

Waxing Philosophical

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Tom McGuigan



Here's a public admission to something my family and neighbors already know: I'm a car care fanatic.

I'm not just talking about running the car through the automatic wash and getting the extra suds and spray-on wax. No, sir, I'm talking about hand-washing with micro fiber mitts, two buckets of water (one just for the grimy parts) and drying with special non-scratching towels. And that's just the regular routine.

Recently my wife's eleven year old Jeep got the annual "spa" treatment. For readers who remember back to 2009, that's the same vehicle I wrote about when we chose not to junk it in the cash for clunkers program.

I spent the better part of a Saturday giving the old red Jeep a thorough wash, followed by glass and paint cleaning clays to remove contaminants, followed by glass and paint polish, finally followed by machine-buffing in a coat of high-quality carnauba wax. This wax needs to set for at least three hours before being buffed out, first with a machine and finally with a soft towel by hand.

The danger in this project is that it gives me too much time to think. Since my neighbors watch this with amusement, I started to wonder what I'd do if several of them asked me to work on their cars, for remuneration, of course.

My mind wandered. I could probably charge \$200, less \$10 for supplies. That leaves \$190 for something I like doing. Not bad. But then I'd have to pay income taxes, and since this would be a business I would also have to pay self-employment tax at over 15 percent. So when I add up the income tax, self-employment business tax, and Connecticut tax, let's just say I'm approaching 50 percent. So now I'm down to \$95. That's not looking so good.

But then I saw some neighbor kids. Maybe I could get them to do the hard labor and I could just supervise. Right now it looks to me they are earning the minimum wage – no, not Connecticut's statutory minimum wage of \$8.25, but the real minimum wage – zero. As in no job, no wage.

What a great opportunity for them. They could learn a skill, but even more important I could teach them about excellent customer service, the pride of a job well done, and the integrity of polishing those places the customer won't even see. Maybe they should pay me for the education!

So I did the math in my head: minimum wage for six hours, payroll tax, the time I'd spend teaching and supervising. I'd only end up with \$68 and probably more headaches than I want on a Saturday. Nope, bad idea.



By now the wax was dry and I finished buffing it out. How she shined! My wife was happy because she loves that Jeep and she bought it in the last model year it was made. I parked it in the driveway, opened a nice cold beer, and sat on the front porch admiring the bright red metal reflecting in the late afternoon sun.

I decided not to start the car care business. There are just too many headaches and not enough profit after taxes to make it worthwhile. My neighbors will just have to resort to the car wash. Too bad for them, and for the minimum wage neighbor kids.

As I finished the beer, I couldn't help wondering if this is what's going on in our economy, just on a bigger scale. I honestly don't know the answer, but it's worth pondering.

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