

1040 U.S. Individual 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. Are there any special tax breaks for taxpayers who are 65 or older?

A. Yes. Taxpayers who are 65 or older have special gross income requirements for filing a Federal income tax return. This generally means that taxpayers age 65 or older do not have to file a tax return or pay tax if they are single with a gross income of less than \$2,800, married with one spouse 65 or older with income of less than \$3,550, or married with both persons 65 or older with less than \$4,300. Some other benefits available to taxpayers 65 or older

are an extra \$750 exemption, the possible exclusion of part or all of the gain on the sale or exchange of a residence and a possible credit against their tax liability computed on a portion of their retirement income. For more details, see IRS Publication 554, "Tax Benefits for Older Americans." It's available free from IRS offices.

Q. I understand that the IRS winds up with thousands of undelivered refunds each year. How can this happen?

A. The great majority of refunds that go astray do so because taxpayers moved and left no forwarding address with the Postal Service. Other

taxpayers neglected to correct the label attached to their tax return. This includes, for example, changing a label to show a new address or name resulting from marriage.

Q. Several years ago, I made a loan to my son, payable when he got out of college. Now that he's out of school, he is unable to pay me. Can I write off the amount of the loan as a bad debt deduction?

A. Generally no. Loans to children are presumed to be gifts. This presumption may be overcome only by proper substantiation. However, when you claim a bad debt deduction you must also have convincing evidence that the debt is worthless and will remain so in the future.

Consumer Scene

Avoid Needless Appliance Service Calls

A cartoon in a recent national magazine pictured a middle-aged woman kneeling beside her bed, hands clasped in prayer, saying, "Dear Lord, while we are financing two college educations, please keep our major appliances in A-1 running order."

It brings out in a poignant way the gnawing fear nearly every homeowner experiences in these days of rising prices: that an unexpected appliance repair bill could push an already-strained family budget into the red.

Nonetheless, it is not uncommon for a service technician to be called into a home only to discover that the "broken" appliance is merely unplugged or that a fuse has blown. Experiences such as these are not only embarrassing to the homemaker, but costly as well.

Quality appliance service is not inexpensive. Each General Electric and Hotpoint service

technician, for example, maintains a "warehouse on wheels" of about 2,000 replacement parts to avoid, whenever possible, the necessity of making two trips to repair an appliance

instead of just one. To help you avoid the cost of an unnecessary service call, GE suggests you first check your owner's manual for possible reasons for the appliance's malfunction.

If you've misplaced the manual, here's a quick checklist of some common service problems:

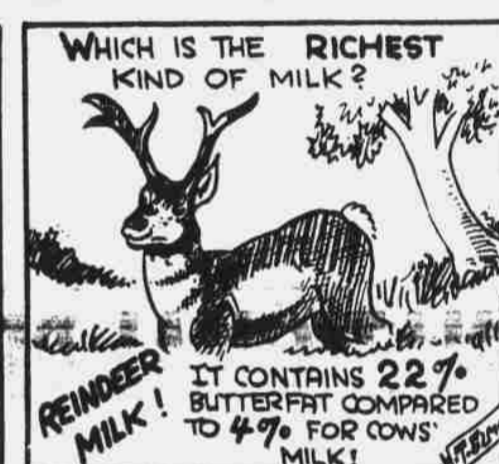
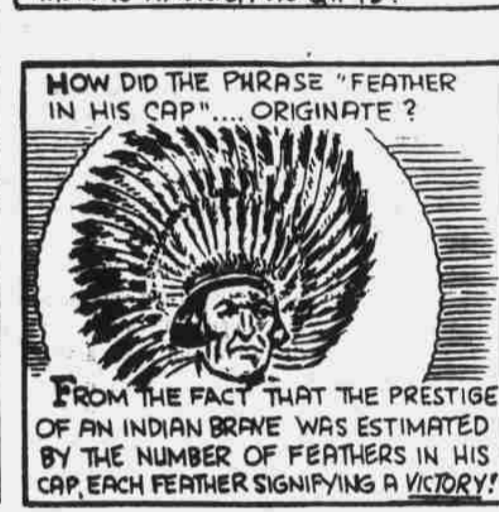
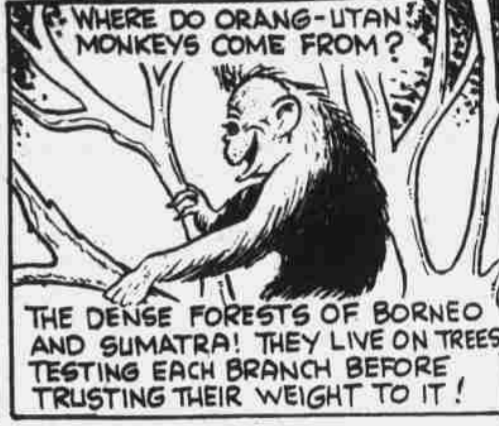
✓ If the appliance operates on electricity, make sure it hasn't been unplugged inadvertently. If it's a gas appliance, be sure the pilot light is lit.

