

- MOVIE LISTINGS, C2
- NUPTIALS, C2
- COMMUNITY CALENDAR, C4
- WORSHIP SCHEDULE, C5

ACCENT

www.thejournalnet.com

SECTION **C**

Tax terms of endearment

Get familiar with words on 1040 form

DEDUCTION: Amount you subtract from your income to decrease how much you pay in income tax, such as mortgage interest payments and college expenses.

EXEMPTION: Amount you take off of your income so less is taxed. People can claim a personal exemption if no one claims them as a dependent. A second exemption is for a dependent, most commonly a child.

TAXABLE INTEREST: Interest you receive on a bank or money market account that can be withdrawn.

DIVIDENDS: Similar to taxable interest, but usually from stocks.

TAXABLE INCOME: Amount you made in the year minus exemptions and deductions.

EARNED INCOME TAX CREDIT: A tax credit for people who earned less than \$37,263. Claiming it reduces the tax you owe and can increase your return. Requirements change if the filer has a child.

SOURCE: Dictionary.com and www.irs.gov

What if I donated to hurricane relief?

Deduct those donations.

TAXPAYERS CAN ALWAYS CLAIM the amount they donated to churches and charities. Donations to hurricane victims are included on your 1040 form. But most people forget to save receipts of their contributions, especially small ones such as \$5 a week to a church.

ANYONE WHO DROVE to New Orleans or Louisiana to help hurricane victims can claim the mileage. The claim isn't any different than any other year though, since you can claim your mileage for driving for charity work, such as volunteering with Meals on Wheels.

SOURCE: Steve Scales, district manager, H&R Block

MORE TAX TALK INSIDE

CHANGES on tax forms could affect you.

WHAT TO BRING to the tax preparer.

HOW TO DO BETTER on taxes next year.

PAGE C6

TAX TALK

FIGURING OUT THE TAX PUZZLE

How to stay out of the red with Uncle Sam

BY ANNIE GOELLER

She knows to collect her W-2 and bank statements every year at tax time; just don't ask her what the earned income tax credit is.

Wendy Edwards and her husband, Center Grove residents, will use an Internet program to file their taxes, a popular choice for many Americans, tax professionals said.

An informal survey of southsiders shows taxpayers are split on how they'll settle up with the Internal Revenue Service this year.

Some pay fees to accountants or at a seasonal tax-preparation store. Others tough it out at home with a stack of documents, a flustered spouse and an Internet connection.

(SEE TAX, PAGE C6)

Do I claim 0 or 1?

Your W-4 affects your return

THE 0 OR 1 DEDUCTION OPTION is in your W-4, the form you fill out at work with your tax information.

THE BEST OPTION FOR YOUNG COUPLES without children or a mortgage is claiming 0. The government will take the most it can out of your paycheck. At the end of the year, you will get a bigger return and have a lower chance of owing taxes.

TO KEEP MORE OF YOUR MONEY in your weekly paycheck instead, claim 1.

TO BE ON THE SAFE SIDE, claim 0.

SOURCE: John Grant, certified public accountant, Sherman & Armbruster, Greenwood

What if I bought a house last year?

A house affects your tax return, so claim it.

A HOUSE AFFECTS YOUR RETURN depending on when you bought it. If you bought a home in February, your return will likely be affected because you have paid interest for almost a year. If you bought in October, don't expect much of a difference.

YOUR LENDER should have already sent a statement showing loan interest paid in 2005. The figure is a deduction from your taxes and helps you get a bigger return.

EACH TAXPAYER IS ALLOWED a \$10,000 deduction. Interest and property taxes paid on a home can help you get past that amount and help you get a bigger return.

CERTAIN CLOSING COSTS you paid, such as prepaid interest, can also be deducted.

SOURCE: Steve Scales, district manager, H&R Block

What if I sold a house last year?

Claims vary for homeowners.

IF YOU LIVED IN A HOME for two of the past five years, you don't have to pay taxes on the amount you made off the sale up to \$250,000 for a single person and \$500,000 for a married couple.

THE CLOSING STATEMENT from the sale will also include items you can claim, such as property taxes paid at closing.

SPECIAL EXCEPTIONS are possible for homeowners who lived in their house for less than two years.

SOURCE: John Grant, certified public accountant, Sherman & Armbruster

Floor grazers be warned: Science foils 5-second rule

Researchers call popular take on ground grub iffy

By LISA HEYAMOTO
SACRAMENTO (CALIF.) BEE

When Fernando Lucero drops a piece of food on the ground, he picks it up and eats it.

Five-second rule, guys: totally makes it OK. Still, Lucero is no fool. He inspects the wayward morsel before he eats it, of course.

"I've done it lots of times," said the 13-year-old Elk Grove, Calif., resident. "And I never got sick."

Been there? If you're like most of us, you have.

Indeed, the five-second rule is part guilty habit, part old-wives' tale, a popular conviction that food is still clean if snatched off the ground within five seconds.

Yet, it should come as no surprise that the tale turns out to be exactly that: a not-so-legitimate justification for diving after the last cookie.

"I'm not a believer in the five-second rule," said Chuck Gerba, a professor of environ-

mental microbiology at the University of Arizona. "I never know what was on the floor before me."

Well, it's true that it's a gross, gross world out there, and even a superficial delving into the details is enough to make the most phobia-phobic person bust out the antibacterial hand soap.

For instance, your cutting board contains 200 times more bacteria than your toilet, Gerba said. Your sink? A porcelain E. coli farm. And don't even get him started on that dish sponge.

"You're giving the germs a free ride around the home," Gerba said.

Hmm. Maybe that five-second rule isn't such a good idea, after all.

A few years ago, an ambitious high-school student named Jillian Clarke actually put the rule to the test during a seven-week internship at the University of Illinois.

(SEE RULE, PAGE C3)

Think twice before you enjoy that cookie off the floor. Science calls the five-second rule scuzzy rather than safe.



Groceries can help keep your skin looking radiant

Scripps Howard News Service

At first glance, these items seem more suited for the table than for your medicine chest, but working them into your diet can have beauty benefits.

Cocoa

Cocoa has a high concentration of anti-aging polyphenol antioxidants, so it's possible that incorporating dark chocolate into your diet may alleviate the signs of aging.

Product pick: Antioxidant properties of cocoa extract found in Payot Creme de Choc (\$48; (800) 450-9564) may have a rebalancing effect on the skin.

Grapes

When applied topically to sun-damaged skin, an antioxidant found in grapes and red wine can help decrease the effects of sun exposure and help stop skin cells from developing can-

cer. It may also benefit the skin through moderate grape and red wine consumption.

Product pick: With grape seeds, essential oils and brown sugar, Caudalie Crushed Cabernet Scrub (\$45; sephora.com) helps you say "Cheers!" to smooth skin.

Almonds

A Food and Drug Administration study suggests eating six almonds a day is believed to provide the fatty acids your nails need to stay strong and prevent splitting.

Product pick: Joey Pure Pores Crushed Almond and Honey Scrub (\$30; sephora.com) uses only the meat of the almond for gentle exfoliant.

