

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.

the weekend.

remaining open.

Q) I elected to have the IR!

the date the return is filed

my tractors and other qualify-

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

For more details, see IRS

Publication 225, "Farmers Tax

Guide." It's available free of

charge from county farm

agents and most Internal Rev-

for espalier shrubs and

trees. They're espe-

cially useful against a

background into which

you can't drive nails.

They will have to be bent

and welded into the

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

4-Branch Candelabra

Large-growing trees

desired pattern.

ing farm equipment?

credit

enue offices.

'Sculpturing' with Plants Adds

Decorative Accent Around Home

with the IRS service center.

Q) The revenue sharing others are remaining open on ns on my Federal tax form ask for my township. How can I find out what township [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 in-

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 Rev-

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

If you want to "fancy

"Sculpturing" in this

things up" around the

yard a little, sculpturing

with plants may be just

case means the old hor-

ticultural practice of

espalier. It's done by

closely pruning to con-

trol growth and training

the trunk and branches

of a plant to lie on one

used to give a decorative

accent to a bare outside

wall, for example. They

can also be quite a

North Carolina State

University and extension ? horticulturists suggest

using a substantial frame

for your plant sculpture. Just how heavy or strong

you need will depend on

the type plant being

rods used in construc-

tion of buildings are use-

ful in forming the frame

Does your teen-ager think

he's seen and done "every-

thing?" That there's nothing

left unexplored for him to

gists say it's a familiar syn-

drome these days. Some of them blame the media, espe-

cially TV. Youngsters grow up having the whole world brought right into their living every day in living

Reinforcing

conversation piece.

Espaliered plants are

the ticket.

A) If you itemize deduc-tions on your return, the following are some of the items you can deduct as "miscellaneous deductions": political Your local IRS office is pubcontributions (up to \$50, or licizing those extra hours it is up to \$100 if married filing jointly); cost of safety equipment, small tools, and supplies used in your job; dues to compute my tax this year. Will this slow down the refund Pm unions, professional organizations, chambers of commerce; fees you paid to employment A) No. The IRS can compute the tax and issue a refund within 4-6 weeks from agencies to get a job; gam-bling losses, but only up to the amount you won; and ali-

mony payments. For more information, see RS Publication 529, "Other, Q) I operate my own farm. Miscellaneous Deductions. Can I claim investment credit Just fill out and mail the oron my livestock as well as on der blank on the back of your tax forms package to obtain a

> 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.

> > **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

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

be worked out with proper

pruning. However, the

simpler the design the

easier the maintenance,

ing 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

the

They suggest sketch-

Almost any design can

There are numerous

suggested.

caution

horticulturists.

of a building.

THE BEST OF HEALTH

Major Points to Remember When 'Reading' Health Policy



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

These agents assume, prob-

ably correctly, that the young

breadwinner already has at least

a basic hospital policy or is

They may also point out that

disability insurance protects

family income against loss of

paycheck which can wreck the

For instance, no matter how

completely your medical ex-

penses are covered, you are not

adequately protected if money

does not come in while you

Greater Need

And the greater your regu-

lar income, the more you will

need to cover routine daily liv-

4. Group insurance—The vast

majority of persons with health

insurance in the United States

own it through group policies.

The principal characteristics of

· The economy of cost. It's

Need Extra \$\$\$\$'s?

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Clarence Bonnette

436 E. Pettigrew St. Durham, N. C.

covered where he works.

household budget.

cannot work.

ing expenses.

these policies are:

Read any good health insur-

Granted, they may not make the most exciting reading, but come required reading for to-

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.

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.

"homestead protector." 20 years ago and has been the fastest growing form of health insurance in the country. While

the full amount. For example, major medical is built around a system of "de ductibles." Beery car owner. will recognize the term. Just a

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 hos-

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

they have, according to the Health Insurance Institute, beday's average breadwinner. This reading, says the Insti-

tute, could be a lot more meaningful if you understand the basics of health insurance. Briefly, here are some of the

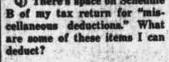
major points to remember. 1. There are five forms of health insurance: hospital expense, surgical expense, regular medical expense, major medical expense and disability income

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 It was introduced more than

some of these policies will pay as high as \$250,000 for medical

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.



Q) There's space on Schedule

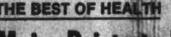


Major medical expense, on

bills, or more, they do not pay

Beyond the deductible amount,

pital or doctor bills.



· A group contract holder sociation usually pays part or all of the premiums. · Physical condition of the

less costly than other forms.

insured is generally not a fac-tor—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 ex-

panded to the dependents of covered individuals. 5. Individual and family pol-

icies. 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 tai-

lored 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 homeproduced 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.

cake," PHS said. Oldest and perhaps still most consistently effective Louse infestations are octreatment of psoriasis is the curring more frequently as topical application of cosmetthe result of greater sexual freedom, wider a cceptance of communal living, and in-

States today can expect to

live about 22 years longer

That represents a gain of

44.5 percent since 1900-or nearly half a lifetime-based

on life expectancy data re-

cently released by the U.S.

Public Health Service and pub-

lished in Update Magazine.

"A child born in 1971 can

expect to blow out the candles

on his (or her) 71st birthday

creased rates of venereal dis-

ease. The physician must be

able to recognize them and

be familiar with their therapy,

Dr. A. Bernard Ackerman,

dermatologist of the Univer-

than his grandparents.

elighta

Health & Science Shorts A child born in the United ically refined coal tar or its

matology.

"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

derivatives, according to the

American Academy of Der-

and scables are among the

parasites being seen more fre-quently. Treatment with 1

percent gamma benzene hex-

achloride which is available on

prescription as Kwell cream,

lotion, or shampoo is "cura-

tive in most instances," said

Dr. Ackerman.

sity of Miami School of Medicine, said recently.
Crabs, head and body lice, substance. Other medications

AN IMPRESSIONABLE ASSET!

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ive. And that's why they get bored with it all.

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

One long-established edu-entional publisher, Scholastic Magazines, set up Schobstic International for just that purpose. It now has programs in ten countries of Western Eu-rope, plus Isrsel, Kenya, and the Soviet Union. Study themes range from "The Search for Values" and "The Spirit of Western Man" to foreign uage programs, science, ic, and the performing

Most educators stress that 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.

gers get more out of ing abroad with an ornized study program than ey do "winging it" on their en. Accommodations and

For a free pamphlet about a trips, write Booklets De-rtment, Scholastic Interna-



By ther Lawrence Harper who is confined to a wheel char is asking the churches and public for a contribution for a cause. Mail or bring to 310 Baxter Street, Durham, N. C. 27707.

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