

A RIDDLE IN RHYMES

by
Rev. T. M. Walker

WHAT AM I?

I'm useless if covered, but valuable in the open
Whether I'm standing, hanging, or lying flat.
Long ago I was discovered before English was spoken,
As grunting beholders before me sat.

Clear still waters can do much of what I do,
But waters can't be hanged up high.
Sitters and squatters seeking to know what's true
Confront me with quite a cautious eye.

WHAT AM I?

Men use me less, but they can't do without me
No more so than women of vanity.
Seemingly I bless any person who can see
To determine if they are sloppy or fancy.

My shining face, whether round, oblong or square;
Faces all to never reveal a lie.
I reveal every trace of what's ugly or quite rare
Whether it stays before me or passes by.

WHAT AM I?

I am no door, no pool of water nor a room;
Yet users like to look into me.
The rich, the poor, whether in scarcity or boom
Will own and use me while they can see.

Whatever is before me I give it back in likeness,
Be it earth objects, clouds or the sky.
When I am stored where there is no ray of brightness,
No one can see what I reflect if they try.

WHAT AM I?

(The answer to last week's riddle is SHOT GUN)
(The answer to this riddle will be answered in the next issue of THE TRIBUNAL AID.)

CROSSWORD

ACROSS	2. Hardened	19. Splicing
1. Maladies	3. Manuscript	20. The
9. Measuring	4. What?	21. Kind of
worms	5. Exclamation	22. Har-
11. Mongrel dog	6. Ply	alot
12. External	7. Mistake	26. Pig-
seed	8. Looks	ment
13. Goddess	10. Smoother	29. Weaker
of discord	14. Short	31. Landed
15. Actor's	17. Claws	33. Italian poet
part		43. Music note
16. Black		
(poet.)		
18. Mariner's		
hazard		
20. Motorcycle		
compartment		
23. Glide		
on snow		
24. Half an em		
25. Firmaments		
27. Editor		
(abbr.)		
28. Viper		
30. Sow bugs		
32. Ornamental		
nail		
34. Health		
resorts		
35. Mothers of		
Irish gods		
(poss.)		
37. Perches		
39. Baseball		
team		
40. Short dose		
41. Face to face		
44. Mended		
DOWN		
1. Gaming		
cubes		

Minority Expenditures Change

Patterns of minority personal expenditures are showing perceptible changes linked to rising incomes, increased educational attainment, and the lifting of discriminatory barriers, according to a new study published today by the U.S. Department of Commerce.

From 1966 to 1973, the proportion of nonwhite personal expenditures on food, alcohol and tobacco declined from 28.3 per cent to 25.8 percent, for example, which expenditures for medical care rose to 6.2 percent in 1973 from 5.3 percent in 1966.

Expressions In Poetry

by WILLENE RUCKER

While sitting here staring into oblivion, a feeling of loneliness sweeps over me. Is it the complete quietude that overtakes this place at night that makes me feel so alone and lonely.

Why alone and lonely? Sure there's a distinct difference between the two. I'm alone because there's nobody here but me. I'm lonely because there's no one to talk to, no one to keep a flow of lively conversation going.

On the other hand, I could be in a room with wall-to-wall people; I wouldn't be alone anymore but I'd still be lonely.

Business And Professional Chain & State OMBE To Sponsor Seminar

DURHAM - The State Office of Minority Business Enterprise (OMBE), Opportunity Industrialization Center (OIC), the National Association of Accountants (NAA) and the Durham Business and Professional Chain (DB & PC) will sponsor an eight week business management seminar at the OIC office in Raleigh. The Business Management Seminar will be conducted each Tuesday night at 7 PM beginning January 20, through March 9, 1976. Courses will be

analyzes the share of market held by minority spending in over 20 industry markets.

"In view of projections showing that minority personal consumption expenditures will rise from \$77 billion in 1975 to nearly \$120 billion in 1980, minority markets will be increasingly important," Samuel B. Sherwin, Deputy Assistant Secretary for Domestic Commerce said.

"In order to reach this market, businessmen must be familiar with its locations and its social and economic characteristics."

"This report analyzes recent trends in minority consumer expenditures, and the factors influencing these expenditures."

In addition, an appendix of 25 tables provides the latest available (1966) data of minority share of markets for hundreds of foods, beverages, tobacco products, shelter, house furnishings and equipment, appliances and housewares, utilities, clothing, jewelry, personal services, transportation, medical care, recreation, cars and other durables. It also includes tables of projected minority income, personal consumption expenditures, and population by region and state.

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. My home was burglarized recently and I sustained a loss of several thousand dollars. Can I take a deduction for this loss?

A. Yes. A personal theft loss is deductible to the extent it exceeds \$100 and must be claimed in the year you discover the theft. The amount of the theft loss deduction is the lesser of: 1) the fair market value of the property; or 2) your adjusted basis in the property, that is, generally what you paid in cash or property, with adjustments for depreciation, capital expenditures, etc. The theft loss must be reduced by any insurance or other compensation you receive or anticipate receiving for the stolen property and by the \$100 limitation.

For example, if your total loss equalled \$6,000 and you received \$3,000 in insurance compensation, your actual loss is \$3,000. With the \$100 limitation for theft and casualty losses you may deduct \$2,900 on your return.

If the loss occurred on property held for personal use six months or less or if this was your only theft or casualty loss for the year on property held for personal use, you may report the deduction on

lines 25 through 29 of Schedule A, Form 1040. If the property was held more than six months, it must be reported on Section A, Part I of Form 4797, Supplemental Schedule of Gains and Losses, along with all other casualty gains and losses on property held over six months. If you had more than one casualty or theft loss during the year, you should first complete Part II, Form 4684, Casualties and Thefts.

Q. I just read about a new law which allows individuals who are not self-employed to set up their own retirement savings program. How does this work?

A. Under the Pension Reform Act of 1974, eligible individuals may establish their own retirement savings program by making contributions each year equal to either 15 percent of compensation or \$1500 per year, whichever is less. Such contributions are generally tax deductible and create a fund from which the individual can draw income during retirement.

To be eligible for the individual retirement savings program, an individual must not contribute during any part of the tax year to an employer's qualified pension,

profit-sharing, stock bonus, annuity or bond-purchase plan; a government retirement plan; an annuity contract purchased by certain tax exempt organizations or public schools; or a plan for self-employed workers.

For further information on how to set up an individual retirement savings program, read Tax Information on Individual Retirement Savings Programs, IRS Publication 590, free from your nearest IRS office.

Q. I bought a new home last month, but did not qualify for the five percent housing credit because the seller could not certify that the sale price of the home was the lowest ever offered. Is it true that this requirement for the housing credit has been changed?

A. Yes. A new law may qualify you for the credit if the seller can certify that your new principal residence was purchased at the lowest price offered after February 28, 1975. Because this change is retroactive, you may still qualify even though you have already bought the home. You should contact the seller of your home who must certify in writing: 1) that the sale price was the lowest price offered after February 28, 1975; and 2) that construction of the home was begun before March 26, 1975.

If you have additional questions about the credit, contact Taxpayer Assistance at your nearest IRS office.

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Continued on Page 3
DEADLINE

The deadline for news and pictures to appear in THE TRIBUNAL AID is THURSDAY NOON.

Material arriving after Thursday's deadline will be published the following week.

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