

Cigarette, Tobacco Taxes Not Deductible on Return

(This column of questions and answers on federal tax matters is provided by the local office of the U.S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.)

Are cigarette taxes deductible if you itemize?

No. Taxes on cigarettes and other tobacco products are not deductible for federal tax purposes. Page 8 of the Form 1040 instructions lists the taxes you can deduct on your income tax return.

Are dividends from a savings and loan account considered dividends or interest?

This income should be reported as interest on page 2 of Form 1040.

My neighbor just received his income tax refund. How long should it take between the time you file and the time your check comes?

If the return is accurate and complete, it should take from five to six weeks to receive an income tax refund. To avoid delays, read the instructions that accompany the tax forms carefully.

Mistakes delaying refunds this year are inaccurate social security numbers, missing W-2 statements, and missing signatures.

If you are expecting a refund, file your return now for prompt action. Returns filed close to the April deadline take longer to process due to the large volume of returns received by the IRS at that time.

I have a company pension. How much tax will I have to pay on it?

Your tax liability depends on how much you contributed to its cost. This is explained in the instructions for Schedule B of Form 1040. Copies of this schedule and the instructions are available at many banks and post offices.

Book Sale To Benefit Library

Members of the Torrance Friends of the Library are still counting their blessings after last month's Used Book Sale, held at the Torrance Recreation Center.

The \$400 netted from the sale will be used for the new central library, when it is completed.

Some 1,800 books donated to the sale were selected by City Librarian Russell J. West to be placed in the city's libraries. West estimated the purchase of these books would have amounted to more than \$4,000.

Books not purchased during the sale were given to Terminal Island Naval Library for ship libraries, to Harbor General Hospital for patients, and to South High book sale.

1000	1001	1002	1003	1004	1005	1006	1007	1008	1009
1010	1011	1012	1013	1014	1015	1016	1017	1018	1019
1020	1021	1022	1023	1024	1025	1026	1027	1028	1029
1030	1031	1032	1033	1034	1035	1036	1037	1038	1039
1040	1041	1042	1043	1044	1045	1046	1047	1048	1049
1050	1051	1052	1053	1054	1055	1056	1057	1058	1059
1060	1061	1062	1063	1064	1065	1066	1067	1068	1069
1070	1071	1072	1073	1074	1075	1076	1077	1078	1079
1080	1081	1082	1083	1084	1085	1086	1087	1088	1089
1090	1091	1092	1093	1094	1095	1096	1097	1098	1099

as well as local offices of the IRS.

My widowed mother lives with us and her only income is interest from a saving account. Can we claim her as a dependent?

You may claim your mother as a dependent if you provide more than half her support and her income from all sources is not \$600 or more.

What are the changes on medical expense deductions?

There are two major changes. First, the medical expenses of all taxpayers must be reduced by 3 per cent of their total income before they can be deducted. Prior to 1967, the medical expenses of taxpayers 65 and over were not subject to this rule.

Second, one half of the premiums paid for medical insurance up to a maximum of \$150 may be deducted without regard to the 3 per cent rule.

Are tips taxable?

Yes, they are. Tip income should also be reported to your employer if they amount to \$20 or more in any month. This will enable your employer to withhold social security and income taxes on the tips from your regular salary.

Last year I sold stock I inherited from my grandfather. What figure do I use to determine whether I made a profit?

The cost to you is generally the fair market value at the date of the decedent's death. Your stock broker may be able to determine the fair market value for you.

Our daughter was married last fall. Can we claim her as a dependent since we supported her most of the year?

If your daughter does not file a joint return with her husband and the other dependency tests were met, you may claim her as a dependent.

Investment Lecture Scheduled

RHL Investment Co. has announced plans to conduct a lecture in Del Amo Financial Center on land investment Tuesday, April 16, at 7:30 p.m.

Subjects covered will include the importance of timing, tax shelter, leverage, minimizing risks, how to select a parcel, and the use of syndication.

The lecture is designed for potential investors whose annual income exceeds \$18,000, and will be given in the community room of Western Federal Savings at Hawthorne and Carson in Del Amo.

There will be no charge for admission, but seating is limited and reservations are required.

Reservation can be made by contacting RHL Investment Co., 10203 Santa Monica Blvd., Los Angeles.

On casualty losses, is the \$100 minimum applied to each loss or does it cover all losses for the year? We suffered storm and flood damage last year.

The \$100 limitation applies to each separate nonbusiness casualty. Losses which exceed limitation and are not reimbursed by insurance, may be deducted as nonbusiness casualty losses.

I moved when I changed jobs last year. Can I deduct any of my moving expenses?

You may be able to deduct some of these expenses if certain conditions are met as explained in the 1040 instructions.

Can I claim my wife as a dependent if she files her own return?

No. When she files her own return she takes her own exemption. You may not take an exemption for her unless you file jointly, or she had no income and was not another taxpayer's dependent.

Remember that when separate returns are filed, each must handle deductions the same way. If one itemizes, so must the other. If standard deductions are used, both must use the same type, either the 10 per cent or the minimum.

Also, be sure to use the tax table or rate schedule for married couples filing separately. An error frequently made on separate returns is to compute the tax using the rates for married couples filing jointly.

A copy of Form 3903, which may be obtained by dropping a post card to your local IRS office, has further information about this deduction. Form 3903 or a statement containing the required information must be filed with your 1040 if you claim this deduction.

