

IF YOU WORK
FOR PEACE



STOP PAYING
FOR WAR.

More than a paycheck

NEWS FROM THE WAR TAX RESISTANCE MOVEMENT

February 2007

Remembering Marian Franz



Marian comments at a session of NWTRCC's strategy conference, October 2005, as Tim Godshall listens. Photo by Ed Hedemann.

How does one remember a person, now departed, with whom one has worked for a quarter century? I remember Marian Franz as leader, prophet, captain of the ship, friend. We in the National Campaign for a Peace Tax Fund (NCPTF) were so fortunate when Marian joined us, from her previous work in Dunamis, a Christian organization in Washington, D.C. working with leaders on public policy issues. Before that, she and her husband Delton

engaged in interracial and civil rights work in the Chicago area.

Since 1982, as the Executive Director of NCPTF, she was the inspired and inspiring leader of the organization, which works for passage of Peace Tax Fund legislation in the U.S. Congress. I think of her as I think of Susan B. Anthony—absolutely committed to the ideal of gaining recognition, in law, of what is an inalienable right—in this instance, the right of conscientious objection to military taxation (COMT). She had tremendous energy and vision, broad knowledge, and wonderful gifts of writing and speaking. She handled skillfully the many details of leading NCPTF, a relatively small organization grappling with large issues and large institutions. In 1986, she began her work for COMT at the international level, working with colleagues around the world in the organization that became Conscience and Peace Tax International (CPTI), helping this organization to bring the COMT issue to the attention of United Nations Human Rights bodies.

Marian balanced effectively her leadership of NCPTF and lobbying in Congress for the Religious Freedom Peace Tax Fund Bill, while recognizing the importance of working collaboratively with groups having similar goals and

nonviolent approaches to societal change. She contributed important insights in the founding of the Faith and Politics Institute of Washington, D.C., and, traveling parallel paths to the same goal, maintained close contacts with the National War Tax Resistance Coordinating Committee (NWTRCC), joining with NWTRCC in sponsoring the 8th International Conference on War Tax Resistance and Peace Tax Campaigns in Washington, D.C. in 2000.

Marian lived a life of integrity, faithfulness, compassion, and broad vision. She leaves us with the tools and the inspiration to carry on her work.

David R. Bassett, Pittsford, NY

I knew of Marian a dozen or more years before I learned to know her personally. Back then she was larger than life—a native of rural Kansas who was walking the halls of Congress and reporting at Mennonite conferences.

Then we both went to the 1996 “Taxes for Peace, Not War” conference in England. Before the international conference we met in London and took a train to Canterbury for a day. Later

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Get Ready for April 16

This year April 15 falls on a Sunday, so the last day to file is Monday, April 16. Is your group planning workshops and actions for the time between now and tax day? Be sure to let the NWTRCC office know what you have scheduled, and we'll post your events on the website and share ideas among groups. If you go to www.nwtrcc.org, you will see a link to the “Programs and Gatherings” page. We list war tax related activities around the country, with local contacts and links to

your website if you have one. The NWTRCC website gets about 600 visitors a day, so you never know when someone in your area might be looking.

Here in the NWTRCC office we are hearing from many people anxious to see a campaign of low-level resistance get going—such as refusing \$10 of income taxes due. Despite our desires at the national level to build such a campaign for this tax season, the momentum hasn't really developed. We are a small network and need a

larger group to help spearhead it; we decided to continue the survey to better demonstrate to other groups the readiness of many peace activists to participate in a coordinated WTR campaign. However, this does not stop local groups from starting such campaigns in their communities. After all, it is often a small grassroots effort that begins to get picked up by more and more groups and leads to a more visible national campaign.

Be sure to see pages 4-5 for NWTRCC's many resources to help with your tax season activities. If you don't see what you need, let us know. We are here to help you! ▼



More than a paycheck

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More Than a Paycheck is a bimonthly publication of the National War Tax Resistance Coordinating Committee, a clearinghouse and resource center for the conscientious war tax resistance movement in the United States. NWTRCC is a coalition of local, regional and national affiliate groups working on war tax related issues.

NWTRCC sees poverty, racism, sexism, homophobia, economic exploitation, environmental destruction and militarization of law enforcement as integrally linked with the militarism which we abhor. Through the redirection of our tax dollars, NWTRCC members contribute directly to the struggle for peace and justice for all.

