

McLeod Creek Flood-plain Restoration Project, during the in water work period of 2021. Check our website or email the District Watershed Conservatorist Seth Mead to receive

the complete bid solicitation package.
Publication Date:
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An IRS Incentive To Save For Retirement

(NAPSI)—Saving for retirement can be difficult in the best of times but even harder during the pandemic and challenging economy. One thing that can make it easier is the Saver's Credit, a tax credit made available by the IRS to eligible taxpayers. The Saver's Credit could reduce your federal income taxes when you save for retirement through a qualified retirement plan, such as a 401(k) plan or an Individual Retirement Account (IRA).



The Saver's Credit—an overlooked IRS tax credit made available to eligible taxpayers—could make saving for retirement more affordable than many people realize.

3. File Your Tax Return and Claim the Saver's Credit

Let the IRS help you file your taxes. It has nine Free File partners that offer on-line tax preparation tools for free to taxpayers with an AGI of \$72,000 or less. Learn more at www.irs.gov/FreeFile.

•On your federal tax returns, you claim the Saver's Credit by subtracting it from your total federal income taxes, it is a dollar-for-dollar reduction in your taxes.

•If you are using an on-line tax preparation tool, be sure to answer questions about the Saver's Credit, also referred to as the "Retirement Savings Contributions Credit," or "Credit for Qualified Retirement Savings Contributions."

•If you are preparing your tax return manually, complete Form 8880, Credit for Qualified Retirement Savings Contributions, to determine your exact credit rate and amount. Then transfer the amount to the designated line on Schedule 3. Information on Schedule 3 is then used on Forms 1040, 1040-SR, and 1040-NR.

Tips for Claiming the Saver's Credit:

1. Check Your Eligibility
To be eligible, the maximum Adjusted Gross Income (AGI) for single filers is \$32,500 in 2020 and \$33,000 in 2021. For the head of a household, the AGI maximum is \$48,750 in 2020 and \$49,500 in 2021. For those who are married filing jointly, the AGI maximum is \$65,000 in 2020 and \$66,000 in 2021.

This important tax credit may help reduce what you owe in federal taxes or increase your refund. With so many people's income being reduced since the pandemic, more Americans may be eligible to claim this credit. Help spread the word about the Saver's Credit by telling family, friends, and colleagues.

For more details and resources on the Saver's Credit in English and Spanish, visit Transamerica Center for Retirement Studies at www.transamericacenter.org/SaversCredit.

Transamerica Center for Retirement Studies is a division of Transamerica Institute®, a nonprofit, private foundation

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Please submit your entry for a chance to win a gift certificate:

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Submit entry by 2PM Thursday

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Good Luck

Happy St. Patrick's Day
March 17, 2021

Here is how it works...
We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. To enter your name into the drawing for a gift certificate

Email Name, phone # and where you found it to:
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Deadline for submitting: 2PM Thursday
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HORACE DIXON found the Daylight Saving Time Graphic on Page 7B (Coldwell Banker Coast Real Estate – 1st Listing - 8 Sea Watch Place - on Garage Door) . He has won a Gift Certificate towards a Siuslaw News Subscription.

Saturday's Graphic

GARAGE SALES COVID-19 CHECKLIST

- Display posters to remind customers about social distancing.
- Tables and chairs should be at least 6 feet apart.
- Use heavy-duty tape to form a flow for customers to follow throughout the sale.
- Ask customers to stand in a line, while spread apart, during a high traffic times.
- Make sure all merchandise is washed and dried and/or wiped down with a disinfectant product before placing on a table or chair for sale.
- Clean tables and chairs several times throughout the day.
- Supply hand sanitizer on tables and elsewhere for customers.
- Wear masks and disposable gloves.
- Designate a person to take money from customers and washing hands after every transaction

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