

Close to Home

Mary Ann Cerullo

There are millions of people who file their income taxes every year who don't know they are entitled to a whole pile full of credits and deductions. In other words, they are cheating themselves.

I am still learning what I am entitled to and have started making a list for my husband and me. In doing this, I have discovered other items that might be helpful to other people in different situations and thought I might share them.

After all, tax time isn't very far away. Here is a sample of what I have learned.

--Mortgage interest payments can be deducted and are often substantial.

--Real estate and property taxes are also fully deductible. --Home owners can receive tax credit for installing energy saving devices - as long as it was done by September 1981. This includes: installing insulation, storm or thermal doors and windows, weatherstripping or caulking; and energy-saving setback thermostats.

--Tax credit is also available for installing solar heating or wind devices. (Hurry though, this may be your last year to make such a claim.)

--Interest on a personal loan, this includes finance charges on credit cards.

--State, local income, and stock-transfer taxes are also deductible.

--You can claim casualty losses for such things as fire, hurricane, or flood damage to a house or uninsured car.

--The value of personal property lost in a burglary or theft is also deductible.

--Women employed full or parttime or who are attending school and have children can claim child care credit.

--A percentage of all medical insurance premiums is deductible, regardless of whether you qualify for other medical deductions.

--Transportation costs such as parking fees, gas (at nine cents per mile), bus tickets, etc. which are in connection with medical treatment are tax deductible.

--You can deduct the cost of education if it is required by your employer and is related to your current job or profession. This includes tuition, fees, books, equipment, transportation costs, and even living expenses for attending classes away from home.

--Teachers can claim deductions for summer travel that improves their ability to teach.

--Job hunters may write off postage, stationery, resume service, transportation, employment agencies, and telephone calls as long as they are looking for employment in their current field.

--Special clothes such as uniforms, hard hats, or safety shoes can be deducted.

--Miscellaneous work-related expenses can be written off, such as union dues, the cost of tools or other equipment, and subscription costs of professional journals.

--The cost of renting a safe deposit box may be deducted if official documents are held in it, such as a marriage certificate or deed to a house.

--People who work at home may be able to deduct home office expenses. One room must be used regularly and exclusively as the principle place of business to qualify. Such things as part of the rent or mortgage, a portion of the utility bills, the cost of equipment and supplies, a percentage of the phone bill, and postage may be deductible.

--Contributions to religious and charitable organizations and to nonprofit educational institutions are always deductible.

--Gifts of property are also deductible--such as old clothes donated to the Salvation Army, as long as receipts are kept as evidence of the item's fair market value.

--Tickets to benefit performances are also deductible.

--Deductions can often be claimed from charitable work and community activities. These include: local transportation costs, postage, phone calls, ingredients for items donated to bake sales, and other out-of-pocket costs.

--Last but not least, the fee paid to an accountant or other specialist to prepare your income tax is deductible, plus the cost of any books or magazines you buy to help you with your taxes.

Believe it or not this is just a brief example of claims that can be made and are often overlooked. I strongly recommend that you check with an accountant or other specialist when making your own deductions because with Reagan's cutbacks some claims may not be collectable after this year. Remember, though, to claim any deductions at all, you must prove them with IRS, so keep accurate records and save those receipts. . . good luck.

ROAD REPORT

The Morrow County Public Works Department has released the following work report for the week ending November 28:

Roads bladed this past week were Homestead, Strawberry East, Brenner Canyon and Bergstrom Carlson.

Roads graveled were: Bill Bergstrom, Keck Canyon, Carlson and 906 in Irrigon. Gravel was bladed onto G. Cutsforth to Baseline Road

Due to weather conditions, asphalt has not been available so the opening of the Division St. Bridge in Irrigon will be later than expected.

The shop was busy with numerous minor repairs and maintenance tasks.

Crushed rock is still available to the public from the main county crusher on Clarks Canyon. Call 676-9401 for more information.

Some estimate that the average life of a car should be around 70,000 miles (probably around the sixth year). Major repairs often occur around the 45,000 miles mark, then repair bills drop off again.