✓ Check for blown fuses or tripped circuit breakers.

✓ Be sure doors are securely closed on the appliance. Some appliances, such as dishwashers, clothes dryers, and trash compactors, have electric safety interlocks which prevent them from working if doors are not fully closed.

✓ Are the controls set properly? More than one homemaker has set the control to "Off" while cleaning the refrigerator interior and forgotten to turn it back on.

TELL ME



IN THIS WORLD

THE GOLDEN TOOTH...
OVER THREE CENTURIES AGO, WHEN THE PUBLIC WAS EAGER TO BELIEVE UNLIKELY THINGS, A RUMOR SPREAD THROUGHOUT GERMANY THAT A GOLDEN TOOTH HAD ERUPTED IN THE MOUTH OF A 7 YEAR OLD SILESIA CHILD (1593)...

JACOB HORST, A PROFESSOR OF MEDICINE AT THE JULIUS UNIVERSITY, HELMSTADT, IN 1595 WROTE THAT IT WAS A PRECURSOR SIGN OF THE COMING "GOLDEN AGE" BEFORE THE DAY OF UNIVERSAL JUDGEMENT... SKEPTICS, HOWEVER WERE DENIED PROOF, THEY SOUGHT, WHEN THE CHILD WOULD YELL "WHENEVER EXAMINED THIS PREVENTING SCIENTIFIC SCRUTINY OF THE SUPPOSED FRAUD... A GOLDEN CROWN."

SKEPTICS, TODAY, WOULD FIND IT EQUALLY DIFFICULT TO DISCERN BETWEEN DENTURES AND NATURAL TEETH AT A GLANCE...

BUT WE ALL KNOW THAT DENTURES LIKE NATURAL TEETH NEED DAILY CARE.

A PERFECT GIFT FOR A DENTURE WEARER IS THE SONAC DENTURE CLEANING UNIT. (ITS ELECTRIC) DENTURES CAN BE REMOVED AND CLEANED IN 3 MINUTES.

GARDEN TIPS from Jerry Baker

AMERICA'S MASTER GARDENER

NO-MESS WATERING!
FOR HANGING PLANTS, JUST LET A FEW ICE CUBES SLOWLY MELT INTO THE SOIL.

MOBILE GARDEN
PLACE POTTED PLANTS IN LARGER BURIED POTS AROUND PATIO... MERELY MOVE ABOUT FOR A CHANGE OF SCENE.

SPRAY MISTY FOR ME!
WATER-MIST HOUSE PLANTS DAILY—ESPECIALLY IN DRY WINTER MONTHS—TO KEEP THEM HEALTHY AND HAPPY.

Answers to Turkey Questions

by Martha Logan

Q. What is the advantage in removing some of the leg tendons in a turkey?

A. This makes carving the leg much easier. The rich dark meat can be removed in generous slices when most of the leg tendons have been pulled.



Q. Where can you find directions for carving a turkey?

A. You can find step-by-step directions along with illustrations on the giblet bags of all Butterball Swift's Premium Turkeys. Carving a turkey is easy after reading these concise instructions. Fun, too! Complete roasting directions are on the reverse side of the giblet bag.

Q. How do you know what size turkey to buy?

A. Allow 1 1/2 lbs. per person of the regular turkey and 1 1/2 to 2 lbs. per person of the already stuffed turkey. This gives generous servings for the first meal and enough left to combine with cooked noodles, rice or macaroni and a sauce for a nutritious next-day meal. There may be enough, too, for sandwiches and extra nibbling. It is wise use of time, energy and money.

