

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.

First, there are business expenses. You take most, but not always all of these out of your income to find your adjusted gross income. Second come personal deductions which 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" expenses of any business you operate, or of your trade or profession. You report them on a special form called "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 journals, magazines and business entertainment costs may be deducted to the extent that your employer pays them back to you. (If they are not paid back they may be deducted as personal expenses.)

The add and subtract rules apply here as with transport costs, with this difference: You may deduct from your income only the amount repaid to you, not more.



In addition you can deduct expenses connected with property from which you get rent and capital losses up to \$1,000, except that a loss in selling your home does not count. It is not deductible.

You can make all such deductions and still use short Form 1040. Then come the personal deductions.

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 expenses 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 personal deductions:

Most nonfederal taxes; fire, storm and theft losses; what you give religious and charitable organizations; interest payments; medical bills above 5 per cent of your adjusted gross income up to specified limits given in the instructions (if you are over 65 you get all medical costs up to the dollar limits); group hospitalization premiums; alimony or separate maintenance ordered by a court; union dues. Expenses repaid by insurance are not deductible.

(Next: Your Exemptions)

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 girl 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 rummage 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 girl" category from earrings to negligees.

One of the delights of the hair-ribbon set is Mom's makeup. Lipstick, rouge, nailpolish and fragrances intrigue a small tot like nothing else, perhaps. This doesn't always please Mom, even though playing 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 scent of her one and only good bottle of French perfume.

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.

A tiny tot may even be thrown into ecstasy by possessing something 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 little girls with a yen for feminine fripperies.

Wise Moms take the easy way out. She could forbid a youngster to play with these things which are irresistible to her, but how much simpler it is to find a solution that will make a little girl happy.

Haywood Veterinarians At State Conference

Dr. R. R. Jeter of Waynesville

and Dr. J. D. Weeks of Canton attended the 16th annual conference for veterinarians held at N. C. State College in Raleigh last week.

Featured on the program were outstanding specialists in all fields of veterinary medicine. Both Dr. Jeter and Dr. Weeks

are members of the National Veterinary Association. Want Ads bring you

Celebration Values!



Blue Label Karo 5 lb. tin 55c
SYRUP Pt. Bot. 20c
Swift's Jewel
OIL Pt. Bot. 30c Qt. Bot. 59c

Armour's Star or Libby's
CORNED BEEF -- 12-Oz. Can 45c

Wonderful Flavor! Packers Label
ORANGE JUICE 2 46-Oz. Cans 45c

Crispo Taste Tempting
FIG BARS - - - - 2 1-Lb. Pkg. 45c

Ann Page
Salad Dressing - Qt. Jar 49c
Ann Page
Tomato Ketchup 14-Oz. Bot. 19c

Ann Page
French Dressing 8-Oz. Bot. 17c
Ann Page
Blackberry Jelly 12-Oz. Glass 29c
A&P's Own All Purpose Lge. Pkg. 23c

"SAIL" DETERGENT

Ocean Spray
Cranberry Sauce
16-Oz. Can 19c
Delicious With Chicken
P&G Soap
Lge. Bar 8c
Strietman Chocolate Drop - Coconut
Cookies
1-Lb. Pkg. 49c
20 Mule Team
Borax - - - - 16-Oz. Pkg. 19c
Boraxo - - - - 8-Oz. Pkg. 19c

A&P's "Super-Right" Meats
Heavy Western Beef—Chuck Blade
POT ROAST - - - Lb. 39c
"Super-Right" Freshly
GROUND BEEF -- Lb. 35c
"Super-Right" Sliced All Meat
BOLOGNA - - - Lb. 39c
Fresh Center Cut Rib
PORK CHOPS - - Lb. 55c
Fresh Loin End
PORK ROAST - - Lb. 45c
Fresh Market Style—Pork
BACK BONES - - Lb. 45c
Cap'n John's—Standard
FRESH OYSTERS Sealed Pint 79c

Clapp's Strained Foods 3 4 1/2-Oz. Jars 29c
Clapp's Junior Foods - 6 1/2-Oz. Jar 14c
Beef Stew Walker's Austex - - - 15-Oz. Can 30c
Tamales Walker's Austex - - - 15-Oz. Can 23c
Vel - - - - Lge. Pkg. 29c Gt. Pkg. 69c
Fab - - - - Lge. Pkg. 29c Gt. Pkg. 69c
Octagon Soap - - - - Large Bar 8c
Octagon Soap Powder - - - - Lge. Pkg. 23c
Ajax Cleanser - - - 2 Pkgs. 25c
Dial Soap - - - - 2 Bath Bars 35c
Dial Soap - - - - 2 Comp. Bars 25c
Ivory Soap - - - - 3 Med. Bars 23c
Ivory Snow - - - - Lge. Pkg. 28c
Tide - - - - Lge. Pkg. 29c Gt. Pkg. 69c
Cheer - - - - Lge. Pkg. 29c Gt. Pkg. 69c
Dreft - - - - Lge. Pkg. 29c

AP
JANE PARKER Double Crust
LEMON PIE
8 Inch Pie 43c
Spanish Bar Cake 29c
Raisin Bread 1 Lb. Loaf 17c
Caramel Pecan Roll 1 Pkg. 33c
Valentine Layer Cake 59c
It's Founders Week at A&P

Ann Page Quality
STRAWBERRY PRESERVES
2-Lb. Jar 59c
CHICKEN OF THE SEA
TUNA
Bite Size
3/4-Size Can 23c
White Meat 7-Oz. Can 39c

TRY FINE A & P TEAS
Hearty & Vigorous
OUR OWN TEA
8-Oz. Pkg. 47c
NECTAR TEA
Whole Kernel Golden
NIBLET'S CORN - 2 12-Oz. Can
GREEN PEAS - - - 17-Oz. No. 300 Can
Niblet's Brand
MEXICORN - - - - 12-Oz. Cans
Green Giant
CREAM CORN - - 2 No. 300 17-Oz. Cans
LUCK'S BRAND BEANS
All Varieties with Pork No. 303
Pinto Beans Great North Large Limas Blackeyed Peas Can 17c
Fresh Fruits & Vegetables
Idaho Potatoes 10 Lbs. Bag
Nice Crisp Celery 1 Lb. Bag
Florida Oranges 8 Lbs. Bag
Lettuce Large Heads 2 Heads
Grapefruit 8 Lbs. Bag
Regalo Popcorn 2 1-Lb. Bags
Yellow Corn 4 Ears
Crisp Golden Carrots cello bag
These Prices Effective Through Saturday February 13th

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from new GMC's high-compression engine than ANY other standard light-duty six—outpowers some trucks twice its size!

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for wonderful ease of handling, lower vehicle maintenance, longer life and reduced fuel costs
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