

“How much for child care?”

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“Tax Day”

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Some people construct bird feeders for a hobby. Others collect stamps or coins. Me? I collect rules, laws, idioms, aphorisms, and quotations. Here’s one: “You get the results you test for.” One simply must be ready with a witty barb or pithy comment. Saith Mark Twain: “I didn’t attend the funeral, but I sent a nice note saying I approved of it.” If you cannot be clever, you can sound clever. There are academic Laws such as science’s First and Second Law of Thermodynamics or Keynes Law about economic supply and demand. Then there are the rude revealing ones. The Law of Attraction means you are what you pay attention to. The Law of Point of View means your point of view says more about you than the other person. Hanlon’s Razor suggests we should never attribute to malice that which can be adequately explained by stupidity. Of course, there’s Murphy’s Law which states that anything that can go wrong, will. Then there’s Flanagan’s Precept: “Murphy was an optimist.”

I propose a new one, The Whoops Principle, meaning that you don’t pay attention till you have to. This has been true for me forever. Says wife: “Are you listening to me?” Or, for instance, they never taught me at seminary that the Federal Government views pastors as self-employed contractors. Nobody at seminary warned that taxes had to be filed quarterly, which I discovered the hard way. No late night door-knock but an ominous IRS letter. Whoops. Next year my congregation benevolently switched me to a W-2.

Paying our Federal, State, and Local taxes has become simplified ever since I retired. Before retirement, I replicated what I learnt from my tax preparer, filling out the 1040, Schedule A, Schedule C, Unreimbursed Business Expenses, the SE, along with a few other recondite forms. Nowadays, it’s one form and done. The Whoops Principle applied here in a felicitous way, for I didn’t realize Pennsylvania and Montour County, preventing the penalty of double-taxation, tax neither Social Security nor Pension income. Pennsylvania ranks among the fourteen states for which there is no tax on pension distributions. Pennsylvania is among the thirty-seven states that do not tax Social Security benefits. What a godsend. Hooray. My wife has observed for years, “Champagne tastes on a beer budget.” We still pay school and real estate taxes, but that’s a return on investment.

Without my pension, there’s no way we can, could, would make it --“Ain’t got the do re mi, boys.” We’d have to sell the house, which wouldn’t yield much of a financial breather because we re-mortgaged several times to help pay our kids’ tuitions. I had planned on becoming rich and famous enough to buy a flat in Notting Hill, London, but that hasn’t happened. Yet.

Regardless, we are amazingly fortunate, especially given a well-funded pension program Presbyterians invested in before the USA became the USA. Grateful, we have a house, thanks to family. Imagine those who rely on Social Security income alone. Or imagine your transmission goes, it’s your only way to get to work, and you can’t afford to repair it. Vultures con the poor into paying costly insurance for car repairs. Beware gambling app predators. How much for child care? Imagine old ladies taking two busses just to get groceries. Hard times, hard traveling. Is this land your land? Even though Roosevelt’s Social Security plan was meant to be a supplement, it isn’t for many. Too many worked in low-paying jobs (sometimes juggling three jobs to make ends meet) resulting in meager Social Security benefits. My

wife feels fortunate she could retire. Many of her co-workers realized they couldn't live on their Social Security so they must keep working as long as they are physically able.

Despite Federal formulas for relief, 140 million citizens subsist below the margin. Add to this, a middle class sliding in that direction. Whoops. I remember one year when we couldn't afford shoes for the kids. Those flush with money, those whose point of view exposes they've either forgotten hard times or never had to face them, puff and pontificate that a rising tide lifts all boats. What happens when the dinghies are anchored tight? What happens when all you can do is patch the holes? Safety nets are useful. Wouldn't it be better if people would stop shoving them into them?

I see where they extended the filing deadline till May 17. The question is: How many of us will still procrastinate?