

Tips On Reducing Federal Income Tax Bill

Solar Energy Greenhouses In N.C.

Class Reunion Was Held

RALEIGH—You have until December 31 to reduce your 1982 federal income tax bill, says the North Carolina Association of CPAs. And one area that could provide significant end of year deductions is medical expenses.

Not all medical expenses can be deducted. Only those expenses not reimbursed by insurance or health plans qualify. The total must be reduced by three per cent of your adjusted gross income. But, since restrictions governing deductible amounts tighten for taxable years after 1982, paying as many medical costs as possible now takes on added importance.

Allowable deductions for medical expenses include insurance, medicine and drugs as well as doctor and hospital bills, travel to and from doctors' offices and special equipment you need for health care. You can deduct half your insurance payment up to a total of \$150. (Any excess is accumulated with other health care costs and subjected to the three per cent reduction). Medicine and drug costs are first reduced by one per cent of your adjusted gross income (AGI), and then totaled with your other health care costs.

Beginning in 1983, however, medical expenses must exceed five per cent of your AGI to be deductible. For the family in the example, that means an increase of \$560 to a floor of \$1,400. Insurance premiums will no longer qualify for a separate deduc-

tion, so you might not be able to recover any of the cost of your premium.

After 1983, you won't have to reduce medicine and drug cost in with other medical expenses. Only prescription drugs and insulin will qualify, however.

CPAs advise that to get the most medical deductions possible, plan your medical expenses for 1983 and move as many as possible into 1982.

Perhaps you can schedule (and pay for) checkups and other routine work in December. If possible, you might wait until January of 1984 for your next series of examinations and then have them done again in December of that year.

Or, if you prefer to undergo checkups annually, look for other medical expenses you can shift for tax purposes. Voluntary surgery and the purchase of eyeglasses are costs that you can schedule for your convenience. You can also prepay some continuous care costs, such as January's nursing home bill for a dependent parent. If you and your spouse are expecting a child early next year, you might want to complete payments to the doctor now.

While married couples generally don't benefit from filing separate tax returns, extraordinary medical expenses incurred by one spouse might make filing separately beneficial.

If you file separately, you'll lose the five per cent marital deduction this year. The

percentage of the income of the lower earning spouse can only be claimed by filing a joint return.

With the increased floor for medical expense deductions, beginning in 1983, you might expect to lose these deductions entirely. If you do, CPAs suggest you review your medical insurance coverage and, possibly, increase your premium to give you a lower insurance deductible. An extra \$50 premium per year might cover the tax deduction you'll no longer receive.

An Addition To A Tradition

There's a break occurring in the tradition of Christmas Seals this year...but it's an exciting departure; For the first time in the history of the American Lung Association's Christmas Seals, there are matching gift tags included on the 1982 Christmas Seal sheet.

As traditions go, the Christmas Seal is a youngster. In just 75 years, this tiny symbol of hope and health has become an integral part of the holiday scene. Yet on December 9, 1907, when the first Christmas Seal was issued in the U.S., many scoffed at the idea of fighting disease with a piece of paper.

The first Christmas Seal was created by Emily Bissell, a social worker, to keep open a small tuberculosis hospital in Delaware. She designed and produced the seal herself, hoping to raise \$300. Her drive netted \$3,000.

Good ideas spread rapidly. For the next few years, the American Red Cross helped the fledgling voluntary health agency now known as the American Lung Association sponsor a nationwide Christmas Seal Campaign. By 1920 the new agency was able to carry on alone, and the red cross on the seal was replaced by the red double-barred cross.

United by this emblem, and the support of generous, concerned Americans, the Christmas Seal People now work to control emphysema, asthma, chronic bronchitis and other lung diseases, while continuing their efforts to eliminate TB from those areas where it still is a threat.

The American Lung Association with its new Christmas Seal designs featuring the gift tags as well as the red double-barred cross, expects the 1982 Christmas Seal Campaign to raise about 75 per cent of the Association's operating funds for next year.

For more information on Christmas Seals contact the American Lung Association at 752-5093.

Opinions
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federal highway dollars next year, if more state money isn't found in the coming legislative session.

Last week in his regular news conference, the governor agreed that the money is needed. But, and who can blame him, he said it would be up to the legislators to find the money. Frankly, according to aides, he's going to concentrate on finding some money for the state employees that have been on hold for awhile.

Another horrendous debate seems on the horizon.

