

That Tax Cut -- Don't Spend It Yet

This is the month when workers are first feeling their 5 percent income tax reduction. And even if it's a small amount, it probably feels pretty good.

"But don't spend your money yet," says Dr. Justine Rozier, extension family resource management specialist at North Carolina State University.

The reason? Increased Social Security payments in January may cancel out your increase in take-home pay.

Let's take a look at exactly what will be happening. First comes the October income tax withholding cut.

If you haven't received an October paycheck yet, you can calculate the amount of

your tax cut by multiplying the amount deducted from your last paycheck for federal taxes by .05, Dr. Rozier explains.

This cut will continue until July, when another 10 percent reduction in taxes will be made. A third cut, also of 10 percent, is slated for July 1983.

That's the good news. But, effective Jan. 1, 1982, employer and employee contributions to Social Security will change from 6.66 percent of income to 6.70 percent.

And the maximum annual wage subject to Social Security withholding will rise from \$29,700 to \$31,800.

"So, the net effect for some people with the income tax

cut and the Social Security they may have less take home pay after January than says Dr. Rozier. "That is, they have now."

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1979 CHEVROLET MONTE CARLO Automatic transmission, power steering, power brakes, air conditioner.	1980 FORD MUSTANG V-8, automatic transmission, power steering, power brakes, air conditioner.	1979 TOYOTA CELICA 5 speed transmission, air conditioner.	1980 FORD PICKUP F-150, 4 cylinder, straight shaft.
1979 FORD FAIRMONT 4 door, 4 cylinder, air conditioner, automatic transmission.	1979 CAPRI 2 door, air conditioner, 4 speed.	1976 FIAT X19 5 speed.	1979 TOYOTA PICKUP 5 speed with camper cover.
1980 CHEVROLET CITATION 4 speed transmission, 4 cylinder, air conditioner, power steering.	1979 FORD MUSTANG 4 cyl., 4 speed, air conditioner.	1979 PLYMOUTH CHAMP 4 speed transmission.	1980 TOYOTA LONGBED PICKUP with camper cover.
1980 CHEVROLET CITATION 4 speed transmission, 4 cylinder, air conditioner, power steering.	1976 BUICK REGAL Automatic transmission, power steering, power brakes, air conditioner, 110,000 miles.	1977 DATSUN B210 5 speed, air conditioner.	1981 FORD PICKUP F-100, 8 cylinder, 3 speed transmission, low miles, only 4,000 owner miles.
1979 BUICK REGAL 2 door, air conditioner, automatic transmission, power windows, V-6, AM/FM radio.	79 MUSTANG Automatic transmission, air conditioner, power steering, power brakes, air conditioner, 110,000 miles.	1981 ISUZU 4 door automatic transmission, air conditioner, 4 cylinder, low miles, use power brakes.	1975 FORD MUSTANG Automatic transmission, air conditioner, 302 V-8 engine, power steering.
79 PINTO SQUIRE WAGON Automatic transmission, air conditioner, power windows, AM/FM radio.	78 FORD FUTURA 4 door automatic transmission, air conditioner, power steering, power brakes, power windows.	1979 HONDA ACCORD 2 door hatchback, 1.8, automatic, air conditioner, power steering and brakes, cassette, clock, rear window defroster.	1980 DATSUN PICKUP With parcel delivery box.
1978 PONTIAC GRAND PRIX Automatic transmission, air conditioner, 4 door, fuel lock, only 10,000 miles.	1980 FORD FAIRMONT Automatic transmission, power steering, power brakes, air conditioner.	1976 TOYOTA CELICA 3 speed transmission, air conditioner, AM/FM radio.	1980 FORD PICKUP Ranger package, 4 speed with over drive.
1985 FORD THUNDERBIRD Automatic transmission, power steering, power brakes, air conditioner, bucket seats.	1975 PONTIAC FIREBIRD FORMULA Automatic transmission, air conditioner, bucket seats, sport wheels.	80 FORD FIESTA Automatic transmission, air conditioner.	1981 FORD PICKUP Low mileage, still in warranty.
1980 FORD GRANADA Automatic transmission, power steering, power brakes, air conditioner, 4 cylinder, 110,000 miles.	1978 FORD LTD II Automatic transmission, air conditioner, power steering, power brakes, sport wheels.	1927 BUGATTI REPLICON V.V. CHASSIS	79 EL CAMINO V-8 automatic transmission, air conditioner, AM/FM radio, cruise control, 3 door, wheel, power steering, power brakes.
1980 CHEVROLET CHEVETTE 3 speed, with air conditioner.	1978 OLDS CUTLASS SUPREME 2 door, automatic transmission, air conditioner, power steering, power brakes, sport wheels.	79 DATSUN 210 WAGON Automatic, air conditioner, 4 door wagon.	DOMESTIC
1981 FORD MUSTANG 4 speed, 4 cylinder.	1978 PLYMOUTH RURY 4 door, automatic, air conditioner.	1979 TOYOTA COROLLA Deluxe 2 door liftback, automatic transmission, air conditioner.	1978 FORD PINTO Automatic transmission, low miles.
1975 MERCURY MARQUIS Automatic transmission, power steering, power brakes, air conditioner.	1976 OLDS CUTLASS SALON 4 door, automatic, transmission, power steering, power brakes, air conditioner.	1979 HONDA PRELUDE 5 speed transmission, sunroof.	1980 OLDS CUTLASS
1977 PONTIAC GRAND PRIX Automatic transmission, air conditioner, bucket seats.	1974 FORD MAVERICK Automatic transmission, air conditioner.	1980 HONDA PRELUDE Sunroof, 5 speed with air conditioner.	1981 OLDS REGENCY '98"
1975 FORD ELITE Automatic transmission, power steering, power brakes, air conditioner, 4 door, 110,000 miles.	1980 BUICK CENTURY 4 door, V-6, power steering, power brakes, air conditioner.	DOMESTIC	1978 AMC CONCORD Station wagon, automatic transmission, radio, air cond., power brakes & power steering.
1971 MERCURY MARQUIS Automatic transmission, power steering, power brakes, air conditioner, 4 door, 110,000 miles.	1979 PLYMOUTH HORIZON Automatic transmission, air conditioner.	1987 OLDS '98" Automatic transmission, air conditioner, sunroof, loaded.	1967 CHEV. MALIBU 2 dr. automatic transmission, power steering, 6 cyl., air cond., one of a kind.
1981 FORD THUNDERBIRD Automatic transmission, power steering, power brakes, air conditioner, 100,000 miles.	1980 CHEVROLET CHEVETTE Automatic transmission, 4 cylinder, AM/FM radio.	1976 FORD TORINO 2 Dr. Automatic Transmission, Power steering, Power Brakes, Air Conditioner.	1979 PONTIAC SUNBIRD 4 cyl., 4 speed with air cond.
1981 PONTIAC BONNEVILLE 4 dr. 2.3 liter, power automatic transmission, power steering, power brakes, air conditioner, 110,000 miles.	1978 FORD MUSTANG 4 speed transmission, air conditioner.	79 MER. BOBCAT STATIONWAGON Automatic transmission, air conditioner, AM/FM radio, power steering, power windows.	1978 PONTIAC TRANS AM Automatic transmission, power steering, power brakes, air cond., power windows, 110,000 miles, call about wheels, raised white lettered tires.

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