



Your Money's Worth

By SYLVIA PORTER
Copyright, Hall Syndicate, Inc.

HOW TO SAVE ON TAXES Medical Expenses

When you get to the medical expense line on your 1962 tax return, be sure you cash in on the new, money-saving opportunities created by 1962's tax law changes, and by 1962's court decisions and Treasury rulings.

If you're among the countless thousands who paid very heavy but uninsured medical expenses last year, keep in mind that the top limit for medical expense deductions were generally doubled for the year 1962 as compared with the limits in 1961.

If you are a taxpayer, not 65 or over and disabled, you can deduct your medical expenses in an amount up to \$5,000 times your personal exemptions (not counting the special exemptions for blind persons or those 65 or over). Your deduction, though, can't exceed:

- (1) \$1,000 if you are single and not the head of a household nor a surviving spouse entitled to income splitting, or if you are a married person who is filing a separate return;
- (2) \$2,000 if you are a married person filing a joint return or a single person who is head of a household or a surviving spouse entitled to income splitting.

Disabled individuals 65 or over can deduct even larger amounts under the 1962 tax law.

Another important medical expense break that we received in 1962 covers improvements made to a home because they are medically necessary. For instance, say you're a homeowner who paid \$1,000 in 1962 to install a stair-seat elevator or air conditioning or a similar improvement in your home because your doctor said this was essential to the health of a member of your family.

The Treasury in the past disallowed any medical expense deduction for the \$1,000 if the improvement increased the value of your home in any amount, no matter how small. But in 1962, the Treasury finally agreed that a homeowner could treat as a medical expense any excess of what he paid over the resulting increase in the value of his home. Thus, if you spent \$1,000 to install medically necessary air conditioning but this increased the market value of your home by only \$300, the \$700 difference will be accepted by the Treasury as a deductible medical expense.

If you made a trip to a vacation resort for medical reasons, a Supreme Court decision in 1962 is of vital interest to you. The Court ruled that while your transportation costs to and from the resort qualify as medical expenses if your trip was medically necessary, the cost of your meals and lodging while at the resort is not a medical expense.

If you buy accident and health insurance of any type, you surely know that the premiums for such insurance are generally deductible as medical expenses. The Treasury has held, though, that the part of the premium which pays for insurance against loss of income or provides an indemnity for accidental death or loss of eyes or limbs is not deductible as a medical expense. In 1962, a second court decision declared that the Treasury is wrong and that that part of the premium for accident and health insurance also qualifies as a medical expense. This means that if you want to include this part of the premium with your other deductible medical expenses, the Treasury will disallow it if your return is examined, but you probably will be able to make the deduction stand up if you are willing to go to court.

If you're among the many individuals required for medical reasons to limit your diet to salt-free meals, here is a new tax item. When you are away from home and must buy salt-free meals in a restaurant, the price of the meal may be higher because of the extra work in making it salt-free. In 1962, a court held that this extra charge by the restaurant qualifies as a medical expense for you.

Also in 1962, a mother's payment to her daughter for giving the mother medical care were held by a court to be deductible as a medical expense by the mother. This could be an important tax-savings guide for you or someone you know. Of course you know the general rule on medical expenses. In brief: If you and your wife are under 65, you can deduct your medical and dental expenses to the extent they exceed 3 per cent of your adjusted gross income; medicines and drugs are part of your medical expenses only to the extent they exceed 1 per cent of your adjusted gross income.

Next: The new investment credit against tax.

Guilty Plea Entered By Medford Resident

Ronald Leslie Barry, 13, pled guilty in Jackson county district court yesterday to a charge of drawing a bank check with insufficient funds in bank to pay same in full.

"OIL TO BURN"
Mobilheat
S & H Green Stamps
MEDFORD FUEL CO.
772-2111

RAIN! RAIN! RAIN!

... THEN COMES SPRING!

- Simplicity Tillers \$18⁹⁵ Down \$15.45 Per Mo.
- Mono Tillers \$12⁹⁵ Down \$10.70 Per Mo.
- 20" Rotary Mowers \$100⁰⁰ Down \$1.00 Per Week

NOW IS THE TIME
To Apply PAX
For CRABGRASS!

DON'T MISS THE
SPORTS ROADSTER SHOW
Medford Armory
February 9th & 10th

SEE THE FAMOUS
SUZUKI MOTOR BIKES
ON DISPLAY

**SISKIYOU
HARDWARE**

225 West Main Phone 772-2939

We Give S&H Green Stamps



FAT MAN DIES—Charles Steinmetz, 38, who weighed 740 pounds, died following a brief illness. It took 16 men to load Steinmetz on a delivery van when he was taken to Duval Medical Center at Jacksonville, Fla. (UPI)

The Family Council

Editor's note: The Family Council consists of a judge, a psychiatrist, three clergymen, three editors and a women's editor. Each article is a summary of a family disagreement presented to the council. The council deals with problems, major and minor, encountered by guidance counselors and social workers. Edited by Mrs. Alma Penny. (Copyright by General Features Corp.)

Mrs. W. R. — A boy of 17 shouldn't leave dishes for me to wash when I get home from work.

Bruce R. — My kid brother should do the clean-up. He doesn't have the homework I do.

Mrs. W. R. — I'm a widow and work for the telephone company. For the next few weeks I must be on the late shift, and I've come to dread getting home at midnight and finding the mess left by my two sons.

They're 17 and 12 and I think I have a right to expect them to clean up after their supper instead of leaving dishes for me to do, and food for me to put away. I leave the house nice for them, and they should do the same for me.

