

TAXPAYERS ASK IRS

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 garage was damaged during a windstorm. I spent \$29 taking photographs of the damage in order to determine the amount of my casualty loss. Can I deduct the \$29?

A—Yes, if you itemize deductions the cost of photographs, including the purchase of film and developing charges, for the purpose of establishing or computing your casualty loss deduction are deductible as a miscellaneous deduction. Do not include

Q—I was just promoted and, as a result, I'm getting a substantial pay increase. I want to make estimated tax payments to avoid one big tax bill next year, but I've already missed the April and June deadlines for paying the first two installments of 1973 estimated income tax. What can I do?

A—You can still file a declaration of estimated income tax—Form 1040-ES—but you must do so by September 17, 1973. Your estimated tax should be paid in equal installments on September 17, 1973 and January 15, 1974. If you file your return and pay the balance due by January 31, 1974, you need not make your final es-

timated tax payment. The same rules apply to filing amended declarations of estimated tax.

Forms 1040-ES and instructions are available at any IRS office.

Q—Who can represent a taxpayer at an IRS audit?

A—Generally, attorneys, certified public accountants, and individuals enrolled to practice before the Internal Revenue Service may represent a taxpayer at any stage of the IRS examination-appeals process. These three stages are the audit examination, district conference and appellate hearing. The person who prepares your return (and signed it as the preparer), if he is not otherwise eligible to practice before the IRS, may represent you only at the audit examination level. In addition, this representation may encompass only matters concerning the tax liability for the year covered by the return he prepared.

Q—Is it true that a student can be exempt from income tax withholding?

A—Yes. Students and other individuals are exempt from withholding if they did not owe tax last year, expect to owe none in 1973 and have filed a Withholding Exemption Certificate (Form W-4E) with their employers.

However, if tax has already been withheld this year, the taxpayer must file a return next year to have it refunded.

Q—I'm a teacher. I'm required to get a master's degree in education to hold on to my job. Are my education expenses, including tuition, tax deductible?

A—Yes. If you meet the minimum educational requirements for qualification in your employment, and if your employer requires you to obtain further education to retain your present salary, status, or employment, you may deduct expenses for the least education that will meet the minimum requirements if they are for a business purpose. For more details, see IRS Publication 508, "Tax Information on Education Expenses." It's available free from your local IRS office.

Q—Can an individual taxpayer ever deduct legal expenses?

A—Yes. Legal expenses that are a necessary factor in producing taxable income are normally deductible. For example, you may incur legal expenses that are deductible because you need legal assistance directly related to your employment, whether in performing your duties or in litigating to keep your job; or you may

require legal help to collect money. Since alimony is included in taxable income, you may deduct your legal cost as an expense necessary to produce such income.

Q—This fall, my son went away to school. Because he no longer lives with me, will I lose him as a dependent?

A—No. In general, a dependent relative does not have to live with you or be a member of your household for you to claim him as a dependent. However, you must meet the other dependency tests, including furnishing more than one half of the dependent's total support. Since your son qualifies as a student, the gross income test, which generally restricts gross income of a dependent over age 18 to less than \$750 does not apply.

Cut Fuel, Energy Needs In Your Home

If you are like many Americans and have never been fuel or energy conservation-minded, it may be possible to cut the amount of energy used in your home by 5 to 10 per cent.

With a shortage of home heating fuel a stark reality going into the winter season, it's a good time to begin using some of the energy-conserving practices.

North Carolina State University extension housing engineers have these suggestions:

Savings can begin with the simple steps of turning off lights when the room isn't being used and using smaller bulbs in loca-

tions where there is not a critical "seeing" task to be performed. Some of these places are hallways and in overhead lights used for general lighting.

Another place energy use can be reduced is in heating and cooling the home. The NCSU engineers point out that substantial savings can be realized by simply keeping the house slightly cooler in winter than usual. Or, next summer, keep it just slightly warmer than usual. Turning the thermostat only a degree or two back in winter and up in summer can make a difference in the amount of energy used.

Along with this, good heating and cooling system maintenance is recommended. Keep filters

cleaned and keep oil and gas burners adjusted for most efficient fuel use.

Some of the biggest energy-saving items around the home are weather stripping, insulation and storm windows and doors. Engineers point out that in homes without good weatherstripping and storm windows, there can be as much as two complete air changes an hour when there is a 15-mile-in-hour wind blowing outside.

With weather stripping around windows and doors, and cracks caulked, the air exchange can be cut down to about one-half an exchange per hour.

Another tip: keep the fireplace damper closed when not in use. A lot of heated air can be

lost up the chimney. Good insulation is "money" in any home you might build in the future. If your present home doesn't have insulation, it can be added. There are ways of insulating older homes between the ceiling joists in the attic. Some types of insulation can be blown into walls.

Another area where energy can be saved is in the use of appliances. Use small portable appliances instead of the stove for small jobs. Plan meals so that several dishes can be cooked in the oven at a time.

Also, fix dripping hot water faucets, and run the dishes and clothes washers with full rather than partial loads.

R V R O R E R V R O R E R V R O R

THE LAST PUFF IS A NEW START!

You may be surprised to learn that even the lungs of a very heavy smoker can in time return to a "clean" state. It may take a couple of years, but as soon as you stop smoking you are on your way. And if illness has not affected your lungs yet they can be as good as new again.

Why not give yourself an extra special present this year? Stop smoking, don't just "cut down", stop. If will power alone won't do it and you need some extra help, we do have many products that can aid you.

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R O R E R V R O R E R V R O R E R V R O R

KINGS MOUNTAIN
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Distaff DEEDS
by Jan Christensen

If you can make a dress, you can learn to make a man's suit, 50 Buncombe county homemakers were happy to find out.

"The man whose wife learns home tailoring has lot going for him," Nancy Mitchell, instructor of the two-day course, added.

"He can have a custom-tailored suit for as little as \$25 to \$40. And it will be made by someone who knows the type fabrics he prefers, how hard he is on pockets and where he wants the belt loops located," the instructor said.

The tailoring class for menswear was limited to 50 persons, adds Mrs. Joy Frauson, extension agent, 444. But there are more than 25 names on a waiting list, hoping for a repeat class.

VANCE PROJECT
A Friendly Visitors project for Senior Citizens was recently launched in Vance county. Forty-eight Extension Home

makers club members have agreed to visit 57 Senior Citizens on a regular basis, says Mrs. Phyllis Stainback, home economics agent.

During these visits, the homemakers will better understand the demands on Senior Citizens and will try to help them meet the challenges through friendliness, maturity and understanding.

GREAT FEELING
"It's a great feeling to know you have conserved a hearty food supply, especially with the high cost of food," observes Mrs. Ava Mintz of the Rock Creek community, Albemarle county.

Now that she can save money in the family's grocery bill, Mrs. Mintz says there's more money for other things the family wants to do.

Top on the "want list" is a college education for two daughters, note Mrs. Ozetta Guye, home economics extension agent.

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Gypsum Wallboard 11 Pieces 4'x12' \$34.10 We also carry tape and putty to finish this type wall at low prices.	Roof & Floor Plywood 16 Pieces 4'x8' \$88.54 This includes 11 pieces of 1/2" CDX and 5 pieces of 5/8" underlayment plywood.
2"x4" Wall Studs Pre-Cut Framing \$39.20 This is 40 studs which is approximately the number you need for a 12'x12' room.	Vinyl Asbestos Tile 144 Square Feet \$26.64 This easy to install and easy to clean floor tile is available in a large selection of colors.
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take part in hundreds of civic and charitable groups.

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