Subscriptions to *More Than a Paycheck* are \$15 per year.

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Taxable Income Level

NWTRCC offers the standard deductions/personal exemption chart as a guide for people who choose to live below the taxable income. IRS standard deduction and exemption amounts are adjusted annually for cost-of-living increases.

To figure out how much you can earn in 2007 before owing income taxes, identify your category and multiply the personal exemption by the number of dependents you can claim, including yourself, then add your standard deduction. For example, if you are married and filing jointly, with two children, you would add \$13,600 (\$3,400 x 4) to \$10,700, equaling a taxable level of \$24,300. Below this amount your family would owe no income taxes for the year (for filing requirements see below). This calculation also gives the amount of income the IRS needs to leave you to live on during the year if they are garnishing your wages. This formula does not apply to Social Security taxes.

2007 IRS Deductions and Exemptions

Category	Standard Deduction	Personal Exemption
Single	\$5,350	\$3,400
Married, filing jointly	\$10,700	\$3,400
Married, filing separately	\$5,350	\$3,400
Head of household	\$7,850	\$3,400

An additional \$1,050 standard deduction may be claimed by a married taxpayer who is at least 65 years old or blind. If the taxpayer is single, the additional standard deduction amount is \$1,300.

If you choose to file, it is possible to exceed these income levels, but end up owing no tax (including receiving back 100% of any withholding) by using such options as the Earned Income Credit; taking allowances for dependents; making use of pension funds or health benefit plans that reduce one's taxable income; itemizing charitable deductions; and taking

deductions such as for at-home businesses. NWTRCC does not give specific advice on filling out tax forms or ways to reduce taxable income, but look for the updated Practical #5 booklet later in February for more information and resources on this.

Filing Threshold for 2006 taxes: The maximum gross income adults can make before the IRS requires a federal income tax return to be filed for 2006 taxes depends on your filing status (over 65 in parentheses): Single: \$8,450 (\$9,700); Married filing jointly, \$16,900 (\$18,900); Head of Household, \$10,850 (\$12,100). The exceptions are: Married, filing separately, is \$3,300, and surviving spouse is \$13,600.

The details for these categories and more are in the 1040 instruction booklet, section "Do You Have To File?" *This information is not intended to encourage one method or another but to provide the basis for informed decisions.*

Telephone Tax Legislation

The legislation to drop the telephone excise tax on local phone service was not heard in the last Congress, but two bills to repeal the tax have been introduced in the Senate. In January 2007, S. 140 was introduced by Sen. Charles Schumer (NY), and S. 170 was introduced by Sen. John Ensign (NV). Both have been referred to the Senate Finance Committee. You can track the progress online at <http://www.govtrack.us/>.

Tax Advocate on Private Collection

There are various tidbits of interesting information in the "2006 Report to Congress" from the National Taxpayer Advocate, an independent office created to monitor the IRS for the public. We don't know if Congress pays any attention to these reports or not, but it is always possible that some representative

Counseling Notes *continued on page 7*

Many Thanks



Network Updates

NWTRCC received a grant of \$600 from the Conscience and Military Tax Campaign fund administered by the Nonviolent Action Community of Cascadia. The funds will be used for expenses of the web video contest.

Thanks also to these groups who have contributed since our last issue. Your support is really (really!) appreciated:

**Mennonite Central Committee
War Resisters League New England
Christians for Peace (VA)**

As this newsletter was being prepared, we learned that Bob Giles, our contact in Albuquerque, New Mexico, and friend of nearly two decades, died of cancer in December 2006. We are so sorry to hear this news. Our thoughts go out to his friends and family.

Remembering Marian

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we worked together with Karen Marysdaughter, Mary Loehr, and David Bassett to plan the international conference in Washington DC.

I learned that this person who could speak persuasively to powerful national and world leaders was also very human and vulnerable. She dealt with fears and losses; went without a paycheck for months at a time when money didn't come in; was sometimes misunderstood; cared for her husband when he was afflicted with Alzheimer's; and then dealt with cancer.

Of the many words that can describe Marian, the one that keeps coming to mind is persistent. She had a goal, and she did everything she could to work for its fulfillment. Nothing could stop her until the Religious Freedom Peace Tax Fund bill became law—or so I thought. Cancer did, but her legacy lives on. For as she said at our 2005 NWTRCC meeting in New York City, “No witness for conscience is ever lost.”

