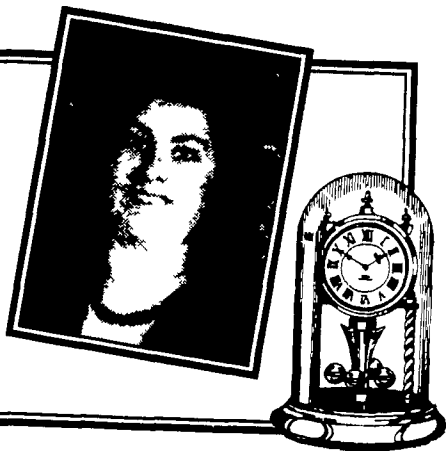


Taking Time by Rebecca Escott



The April IRS Clock Is Ticking

Tax time is just around the corner for consumers. Many people have already filed their taxes and are waiting for refunds, but if you haven't done yours yet, be sure to review some of the deductions and rules that may help you this year.

First of all, the 1998 tax year introduced a "Child Tax Credit." This is in addition to the normal exemptions that taxpayers claim for each of their children. This maximum \$400 deduction applies to each child under the age of 17. Be sure to complete the appropriate form to claim this credit.

There are two important pro-

grams available for families in the lower tax brackets. You may be eligible for deductions and refunds, but they don't come automatically (even if your return indicates that your income level qualifies you.) You must fill out special forms.

Workers who were raising one child in their home and had family income of less than \$26,473 in 1998 can get an "earned income credit" of up to \$2,271. The income and credit levels is larger for families with more children. There is a smaller benefit for workers not raising children, but only those people earning less than \$10,030 would qualify. To get this credit, you must file a "Schedule EIC."

You may get a refund even if you don't owe federal income tax, even if you are not required to file a tax return, but to get the refund, you must file the specified schedule.

Families in lower tax brackets may also qualify for Pennsylvania's "Tax Forgiveness Program." If you are a single parent with two children and your income in 1998 is \$19,000, you will have \$532 in state income taxes taken out of your paychecks. You can get all of this money back through the forgiveness program when you file your state tax return. The income levels increase to \$30,900 for a married couple with three children offering forgiveness of \$865.20.

These programs were created to support families who were transitioning from welfare back to the full-time workforce, but other families may qualify.

The whole tax filing process seems to change every year. Each year my husband and I think we have a handle on how much withholding we need, and we always seem to miss the mark because our family needs and incomes change all the time. That may be the way it is for you too, and filing your taxes may

become overwhelming

Across the state there are volunteer centers established to help people who want some support as they fill out all these forms and claim all these deductions.

And if you thrive on being a last minute filer and don't have the forms you need, the Internet may be an important resource to you this year. Normally people can pick up necessary schedules and forms at public libraries and post offices, senior citizen centers, and IRS offices, but they re-

also available electronically Penn State's library system is one site that you can check if you need to access forms from your home computer. Their address is <www.libraries.psu.edu/crsweb/docs/taxforms.htm>

If you do get a refund this year, do yourself a favor - don't go on a shopping spree. Instead, make a long-term investment with the money. Pay down a credit card balance, pay extra on your car or student loan, or put a few extra bucks in your savings account.

4-H HAPPENINGS

Delaware County 4-H Horsemanship

Penn State Cooperative Extension in Delaware County offers basic horsemanship instruction and recreational activities through instruction and club activities at the 4-H Farm and Education Center in Newtown Square.

To be eligible for any 4-H activity, children must be between 8-18 years of age on Jan. 1, 1999. This activity is offered by Delaware County 4-H for Delaware County resident youth and is open to all children of the appropriate ages.

The Silver Stirrups Horse and Pony Club meets each month at the 4-H Farm. The club charges an annual dues of \$5 per child to assist in funding the club activities, which include learning about horses and horse

care during club meetings, field trips, and participation in regional and statewide 4-H Horse events as well as leadership opportunities through club responsibilities.

Instruction is available for basic horsemanship, including walk and trot. Instruction is offered in sessions of four class meetings per session. The program includes practicing the care of the horses, stables and tack, riding time, and learning horse science such as nutritional needs, anatomy, and breeds. There are two levels of instruction depending on class size with costs ranging from \$85 to \$150 for each session of four classes.

To request a brochure which describes these programs in detail, call the Cooperative Extension office at (610) 690-2655.

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