

## Dreaming of cars can be taxing

by Mark Pavilons

Canadians celebrated Tax Freedom Day recently, a point during the year when we are finally working for ourselves and have covered our taxes.

Tax Freedom Day measures the total yearly tax burden imposed on Canadian families by federal, provincial and municipal governments.

If Canadians paid their taxes up front, they would have had to work the first 160 days, over five months, of the year just to pay their taxes, according to Charles Lamman, director of fiscal studies at the Fraser Institute.

In 2018, the average Canadian family (with two or more people) will pay \$50,464 in total taxes. That's 43.6 per cent of its annual income (\$115,724) going to income taxes, payroll taxes, health taxes, sales taxes, property taxes, fuel taxes, carbon taxes, ?sin? taxes and more.

Represented as days on the calendar, the numbers comprise more than five months of income (Jan. 1 to June 9).

?Tax Freedom Day helps put the total tax burden into perspective, and helps Canadians understand just how much of their money they pay in taxes every year.?

I?pondered this very fact, as I sat at my desk, stranded because my car was on the hoist and mechanics gathered, as if they were looking at road kill. Sure it's an oldie, but a goodie. But when the entire braking system fails all at once, it comes as a heck of a blow. The old adage, ?it never rains, it pours??is often true.

I don't know about you, but I'd much rather spend that \$1,200 on special occasions, university costs and household necessities. Alas, that's the price we pay when we live in a society where we depend on our fossil fuel burning hunks of metal, to get us from place to place. A car is not a luxury by any means ??ust ask my two driving offspring.

Being a ?mature??male, I've had my share of cars over the years and had my favourites. It's not the first time I've been shocked by a massive, stomach punch repair bill. It won't be the last, either. But in my teens, and early 20s, you could fix almost every minor problem for under \$100. Heck, I?remember when \$20 would get you a tank of gas and a case of beer!

For my kids, a car means freedom, a sense of independence and a confidence-builder. When I was that age, I was never home and often just drove for the pure enjoyment, not really going anywhere.

They have to be safe behind the wheel, so the repairs are vital. I doubt the mechanic would have let the car leave the shop anyway.

My 17-year-old son recently got his G2 and is raring to go. He's a very cautious and meticulous driver, so I?have no worries about him. Liam is also quite responsible.

Lexie needs access to a car for her part-time job, volunteer work, soccer and staying in touch with friends.

My wife suggested we just make do with one car for a while and see how that goes. Hmmm. In theory, perhaps, but in reality, it's just not feasible.

Liam has been scanning Auto Trader and Kijiji for decent used cars. I told him there's no shortage of reasonable vehicles out there. Of course, like most teens, he'd love a Dodge Challenger or Charger. But with such horsepower comes great restraint! Not to mention gas, insurance, the list goes on and on.

When I was his age my dad bought me a used 1970 Camaro for \$900. Later, I picked up a 1973 Dodge Dart from neighbour for \$400. Mind you, that car had standard steering and brakes (anyone remember that?).

When we were young, we didn't really care about the type of car ? anything with wheels would do. If we could stuff in all of our friends, that was fine by us.

We also didn't have the current graduated licence system, which I find a bit strange and confusing.

Our love affair with cars won't end any time soon. I'm sure that comes as good news to those in the auto parts and auto repair business.

There should be work for another decade or two, I should think. But as we move towards hybrids and electrics, the writing is on the wall. These will take over and those who specialize in gas-burning vehicles will one day be looking for work.

Maybe massive repair bills will one day be a thing of the past, too! As I understand it, the new electrics have very few moving, rubbing parts, so there's much less wear and tear. There's no coolant, no oil, no brake fluid.

I thought of simply filling my trunk with batteries and erecting a very tall boat sail up through the roof of my Buick. An electric wind car! What a concept!

Of course, it's not as visually appealing as a Porsche 911 or Jaguar F-Type. But down hill, on a windy day, just try to catch me!

It is to laugh.

I have to. Crying is unproductive.

I've had to ingest a little more Gaviscon lately, but I will survive. My kids depend on it.

I remember the stories my parents told me when they first lived in Roncesvalles in Toronto. The grocer had tabs for everyone; neighbours would say ?pay me when you can,? and the car shop allowed you to pay in installments. It was a different time, to be sure.

The phrase ?it's only money? also comes to mind, especially at these times.

Yes it is. It's worthless in the great beyond. Will I remember these bills when I'm walking one of my kids down the aisle or holding my first grandchild? Will I care about this \$1,200 repair bill when we're living in our kids' basement in our twilight years? Well, okay, maybe then.

I will put the pedal to the metal, until something falls off! Until then, happy motoring!