

# POLITICS AS USUAL: Fiscal Frivolity

By Alison Collins-Mrakas

It's tax time folks; that fun time of the year when we examine all the money that goes out of our wallets and into the coffers of the various levels of governments charged with providing us with the services we need and want ? or, increasingly don't want. With upwards of 30 percent or more of whatever we earn being put into a communal piggy bank to be divvied up by the powers that be, it's hard not to question just what it's being used for.

And yet, few if any of us pay any attention to the budgeting process that sets our tax rates. We read about it in the paper, perhaps rail about it amongst friends and co-workers, but in terms of concrete actions, almost none of us engage in it.

And why? Perhaps it's because we are all too busy. I think a significant reason for the collective apathy is the seemingly impenetrable nature of the budget process ? at any level of government.

Have you ever tried to read a municipal or regional budget? If you have, can you figure out just how the heck the money is spent?

And on what? I almost guarantee you can't. It's an overly complex process that can take literally hours of one's time to sort out.

And why is that? Shouldn't our budgets be readily accessible to anyone? Accessibility is not just the literal sense of the word ? physical access to the documents ? it is about comprehensibility. And those documents are not comprehensible.

We all understand the basics of budgets. Money in and money out. We have ?x? amount of money and ?y? amount of things we have to pay for. We subtract y from x and hope we have some left over, but at worst, it should net out to zero.

We understand that we have a finite amount of resources with which we must pay all our bills. All must be paid with the money we earn. Most of us spend ? generally ? within our means. We understand that if we earn \$3,000 a month, we must spend no more than that or we risk falling into debt.

That's how it should work with public money. But it doesn't.

I have heard the same line quoted in various forms of media ? Municipalities can't run a deficit. Well, that's not entirely true. They can't run a deficit for operational costs that's true (it's enshrined in legislation thank god). They can't max out the Mastercard to keep the lights on. But they can max it out to build the building.

And that's the problem.

Shiny toys paid for with borrowed money ? our money. Actually, our children's money. Because it will be them who will be paying for the debt we incur.

I cannot stand it when I hear our fearless leaders proclaim that something has been built ?without using any taxpayer money.?

Really? Then whose money is it? Of course it's taxpayer money! Either old taxpayer money (reserves) or new taxpayers' money (DCs). But it is ALL taxpayer money.

So, let's bring some old-fashioned sense back to the budgeting discussions, shall we? Let's set up three columns ? the must-haves, the should-haves and the want-to-haves.

Pay the must-haves. Consider the should-haves. And ? for now ? get rid of the want-to-haves. We can't afford them.

Just my two cents.

Until next week, stay informed stay involved because this is ? after all ? Our Town.