

Distaff DEEDS

By JANICE CHRISTENSEN

Some individuals confuse saving money with scrimping and doing without. But saving is a positive act that leads to desired goals, not a negative act of self-denial, asserts Mrs. Mary Parham, home economics extension agent, Granville county.

To save, one must plan. Decide how much you can or need to save each week or month and pay yourself first, the agent advises. Many persons find payroll deductions or other planned savings programs make it easier for them to save systematically, she adds.

Money saved can bring more happiness and peace of mind. Every individual or family will have some time. Savings can ease the strain of worry and confusion. Saving provides a cash reserve that will allow persons to take advantage of sales and to pay cash for large items, thereby eliminating finance charges.

The Twilight Zone

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TAXPAYERS ASK IRS

Q) I understand that many taxpayers can claim a "special withholding allowance" to reduce the amount of tax withheld from their pay. Does this mean that they can claim an additional exemption when they file their tax return.

A) No. The "special withholding allowance" is like an additional exemption, but for withholding purposes only. You may not claim the additional exemption on your tax return. A special withholding allowance should not be confused with the personal exemption or dependency exemption. The latter may be claimed only for the taxpayer himself or for each of his dependents.

Q) Is it true that employed taxpayers with child care expenses may get a larger deduction next year?

A) Yes. The Revenue Act of 1971 has greatly liberalized the deduction for the care of children and disabled dependents and spouses. Beginning in 1972, certain taxpayers will be able to deduct up to \$400 per month for household and dependent care expenses. However, taxpayers with adjusted gross incomes of more than \$18,000 for the tax year, must reduce the otherwise allowable amount by 50 cents for each dollar of adjusted gross income over \$18,000. For example, a taxpayer with an adjusted gross income of \$20,000 might be limited to \$3,800 for the tax year (the maximum annual deduction of \$4,800 less one-half of \$2,000) if he made payments for these expenses incurred during the year of at least \$400 for every month.

To qualify, a taxpayer must be gainfully employed and provide over one-half the cost of maintaining his household that includes a dependent child under 15, a disabled dependent of any age, or his disabled spouse. These qualifications apply to both husband and wife when the taxpayer is married.

For more information on child care deductions, write your Internal Revenue district office for a free copy of IRS Publication 553, "Highlights of 1971 Changes in the Tax Law."

Q) Is the cost of sending a handicapped dependent to a special school a deductible medical expense?

A) Yes, if the taxpayer itemizes deductions and does not claim the expense as a child or disabled dependent care deduction, payments for sending a mentally or physically handicapped dependent to a special school are medical expense if the principal reason for his attendance is the institution's resources for alleviating the handicap. For example, the cost of sending a blind child to a school to learn braille, or a deaf child to learn lipreading, are medical expenses. They may be included with other medical and dental expenses which are

CLOTHING TIP

Unhappy with the performance of an article of clothing? Smart consumers return unsatisfactory merchandise promptly to the store where the purchase was made, and discuss the problem with the store manager, who in all probability will make a satisfactory adjustment.

If there is a problem of "cracking"—dark or bright dyes rubbing off—do not have the garment cleaned or laundered before filing a complaint, advises Mrs. Martha Adams, home economics extension agent, Richmond county.

If you return a garment before cleaning or laundering, there is no question that the fault lies in the fabric rather than in the cleaning method.

CHILDREN HELP

"Once the children started helping, house-keeping got a lot easier," notes Mrs. Carolyn Bell, a Cleveland county.

Mrs. Bell, who is employed outside the home, took advantage of some time and energy-saving tips she heard at an Extension Homemakers Club meeting.

"Homemaking is easier when everybody helps and when each person does his share to prevent extra work," she told Thelma McVea, home economics extension agent.

Scholarship To Veterans

HIGH POINT. — Beginning Jan. 1, 1973, High Point College will provide \$1,250 in scholarships for each new veteran who attends the college.

