

# 1040 U.S. Individual Income Tax Return for 1972 Taxpayers Ask IRS

This column of questions and answers on federal tax matters is provided by the local office of the U.S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.

**Q** The revenue sharing questions on my Federal tax form ask for my township. How can I find out what township I live in?

**A** Less than one-half of the states have organized township governments which are eligible for revenue sharing funds. These states are listed in your tax form instructions.

If you live in one of these states and in a county having organized township governments and you are not sure which township you live in, call your local county commissioner's office, tax assessor's office, city hall, etc., and describe where you live. Please do not call your Internal Revenue office.

**Q** Will the IRS be open extra hours this year to help taxpayers with their returns?

**A** Yes. During the income tax filing season most local Internal Revenue offices are open an average of eight additional hours per week. Some offices are open additional hours on weekdays, while

others are remaining open on the weekend. Your local IRS office is publicizing those extra hours it is remaining open.

**Q** I elected to have the IRS compute my tax this year. Will this slow down the refund I'm expecting?

**A** No. The IRS can compute the tax and issue a refund within 4-6 weeks from the date the return is filed with the IRS service center.

**Q** I operate my own farm. Can I claim investment credit on my livestock as well as on my tractors and other qualifying farm equipment?

**A** Yes. Livestock (other than horses) acquired by you after Aug. 15, 1971 (or before Aug. 16, 1972, but only if ordered after March 31, 1971) qualifies for the investment credit.

For more details, see IRS Publication 225, "Farmers Tax Guide." It's available free of charge from county farm agents and most Internal Revenue offices.

**Q** There's space on Schedule B of my tax return for "miscellaneous deductions." What are some of these items I can deduct?

**A** If you itemize deductions on your return, the following are some of the items you can deduct as "miscellaneous deductions": political contributions (up to \$50, or up to \$100 if married filing jointly); cost of safety equipment, small tools, and supplies used in your job; dues to unions, professional organizations, chambers of commerce; fees you paid to employment agencies to get a job; gambling losses, but only up to the amount you won; and all-money payments.

For more information, see IRS Publication 529, "Other Miscellaneous Deductions." Just fill out and mail the order blank on the back of your tax forms package to obtain a free copy.

**Q** I purchased a car for my son last year. Does the amount I paid count toward his support when I figure out whether or not I can claim him as a dependent?

**A** No. The purchase of an automobile, whether by you or your dependent, is not considered when determining total support.

## THE BEST OF HEALTH

### Major Points to Remember When 'Reading' Health Policy

"The Best of Health" features information for editors and writers in the fields of health, medicine and family money management.



Family—the first concern when "reading" health policies.

To PM's, Tues., Feb. 20, 1973

Read any good health insurance policies lately?

Granted, they may not make the most exciting reading, but they have, according to the Health Insurance Institute, become required reading for today's average breadwinner.

This reading, says the Institute, could be a lot more meaningful if you understand the basics of health insurance.

Briefly, here are some of the major points to remember.

1. There are five forms of health insurance: hospital expense, surgical expense, regular medical expense, major medical expense and disability income protection.

The first three coverages handle medical expenses only by helping to pay for, respectively, hospital bills, surgeon's fees and in-hospital physician visits.

Major medical expense, on the other hand, covers all types of medical care prescribed by a physician, while disability insurance provides cash income when the insured is ill or injured and cannot work.

2. Major medical—This type of insurance is designed to handle the really serious illness and accidents up to the disaster level, and has been called the "homestead protector."

It was introduced more than 20 years ago and has been the fastest growing form of health insurance in the country. While some of these policies will pay as high as \$250,000 for medical bills, or more, they do not pay the full amount.

For example, major medical is built around a system of "deductibles." Every car owner will recognize the term. Just as one buys collision insurance in which the first \$25 or \$50 or \$100 of damage is paid for by the policyholder, most major medical policies call for the insured to pay the first \$50 or \$100 or more of the cost of an illness or injury.

Beyond the deductible amount, the insurance company generally pays 75 to 80 per cent of covered expenses up to the limit of the policy.

3. Disability income—Some agents surprise a young family man in search of health insurance protection when they do not start by talking about hospital or doctor bills.

less costly than other forms.

• A group contract holder (the employer or employee association usually pays part or all of the premiums.

• Physical condition of the insured is generally not a factor—so long as he is a member of the group, he is insured.

• The insurance cannot be cancelled—unless the insured leaves the plan, or the group plan itself is terminated.

• Benefits can usually be expanded to the dependents of covered individuals.

5. Individual and family policies. These are designed to meet two basic insurance needs: (a) protection for those who are not part of a group, and (b) coverage when the health financing needs of an individual and his family are not sufficiently met under a group plan.