Yet in Washington, much like the cigarette tax, a nickel a gallon can fly harmlessly onward (and upward).

Don't misunderstand, certainly it isn't bad to be so tough and penny-pinching with state money. But if our state legislators are doing it right, what about the boys in Washington?

Within a few miles of the Durham City limits, Tim and Helga MacAller operate their Four Leaf farm. They grow herbs and vegetables, and have a few goats and chickens. Between the oak trees and behind the white farm house, you can see a freestanding solar greenhouse. With the help of friends and a few contractors the MacAllers built the 15 by 60 foot commercial greenhouse in one year's time, for less than \$4,000.

Completed in February 1982, the Four Leaf Farm greenhouse worked well for the remainder of the winter. The coldest temperature the MacAllers recorded in the greenhouse was 38 degrees F., and that was after four cold cloudy days.

Because the greenhouse passively stores solar energy in the thermal mass within the building, it needs no outside energy source to maintain above freezing temperatures. In addition to the thermal mass of the concrete block walls and the tons of gravel on the floor, the MacAllers added 20 drums, each filled with 55 gallons of water to help store solar heat. Insulation and orientation are the other main features distinguishing the Four Leaf Farm greenhouse from traditional commercial greenhouses. The north, east, and west walls are all insulated to prevent solar heat from escaping. The greenhouse lies with its length facing south so that over 600 square feet of glazed area allows sunlight inside to be absorbed by plants and thermal mass. The south facing glazing lies at 50 degrees angle while the north roof joins it at a 40 degrees angle.

Hence, the south roof is actually larger in area than the north roof. This allows for more solar gain and less heat loss.

By reusing building materials such as fiberglass roofing, the MacAllers kept costs down and reduced the amount of energy that it took to build the greenhouse.

Perhaps the most unique thing about the appearance of the greenhouse is the arc shaped glazing. Although the framing on the south side consists of a short vertical wall and an angled roof; the actual layers of glazing are literally blown out in an arc shape by a small (1/120 h.p.) fan which continually pumps air between the two layers of UV resistant polyethylene.

The air gap between the layers serves to help insulate against heat loss while at the same time allowing solar energy to pass through. If a power failure occurs the glazings sags but continues to seal in heat.

To ventilate the greenhouse for warm weather operation, the MacAllers employed five 28 x 36" operable vents on the south knee wall, and two 18" x 40" vents on the peaks of the east and west walls. All of these vents open and close automatically by temperature controlled mechanisms. When convective air flow through the vents does not bring the temperature low enough, a thermostatically controlled

exhaust fan turns on moving as much as 3,000 cubic feet of air per minute thru the greenhouse.

The MacAllers use the greenhouse for producing bedding plants and vegetable starts in the spring, high value vegetables (tomatoes and cucumbers) in the fall, and forced bulbs in the winter. This sequence allows them to use the greenhouse all year without back-up heat source.

If you would like more information about the greenhouse which was partially funded by the Dept. of Energy Appropriate Technology Small Grants Program, contact Tim MacAller at The Four Leaf Farm, Rt. 5, Box 641 Durham, N.C. 27704, ph. 919-596-9287.

The Merry Hill High School Classes of '54, '55, '56, '57 and '58 held their first class reunion on November 27 at the school which is now called Lawrence Academy.

Master of Ceremonies was Billy Turner, who welcomed the classes and introduced the class representatives. The invocation was made by Robert L. Britt. Billy Barnacascel introduced the special guests who were: Mr. James P. Love, principal; Mrs. Bertha Barnacascel, teacher; Mrs. Frances Hoggard, teacher; Mrs. Elizabeth Smith, teacher; Mrs. Lillian Pruden, teacher; and Mrs. Alice Evans, lunch room dietician. They gave some comments about the school years in the past.

The class representatives were John K. Pierce, Jr., 1954; Fay T. Bateman, 1955; Jerry Eugene White 1956; L.

Gary Taylor, 1957; and Billy Barnacascel 1958. They each gave remarks about their high school memories and presented their class members.

The class members made a tour of the school and received a book containing all of the members names and addresses which will make it easier to stay in touch.

Card Of Thanks
I wish to thank everyone who congratulated me for the calls and the letters I received, and the business messages I received. Also, thanks to my many customers. I pray that God will watch over us all and the business I run. I hope to keep on with the help of others.

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Alice Ward
Dec. 16, chg. b

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John Dowd, Dawn Whitt, Beverly Morris

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