Each veteran will receive a \$500 scholarship when he is accepted for admission to the college and a \$250 scholarship each succeeding year over a four-year period.

The new proposals to assist veterans was approved Sept. 15 by Dr. Wendell M. Patton Jr., president of the college.

Presently there are 58 veterans attending the college. They can take advantage of the new program starting in September of 1973.

"We want to give more veterans an opportunity to continue with their education," said Arvil VonCannon, a new admissions counselor at HPC.

The proposal was formulated by VonCannon and Robert A. We'll Jr., director of admissions. The program is being initiated because newly demobilized veterans may not be aware of their opportunities to attend college.

CHINOISERIE

Chinoiserie, or the imitation of anything Oriental, has caught on like wildfire. Chinoiserie not only made its mark on fashion and food, but also in house furnishings, says Wilma Scott, extension housing specialist, North Carolina State University. Bamboo, ginger jars and fire eating dragons are all back in vogue.

deductible to the extent they exceed three percent of the taxpayer's income.

In addition, the cost of meals and lodging supplied by the institution, and of ordinary education furnished incidental to the special services may be deductible.

Q) I received a cash award from my employer because a suggestion of mine was adopted. Is the award taxable?

A) Yes. An award or bonus given employees for work achievements or suggestions is taxable.

The Galifianakis Record

Where Was Nick?

THEY'RE AFTER YOUR CHILDREN

Experts say the drug addict teaches an average of 6 other people his habit.

Especially young people. The addicts prey on the unsuspecting. Research shows their easiest targets are the teenagers who don't understand that heroin kills.

Congress is Trying to Help

This year there were four major votes in the House of Representatives on the civilian aspect of the drug problem. They were important votes. On good bills.

One Congressman Didn't Help

Of the four major drug votes Congressman Nick Galifianakis of the 4th district of North Carolina missed **Every One.**

NICK GALIFIANAKIS HAS A 100% ABSENTEE RECORD ON THESE DRUG VOTES

His record reads as follows:

- on Feb. 3 Galifianakis absent
- on Feb. 3 Galifianakis absent
- on Mar. 16 Galifianakis absent
- on May 1 Galifianakis absent

We need a senator who will devote his full efforts to fighting the drug problem. A senator who will be there to introduce and vote for new and effective drug measures.

We need a senator who cares about drug addiction and young people.

"Where's Nick?"

A Congressman who was present for all four anti-drug votes told us that during the roll calls he would look across the floor of Congress at Galifianakis' empty desk and ask himself, "Where's Galifianakis? Where's Nick?"

You know what.

Everytime we see a Galifianakis sticker, everytime we see a Galifianakis billboard, everytime we see one of those expensive Galifianakis TV ads, we think about those missed drug votes.

We think about the addicts who are trying to kill your children.

And we ask ourselves the same question: "Where was Nick?"

Where was Nick? Where was Nick?

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When you lease a fleet from us, you get exactly what you order.

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trim package
luggage rack
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Interior options
leather upholstery
power windows
power seat
power steering
power brakes
air conditioning
auto. temp.
adj. steering wheel
other

Entertainment
stereo, 2-channel
4-channel
radio, AM-FM
AM

Engines
horsepower
no. of cylinders
Transmissions (circle one)
automatic
3-speed on steering col.
3-speed on floor
4-speed on floor
5-speed on floor

Suspension
standard
heavy-duty
load-leveler
towing package

Tires
whitewall
radials
steel belt

Other needs (please list)

Now, just a few more questions.
How many cars?
How many trucks?
What makes?
What models?

We'll take care of everything else. Even deliver the cars to their drivers. If you wish you may specify your favorite dealer. For information on other types of vehicle leasing, contact your nearest First Union National office.



First Union National Leasing

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FLOOR HEAT

The golden louvers in the floor heat outlet are motor driven to rotate back and forth—sweeping the heat over the floor. All new in performance, styling and exciting colors, this new SIEGLER gives you a new dimension in heating comfort. See it soon!

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