task fell on me the first year after my mother's death. I sort of commandeered the dining room table in her condo and spread all sorts of documents, while my brother kept serving me beer and coffee, all the while thanking me for doing all the work.

Thus, with that background, I have become rather good at wading through all the forms, even if I still find it a major chore that I have a bad habit of putting off.

No matter, it's a job that has to be done.

A lot of people I talk to are inclined to engage professionals to do their taxes for them. I guess I could do that, even knowing that my folks would have frowned had they caught me doing it.

I do take up one of their examples, and every year buy one of those computer tax programs, setting it up on our aging machine at home. Being an old computer, it tends to take its own sweet time booting up (I should probably do the exercise on my lap top next year).

The routine is I usually do a run-through of my taxes on paper, then feed all the information into the computer and have it show me where my mistakes are. This year, as in others, not surprisingly, there were mistakes ? lots of them. That just goes to show that computers have their uses.

Seeing my mistakes, I do all the paperwork a second time, making sure I have some understanding of from where the computer is getting its numbers. This is a very useful exercise because (hold on to your hat), the computer gets things wrong too. Being the smart fellow that I am, I caught one such mistake myself. And the forms are sometimes misleading too. Some of the forms you might have to fill out come with directions. Take my good advice and read the directions.

I had to work late last Thursday night, but as soon as I got home, I greeted my wife. She assured me that the Leafs had lost and the Jays had won. I responded by marching straight to the computer to delve once again into the world of hard numbers and expense deductions. Beth had long since gone to bed by the time I was able to set down figures that seemed to be final.

Time will tell. I wonder how long a sentence you can get from negligence brought on by pure confusion.

All that remained was to take pages and pages of figures and rough work and put on the required forms in a presentable fashion. I'm afraid I'm too 'old school' to bother with e-filing.

Beth does all her tax work on paper, using the forms which are readily available for free at any post office. But she usually gets me to plug her figures into the computer program to make sure she made no mistakes. She still finds uses for me ? it just warms my heart.

So although the deadline is drawing near (things have to be in the mail early next week, if I understand the rules), Beth and I should have our returns handed in on time. I believe the feds do appreciate punctuality.

And I think we can safely say we have shown our due diligence, meaning neither of us are likely to be housed in facilities as guests of the state (in case any of you had hopes in that direction regarding me).

And as I stated above, I am confident there are many of you reading this right now when you should be busy working on your tax forms. Many of us leave this annual duty a lot later than we should, making things all the more stressful at the end.

Maybe this is a good time for me to make a pledge to myself to be quicker off the mark next year, and get things done in a more timely fashion, and relaxed pace. Maybe that's something we should all make a point of doing.

If you really need to procrastinate, do it with your Christmas shopping.

By the way, at risk of making a lot of people angry with me, I have already started my Christmas shopping.

Have you

