

HEINZ ON AGING

(EDITOR'S NOTE: Senator John Heinz, chairman of the U.S. Senate Special Committee on Aging, periodically writes a column for the aging. This week's topic is "Avoiding Tax Penalties.")

Recently my colleague from Kansas, Senator Nancy Kassebaum, relayed to me a terrible story of an 84-year-old woman who underpaid her Federal income taxes by just 60 cents and wound up paying an IRS penalty worth \$50.28!

Inquiries made on this woman's behalf revealed that she was fined not because she underpaid her taxes, but because she failed to file the quarterly estimated tax returns required by a poorly publicized tax law.

This regulation has cost more than 300,000 elderly Americans millions of penalty dollars every year.

Presently, Senator Kassebaum and I are working to gain approval of a waiver for persons aged 65 and older from these burdensome returns. But until that happens, don't be caught blindsided by the IRS. The tax agency will not waive these penalties - even if you are unaware of them - so you should read carefully to avoid being included in these statistics.

The estimated quarterly tax requirement is one of the most confusing provisions of federal tax law, but last year, nearly 10 million Americans paid \$45.1 billion in taxes by adhering to it. Its justification is simple. Many people, especially the retired and elderly, live on interest and dividend income, or money generated by the sale of stocks or a home. The IRS is entitled to collect taxes on these funds, but because what's owed isn't withheld in a paycheck, you are required to file a tax return every quarter, paying a share of your estimated yearly tax bill as you go.

The Economic Recovery Tax Act of 1982 set "minimum tax thresholds" that trigger the need to file estimated returns. For example, this tax year, if you owe an annual minimum of \$300, you must file quarterly returns. In tax year 1984, that trigger will be \$400 and for every year afterwards, the amount will be \$500.

After filing the first return, the IRS will send you preprinted forms that will include ytdauaname, address, Social Security number, and the date the next return is due. On that date, send your return to the appropriate IRS center, clearly indicated in your instructions.

To better understand, then, what happened to our elderly friend in Kansas, let's look again at her case, applying the rules for estimated tax returns. We find that she sold some securities because she couldn't make ends meet on her monthly interest income. That one transac-

tion was large enough to boost her yearly income to a level that required a quarterly return.

But because she didn't know about this provision, she filed a standard year-end return, and paid the government \$514.50, the amount she calculated she owed. As you can see, she received the penalty notice because she failed to file an estimated return, based on the fact that she would owe more than \$300 in taxes.

It's not too late to file a quarterly return for 1984. Check your local IRS office for details.

Council offers free energy publications

The Region III Pennsylvania Energy Center of the Economic Development Council of Northeastern Pennsylvania, provides free publications on energy conservation to individuals and businesses in the seven county Northeastern Pennsylvania area. Included within this area are the Counties of Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill and Wayne. The

Energy Center has over 50 publications available on the following

topics: insulation, solar energy, wind energy, heating with wood, home energy cost cutting guide, etc.

To order any of the publications above, mail your request to: Region III Pennsylvania Energy Center, P.O. Box 777, Avoca, Pennsylvania 18641.

Obituaries

PATRICK BROWN

Patrick J. Brown, 41, of Fern Street, Dallas, died April 4 at his home.

Surviving are his wife, the former Janet Hall; sons, Patrick III, Michael and Thomas, all at home; a stepdaughter, Carol Mindzak, Dale City, VA; brother, Michael, Shavertown.

Funeral was held April 7 from the Richard H. Disque Funeral Home, Dallas, with the Rev. John Foley of St. Frances Cabrini Church officiating. Interment, Mount Olivet Cemetery, Carverton. Military Funeral services were conducted by a burial detail of the United States Marine Corps Training Center of Wyoming.

JOHN KADER

John Kader, RD 1, Dallas, died April 6 in Tyler Memorial Hospital, Tunkhannock.

Surviving are two brothers, Anthony and Alex, both of Swoyersville; sisters, Mrs. Mary Lechaton, Swoyersville; Mrs. Helen Julia Maceina, Jenkins Township.

Funeral was held April 9 from the Edwin A. Sites Funeral Home, Pittston, with a Mass of Christian Burial in St. Mary's Czesochowa Church, Swoyersville. Interment, parish cemetery.

DAISY LUTES

Mrs. Daisy P. Lutes, 99, died April 7 in Carpenter Nursing Home, Harveys Lake, where she had lived the past seven years.

Her first husband, Andrew Steltz, died in 1946. Her second husband, Herman Lutes, died in 1965. A daughter, Hilda, died in 1920. Surviving are four grandchildren; 16 great-grandchildren; 13 great-great-grandchildren; several nephews and nieces.

