

Hard to achieve retirement peace and quiet

Apart from health issues, isn't anxiety supposed to diminish after retirement?

Well, perhaps it does, or maybe it merely shifts focus.

Back when I had a job, lesser irritants hardly registered; I had bigger fish to fry. Nowadays, niggling matters nag at me, loom larger. Indecision hovers. Tasks I used to tackle with fervour I now reconsider and debate with myself about whether or not they're worth the effort.

Am I slowing down? Do I not have enough to do? Am I being cautious because of a hypertension condition? Craving a more tranquil existence?

Trips abroad used to excite me and I was full of anticipation when one was coming up. Organizing the jaunts used to be part of the fun, as did getting there.

I once looked forward to heading east to visit family, but no more. With all the associated hassles and discomfort, flying has lost its appeal, if it ever truly had any. Nowadays I'd rather stay home or take a shorter trip by car, see more of what's handier to home.

However, despite any upsetting implications, some potentially stressful matters cannot be ignored, at least not by this erstwhile accountant.

Matters that demand a response: an inferior product; a complaint lacking a response; a commitment unmet; an over-the-top insult to belief or intelligence. Although I've trimmed back what I now tackle, there's usually an item or two on the active list.

The question of property tax assessments has come up more than once.

While living in Ontario I lodged a property assessment appeal and thought I'd lost the match until the assessor uttered the word "swamp." While that didn't properly describe that portion of the acreage, the comment caught the attention of the appeal panel and a reduction was awarded.

When we lived north of the Malahat here on Vancouver Island, I was able to make a successful plea on the basis of a house purchased below the assessed value.

After we relocated to the fringe of Victoria, we watched housing prices climb ever upward. Jolted by the magnitude of the increase, I started tracking our assessments and those of our neighbours, and once again queried the valuation of our property.

When I checked BC Assessment's website after another hefty hike, I determined that what I'd previously been given to understand just wasn't so.

That pushed my blood pressure up a blip!

Given the prior success I had with challenging assessments, what was I to do? I could leave it be; however, the idea seemed insufferable. But would challenging the assessment be worth the effort and added anxiety? I decided, in for a penny, in for a pound. I decided to soldier on.

An email message brought an assessor to our house. After a walk through and discovery of an earlier file inaccuracy, he advised that he'd submit a reduction recommendation for the current year.

My blood pressure eased.

Was the matter resolved as far as I was concerned? Perhaps it should have been, but I'd questioned the assessment two years earlier and, despite a comment that prior years would not be revisited, felt that an additional reduction would better settle the issue for me. I appealed the revised number.

Arriving at a panel hearing at the appointed time, I found I wasn't expected. Someone had fallen asleep at the switch. Frustrated and irritated, I made another appointment and arrived at it in time to sit through an appeal that went down in flames. When my turn came I presented my case, with the same result.

My blood pressure went two blips upward!

Was that the end of it? Not so. I felt my position was rational and supported, so I was determined to forge onward, despite further disruption of my peace and quiet.

There was another step in the appeal process - a hearing held on the mainland, one that could be conducted by conference call. I submitted appeal details, paid the \$30 fee and awaited the phone call.

Would the added effort prove worthwhile? Would my position be vindicated? As it turned out, no and no. Going through the process reminded me of past dealings with the telephone company.

On reflection, was all fretting and exasperation worthwhile? Not really, as judged by results. And I'd wasted \$30. But then, being an old dog, I can't be expected to learn new tricks. Would I do something similar again? It's likely.

By Don Wilkes

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