FOR YMCA . . . Leo F. X. Salisbury (left), owner of Leo Salisbury Tire Co. of Torrance, presents a letter of intent to Mac Luna, program chairman of the Torrance Family YMCA. Salisbury will provide the YMCA with all the funds for the next 18 months. "I am proud to take a small part in the fine work the YMCA does in our community," Salisbury said. Luna said the gift would release funds for youth programs. Salisbury, a candidate for the City Council in next Tuesday's city election, is chairman of the Merchants' Sign Committee and a former planning commissioner.

Medicare Premium Hike Explained by Miles Davis

Miles Davis, district manager of the Social Security office in Torrance, has explained why the monthly premium for the medical insurance portion of Medicare is scheduled to be increased.

The rate goes from the present \$3 per month to \$4 per month in April.

According to Davis, the \$1 increase in the premium was required because of several elements, namely:

1. Increased protection provided by the 1967 amendments;
2. The protection under the program was worth more than the \$3 paid by the individual and matched by the government;
3. An expected increase of most \$1.3 billion in benefit payments were paid out under this plan, representing approximately 28 million medical bills.
4. An expectation that people under Medicare will seek more medical attention;
5. The deductible which the patient pays will be a smaller proportion of the total covered medical charge in the future;
6. A small amount being set aside as a margin for contingencies.

ELECT



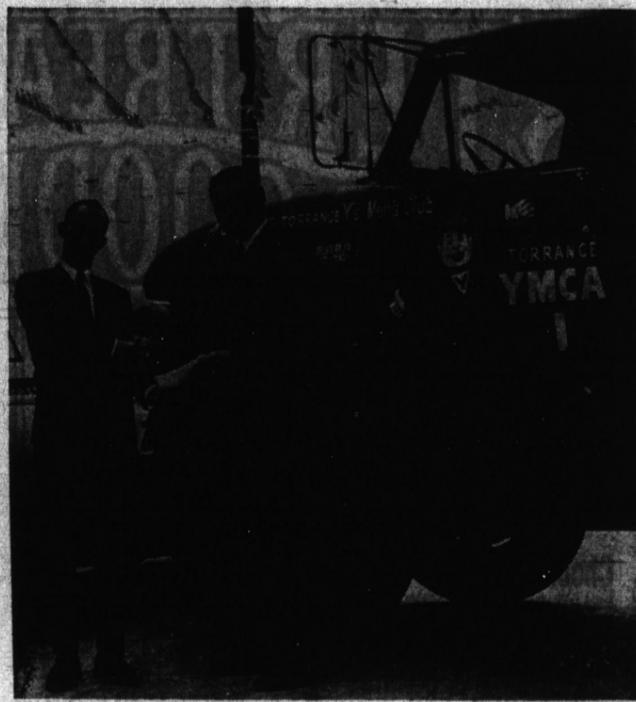
Orin P. "Bud" Johnson
(Former Asst. City Manager)
for
TORRANCE CITY COUNCIL
"BUST THE 4 MAN COUNCIL BLOC"

LAST SUNDAY

We Were "Loaded" . . .
(With People)

Don't Miss This Sunday 4 p.m.
To Find Out Why.

TORRANCE Ramada INN
4111 PACIFIC COAST HWY., TORRANCE
2 Bks. W. of Hawthorne



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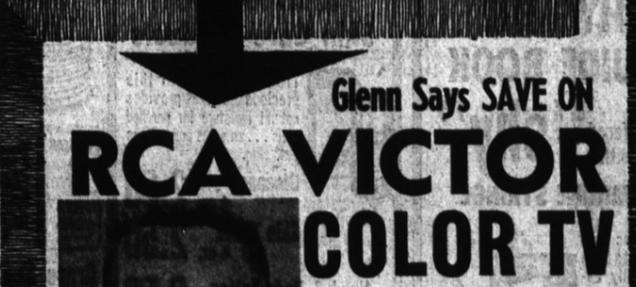
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Retain Incumbents Lyman Asks Voters

Councilman David K. Lyman today called on voters to retain the slate of incumbents at Tuesday's municipal election.

By so doing, Lyman said, Torrance residents can be assured of continued good government which has been marked by unparalleled progress in the past four years.

Lyman, one of three incumbent councilmen seeking reelection, said this year's campaign "has been a virtually without issues, indicating Torrance is satisfied with the strides being made by its present City Council."

"Things are going well in Torrance; now is not the time to make a change," Lyman said.

He explained that Torrance's "community image" and its local prestige is at an all-time high, and its economic health has reached an un-

precedented level. "The quality of local government — its elective offices, its administrative staff and its general work force — is being noticed throughout the Southland," Lyman said.

"The city, marked by internal problems several years ago, is rapidly recovering its status as a first-class community," Lyman said. "We should continue that trend by retaining our present elected officials."

Three Youths Compete for Scholarship

George J. Waddell, 17025 Wilton Place, has been named semi-finalist in the Southern California Edison Co.'s college scholarship program.

Other area high school students to be selected as semi-finalists are Steven J. Dzida, 1203 W. 162nd St., Gardena, and Albert C. Yen, 28227 Ambergate Drive, Palos Verdes.

Comedy Production Under Way

Rehearsals are underway for the El Camino College production of "South Pacific" which will be presented by the theater arts department in mid-May.

Richard Harris is cast as Emile DeBocque, the French planter, and Shelley Maurice plays Ensign Nellie Forbush. Jim Schick appears as Lt. Joe Cable and Lorraine Hendricks is Liat, the Polynesian native girl.

Comedy leads feature Ruben Lugo as Luther Billis and Mary Anne Kaesman as Bloody Mary, one of the most memorable of Rodgers and Hammerstein characters.

Capt. George Brackett will be played by Don Hansen. Ron Scariotta plays Cmdr. William Harbison.

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