

TAX PLANNING

(The following article is the last in a series of four articles on year-end tax planning prepared for this newspaper by the Committee on Taxation of the Pennsylvania Institute of Certified Public Accountants.)

Taking A Last Look At Your Exemptions

For a taxpayer to be entitled to an exemption for a dependent, the dependent must meet the tests relating to income, relationship and support. A self-review by the taxpayer, for this purpose, should include the following questions:

1. Will my dependent have less than \$600 gross income? Except for a dependent child under age 19 or one who is a full-time student, a dependent must meet the "less than \$600" test. For this particular purpose, social security benefits

are not counted in determining the dependent's gross income.

2. Can I establish that I have furnished over half the dependent's support for the taxable year? With one exception, this test must be met. The one exception applies if the taxpayer contributing toward the support of a relative is one of several persons none of whom individually contributed over half of the support of such individual. In order for any taxpayer to be entitled to an exemption in this instance, the group of persons together must provide more than half the support of the dependent, and any person who intends to claim the exemption must contribute over ten percent of the support of such individual. Further, at the time of filing the tax return, each other person in the contributing group who contribut-

ed over ten percent of the dependent's support must furnish the person claiming the exemption with a declaration that he will not claim such individual as a dependent for the year.

3. If my dependent is married, have I determined that a joint return will not be filed with his or her spouse? Filing a joint return prohibits a dependency deduction even if the taxpayer provided over half the support of the married person.

4. What constitutes support? Expenditures for food, clothing, shelter, education, medical and dental care, recreation transportation and other necessities are included in the term "support". If any of these items (for example: shelter) is furnished, rather than purchased, the fair market value of that item is used in computing the total amount of support.

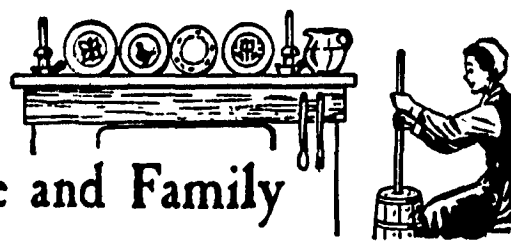
Attention to the foregoing items, before the year end, provides an opportunity to maximize the tax benefits in this area.

● Milk Hearings

(Continued from Page 1)
The new New York State law on standardization of milk

The hearing will begin at 10 a.m. in the Conference Room, Market Administrator's office, 205 East 42nd Street, New York City.

For the Farm Wife and Family



Ladies, Have You Heard? . . .

By Doris Thomas, Extension Home Economist

Some Tips For Choosing Handbags
When you shop for a handbag, check it for good workmanship. Ask yourself how convenient the bag is.

See that the opening is large enough and convenient to use. Look at the lining. It should be strong enough to withstand constant rubbing. The mountings and fittings should be strong.

See if there are extra compartments. You may appreciate having them.

After you buy your handbag, give it good care and it will stay new looking for several seasons.

Worth Knowing Anytime

Remember to use the ventilating fan in your kitchen when you're doing any top-of-the-range cooking. A fry pan, the oven, or almost any cooking utensil generates odors and some moisture that the fan will remove quickly. Turn on the fan while you're washing dishes to remove moisture. A ventilating fan will do a better job if you turn it on while moisture is building up instead of trying to clear moisture out of a room all at one time.



THOMAS

DID YOU KNOW that for every new food that hits the market two more never see your grocer's shelf? Only 500 of those you do see each year survive until the next Why? A United States Department of Agriculture study of convenience foods in four cities in the United States shows new products often price themselves off the market. Or the competition is too keen and distribution is poor.

Some Guidelines For Appliance Servicing

To help you keep the cost of servicing home appliances to a minimum:

—Follow directions for use and care of your new appliance.

—Carefully file important records, such as bill of sale, warranty, servicing contracts, and the name and address of the serviceman.

—Keep receipts for service charges for future reference.

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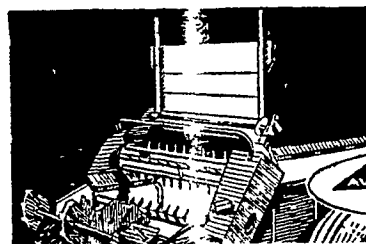
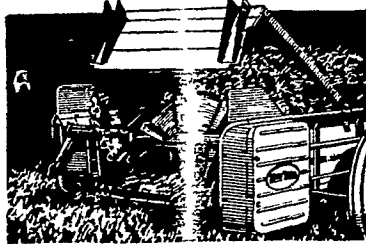
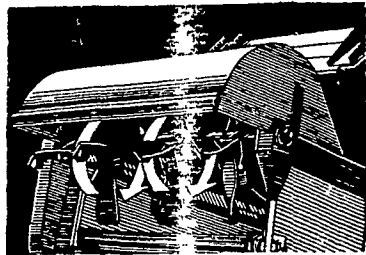
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