Crossword Puzzle

ACROSS

- Shuts tight
- Ruse
- Exclude
- Twofold
- Appropriate
- Duck
- Gaelic John
- Distress signal
- Frighten
- Star
- Bone
- Think: law
- Compass point
- Mass of stars
- Paris tower
- Baba
- Damage
- Poem
- Wrench
- Moon goddess
- Illuminated
- Pillferer: slang
- Arm bone
- Mimic league
- Baseball
- Put away
- Falschhood
- Demon
- Produce crops
- Weak
- Uncover
- Deeds
- Criminal
- French "the"
- Higher
- Hurried
- Letter strokes
- Civil wrong: law
- Ice pendant
- Ruthenium: chem.
- Caught
- Chum: slang
- Skirt insect
- Part of a sentence
- Preparation
- Dog-house
- Catch: slang
- Coronet
- Nigerian tribe
- Compact
- Lithium: chem.
- Owing
- Engagement notice
- Medical title

Answer to Puzzle

DOWN

- Time of year
- Uncover
- Deeds
- Criminal
- French "the"
- Higher
- Hurried
- Letter strokes
- Civil wrong: law
- Ice pendant
- Ruthenium: chem.
- Caught
- Chum: slang
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THAT'S A FACT

DEEP TREASURE!
THE GREATEST HAUL OF GOLD FROM AN UNKNOWN OWNERSHIP EVER RECOVERED AMOUNTED TO \$300,000. IT WAS RECOVERED FROM A SPANISH BULLION FLEET WRECKED IN A HURRICANE OFF THE FLORIDA COAST IN 1715.

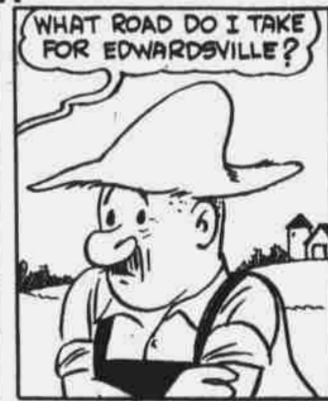
MAKE A NOTE...
THAT U.S. SAVINGS BONDS ARE SAFE! IF LOST, STOLEN, OR DESTROYED THEY ARE REPLACED. THEY CAN BE CASHED AT YOUR BANK, AND TAX MAY BE DEFERRED UNTIL REDEMPTION. AND... U.S. SAVINGS BONDS ARE A PROUD AND PATRIOTIC WAY TO SAVE!

HIGH FLYER!
THE WORLD'S RECORD FOR KITE FLYING IS HELD BY PAT DUNLOP OF SAN DIEGO, CAL. HE FLEW ONE FOR 44 1/2 HOURS!

THE FIZZLE FAMILY



THE FIZZLE FAMILY



In Our Time

ANYONE WISHING TO SAIL TO AN UNINHABITED ISLAND TO AVOID TAXES SHOULD LISTEN TO A BIT OF HISTORY... IN 874 A.D., AFTER KING HAROLD FAIRHAIR IMPOSED TAXES TO SUPPORT PLANS FOR THE UNIFICATION OF NORWAY, AN INDEPENDENT FREE-BOOTER NAMED INGOLFUR ARMARSON SAILED WITH A RETINUE OF RELATIVES AND FRIENDS TO AN UNINHABITED ATLANTIC ISLE PROMISING ALL A TAX-FREE HAVEN.

IT IS SAID THAT VIKINGS FLOCKING TO THE NEW SETTLEMENT WOULD STOP AT THE SCOTTISH AND IRISH COASTS FOR SUPPLIES, THEN CARRY OFF THE PRETTIEST CELTIC LASSIES AS FUTURE WIVES.

BY 930 A.D., WITH MOST OF THE KENTUCKY SIZE ISLAND (39,600 SQ. MILES) DIVIDED AMONG ITS FAMILIES, A REPRESENTATIVE PARLIAMENT CALLED THE ALTHING MET IN A CLIFF-RIMMED NATURAL AMPHITHEATRE KNOWN SINCE AS THINGVELLIR.

THINGVELLIR, ON JULY 28, WILL BE THE SITE OF A NATIONWIDE "FOUNDING-DAY" FESTIVAL CELEBRATING ICELAND'S 1,100th BIRTHDAY AND COMMEMORATING THE ALTHING AS WORLD'S OLDEST PARLIAMENT. ICELAND IS BUT 5 HOURS FROM NEW YORK VIA ICELANDIC AIRLINES, OR 5 1/2 HOURS FROM CHICAGO.

Man Topics

YOU DRIVE — YOU'RE TOO DRUNK TO SING

PUGGY



PUGGY

