

1040 U.S. Individual Income Tax Return for the year ending January 1, December 31, 1969, or other taxable year beginning in 1969. U.S. Treasury Department—Internal Revenue Service

Taxpayers Ask IRS

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) Is there a Form 1040-1 and if so, where can I get a copy?

A) The designation 1040-1 refers to the page number of the back of the first copy of the Form 1040 in the tax packages sent to all taxpayers this year. On it will be found general information on the new Form 1040. Other general instructions for Form 1040 continue on the back of the taxpayer's copy of the 1040 and on pages B-2, E-2, and R-2, all of which are found in the package. The designations 1040-1 and 1040-2 were used simply for numbering and indexing purposes and do not refer to any form separate and apart from the 1040 itself. This same approach applies to other instructions in the package, which, again for indexing purposes, also have been given alphabetical and numerical designations.

Q) The estimated tax forms you sent me said to watch for changes in the law. Have there been any that would affect my 1970 declaration?

A) One change that affects all taxpayers is the increase in the amount allowed for personal exemptions. For the 1970 tax year, \$625 should be taken for each exemption.

The Tax Reform Act of 1969 increased the amount for personal exemptions from \$600 to \$650 effective next July 1 when the necessary adjustments will be made in withholding rates. Since the change takes place at mid-year, the net effect will be to increase the exemption amount to \$625.

Also, the tax surcharge has been continued at a 5 percent annual rate for the period January 1, 1970, through June 30, 1970, or 2.5 percent for the tax year 1970.

Some taxpayers may also find new provisions on income averaging and capital gains will affect their declarations. Details on these provisions and the tax surcharge may be obtained by writing your IRS district director for Publication 553 or by contacting your local IRS office.

Q) Do I handle dividends from a savings and loan account the same way as other dividends?

A) No, this income should

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be reported as interest on line 13 of Form 1040. If your total interest income is over \$100, list the amounts you receive on Schedule B, Part II, and attach it to your return when you file.

Q) I just sent in my return. How long will I have to wait for my refund?

A) If your return is accurate and complete, you should have your refund within 5-6 weeks of the date you filed.

However, should your refund be delayed beyond this period, wait 10 weeks before contacting IRS about it. This will allow time for any notice to reach you about an error or omission such as a missing Social Security number, W-2 or one of the schedules.

Q) Who can use the tax surcharge tables in the 1040 package?

A) The tables should be used for determining the surcharge if your income tax is under \$735. For \$735 and over, multiply your tax by 10 percent to determine the surcharge you owe for 1969.

Q) Will IRS figure the tax for you even if you end up owing tax?

A) Yes, if there is tax due, you will be billed and have 30 days to make full payment.

IRS can only compute the tax where the taxpayer's gross income is under \$5,000 which consists of wages subject to withholding and not more than \$200 of dividends, interest and wages not subject to withholding, and the standard deduction is claimed. But the taxpayer computes his tax when he is claiming sick pay, moving expenses, or employee business expenses.

Q) Do you have to itemize deductions to get any credit for hospital insurance premiums paid?

A) Yes, you must itemize to claim this deduction. However, you may deduct half of your medical insurance premiums up to a maximum of \$150 even though your other medical expenses do not exceed 3 percent of your adjusted gross income.

Q) I pay someone to take

care of my two girls while I work. Is there any deduction for this?

A) You may deduct all or part of this expense when certain conditions are met. These conditions are explained on Page A-2 of the 1040 tax package you received in the mail.

Q) I'm over 65. Do I still have to file a tax return?

A) Your age entitles you to an additional \$800 exemption and therefore you are not required to file a return unless your gross income is \$1,200 or over. However, if you had net earnings from self-employment of \$400 or more, even if your gross income was less than \$1,200, a return will have to be filed and self-employment tax paid.

Q) Are union dues deductible?

A) Yes, these dues are deductible as an employee business expense if you itemize. For more details on these expenses, check page E-2 of the 1040 instruction package.

CLINIC FOR SMOKERS

The Monroe County Unit of the American Cancer Society will offer a second smoking withdrawal clinic through the adult education program in Greece District 1.

Meeting will be at Greece Olympia High School on five consecutive Tuesdays, beginning April 14. Application may be made through 621-1000, extension 17.

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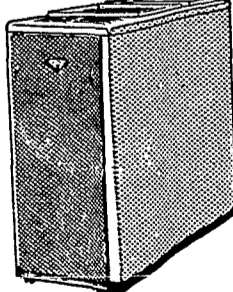
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New Position

George J. Chopp has been appointed assistant director of labor relations for General Dynamics Corp. and was transferred to the Corporate Headquarters in New York City. Chopp received his bachelor of science degree in business administration from the University of Notre Dame and later served in the U.S. Marine Corps.

Dance to Benefit Urban Ministry

Proceeds of a dance scheduled by the Ladies Association for Community Enrichment on Friday night, April 10, will be turned over to the Joint Office of Urban Ministry.

The dance, slated at 6:30 p.m. at the Oak Hill Country Club, will feature the music of the Beale Street Bandwagon and the Len Hawley Orchestra. Mrs. Donald D. Loetzer, chairman, will be assisted by the Mesdames Gene DePrez, Donald Finewood, Michael M. Finigan, Patrick J. Heffernan, Donald Lerch, Paul D. Moonan, William Napier, Robert Parker and Betty Spiegel.

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