Senior discount

by BRIAN LOCKHART

Adults: $10.00

Seniors (over 65): $6.00

Youth: $6.00

Children: $5.00

Children under five: Free

How many times have you seen admission prices to an event or festival that list their prices based on age? The above is a fairly typical admission pricing for many events.

I guess the idea is, if you are family, you get a break on the younger kids to make it affordable for two adults and two children.

If you're a ?youth,' you get a break of a couple of dollars because youth typically don't have a lot of money.

Children under five are usually free. I guess that's because kids under that age have no idea where they are or why they are even there, and will forget they were even there by the time they get home.

Seniors get a break on a couple of dollars because it is generally assumed they are no longer working and are on a fixed income.

The definition of ?senior' has changed over the years. At one time, you were considered a ?senior' if you were 65 years of age or older.

Over the years, the age at which someone is considered a ?senior' has dropped by quite a bit.

Some places have started offering discounts to seniors aged 55 and over.

Most people are still working at age 55. That may seem older to someone who is 18, but if you're 55 years old and already consider yourself a senior citizen, maybe you need to become more active or something.

The thing is, life is short. One day, you're driving around with your friends to local hot spots, hoping to meet some girls, and the next day, you're bouncing your grandson on your knee, and you wonder where the years went.

I used to work in an office environment that had a lot of young women employed. Most of them were in their early to mid 20s. Pretty much all of them still lived at home. Several were attending university or teachers' college at the time.

They were the ?hip' bunch ? all good-looking. They were all friendly, but at the same time, they considered their supervisor, who was in her early 50s at the time, to be an old lady.

Now, occasionally, I'll run into one of them. They are all now in their mid 40's with grown children of their own. They have become the ?older' crowd to their children and children's friends.

How times change.

Seniors tend to get a break on many things ? except taxes.

The county where I live has just announced age-friendly grants to help make homes for seniors more accessible and adaptable, so people can grow older in their own homes.

That's great, except they still have to pay the full amount of property tax, which leaves many people strapped for cash. In some cases, an age-friendly grant is useless because the home a person wants to grow old in is no longer affordable, having been taxed out of it.

Property taxes are the one tax you pay based on a perceived value.

If you make $50,000 in a yearly salary, you are taxed on a percentage of that income.

If you make a purchase in a store, you are taxed at 13 per cent HST on the amount you paid.

However, when it comes to property taxes, you pay on what someone thinks your home is worth.

If you have lived in a home for 20 years, you haven't made a single cent from it. If you die while living there, you will never make a dollar from it.

Yet, you are given a tax bill based on the EXPECTED amount of money you will make if you sell it.

What if there is a slump in the market, and you have to sell that home for $50,000 less than it was judged to be worth? I've never heard of any municipality sending a homeowner a letter saying, ?sorry, we overcharged you for the last 20 years, here's your refund.?

I understand why property taxes are necessary ? I don't understand why a person with a bigger house needs to pay more. Why should you be penalized for having a large family and needing a larger house?

Maybe that person worked harder and saved a bigger down payment than someone else who paid far less for a home, but still has the extra money in a bank account?

Property taxes are used to pave roads and maintain water treatment plants. Why should one homeowner pay more for what we all use?

The county has the right idea in trying to help seniors age at home, but wouldn't they be even better off if the senior discount applied to property taxes so they can actually live there?

After all, these are people who have paid a lifetime of taxes already.