Funeral was held April 10 from the Curtis L. Swanson Funeral Home, corner of routes 29 and 118, Pikes Creek, with the Rev. Jeffrey Rarich, pastor of Maple Grove United Methodist Church, officiating.

Births

The following area couples have announced births during the past week:

A son to ANN LOUISE AND GREGG HOOVER, RD 1, Sweet Valley, on April 4 in Nesbitt Memorial Hospital, Kingston.

A son to MARY AND KENNETH OLSHEFSKI, Box 367 High Street, Harveys Lake, on April 2 in Nesbitt Memorial Hospital, Kingston.

A daughter to JUDILYN AND ARLINGTON PRICE, 213 Holly Street, Trucksville, on April 3 in Nesbitt Memorial Hospital, Kingston.

A daughter to MARGIE AND JOSEPH BANKS, 217 Valley View Drive, Dallas, on April 1 in Wilkes-Barre General Hospital.

A daughter to DEBRA AND REED MACARTY, box 234, RD 4, Dallas, on March 30 in Wilkes-Barre General Hospital.

A daughter to CATHERINE AND LAWRENCE POLACHEK, RD 1, Box 449, Dallas, on April 1 in Wilkes-Barre General Hospital.

A daughter to JANET AND ROBERT CRAGLE, 66 South Drive, Dallas, on April 1 in Nesbitt Memorial Hospital, Kingston.

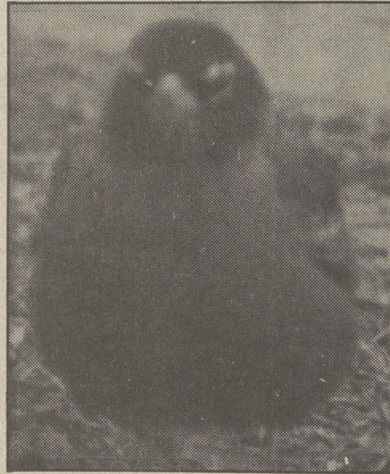
A son and daughter to JANET AND CHARLES HEACOCK, RD 2, Box 24-A, Harveys Lake, on March 30 in Nesbitt Memorial Hospital, Kingston.

A son to MARY AND MARK ENGLER, 22 Hillcrest Drive, Dallas, on April 2 in Wilkes-Barre General Hospital.

A daughter to DEANA AND ROBERT GORDON, RD 2, Box 366, Dallas, on April 1 in Wilkes-Barre General Hospital.



Dallas Post/Ed Campbell



Changing times

The weather around here sometimes gets crazy, but the recent weather tops it all. As Mother Nature dumped over a foot of snow in the Back Mountain area recently, people were forced to dig their way out from under it. Here, in the top photo, Don Widener of Lehman, attempts to find his car through all the snow while the lower left photo depicts a robin who has arrived here for the Spring. The robin was spotted in the front yard of the Welby family in Lehman just two days after the snowstorm.



Festival planned

A Spring Festival and Las Vegas Night, sponsored by College Misericordia's Dorm Activities Council, will be held April 13 and 14 from 6 to 11 p.m. in Merrick Hall. The event, featuring live entertainment, games, prizes, clowns and special appearances by popular TV personality, Uncle Ted. Children, students and adults are invited to attend. For more information call 675-2181, ext. 319 or 320. Shown here from left, are Rick Wolfe, Laura Jones, Deneen Gosko, Dorm Activities Council leaders and Mary Millack, director of student activities.

Commonwealth plans new services

Commonwealth Telephone Enterprises, Inc. (CTE), a telephone, business communications and cable television company, announced it has negotiated a majority interest to provide cellular radio service in Northeastern Pennsylvania.

Commonwealth is one of 23 major telephone companies who have

formed a national agreement to furnish cellular facilities in 38 of the largest markets. Notice of the settlement agreement was filed for approval with the Federal Communications Commission on February 2.

CTE's majority interest is in Lackawanna, Luzerne and Monroe

counties, where it will have operating responsibility. It also has signed for minority interests in Allentown-Bethlehem-Easton and Harrisburg.

Advantages of cellular radio over the traditional mobile telephone include wider range, stronger signal, greater handling capacity and increased availability.

Consumer catalog now available

Congressman Frank Harrison has announced that copies of the Consumer Information Catalog for Spring, 1984, are now available at his Wilkes-Barre district office.

The catalog lists the titles of various government publications, some of which are available at no cost.

Interested persons may call the Wilkes-Barre office at 825-2200 to request a copy of the Consumer Information Catalog. Those outside the local Wilkes-Barre dialing area

may call toll-free, 1-800-222-2346, to request a copy. The supply of catalogs is limited.

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