Susan Balzer, Hesston, KS



Marian and the CPTI board, 2004. *Photo by Tim Godshall.*

I first met Marian Franz in 1984, when she hired me to work on the staff of the NCPTE. I moved from Massachusetts to Washington, DC, to work for the campaign. Marian was an amazing person and a pure joy to work with. I've continued working with NCPTE in varying capacities over the years. All that time Marian was spirited, energetic, driven, prophetic, funny, pragmatic, frugal, organized, and well-respected by many. Most importantly to me, she was a supportive friend—supportive of the many life changes I made since I first met her, including becoming a war tax resister. She sometimes spoke of a future where I would visit her when she was very old to share memories. She expected to live a long life, as both her parents did. But that did not happen. I miss her and she is missed by countless others. She was a true gift and a pleasure to know.

*Steven Kretzmann (aka Stevik),
Philadelphia, PA*

I first met Marian when she came to Seattle one time to promote the Peace Tax Fund bill. I helped organize some of the gatherings and spent time with her getting to venues, setting up, and sharing meals. She met my family and told me about hers, and we began a friendship that spanned two decades. Over the years we met at numerous NWTRCC meetings and a couple of international conferences. One thing that stands out in my memory was how warm she was every time we reconnected, always asking about my family and our latest antics. She was always so easy to be with, a person at peace with herself and projecting that to others around her.

And along with that interior peace, there was such determination—determination to work for the Peace Tax Fund bill because it was important and necessary. Maybe Marian had internal doubts, but I never saw them, and I'll bet that few ever did. She believed in conscientious objection for taxpayers, and she worked tirelessly to promote it and educate about it. At our WTR strategy conference last year, she spoke about the real pleasure she took in lobbying on Capitol Hill. She made connections, talked persuasively, and deepened the understanding of legislators and their staff.

Marian was a great friend to NWTRCC as an organization. In our early days as a network, there was tension among some of the groups, and potential splits between the WTR movement and peace tax fund supporters. Probably more than anyone else, Marian eased the conflict, and she did it so gracefully that it looked effortless. She came to meetings, talked about us as part of a whole, and after awhile, most folks forgot that there had been a problem. She was present, she spoke up for what we all believed in, and NWTRCC is stronger for it. On so many levels, she will be dearly missed.

Carolyn Stevens, Seattle, WA

I met Marian at my first NWTRCC meeting in 1991. She stood out then, and always, because she dressed so impeccably and had every lovely silver hair in place. Not the usual appearance among war tax resisters at NWTRCC meetings. (I complained more than once that she made me feel quite dowdy in comparison.)

Despite her professional attire and despite the fact that many WTRs did not see the Peace Tax Fund and its adherents as part of “our” movement, Marian was always completely at ease at NWTRCC gatherings. She not only saw herself as part of “our” movement, but saw the rest of us as part of “her” movement. She made it clear over and over again that resisters were crucial to her work and that we inspired her to keep on going.

What I will remember most about Marian was her tireless effort on behalf of the right to conscientious objection to military taxes. Who would not have become discouraged by the



Speaking at the press conference when a peace tax fund resolution was presented to the NYC City Council, June 2004, by Councilmember Bill Perkins, back right. *Photo by Tim Godshall.*

enormity of the task and the snail's pace of progress? But she plugged away year after year, writing and speaking from the heart, with amazing cheerfulness. Although I still haven't managed to acquire her sartorial elegance, she will always be one of my role models.

Karen Marysdaughter, Monroe, ME

Marian attended the biannual international conferences on peace tax campaigns and war tax resistance from the first one in 1986 through 2004, only missing one conference in that time. She gave stimulating workshops on how to lobby congress/parliament. She kept us focused on personal conscience on the one hand and the attention for the victims of war/weapons on the other. Marian was there at the birth of Conscience and Peace Tax International in 1994 during the Fifth International Conference. Indeed, when the idea was first mooted at the Brussels conference two years earlier she had been among those who were enthusiastic about the possibility of an organization to lobby at the international level. She served as Vice-Chair of the CPTI Board from the outset, and Acting Chair from 2004. It was thanks to Marian's typical persuasiveness in presenting our case to the NGO Committee in New York that in 1999 that CPTI was duly granted “Special Consultative Status” with the UN Economic and Social Council.

