

your return as close to deadline as possible, in case you remember something you forgot to include." Bloch's own return is always audited; he expects it, given the nature of his business. While others view the tax code as chaos, he sees it for what it is—a great mutation, constantly changing and adapting, like some pulsating fiscal amoeba. What the casual critic calls "loop-holes"—tax breaks to encourage the building of low-income housing, for example—Bloch regards as carefully calculated attempts to stimulate the economy and bring about social change. "The difference between taking advantage of such loopholes and tax fraud is like the difference between the lightning bug and lightning," he says. "Most so-called loopholes are really for the average person, and those are the people we should be most interested in helping."

Obviously, Bloch would not be in business if the tax code weren't as complex as it is, but he believes there are better reasons for opposing

sweeping revision. "Simplification is like motherhood," he argues. "When a politician says he's for it, nobody wants to argue, but we'd better find out what he wants to simplify. The tax laws aren't perfect. I'm not saying that. But we can't have a four-line return like some people think—not if we're going to help people over 65 or the man who makes a lot of money one year and hardly anything the next."

Though Bloch is sympathetic to pleas that taxes should be lowered, he believes that inflation must first be controlled. "Some politicians are talking about 'indexing' taxes," he observes. "By indexing, they mean that as inflation pushes us all into higher brackets, our tax rates would be adjusted downward. That's bad—nothing but a quick fix that will get us into trouble in the end. It puts us into a situation of accepting inflation, taking away all incentives to fight it."

Personally as well as professionally, Bloch has never stopped fighting that battle. "Success hasn't gone to his head," observes his son Tom with a grin. "Neither has his wealth. We laugh at him sometimes when we all go out to dinner. He always adds up the check before he pays." KENT DEMARET



While their kitchen is being redone, Henry, Marion and daughter Elizabeth grab breakfast in the basement.

Both fitness buffs, the Blochs take a turn around their driveway in tandem. Henry golfs and plays tennis twice a week.

