

Check Your Tax Returns With Care; Errors Can Be Costly

(This is the FIRST of a series of articles on federal and California income tax filing. This information has been provided by the Committee on Taxation of The California Society of Certified Public Accountants.)

Don't wait too long to start on your income tax return! Thousands of mistakes are made each year—and millions of dollars are lost to taxpayers—because they get into a last-minute frenzied scramble to assemble needed facts and figures just before the April 15 deadline.

Rushing leads to carelessness in simple arithmetic alone which costs taxpayers millions! They either overpay—which may or may not be discovered—or they underpay. Underpayments are almost always found, and they are billed—plus interest!

ABOUT A million taxpayers forget to sign their returns each year—a silly cause of loss in time and money. Others overlook opportunities for exemptions, deductions or other ways in which to reduce their taxes.

To help you, the taxpayer, to avoid such pitfalls, this newspaper will publish a series of articles especially prepared for this purpose by The California Society of Certified Public Accountants.

WATCH FOR them—read them—save them. They may "save" you.

Federal income tax returns must be filed by everyone whose gross 1960 income was at least \$600—or \$1200 for those over 65. But if you had income of \$400 or more from self-employment, you must file a return for social security purposes.

Don't forget that tax on salary or wages may have been withheld during the year by your employer—even if your income was less than \$600—and the only way to get it back is to file a federal tax return.

CALIFORNIA requires that a state income tax return be filed by every "single" person having either a gross income of \$5000 or a net income of

\$1500. Married couples must file if their combined gross income amounts to \$5000 or net income to \$3000. Net income is taxable income before deductions for personal exemptions and dependents.

Most married couples will save money by filing a joint return. This "splits" their income and puts them into the same bracket each would be in if he received half of the total income.

REMEMBER that half of the salary which the husband earns in California and other community property states should be reported in the wife's return if separate returns are filed.

A common mistake is the filing of a separate return by a wife who had a small income. If the wife files a separate return, she is not permitted to file another return jointly with her husband. Nor is her husband allowed to claim an exemption for the wife on his separate return.

THERE ARE unusual cases, however, such as those involving capital losses, in which separate returns might result in a saving. If this is a possibility, it is best to figure your tax both jointly and separately before deciding which way to file.

The instructions that come with your tax forms give further information. Help is also available from the Internal Revenue Service and the California Franchise Tax Board which urge you to consult a properly qualified advisor if you need outside assistance.

SELECT your proper form with care—it can save you tax dollars, time and trouble. The forms which everyone can use are the Federal form 1040 and California form 540. They offer four pages for reporting a variety of income, deductions, special credits and special

statutes. (You must use them if you received over \$200 other than salaries or wages reported on W-2's—or, on the California form, if your gross income is over \$15,000.)

Other choices are these: 1040-W as your Federal return—if income other than salaries or wages reported on W-2's consists of interest and dividends not exceeding \$200. Deductions may be itemized, or the standard 10 per cent deduction may be claimed, or the tax rate table may be used to compute your tax.

1040-A as your Federal return—if gross income is less than \$10,000 and is only salaries and wages and not over \$200 of dividends and interest. On this form, however, you CANNOT (1) itemize deductions (they will be computed at roughly 10 per cent of adjusted gross income), (2) claim credit for payments on declaration of estimated tax, (3) exclude "sick pay," (4) deduct outside salesman's or unreimbursed travel expense (5) claim dividends received or foreign tax credits, or (6) effect tax savings as head of household or surviving spouse. And, in California, a married person may not file a separate return on this form.

540-A for California returns—if gross income was under \$15,000. Like the Federal form 1040-A, it does not provide for itemized deductions. Nor can the special status of head of household be claimed on this form.

IF YOU USE forms 1040-A and 540-A and your gross income is less than \$5000, the tax collectors will compute your tax for you and send a bill for additional tax or a refund, as the case may be. To do this—the ultimate in tax-filing simplicity—it is only necessary to show your name, address, social security number, marital status, names of

Welfare Planning Council To Discuss Mental Health

An open meeting on the subject, "Our Community's Mental Health Needs—a Challenge to Community Planning," has just been announced by Mrs. Herma Tillim, program chairman of the Harbor Area Welfare Planning Council. The

meeting will feature the work of the Joint Committee on Mental Health which is spearheading efforts to implement the Mental Health Survey of Los Angeles County in the Harbor-South Bay Area.

A panel of outstanding local resource persons will discuss the critical needs facing our community in developing adequate services for people with serious emotional problems or mental illness.

Walter Nowers, private psychiatrist, discussing "The Challenge to Community Action;" Dr. Louis Kaplan, assistant superintendent of the Torrance Unified School District, discussing "The Challenge Facing the Schools;" and Dr. David Dingilian, special assistant to guidance at Harbor College, discussing "The Challenge for Prevention through Mental Health Education."

Verdes PTA Council, Narbonne Area Coordinating Council, Gardena Coordinating Council, San Pedro Coordinating Council, Palos Verdes Coordinating Council, Wilmington Coordinating Council, and the Harbor Welfare Conference.

A special feature of the evening will be the presentation of the brochure, "Our Community's Mental Health," which is an educational booklet prepared by the Council's Mental Health Committee.

WENDELL BLACK, president of Harbor College, and representatives of Las Vegas Women's Club of Redondo Beach will be honored for their contributions in the publishing of the brochure.

dependents, and the amount of income shown on your W-2's; sign the form and send it in. Simplicity, however, could lose you tax dollars! Unless your tax situation is obviously quite simple, it is best to go to the trouble of filling out one of the more "complicated" forms to see if savings will result.

PROJECTS which are in the planning stage for solving some of these needs will also be discussed. On the panel will be Dr.

ALSO ON the panel will be Dr. Jack Lomas, president of the Southern California Psychiatric Assn., who will bring information on new trends and programs from the County and

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