Taken from notes sent by Dirk Panhuis (Belgium) and a letter from the board of CPTI honoring Marian in September 2006

Marian was a member of Hyattsville, Maryland, Mennonite Church, where a memorial service will be held at 2 pm, Feb. 17, 2007. Memorials may be sent to support Mennonite Central Committee, PO Box 500, Akron, PA 17501, www.mcc.org. ▼

War Tax Resistance Ideas and

Conscientious Objection to Military Taxation:

A Group Legal Action Conference
February 23-25, 2007,
Powell House, Old Chatham, NY

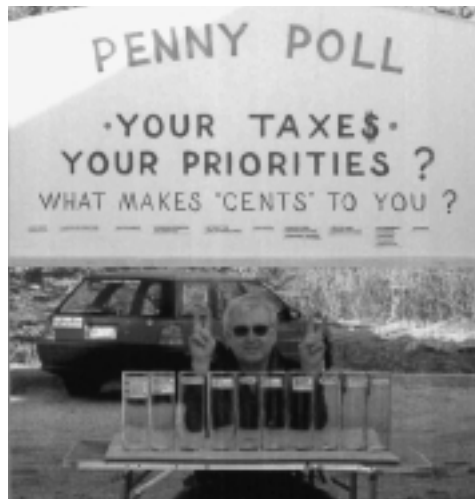
Some American taxpayers cannot provide funds for any form of military activity as a matter of individual religious conscience. A group of us will assemble to consider, organize, and commence concerted legal action to call for federal tax laws that accommodate our rights of conscience. A similar group of people in the United Kingdom, the Peace Tax Seven, has taken this type of case through their national legal system and is now proceeding on to the European Court of Human Rights. One member of the Peace Tax Seven will be attending this conference. Dan Jenkins, who is working his own case through U.S. tax court and appeals, is an organizer of this event. It is co-sponsored by the New York Yearly Meeting Subcommittee on Conscientious Objection to Military Taxation. The cost for the weekend is \$180 for adults with reduced rates for young people and commuters; some scholarships are available.

For more information contact Jens Braun at sjbraun@taconic.net. To register contact Powell House at www.powellhouse.org, info@powellhouse.org or (518) 794-8811.

The Ever-Popular Penny Poll

Now is the time to prepare your penny poll display. Some groups go for the simple jars and hand lettered sign, and others are getting fancier, with plastic tubing and overhead signs. If you would like information on how to set up a penny poll, contact the NWTRCC office. Consider setting up your poll during actions on March 19, anniversary of the invasion of Iraq.

The tried and true penny poll is still a good way to draw people to your table and interact with passers by.



Richard Paget tests out a new penny poll set up. Bangor, Maine, 2006. Photo by Andrea DeFrancesca.

Sacred Peace Walk

March 27-April 1, 2007

The annual pilgrimage from Las Vegas to the Nevada Test Site begins on Tuesday, March 27, in Las Vegas and concludes at the gates of the test site on Sunday, April 1. There will also be an optional action on Monday, April 2 to reach out to the Test Site workers. Walk in the footsteps of a long legacy of peace walkers and spiritual leaders to draw attention to the nuclear dangers that continue to threaten our sacred planet and the community of life.

For more information contact Nevada Desert Experience, 1420 W. Barlett Ave., Las Vegas, NV 89106, (702) 646-4814, www.nevadadesertexperience.org.

Promote the Video Contest

There's still time to enter the contest, and there's still time to get the word out! Use this simple write up to advertise the contest to media programs at schools in your area, or go to the web link for a flyer that you can download and mail out or post in your community.



Video Contest

Use your talents to spread the word about a simple tool to help stop war.

Length: 30 seconds to 4 minutes

Exposure: National distribution

Topic: Taxes for Peace, Not for War!

Deadline: Feb 28, 2007

Prizes: 1st-\$300, 2nd-\$200, 3rd-\$100

For more info:

<http://www.nwtrcc.org/videcontest.htm>

Make a film that will make a difference!

National War Tax Resistance
Coordinating Committee (NWTRCC)
PO Box 150553, Brooklyn, NY 11215
(800) 269-7464 · nwtrcc@nwtrcc.org



Pondering the penny poll. Tax day 2006, Eugene, OR. Photo by Peg Morton.



