

ESSAY

A tax on the soul

By Eve Glicksman

Beware, the Ides of April — or what we non-Romans call tax time.

Take me. I've just killed two weekends and a few evenings scavenging for receipts, re-adding endless columns, getting busy signals at the tax help line and crawling around with a tape measure to calculate how many square feet my home office consumes.

The process was frustrating — and humbling. Most of the year, I accrue expenses and cash paychecks without much thought. But at tax time, I am reminded once more that I am an acre and a new car short of the American dream. Not even your Calvins come between you and the chill of your adjusted gross income.

Before the almighty tax table, my accomplishments fade to dollars and cents. I assess the costs of working for myself and grumble that it could all be different: paid holidays and vacations, employer-paid health insurance, free computer upgrades, on-time paychecks, no self-employment tax, a pension and all the pens I can misplace. Heck, I could even find my inner child with the time saved from completing Schedule C.

Taxes, in short, are an exercise in humiliation. They can be the kick-in-the-teeth that you are not living up to your financial potential. Every year, I stew that many with less education and fewer skills are referring to tax tables several pages past mine.

First, you're reduced to measuring your life in profit and loss. Then, column by column, you must stare down bad investments, business miscalculations and skimpy retirement contributions.

For others, taxes set off after-the-fact tailspins over capital costs, mortgages or legal fees. A few more schedules and they're feeling entitled to underreport and overdeduct.

The reasons for filing procrastination are self-evident if you owe taxes, and even if you don't. The IRS estimates it typically takes 11 hours, 48 minutes to complete the 1040 form alone. This is the so-called "short form." "Don't try this at home," the instructions ought to warn. Small wonder that almost half of all taxpayers hire a professional for the task.

Computing taxes forces us to take stock of our material worth: real estate, bonds, vehicles or a lack thereof. And if you buy the idea that money is no longer as important to us as our well-being, check out a Gallup Poll taken for *Health* magazine in 1994. Two out of three respondents said they would not take a 20 percent pay cut in exchange for a shorter work week; in the same survey, 71 percent cited their jobs — more than any other factor — as a cause of stress.

Historian Daniel Boorstin described the 1980s as a decade when people formed communities by what they own, not by what they believe. In the '90s, don't we still form camps according to who flies coach, who goes first class and who takes the bus?

As every tax season ends, though, I conclude after ample consternation that quality of life — i.e., wearing sweat pants to work and answering only to myself — is worth the price. I suppose it's some consolation as well that a survey of 1993 returns showed that a tax filer living in San Francisco was five times more likely to get audited than a filer from the Philadelphia area, where I live. Perhaps it's our mob connections.

Still, there's one last indignity to suffer. As I complete my tax form and sign it, I enclose what I consider three generous checks — only to find there is no postage supplied on the return envelopes.

Is that bad manners or what?

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