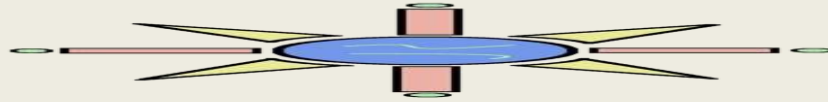


The Coquitlam Review



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Homeowner Grant Penalizes Renters

Home ownership is the holy grail - or has been - for generations of Canadians. Once you've cobbled together a down payment and figured out how to afford the monthly payments, you still have to set aside money to pay for sewage, water, electricity and gas and, once a year, property taxes.

Every homeowner pays property taxes, even renters, although they don't typically see the actual bill, as it tends to be rolled up in the overall rental fee.

Renters cannot claim a rebate on their rent, even though it includes the property tax, but homeowners can - the owner of a \$1 million home can apply for and receive a homeowner grant of \$570 to offset some of the property tax. In Metro Vancouver where house prices have soared by up to 40% in 2016 some homeowners are crying foul because their homes no longer qualify for the homeowner rebate. Imagine, your home, worth \$800,000 last year, is now worth \$1.3 million and you are whining because you no longer qualify for the full, miniscule - compared to the \$500,000 increase in value - rebate.

The homeowner rebate program cost the BC government \$800 million last year, money that is sorely needed to alleviate the poverty, hunger and social needs of a large number of British Columbians, many of them renters.

Some people claim they are house rich and cash poor - and news stories tend to... (cont. p. 3)

Reflection on Christmas

Put on a bit of weight this year.

More salt than pepper on the temples.

Getting rid of the mirror.

In Pursuit of Unhappiness

What a horrible thing to be happy all the time. Should I fall into such a state I might follow the greats and consign myself to an early grave. How utterly boring to live in a state of euphoria, unending glee and good cheer encircling my being like a python unnoticed amid a herd of baby gazelle. How useless language would be if no curse should ever pass from my lips, if chaos were never flung from my finger tips and desire never wrapped my fists in knots of glory. How unnatural an existence, how counter to the order of the universe, should my life be without sorrow and pain, without malady and malice. What a weakness of spirit would arise without hate, without disdain for all that bends not to my will. My roar is not borne by pleasure but by misery, my wails not of surprise but of discontent. I am unhappy with the situation and thus shall change it. I am not contented, my lot is not set, my writing is not on the wall. I will embrace my animosity as fire does oxygen and burn a new path through an old forest, cremating so that I may birth anew. I will smile at misfortune because it leads to happiness.

The Importance of Being Earnest

The internet has made us flippant. We have lost our desire to be sincere, in fact, sincerity is looked upon as weak on the web, a mode of being to be eschewed, to be avoided. Sincere people get duped. Sincerity is a negative in the digital world, a weakness that leaves one open to ridicule and, inevitably, leads to being a social outcast. If one is sincere then one is obviously not in on the joke, whatever joke that may be. In spite of the cat calls of openness the internet class bellow from behind their ivory screens, those calls of transparency and open source, of freedom of information and privacy breeches, the truth of the matter is much more mundane. The internet is high school and we have all been held back, repeating grade 10 *ad infinitum*. What revolution has truly conspired transpired in thanks to the internet? Aaron Swartz attempted to freely distribute scientific knowledge and he was hounded by the FBI until he was found hanged. Any website or app created for the unfettered transmission of information is bought and turned into a revenue stream for advertisers. Truth is no longer of importance because the internet has everyone believing their own truth holds more weight than the truth. This is not to say that digital technology and the ability to transfer information digitally is not a boon to humanity, but the Internet is dead, it has been suffocated by money, put to the sword by greed and hangs now as an albatross around our collective neck. In all earnestness, the Internet must be abolished.

Concerning Certainty

There is little certainty in nature, death perhaps, though even death comes at anything but a certain time. So why then does the most cognitive of species hold fast to such an unnatural idea? Why do humans believe with certainty anything other than that Nature is uncertain? Why does the communist give so much to communism, the capitalist trust so much in capitalism, the vegan suffer so much for veganism? How can humans be so certain and steadfast in ideology when the only ideology Nature adheres to is change and uncertainty? Why has man allowed the mind to become so detached from physical reality, so separated from natural truth? Man may have overcome Nature but that is no reason to disregard it. Man cannot be exemplar for herself, such action is incestual and doomed to lead to degradation. If Man does not look outward for her paradigm she will succumb to illness of spirit and sickness of mind. Introspection is only useful insofar as it allows Man to accept that Nature is greater than her, that she knows nothing but the truth of Nature as the paragon of Life.

In spite of what quantum missionaries would have you believe, uncertainty is not a certain proposition though it is certainly uncertain.

Nature does not ask why, Nature asks why not. Why not try this or that, why not flop from the ocean to the land in the hopes you might grow legs? Why not stretch for the highest branches until you need stretch no more? When one is certain one asks why, because certainty desires no changing. Why is as good as no in the natural world.

Though why may be a workout for the mind and a most useful tool for scientific and technological growth, it is a poor *modus operandi* for living in the physical world, a realm that abhors no. The next time you do something that requires more physical interaction than discussing philosophy under fluorescent lights remember the ethos of “why not” and begin to experience the wondrous uncertainty of Nature, I’m certain you will like it.

(Homeowner cont.)

...focus on a senior, living on their own with a small fixed pension who cannot afford the full property tax on their \$1 million-plus home.

First of all, why do homeowners get a break on property taxes and renters do not? You have to already have a certain amount of money to own a home, probably more than your average renter has, so why do we provide assistance to the wealthier individual?

Secondly, if you live in a house worth \$1 million plus, and cannot pay property taxes, why can't they be added as a lien against the house when the time comes to sell it? That way, no one is forced out of their home and the municipality will eventually get its taxes.

Oh, wait a minute - you can - it's called the property tax deferment program. It provides low-interest loans that allow eligible homeowners to defer payment of annual property taxes until their home is sold or becomes part of an estate. This program is available to owners who are 55 or older, surviving spouses of any age, and people with disabilities. It's available to all Canadian citizens and landed immigrants who normally live in BC.

Instead of whining about "losing" a portion of the homeowner rebate, why not be thankful for the increase in the value of your home and for the fact that you actually own a home in the increasingly out-of-reach housing market that is Metro Vancouver.

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If All

If all the time spent with you,
Was better not spent.

If all the nights of sleepless bliss,
Were better laid at rest.

If all that was said to you,
Was better left unsaid.

A poor man indeed I'd be,
In spirit and in bed.

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