Attract Attention with WTR Posters

Hang a NWTRCC poster from your literature table or carry one at the next antiwar demonstration. These eye catching posters from The San Francisco Print Collective in conjunction with Northern California War Tax Resistance make the connection between war and taxes with a variety of creative WTR messages and images.

All nine posters and the prices (\$5-\$10) can be viewed on our website at <http://www.nwtrcc.org/newposters06.htm>, or contact the office and we'll mail you a description and an order form.

Film Screenings

Filmmaker Robbie Leppzer reports from his recent film screening tour to college campuses that his 1997 film, *An Act of Conscience* still has quite an impact on audiences today. Narrated by actor Martin Sheen, this feature-length documentary chronicles the story of a family in western Massachusetts whose home was seized after they publicly refused to pay federal taxes as a protest against war and military spending. Leppzer was also screening his new film *Peace Patriots*. To learn more about these films and setting up a screening see www.turningtide.com or call (800) 557-6414. ▼

New Stickers!

After selling out of an old batch of "Your Tax Dollars Arm the World" stickers, we decided to make new ones. They are 4in. x 4in., black and white stickers with "Resist" and the NWTRCC website on each sticker. Use them on envelopes, flyers, as a give-away, or to decorate some public spot of your choice. We're thinking about putting the design on a tee shirt—what do you think?

Stickers are 3 for \$1 or 100 for \$30 plus \$2.50 postage from NWTRCC.

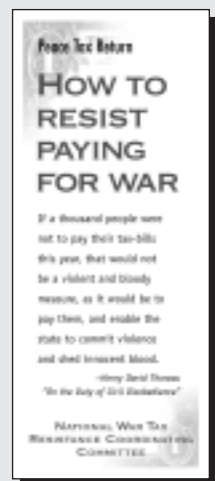


Everything for Tax Day

Be sure to stock up on your leafleting and tabling materials for tax day! All bulk orders have postage in addition to the cost of materials and can be invoiced. Below are a few options. See the website (www.nwtrcc.org/publications.htm) for a full list or call the NWTRCC office for a copy of our Resource List.

- Peace Tax Return brochure – 8¢ each
- "Where Your Income Tax Money Really Goes" – pie chart flyer from War Resisters League – 10¢ each for orders of 200 or fewer (WRL handles larger orders: 339 Lafayette St., NY, NY 10012, 212-228-0450).
- "Why Isn't Everyone Who's For Peace A War Tax Resister? Answers to Common Questions" – (brochure style) 15¢ each general orders, 12¢ each for affiliates (or download the flyer version from our website publications page)
- *War Tax Resistance: A Guide to Withholding Your Support from the Military*, 144 page book. \$15 each plus \$2 postage (call for bulk rates)
- Practical War Tax Resistance Series (\$1 each; 50¢ for affiliates) – #1: Controlling Withholding (updated Jan. 2006); #2: To File Or Not To File; #3: How To Resist Collection; #4: Self-Employment; #5: Low Income/Simple Living (update available by the end of February); #6: Organizational Resistance; #7 "Healthy, Wealthy, and Wise: Aging and War Tax Resistance.
- WTR Exhibit – six 22in. x 34in. posters (not mounted). \$30 postpaid
- "Ask Me About War Tax Resistance" buttons. Single buttons free. Call about bulk orders.







Order all the above from the NWTRCC office, PO Box 150553, Brooklyn, NY 11215, (800) 269-7464, or by Paypal from our website, www.nwtrcc.org.



Downloads

Check the NWTRCC web page, <http://www.nwtrcc.org/downloadable.htm>, for flyers and outreach materials that you can print and hand out. There are also a few different web link buttons to post on your website and link to NWTRCC. Make sure web visitors to your website are getting the best information about war tax resistance!

Don't Pay for War in Iraq!