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- 4 p235/75R-15 all season radial 320.00 set
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- 2 700-15 8ply hiway 140.00 pair
- 2 used GR78-15 snow radials 60.00 pair
- 2 P225/75R14 radials 150.00 pair
- 1 P205/75R14 55.00
- 1 700-15 recap hiway 28.50

Tire Chains

- 3 750-16 40.00 set
 - 700-16 40.00 set
 - 2 700-15 35.00 set
- assorted 14 & 15 Car Chains

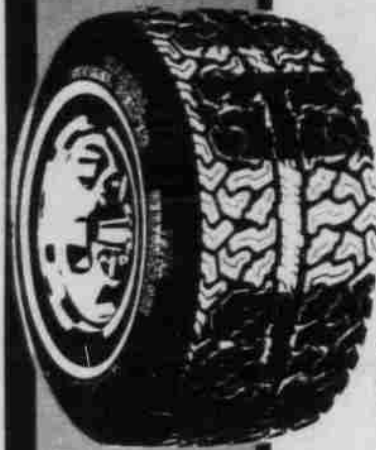
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- Polyester and steel for strength and comfort.
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SIZE	PRICE	SIZE	PRICE
155-13	52.20	215-14	71.06
165-13	54.39	205-15	69.58
185-14	64.19	215-15	72.84
195-14	65.32	225-15	76.68
205-14	67.85	235-15	82.04

F.E.T. 1.51 to 2.95

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- Can be studded to reduce slipping on icy roads.
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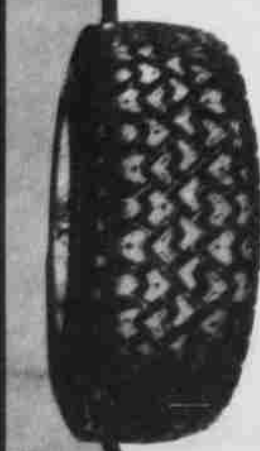


700-15	6 ply	65.90
750-16	8 ply	87.22
800-16.5	8 ply	79.26
875-16.5	8 ply	89.69
950-16.5	8 ply	102.59
10-16.5	8 ply	94.84
12-16.5	8 ply	107.71

F.E.T. 3.15 to 5.80. Add \$1.00 if no trade. Tread designs vary depending on size.

SMALL CAR RADIAL TRACTION

- Radial construction and computerized tread design
- Can be studded to give grip on icy roads.
- Wide selection of sizes to fit most small cars.



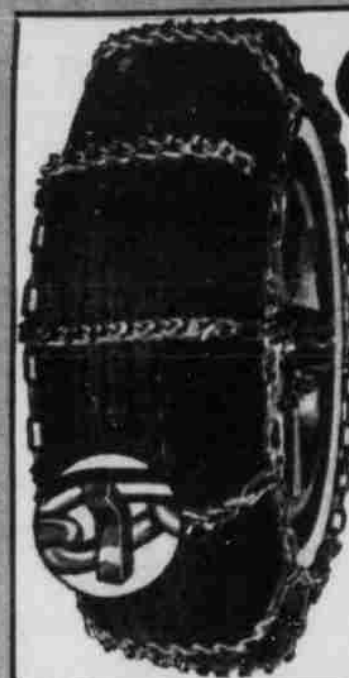
SIZE	PRICE	SIZE	PRICE
155R12	42.70	185R14	67.07
155R13	40.65	165R15	46.96
165 R13	46.91	185-70R13	63.49
175R13	49.63	195-70R13	73.11
175R14	51.39	185-70R14	68.21
		195-70R14	71.05

F.E.T. 1.76 to 2.46. Add \$1.00 if no trade. Tread designs may vary depending on size.

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CHAINS

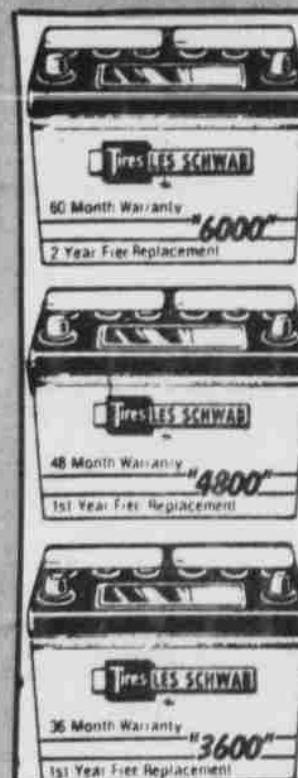
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