They go to school and have homework, of course. But that's no excuse. Yet that's the answer I get when I scold them. Or else, each one blames the other for refusing to help.

Bruce R. — If my mother could see what goes on here each evening she'd get real tough with my brother and leave me alone.

I'm all tangled up with preparations for five Regent's Exams in June, plus college entrance worries, plus a Senon paper I must write on Land Erosion. But Larry is only in junior high and he gets done with his arithmetic and Spanish in about 20 minutes. Then all he has to do is eat and watch TV. In between he starts up with me and won't quit till I paste him one.

He's the one who makes all the mess in the kitchen and the living room. My one dish and glass make no difference.

The Council — The trouble in this home springs from the fact that the mother is looking at the boys, but the boys aren't looking at her. They are looking at each other, and beyond... which certainly won't get the supper dishes washed or the worry lines lightened on Mrs. R.'s face.

And yet they sound so "normal" that we're sure Mrs. R. can reach them, with a more orderly, less hysterical, approach. The trick is not to expect too much, to be lavish with praise for the little that does get done, and to accept griping and yapping as s.o.p. (standard operational procedure) in a household of adolescents.

How to go about it? We recommend the "team" feeling in the home, rather than the opposing factions as at present. And this is achieved by a calm sitting-down, possibly with an outsider present, to assay the burdens and duties each member of the family faces. The "outsider" should of course be a trusted friend, relative, teacher,

or pastor. Then, with Mrs. R. and the boys hearing each other out respectfully, a simple work schedule can be worked out in writing with specific household chores assigned to all three. These will be in line with their available time, their skill and energy, their other responsibilities and commitments.

A formal initialing of the "agreement" may be a neat touch, even though you and we know, Mrs. R., that some of the clauses will be honored more in the breach than in the performance. But if matters should slip back to the sloppy stage they're in now, the family council must be re-convened in fairness to all. In other words, the boys must contribute more than a lick and a promise. At present they're not even contributing those.

Not only their mother, but they themselves, will feel better to be carrying some share—even a pygmy-sized one—of the load.

Oregon One of 40 Listed in Booklet

Eugene — The University of Oregon is one of 40 colleges and universities in the nation listed in a publication entitled "The Year - Round Campus Catches On," recently published by the Fund for the Advancement of Education.

The publication states that all of the 40 institutions permit students to earn bachelors degrees in three rather than the usual four calendar years, without requiring more than a normal full-time course load.

"This yardstick sets off the 40 colleges and universities from a much more numerous group of institutions that offer traditional summer sessions," the publication says.

Last summer the University of Oregon began a new 11-week summer session, in addition to its regular 3-week session. This summer the 11-week session will be expanded to include upper division courses.

MORE EASY MONEY

Moscow — (UPI) — Russia will grant Cuba more long-term credit this year "on easy terms" under the trade protocol signed Wednesday, according to the Tass news agency.



CARLOAD Freezer SALE!

5 MORE DAYS

FREE \$68⁰⁰

WORTH OF
FOOD and MEAT



WITH PURCHASE OF THIS MODEL D-13

DELUXE FREEZER
12.9 cu. ft.—holds 452 lbs.
• Every shelf a fast, "Contact Freezing" surface
• Spacious, deluxe storage door
• Easy-store bottom compartment with retaining bar
• "Straight-line" styling... 32-inch width

\$266

Amana ALL FOR ONLY

JUST SAY...
"Charge It"
NO PAYMENTS
till
APRIL
ON APPROVED CREDIT!

MAKE YOUR OWN CHOICE OF FOOD
AND MEAT TO TOTAL \$68.00 OR
FOLLOW THIS EXAMPLE ASSORTMENT

- | | | |
|------------------------------|--------------------------|---------------------------------------|
| 10 lbs. T-Bone Steak | 2 lbs. Sliced Bacon | 4 Pkgs. Strawberries |
| 10 lbs. Rib Steak | 2 lbs. Wieners | 8 Cans Lemonade |
| 10 lbs. Round Steak | 4 Pkgs. Cut Green Beans | 4 Pkgs. Fruit Pies |
| 10 lbs. Chuck Roast | 5 Pkgs. Cut Corn | 4 Cans Grape Juice |
| 10 lbs. Ground Beef | 5 Pkgs. French Fries | 2 Pkgs. Meat Pies |
| 2 Pkgs. Fillet of Sole | 5 Pkgs. Leaf Spinach | 4 Pkgs. Broccoli Spears |
| 3 lbs. Roast Pork | 5 Pkgs. Mixed Vegetables | 4 Pkgs. Macaroni and Cheese Casserole |
| 4 lbs. Center Cut Pork Chops | | 2 1/2-Gal. Ice Cream |
| 2 Frying Hens | | 4 Pkgs. Chinese Food |

SPACIOUS 24-CU.-FT.
DEEP-FREEZE

by
Amana



Savings in cost! Outstanding deep freeze design gives you up to 18% more food storage space with no increase in outside dimension and at no loss of insulation... makes the new deep freeze home freezer the lowest price per cubic ft. ever!

WITH FOOD & MEAT

ALL FOR ONLY **\$387⁰⁰**

5-YEAR WARRANTY
on the Total Appliance
To Cover BOTH PARTS and LABOR

FREE INSTALLATION and DELIVERY
Within Service Area

COMPLETE APPLIANCE SERVICE CALL 772-7175

SHOPPING CENTER'S...
Big Y APPLIANCE DEPARTMENT

Amana
MOTOROLA
TAPPAN
EASY