

CLUTTERBUSTING

Life's Messy Bits with Karen Tatman.

AHH Death & Taxes, Life's Great Certainties!

Have just battled my way through the ATO's e-Tax software in an effort to save myself a few quid on accountant's fees, and I'm feeling quite chuffed with myself.

Regular readers will be aware of my complete lack of success with New Year's Resolutions (too darn hot in January) so I have decided the new financial year is as good a time as any to set a couple of goals for the next 12 months.

Goal number one will be the purchase of a nice new pair of shoes. This is sound fiscal policy. After spending hours hunting down receipts, bills & bank statements from assorted purses, coat pockets & the console in my car, I think a shoebox would be a better place to store them. Don't you?

I wonder if I could get away with claiming the cost of the shoes as an expense associated with managing my tax affairs? Hmm, worth a call to the Tax Helpline I reckon. (Note to the nice man at the ATO, that was a JOKE, please don't audit me!).

But seriously, if I was boss of the world, I'd definitely allow a bit more flexibility in what we could claim as a legitimate expense.

Now as I understand it, deductions are allowed for very specific work-related expenditure (and a whole bunch of other stuff that doesn't affect me so I didn't read that bit of the Tax Pack). Therefore, I think it only fair and reasonable that my morning latte be included. In a (thankfully brief) fit of frugality a few months back, I forfeited my morning caffeine hit for a whole week. I saved \$15 and was so grumpy with everyone at work that there was a whip around on the Friday morning to buy me a latte grande. I was actually bloody lucky that I didn't get the sack. Sounds like a legitimate work-related expense to moi.

So let me see, that's \$15 multiplied by 40 working weeks, which equals a deduction of OH MY LORDY. That's, err.. rather a lot to spend on coffee..

In Karen's World (bit like Wayne's World, but with nicer shoes), a few bottles of mid-priced sauvignon blanc, taken in lieu of mental health days, would slip through to the keeper, no questions asked, as long as you keep your receipts.



And while we're on the subject of particularly taxing (sorry, couldn't help it) days in the office, I think the odd Thai take away or deep pan pizza could be well be argued to be an expense associated with your ability and general willingness to get up the next day and go about the important business of earning a living. There's nothing quite like tossing the dishes in the bin at the end of a long day to put a spring in my step the next morning.

Now I don't know about you, but I am certain I am far more productive at work when I have new clothes on. In Karen's World, the tax office would allow, nay, recommend ... so ladies, I can count on your vote at the next Boss of the World election?

But I digress, back to my new financial year resolutions. Just as it is useful to recognise whether you are a morning person or an evening person, it's equally important to establish your seasonal proclivities.

Being one who does a fair "Aye'm melting!!" wicked witch type impression over the summer months, winter finds me in fine fettle. Now genius may well be 99 per cent perspiration according to Thomas Edison, but I am way better at clever thinking in my thermals. Hence my second new (financial) year's resolution - to celebrate Christmas in (brrr, lovely wintry) July.

Well, not the actual Christmas, that would be silly as I'd get no cards at all, but the starting-to-think-quietly-seriously-about-the-fact-that-Christmas-

is-coming-in-December- ready-or-not Christmas.

I received a timely reminder from my friends at www.cheapskates.com.au (they're so lovely that I haven't had the heart to tell them I fell off the frugality wagon when faced with 50 per cent off at Laura Ashley - which, in case you don't know, is still fairly exy) the other day, extolling the virtues of Starting Your Christmas Countdown Now.

Among myriad money saving tips and tricks, was the suggestion of conducting a Christmas stocktake in July. It basically involves getting all your Christmassy stuff out now and making a list of

what's naughty (bloody fairy lights, nearly caused a divorce last year) and nice (the half-price Crabtree and Evelyn hampers squirreled away at the post-Christmas sales last year), so you know what you've got - and what you need to get.

Now it could just be me, but faced with a choice between spending a leisurely evening untangling fairy lights in front of the fire (with a sniffer of brandy), or spending the night before Christmas swearing at my beloved, I'd (pretty much almost always) opt for the former.

Given the likelihood that this December's big question could well be whether to leave or stay and defend, rather than where to hang the mistletoe, the thought of being just a tad more organised than previous years has its appeal.

While I can't quite bring myself to write my Christmas cards this far out (that's bordering on Sheet Ironing behaviour), I reckon I could at least make a list of the folk I want to send one to and make sure I have their addresses. It will also give me plenty of time to check with Mum which great aunts et al are still standing, so I never again make the mistake of sending a cheery Christmas card to a dead person.

So that's two achievable goals (well one actually, I nicked out earlier to buy the shoes) for the next twelve months. It really is going to be a Happy New Year!



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