Taxes are one aspect of the "facts of life" that most of us would just as of life" that most of us would just as soon do without. And because it's such an unpleasant subject, too many of us ignore it until either the very last possible moment, or we take the easy way by filling out the shortest or fewest forms possible, or we take our shoebox of papers and drop it in someone else's lap.

Granted, there may be times when any of the above are appropriate, but with a little care, even those of us who have uncomplicated financial affairs might find our tax burdens eased somewhat.

Andrew Gray, a Charlotte ac-

Andrew Gray, a Charlotte ac-countant with offices on Beattles Ford Road, offers several suggestions which may help, including a look at a few changes in federal and state tax laws which affect this year's returns.

Among Gray's tips:

-If you do volunteer work, you can deduct 12 cents a mile for your automobile expenses related to that volunteer work. This deduction is taken under "charitable contributions." You must keep a log of miles driven to take this deduction. If you do volunteer work but haven't kept track or your mileage, start now for next year's tax return.

-Although the cost of having an attorney draw up a will is not deductible, any part of the process that relates to tax advice may be deducted. Have your attorney itemize the charges and you'll be able to deduct that part pertaining to taxes.

-If you help your parents with their medical expenses, you may be able to deduct those costs, even if they don't live with you and you don't claim them as an exemption. If they are living in a retirement setting and part of their fees are used for nursing or other medical care, that part may also be deductible as a medical expense. -List all interest income just the

way it's reported on the 1099 forms the bank sends. If you have more than one account at the same bank, list them separately. Comments Gray, "The IRS computer may assume you've overlooked something if your listing doesn't match the 1099s. List the amounts exactly

-If you deduct travel expenses (work-related), keep accurate re-cords in case of audit. While com-muting to and from work are not deductible, if you use your car for other business purposes, that mile-age is deductible.

-- If you made any energy-related improvements on your home by December-31, such as storm windows or insulation, this is your last chance to claim an energy credit unless Congress changes its mind.

Gray notes that changes in federal home tax laws include the personal

Job Search Seminar

The winter Job Search Seminar Series for Women begins on January 15, Wednesday, 4:30-6 p.m. Doris Cromartie will be the guest discussant. The topic for her discussion will be "Realistic Expectations in the Job Market." All women are welcome at the WomanReach Center.

The WomanReach Center is a United Way Agency. The facilities are handicapped accessible and services are freely given and freely received.

For more information, call a WomanReach peer counselor Monday through Saturday from 10 a.m. to 4 p.m. at 334-3614.

Accident Rate Rises

Although the number of school bus accidents rose alightly in November from September and October figures, CMS continues to have its lowest accident rate since the system began keeping such data in 1971.

The school system's safety goal is one accident per every 1000,000 miles driven by buses. The November rate of .75 exceeds that goal but is slightly higher than the October rate of .6 accidents.

rate of .6 accidents.

During the first three months of school, CMS buses were involved in 56 accidents compared to 65 during the same period last year. Of this year's accidents, 31 were the fault of the other driver, 17 were the bus driver's fault, three were due to both drivers' negligence and five to other causes. CMS operates 636 buses which travel 41,781 miles each day. For more information, contact Don Baucom, transportation director, at 366-6374.

Explore The Options

explore the options for your life and 80 in the WomanReach opert Group for women over 80 are of age on Wednesdays from 30 a.m. to noon at the Woman-ach Center. Eleanor Stothart will diltate this group.

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exemption being raised from \$1,000 to \$1,040; and the "zero bracket amounts" increasing. Zero bracket amount refers to the amount your deductions must exceed in order to

For a single person, itemized deductions must be greater than \$2,390, up from \$2,300; for married filing jointly, up from \$3,400 to \$3,540; for married filing separately, now \$1,770 vs. the old \$1,700.

The amount you need to earn before you have to file a federal tax return has also increased as follows: single under 65, \$3,430; single 65 or older, \$4,470; married filing jointly, \$5,620; if one spouse is 65, \$6,660; if both are 65, \$7,700; a surviving spouse with a dependent

child, \$4,580. (If you are selfemployed, however, you must file if your gross income is \$400.)

Of course, even if you earned less than these limits, you must file to get a refund of any taxes that were

Changes in state income tax include an additional \$1,100 exemption for those with multiple schlerosis; and allowing a divorced parent to claim a medical deduction for a child even if that child is not claimed as a dependent, which now brings N.C. law in line with the federal regulation.

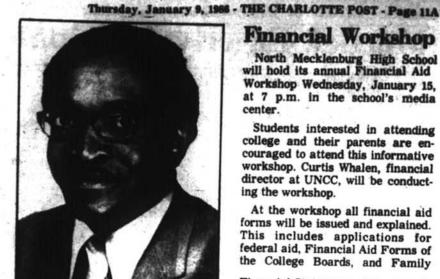
Gray disagrees with those who claim that the later you file, the less your chance of being audited. "That may have been true in the

past, but not with their computers," he says.

He also recommends using regular postage stamps and sending your return by certified or registered mail if you wait til the last day. This will prove you mailed it on time, even if the Post Office delays the postmark.

Be sure, too, to keep a copy of your tax return and all related materials. Returns should be kept fivesix years; supportive material, at least three.

Finally, while it's important to plan ahead to minimize your taxes for next year, Gray admits, "It's difficult to know how to plan until you know if tax reform will be



Andrew GrayVeteran accountant

Financial Workshop

North Mecklenburg High School will hold its annual Financial Aid Workshop Wednesday, January 15, at 7 p.m. in the school's media

Students interested in attending college and their parents are encouraged to attend this informative workshop. Curtis Whalen, financial director at UNCC, will be conducting the workshop.

At the workshop all financial aid forms will be issued and explained. This includes applications for federal aid, Financial Aid Forms of the College Boards, and Family

Financial Statements of the American College Testing Program. Information will also be available on federal grants and loans.

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Fresh

Choice

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Green

Glant

Frozen Assorted

Vegetables

16 Oz. Pkg.

Cut Green Beans. WK Corn

16 Oz. Cans

Vegetables

Carrots

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- * Bottom Round Roast
 - * Cubed Steak
 - * Top Round Roast * London Broil

U.S.D.A. Choice Heavy Grain Fed Western Beef

Your Choice

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