An important asset of these policies is that they can be tailored to individual requirements because they offer a wide range of coverages and benefits at varying premium levels.

#### BIG INDUSTRY

One out of every five jobs in private employment is related to agriculture. Eight to 10 million people have jobs storing, transporting, processing and merchandising the products of agriculture. Two million people have jobs providing the supplies farmers use for production.

#### 'LIVE AT HOME'

North Carolina farmers lead the nation in the value of home-produced and consumed farm products, although it is declining each year. The value of the products farmers produced and consumed at home in 1971 was \$49 million, down from \$70 million in 1965 and \$98 million in 1959.

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## 'Sculpturing' with Plants Adds Decorative Accent Around Home

If you want to "fancy things up" around the yard a little, sculpturing with plants may be just the ticket.

"Sculpturing" in this case means the old horticultural practice of espalier. It's done by closely pruning to control growth and training the trunk and branches of a plant to lie on one plane.

Espaliered plants are used to give a decorative accent to a bare outside wall, for example. They can also be quite a conversation piece.

North Carolina State University horticulturists suggest using a substantial frame for your plant sculpture. Just how heavy or strong you need will depend on the type plant being grown.

Reinforcing steel rods used in construction of buildings are useful in forming the frame

for espalier shrubs and trees. They're especially useful against a background into which you can't drive nails. They will have to be bent and welded into the desired pattern.

Large-growing trees such as magnolia will need a heavy frame of metal pipe to support large limbs. Espaliers can be established on a frame of heavy wire, such



Branch Candelabra



Checkerboard



Tic-Tac-Toe

#### ESPALIER DESIGNS

as clothes line wire strung between posts. Whatever you use, the limbs you're training will have to be tied to the frame as they grow. Soft plastic-coated wire is suggested.

There are numerous patterns you can use for your espalier. A checker-board pattern is popular with pyracantha. The Swedish Christmas tree is distinctive and also well adapted to pyracantha.

Almost any design can be worked out with proper pruning. However, the simpler the design the easier the maintenance, caution the NCSU horticulturists.

They suggest sketching the design you like before starting the plant. Tender new growth of espaliers can be trained in any direction. They can even be trained to grow around the corner of a building.

## NEWS OF EDUCATION

#### Travel For Teen-agers

Does your teen-ager think he's seen and done "everything"? That there's nothing left unexplored for him to conquer?

Psychologists and sociologists say it's a familiar syndrome these days. Some of them blame the media, especially TV. Youngsters grow up having the whole world brought right into their living rooms every day in living color.



But the experience is passive. And that's why they get bored with it all.

So many educators are now recommending an active alternative: taking teen-agers out into the world itself through summer foreign study travel programs.

One long-established educational publisher, Scholastic Magazines, set up Scholastic International for just that purpose. It now has programs in ten countries of Western Europe, plus Israel, Kenya, and the Soviet Union. Study themes range from "The Search for Values" and "The Spirit of Western Man" to foreign language programs, science, music, and the performing arts.

Most educators stress that teen-agers get more out of traveling abroad with an organized study program than they do "winging it" on their own. Accommodations and meals are assured (something a "backpacker" is rarely sure of). And the study programs are tailored especially for teen interests—bringing students into direct contact with experts in different fields they could never encounter on their own.

For a free pamphlet about the trips, write Booklets Department, Scholastic International, 50 West 44th Street,



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## Spotlight on HEALTH

#### Health & Science Shorts

A child born in the United States today can expect to live about 22 years longer than his grandparents.

That represents a gain of 44.5 percent since 1900—or nearly half a lifetime—based on life expectancy data recently released by the U.S. Public Health Service and published in Update Magazine. "A child born in 1971 can expect to blow out the candles on his (or her) 71st birthday cake," PHS said.

Louse infestations are occurring more frequently as the result of greater sexual freedom, wider acceptance of communal living, and increased rates of venereal disease. The physician must be able to recognize them and be familiar with their therapy, Dr. A. Bernard Ackerman, dermatologist of the University of Miami School of Medicine, said recently. Crabs, head and body lice,

and scabies are among the parasites being seen more frequently. Treatment with 1 percent gamma benzene hexachloride which is available on prescription as Kwell cream, lotion, or shampoo is "curative in most instances," said Dr. Ackerman.

Oldest and perhaps still most consistently effective treatment of psoriasis is the topical application of coal tar. "The use of modern coal tar treatments can usually clear psoriasis lesions in a matter of weeks, with overnight applications," the Academy says. This remedy is available in Alphosyl Cream, a product that combines a pharmaceutical extract of coal tar with allantoin, another skin-healing substance. Other medications

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