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On the ninth day of Christmas... [1]

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My true love sent to me: nine ladies dancing, which probably refers in the song to the nine fruits of the Holy Spirit, which include Love, Joy, Peace, Kindness and so on.

Well, it's a bit early for dancing, or even joy. Believe it or not, but if you live in the United Kingdom you are going to be working for the government every single day between now and 1 June, which is when Tax Freedom Day [3] falls. Roughly 40 percent of what we make and earn is snatched from us by the tax authorities to be spent on things that our governments in London, Holyrood, Cardiff and Belfast think that we should be given.

It's been scientifically calculated that the average Christmas present costs 14 percent more than the recipient thing it is worth. If you just gave cash instead, then the recipient could buy something they think is worth the money. When you buy something for them, they never think it's quite right, and sometimes they put it in the cupboard and just forget about it. And it's the same with government. They buy services for us which we don't want - usually because they are very ineffectively delivered. If they gave us the cash - or even vouchers - instead, at least we could get value for our money.

And actually, it's worse. The government isn't giving us all these useless present with their money. It's paying for them with our money!

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