-  **The war in Iraq has cost hundreds of thousands of lives, many more maimed and psychologically injured, and devastated Iraqi society.**
-  **Our own society is also being devastated by the direction of federal tax dollars to the war. Our infrastructure is falling apart and real human needs, such as education and health care, are not met.**
-  **The majority of people oppose this war, and yet the death and destruction will continue so long as the U.S. military remains in Iraq. Billions more dollars will be spent making us less safe.**
-  **To stop this madness we, the people, must stop paying for war. We cannot wait for others to stop it for us.**
-  **We refuse to pay for the war.**
-  **We call on others to join us by refusing to pay some or all of their federal income taxes and redirecting the money toward healing the wounds of war and meeting real human needs.**

Signature

Printed Name

Phone #(s)

Title or Position and/or organization (for identification purposes in listing, if desired)

Mailing address

City State Zip

e-mail:

Return to: **National War Tax Resistance Coordinating Committee**, P.O. Box 150553, Brooklyn, NY 11215
 Fax: (718) 768-4388 · (800) 269-7464 · nwtrcc@nwtrcc.org · www.nwtrcc.org

Did You Sign On??

We enclosed a sign-on statement in the last issue. If you still have it and forgot to mail it in, please do. We need your signature in writing to add you to the list we publicize—and of course the more signatures the better it looks. You can also copy or cut out this form and mail it in to NWTRCC, PO Box 150553, Brooklyn, NY 11215 or fax to (718) 768-4388. Please let us know that you are a signer!

Nominations Needed!

YOU just might be the person we need for NWTRCC's Administrative Committee (Ad-Comm). Nominations are being accepted for 2 new alternate members to help with organizational decision-making and process who will be selected at the May 2007 meeting. Terms start after the meeting. Alternates serve three years total: one year as alternate plus two as full members. Meetings are twice a year with occasional emails and phone calls during the year. Current members are Susan Balzer* (KS), Daniel Woodham* (NC), Alice Liu (CA), Clark Hanjian (MA), Robert Randall (GA, alternate), and Pam Allee (OR, alternate). Please contact the NWTRCC office for a job description, or send in nominations, and we will follow up with further details. Affiliate groups should make a special effort to offer nominations. Self nominations are welcome! The deadline is March 14, 2007.

**terms end in May*

Save the Date(s)

The next National War Tax Resistance Coordinating Committee meeting and gathering will be held May 4-6, 2007, the first weekend in May. The meeting will probably be held in Massachusetts, but we are just beginning to work on the plans, so stay tuned for more details. Our fall meeting will be held in or near Newton, Kansas, November 2-4. At both meetings we'll be celebrating NWTRCC's 25th anniversary. The war tax resistance conference that founded NWTRCC was held in Washington, DC, in September 1982.

Grants Awarded

The Nonviolent Action Community of Cascadia (NACC) announced its 2006 grants recently. NWTRCC is happy to have been a recipient of \$600 to support our video contest. Other awardees are the Appalachian Peace and Justice Network (OH), \$950 for community-based counter-recruitment in Athens County high schools; Currents of Justice for Peace (OR), \$500 for counter-recruitment, education and response to the occupation of Iraq, and laying the groundwork for a Human Rights Commission in Union County; Justice Works! (WA), \$1,000 to help block future expansion of the Washington State Prison System; The Military Draft & Counseling Project of WRL-Oregon, \$500 for ongoing student-outreach efforts in Portland-area schools; Peacemakers' Society, Cameroon, \$2,000 for training of women group-leaders in conflict zones of the North West Province; and South Dakota Peace & Justice Center, \$1,500 to continue state-wide counter-recruitment work.

NACC administers the Conscience and Military Tax Campaign (CMTC) Escrow Account, a fund for resisted war taxes, but it

"THEY KILL TWICE. FIRST, THEY DIRECTLY ENABLE WAR . . . PARTICULARLY PAYING FOR WEAPONS. SECOND, TAXES ALLOCATED FOR WAR REPRESENT A DISTORTION OF PRIORITIES. MONEY IS TAKEN AWAY FROM THE IMPORTANT WORK OF HEALING AND IS SPENT TO DESTROY AND KILL."

Marian Franz on war taxes

Annual Workshop & Meeting of Maine WTR & Supporters

Saturday, February 10, 10 am – 3 pm
(snow date: Feb. 11, same time/place)

Maine Equal Justice Project office, 126 Sewall St., Augusta
(across from state capitol & ME State Library)

More info: Larry Dansinger, ME WTR Resource Center,
rosc@psouth.net · (207) 525-7776

is also open to anyone who would like to open an account and lend a hand to the movement. While war tax resistance is a form of civil disobedience, the Escrow Account itself is perfectly legal. So, while CMTC has never surrendered resisted deposits to the IRS, there's nothing the IRS could even say about non-tax-resisted deposits.

