

BOOMERS & BEYOND

Follow Flu Tips to Stay Safe From Coronavirus

We can't turn on the news now without hearing about the new virus that's sweeping the world. Coronavirus, now called COVID-19, is a serious virus that came out of China. At this point the virus has spread to more than 30 countries and there have been over 2,800 deaths.

Protecting ourselves from COVID-19 is much like how we avoid the seasonal winter flu that's now in high numbers in every state. Guidance from the Centers for Disease Control

and Prevention is mostly common sense, but every step is important:

* Wash your hands frequently. Use warm water and soap and wash for a minimum of 20 seconds. Try singing "Happy Birthday" to mark the time.

* Keep your hands away from your face, even if you've just washed your hands.

* Cover your mouth and nose with a tissue when you cough or sneeze, and then throw away the tissue.

* Disinfect surfaces in

your environment frequently, such as countertops and doorknobs.

* When you go out, take a pack of antiseptic wipes to wet down grocery cart handles. If you don't have those, put hand sanitizer on your palms and wet the cart handle.

* Never share cups or plates or anything else with those who are sick.

* If you have to be out in public, keep your distance. Stay at least 6 feet away from others. For now, avoid shaking hands.

* If you feel sick, don't rush to the doctor. Call first and explain your symptoms. If they want you to come in, there might be a special entrance for you to use to keep from spreading germs to others.

Stay healthy this winter. Get enough sleep, eat well and keep your stress down. All of those affect your immune system. And if you haven't had a flu shot, get one now.

IRS Tax Form Designed With Seniors in Mind

Thanks to The Bipartisan Budget Act of 2018, the Internal Revenue Service has come up with a tax filing form just for us: Form 1040-SR, the tax return for seniors.

This is an alternative form for those of us who are age 65 or older and replaces the 1040-EZ form. If you have a straightforward, uncomplicated tax situation, this could be the form for you.

Compared to the 1040EZ form, however, this one allows reporting of more types of income, and there

is no limit to interest income. You can list your Social Security income as well as interest, dividends, pensions and more.

You don't need to be retired to use this form, but you need to have turned 65 by the end of 2019 (born before Jan. 2, 1955). If you've already retired and receive Social Security, but are under age 65, you cannot use this form. But you can use it if you file jointly with a spouse, even if only one of you is age 65 or older.

It looks generally like the standard Form 1040, but

the print is bigger, the text boxes are bigger and there is more space between the lines of print. The instructions are the same as for Form 1040.

You can take the standard deduction or itemize your deduction, and it uses the standard 1040 forms. If you have extra income, such as prize money, you need to add Schedule 1. If you're

going to owe other taxes, such as household employment or self-employment tax, you'll need Schedule 2. Schedule 3 is new, for additional credits and payments. Remember that our standard deduction is larger this year. If you usually take advantage of free tax preparation by AARP volunteers, they're sure to have these new forms already.

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