Where You DON'T Pay a Tax (Third of Six Articles) By FRANK O'BRIEN

AP Newsfeatures

WASHINGTON - You do not have to pay income tax on all the money you earn. The law provides deductions for expenses and exemptions of \$600 each for most persons, including yourself, who live off your income. Together, they are a kind of nontaxed living allowance.

There are two kinds of deductions.

there are business ex-First, You take most, but not penses. always all of these out of your income to find your adjusted gross income. Second come personal deductions wihch you subtract from your adjusted gross income to find your net income. (Then you subtract your exemptions to find your net taxable income.)

Business Expense There are three main kinds of

business expense. 1. You may deduct all the "ordinary and necessary" expens- from which you get rent and capies of any business you operate, or tal losses up to \$1,000, except that of your trade or profession. You a loss in selling your home does report them on a special form call- not count. It is not deductible. ed "Schedule C" which you can get from post office or bank. Then

you summarize them on Page 2.

Form 1040 2. An employe may deduct cost of meals and lodgings when he is away from home on his employer's business, but not unless he stays overnight. He can also deduct business transport costs whether he stays overnight or not. although this does not usually include going to and from work.

There is a technical gimmick in putting such expenses on the tax form. You must add to your income what your employer repaid you for such expenses. Then you deduct the actual expenses whether more or less than what was repaid.

3. Other expenses like jour- ganizations; interest payments; nals, magazines and business en- medical bills above 5 per cent of tertainment costs may be deduct- your adjusted gross income up to ed to the extent that your em- specified limits given in the inployer pays them back to you. structions (if you are over 65 you (If they are not paid back they may get all medical costs up to the be deducted as personal expenses.) dollar limits); group hospitaliza-

The add and subtract rules ap- tion premiums; alimony or separate ply here as with transport costs, maintenance ordered by a court; with this difference; You may de- union dues. Expenses repaid by induct from your income only the surance are not deductible. amount repaid to you, not more. (Next: Your Exemptions)

When a modern military leader The term "forecastle" is a sur is called a "great captain," the vival from early fighting ships little girls with a yen for feminine fripperies. figurative use of the title reflects which often had castles or towers the great early-day importance of to aid in the fighting on bow and the rank stern.

Every Little Girl Wants Her Own Beauty Aids



HAPPY VALENTINE'S DAY . . . This little girl was rewarded with her very own lip pomade in a swivel case just like Mom's. It'll keep her lips from chapping and make her feel grown up. By VIVIAN BROWN

AP Newsfeatures Writer

Is there a little gil who doesn't dress up in her Mommy's clothes at any opportunity?

Left to her own devices in a household, any tiny girl will rummege through Mom's wardrobe. She'll traipse around in high heels and an available fur piece and anything else she can locate in that "big

One of the delights of the hair-ribbon set is Mom's makeup. Lipstick, rouge, nailpolish and fragrances intrigue a small tot like nothstorm and theft losses: what you ing else, perhaps. This doesn't always please Mom, even though playgive religious and charitable or- ing with cosmetics is likely to keep a small tot out of other mischief. The question sometimes is can Mom afford it? More than one Mother has found to her horror that daughter's pinafore reeks with the

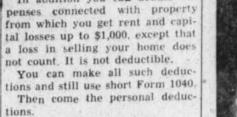
> Some mothers encourage daughter's flight into the world of glamor by supplying her with her very own vanity table charmers. These are grooming items created exclusively for the pleasure of small fry. There are clown soaps, bubble baths, light colognes, candy-scented tooth pastes and dusting powders to please young folk and woo them to good grooming habits,

thing resembling a lipstick. One firm has a colorless perfume lip pomade that is prepared especially as a chap guard against winds and cold. There are solid colognies in lipstick form that will also fascinate

play with these things which are irresistible to here, but now much simpler it is to find a solution that will make a little girl happy.







Itemized Expense

On Page 3 of Form 1040 are listed six headings under which personal expenses can be itemized. You can ignore itemization and take the standard 10 per cent. But that is limited to \$500 for married people who file separately and \$1, 000 for others or joint returns. If your itemized personal ex-

penses are larger than 10 per cent you can save money. This will add a few steps in figuring your tax. Here are the main authorized girl" category from earrings to negligees. personal deductions;

Most nonfederal taxes; fire

scent of her one and only good bottle of French perfume.

A tiny tot may even be thrown into ecstasy by possessing some-

Wise Moms take the easy way out. She could forbid a youngster to



20 Mule Team 16-Oz. 10- Fresh Market Style-Pork	Can Lev
DOTUX Pirg IVC Cap'n John's Standard	- Lb. 45c White Meat 7-Oz. 39c
Boraxo 19c FRESH OYSTER	S Sealed 79c
Jerr's Chusined Foods Dwg 00.	TRY FINE A & P TEAS
lapp's Strained Foods 3 "Jars 29c	Hearty & Vigorous
Stapp's Junior Foods - "Jar 14c	OUR OWN TEA BODE BAR
Beef Stew Walker's 15-Oz. 30c	NECTAR TEA
amales Walker's 15-Oz. 23c	Whole Kernel Golden NIBLET'S CORN - 2 12.02. 3 Green Giant
el Lge. 29c Gt. 69c	GREEN PEAS No. 30 Niblet's Brand
ab Lge. 29c Gt. 69c	MEXICORN 12-0z. Green Giant
Octagon Soap Large 8c	CREAM CORN 2 Mind
Detagon Soop Lge. 23c	LUCK'S BRAND BEANS
Ajax Cleanser 2 Pkgs. 25c	Pinto Beans No. 303 Great North Large Limas Can
Dial Soap 2 Bath 35c	Blockeyed Peas
Dial Soap 2 Comp. 25c	Idaho Potatoes
vory Soap 3 Med. 23c	Nice Crisp Celery Stalk Florida Oranges 8 LA. Bat
vory Snow Lge. 28c	Lettuce Large Heads 2 Heads Grapefruit 8 Lb. Bag
ide Lge. 29c Gt. 69c	Regalo Pope. n 2 Bags
heer Lge. 29c Gt. 69c	Yellow Corn 4 Em Crisp Golden Carrots cello ba
)reft Lge. 29c	These Prices Effective AP Super Market
	February 13th