The interest from the account accrues to NACC and is then passed on through its grant program. But the account is also helpful in another way: CMTC funds are held in progressive lending institutions, which offers

a double-benefit for depositors. First, they lend to community (especially minority) interests that often cannot otherwise obtain loans; and second, they are not invested in places such as those nasty, icky World Bank Bonds, those nasty, icky multinational death corporations, or other nasty, icky financial actors.

For more information regarding the CMTC Escrow account see <http://seanacc.org> or contact the NACC office at 4554-12th Ave NE, Seattle, WA 98105, (206) 547-0952, Email: nacc@drizzle.com. ▼

Counseling Notes

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will seize on something in the report and demand change.

- Among the current recommendations to Congress is to repeal private debt collection provisions. In previous issues we have alerted readers that the IRS has hired private collection agencies to pursue low level debtors. Nina E. Olson, the Tax Advocate, finds that although the IRS specified that these agencies must follow IRS procedures, the private companies have their own procedures that include psychological techniques to coax debtors into paying. The companies did not want to share their procedures with the advocate's office. In addition she points out that a costs and benefits analysis shows that this program has very limited benefits. Of course, the IRS's own tests of private collection in the 1990s showed this too, but the program was instituted anyway.
- In discussing collection policies, the report recommends that the IRS use personal intervention earlier in the process. "Rather than intervening early and making personal contact with taxpayers, the IRS often waits until taxpayers' debts become so large that they

warrant the intervention of much more expensive IRS field collection personnel." She notes that the government is harmed because the IRS collects only about 15 cents on the dollar on tax debts that are two years old and virtually nothing on tax debts that are older than three years.

- In FY 2006, the IRS reported more delinquent tax dollars as "currently not collectible" (CNC) than it actually collected on active balance due accounts, installment agreement accounts, and offers in compromise combined. Once accounts are designated with CNC status, IRS data for the preceding six years show the agency collected less than 2 percent of the amounts due.
- WTRs who are subject to the 15% levy on their social security payments may be interested to know that the Advocate is watching this program, called the Federal Payment Levy Program (FPLP). She notes about 84 percent of FPLP levies have been imposed against Social Security payments to the elderly or disabled, many of whom are fully dependent on these benefits to cover their basic living expenses. The IRS does not have screens in place to protect vulnerable, low income taxpayers from these automated levies, a system the Advocate recommends. ▼

Nancy and Gary T. Guthrie

Nevada, Iowa

Available soon in the NWTCC office and on the website will be an updated edition of Practical War Tax Resistance #5, Resisting War Taxes through Low Income/Simple Living. We were lucky to have David Gross in California volunteer to edit the update, and in the process he led some of us into the land of new technology with a wiki copy of the update on the internet. This allowed a committee to read and make changes to the same copy online, saving a lot of confusion of patching different edits together. The profile below updates the story of the Guthries from the first edition, but this new edition is also full of new information, ideas, and profiles of people who find different ways to refuse taxes while keeping their income low. Printed copies will be \$1 plus postage and should be available by the end of February.



In the 1996 version of this brochure, our son was 8 years old. He is now 18 and will be graduating from high school in 2007. Although we can no longer claim him for Earned Income Credit, the college tax credit will come into play as a strategy for keeping our income below the federal taxable level for the next few years. His college will be funded by a combination of merit-based scholarships, work, and savings. Eric is fortunate that his grandparents gave us a sizeable gift when he was young that has now grown into savings he can use for his education.

We just finished our tenth season of operating Growing Harmony Farm CSA (community supported agriculture). Being self-employed provides flexibility in our total income. We can expand markets or contract them as we need to increase or decrease our income. Nancy works half-time at Iowa State University, so our health benefits are covered. Of course growing vegetables lowers our food expense considerably. We also contribute the maximum amount into an IRA account and can contribute extra into Nancy's retirement benefits to lower our income if necessary. Living on Gary's parents farm, we do not pay rent or need to buy a home as the family has set up a trust for the farm property. We have the security of living here as long as we are able.

We enjoy the challenge of living joyfully maladjusted and relating to members of our CSA community. We come from a Christian-based community perspective after living and working in El Salvador for three years

in the late 1980s and early 1990s. Our CSA community allows us to supply good food to folks who need it and live in the U.S. culture even as we question how to live here with integrity. ▼



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