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No. 2—Save Money with the Right Form

(This is one of a series of articles on federal income tax filing. The articles are based on information provided by the American Institute of Accountants and the North Carolina Society of Certified Public Accountants.)

The eve of April 16 will see a mad scramble in many households to put together the necessary facts and figures for the federal income tax returns due on that date. (April 15 falls on a Sunday this year, making April 16 the deadline.)

The last minute rush produces not only long lines at Internal Revenue Service offices, but also many careless mistakes by taxpayers.

Most of the errors are very simple. For example, about one million returns are filed every year with signatures missing. (This includes joint returns with only one signature and individual returns with no signature at all.)

Little slips in arithmetic last year resulted in overpayments by tax payers of \$18,000,000. Taxpayers got back these overpayments eventually, after the government discovered the mistakes, but the taxpayer cannot rely on the government to save him from all his errors.

The mistakes of arithmetic favoring the taxpayer were even larger—perhaps not entirely by coincidence. All returns are checked, and when an underpayment is discovered the government not only collects the difference, but also charges interest.

Opportunities Overlooked
Apart from obvious mistakes, many taxpayers overlook opportunities to claim exemptions and deductions, and other ways to reduce their tax.

In order to help you avoid such pitfalls, this newspaper is publishing a series of articles prepared with the help of the national and state organizations of certified public accountants. These articles—if you save them and use them along with the official instructions that come with your tax forms—may save you money.

Your first step is to consider whether you should file at all, and then what kind of a return to file.

For income tax purposes you are not required to file a return if your gross income in 1955 was less than \$600, or if you are 65 or older and had less than \$1,200 gross income. But if you had income from self-employment of \$400 or more, the return must be filed for social security tax purposes.

Don't forget that tax on salary or wages may have been withheld during the year by your employer, even if your income was less than \$600, and the only way to get it back is to file a tax return.

Advantage of Joint Returns
A common mistake is the filing of a separate return by a wife who had a small income. If the wife files a separate return, she is not permitted to file another return jointly with her husband, nor is her husband allowed to claim an exemption for the wife on his separate return.

Most married couples will save money by filing a joint return, as this "splits" their income to put them in the same bracket as though each of them had received half the total income.

There are unusual cases, however, such as those involving capital losses, in which separate returns might result in a saving. If this is a possibility, it is best to figure both jointly and separately before deciding which way to file.

The instructions that come with your tax forms give further information. Help is also available from the Internal Revenue Service, which urges you to consult a properly qualified adviser if you need outside assistance.

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Cleaned Jumbos Price Moves Up

Washington (USDA)—Demand for milled peanuts was slow to fair during the past week.

Prices advanced slightly in Virginia-North Carolina section for cleaned jumbo and shelled medium grades and held steady for other grades.

In southeast prices showed little change as compared with previous week for both shelled spanish and runners.

Price changes in southwest were also minor with market steady.

Basketball Results

Gatesville 65, Murfreesboro 62
Boys Game
Score by periods:
Gatesville 16 14 21 14—65
M'boro 18 10 9 25—62

Starting Lineups
Gatesville: Murfreesboro
Pittman 21 Cullins 10
Goodman 13 Edwards 10
Harrell 6 Stephenson 20
Eure 9 Griffith 3
Doughtie 12 Parker 19
Gatesville subs: Lowe 4, Smith, Murfreesboro subs: Britt, Masha, Brown.

Murfreesboro 53, Gatesville 47
Girls Game
Score by periods:
M'boro 12 15 14 12—53
Gatesville 7 14 18 8—47

Starting Lineups
Murfreesboro: Gatesville
Burke 19 Hobbs 27
Ellis 4 Pierce 17
Whitley 24 Askew 3
Fleetwood Harrell 3
Gizzard White
Wiggins Lane
Murfreesboro subs: Tayloe 6, Gatesville subs: Smith, Brown, Wilson.

Boys' Game
Score by periods:
Gatesville 10 16 23 11—65
Harrellsville 12 15 13 13—58

Starting Lineups
Gatesville: Harrellsville
Harrell 18 Evans 12
Goodman 15 Cale 13
Pittman 20 Lassiter 10
Eure 4 Payne 16
Doughtie Earley 4
Gatesville subs: Lowe 8, Smith, Harrellsville sub: Hassell 1.

Girls' Game
Score by periods:
Gatesville 23 16 13 9—61
Harrellsville 13 14 10 8—45

Starting Lineups
Gatesville: Harrellsville
Askew Evans 21
Hobbs 47 Mizelle 10
Pierce 13 Everette 14
Lane White
White Baker
Harrell Aswell
Gatesville subs: Hayes 1, Roun-

Fifty-Five Persons At Orthopedic Clinic Friday

Ahoskie.—Fifty-five were registered at the Kiwanis Orthopedic Clinic Friday in the basement of the First Baptist Church here. Dr. Lenox Baker of Durham was in charge.

There were 24 patients from Hertford County; 13 from Bertie; 1 from Washington; 9 from Northampton; 5 from Gates; 1 from Southampton County, Va., and 2 from Martin.

Mrs. Gaddy Matheson was a volunteer worker.

The price of liberty is eternal vigilance—and it is always payable in advance.

tree, Brown, Wilson and Wilson. Harrellsville subs: House, Clay, Jones, Wilder, Hassell, Williams, Davis and Earley.



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