

BUSINESS

IRS Announces 1987 Assistance Programs Available

The Internal Revenue Service recently announced the schedule of services that will be available during the 1987 filing season. The services available include: direct telephone assistance, walk-in assistance, automated self-help areas, Forms and Publications, Outreach, VITA, TCE, Tele-Tax, and TTY assistance for the deaf.

Direct telephone assistance will be available Monday through Friday, from 8:15 a.m. to 4:25 p.m. The number to call for assistance in Seattle is 442-1040. From anywhere else in the state, the toll free number is 1-800-424-1040.

Most calls will be answered quickly, but during peak periods, such as near the end of the filing period, or on most Mondays and Tuesdays, you may be faced with repeated busy signals or waiting on hold for some time. The best times to get through are the middle of the week and mid-morning or mid-afternoon.

Walk-in assistance will be available in IRS offices in Seattle and Spokane. IRS employees will not prepare your return for you, but they will answer questions

and help you prepare your own return at these locations. Walk-in hours in Seattle are Monday through Friday, from 8:30 a.m. to 4:30 p.m. These hours are for the filing period only.

IRS offices in the following cities will offer Automated Self-Help Areas: Aberdeen, Bellevue, Bellingham, Bremerton, Everett, Kennewick, Olympia, Tacoma, Vancouver, Wenatchee and Yakima. Automated Self-Help Areas provide a selection of the most used forms and publications and automatic dial telephones from which to order additional forms or request answers to tax questions.

The IRS has over 100 free publications giving detailed information on specific tax subjects. Publication 910 provides a complete index to all publications and a description of how to use the different services available. Forms and publications can be ordered by using the order blank provided on the back page of your tax package, or by calling the forms order phone number. The number is 442-5100 in Seattle, and

1-800-424-3676 (toll free) in the rest of Washington.

Local libraries may have certain forms and publications that can be copied. Call your local library for information on what it has available. The basic 1040 family of forms will be available at most IRS offices. Forms distribution hours will be announced in the near future. As in the past, banks and Post Offices may have some limited types of forms as well.

The Outreach Program provides assistance through Tax Information Seminars, in which IRS employees give presentations on specific tax provisions affecting a particular group or address general groups on new tax law provisions, followed by a question and answer period.

The Volunteer Income Tax Assistance Program, (VITA) in which volunteers provide assistance to low-income, handicapped or other taxpayers with special needs, will again be available. This program will be operating in most areas of Washington. Watch for local announcements of sites and hours. The Tax Counseling for the

Elderly Program, co-sponsored by the American Association of Retired Persons, will provide free tax assistance, particularly to those over 60 years of age. Again, watch for local announcements of sites and hours.

Tele-Tax provides recorded tax information on about 150 topics, 24 hours a day, seven days a

week. This year there are two Washington state sites for Tele-Tax: Seattle — (206)343-7221, or toll-free 1-800-554-4477; and Spokane — (509)455-9213. Complete instructions and an index to the subjects available is in Publication 910, which is available for reference or copying in many libraries, as well as at local IRS offices or by calling the

Forms and Publications number.

Toll-free telephone assistance for deaf taxpayers is available for those who have access to TV/Telephone-TTY equipment. From Washington State, this service is available from 5 a.m. to 3:45 p.m. by calling 1-800-428-4732 from January to April.

SPECIAL TO THE MEDIUM

Unemployed Returned To Work

By Isiah Turner, Commissioner WA St. Employ. Security

In these columns I have written about several new and innovative programs which the Employment Security Department has undertaken in an effort to meet the challenges of putting people to work.

It was just a year ago that our department put the Claimant Placement Program in operation to provide special employment services for unemployment in-

urance claimants.

During the year about 14,000 claimants have been returned to work with a potential saving to the Unemployment Insurance Trust Fund of more than \$10 million. The number of people returning to work exceeded our goal for the first 18 months of the program.

Of course, we will proudly present these results to the legislature during the coming session in anticipation of their extending the program.

This was the first time in the history of the public employment service that a state agency received job placement funds through an employer tax at the state level. Our program serves as a model for other states in serving unemployment claimants.

The funds allowed us to assign additional staff to our Job Service Centers to help claimants with skills evaluation and job search techniques and advise them on labor market conditions. Participants have been involved in group and individual job search



Isiah Turner

training and self-directed job placement activities. In addition, our staff worked with employers to develop jobs and arrange interviews for claimants.

The efforts of this additional staff enabled participants to return to work quickly, and therefore, they are no longer drawing unemployment insurance benefits.

We will continue our efforts during 1987 to use the resources available in the most efficient and productive manner to meet the needs of jobseekers and employers.

Dealing With Debt You Can't Deduct

The holidays are over. You vacuumed the stray pine needles from the living room corner. You returned the last gift that didn't fit. And you received the first of many credit card bills in the mail this week.

So what's your strategy for paying off the holiday debts? If your usual practice is making the minimum payment and carrying a large balance from month to month, you may want to reconsider in 1987. "Beginning this year, interest on revolving credit is no longer fully deductible," reminds Louise Parker, King County extension agent for Washington State University. "The new tax law specifies that only 65 percent of your consumer interest payments can be deducted in 1987." She adds that the percentage will continue to decrease until 1991 when the write-off will cease altogether.

Parker offers some suggestions for consumers seeking a new credit card strategy in light of lower interest deductions:

Reduce your dependence on credit. Consolidate your credit card holdings. Getting rid of all but a few cards can help you control spending on credit and reduce overall finance charges. If you have relied heavily on credit for daily transactions, switch to a cash system for those purchases.

Become a convenience credit user. Convenience users are those who charge only as much as they can pay off in one month. Because they do not carry a balance, no interest charges are levied against them. This strategy allows you to take advantage of the 25 to 30 day float period commonly allowed before interest is assessed.

Look for a low-interest card issuer. If you must rely on revolving credit, find a bank card with a lower-than-average interest rate. The national average for credit cards is currently 18.27 percent, but rates do vary anywhere from 12 to 21.9 percent.

Check the APR (annual percentage rate) on your current cards as a first step. Then start shopping around for lower interest alternatives. You can get some help from a non-profit consumer group called Bankcard Holders Of America. For \$1, you can obtain a list of banks offering low-interest credit cards. Their address is 333 Pennsylvania Avenue SW, Washington D.C. 20003.

Consider the annual fee for bankcards. Be sure the potential savings from a lower interest rate is not offset by a significantly higher annual fee. Among the 25 largest issuers, fees for a standard VISA or MasterCard range from \$12 to \$25. A few still offer a "no fee" card but may come with no grace period and a higher interest rate.

If you are strictly a convenience user of credit cards, you should shop for a "no-or low" fee issuer.

Deal with serious debt problems. If you are already in a credit crunch that is impossible to remedy within a few months, take action immediately. Call DialExtension at 344-7984, and ask for Tape #986, **Coping With A Credit Crisis**. The tape has suggestions for recognizing and resolving debt problems.

OEC Opens

Additional

Distribution Point

Operational Emergency Center (OEC) is now open two days a week for the distribution of food and clothing at 3300 Rainier Ave. S., Tuesdays and Thursdays, beginning Jan. 13 at 10 a.m.

The purpose of the additional location and hours is to provide local service to the clients in the 98144 Zip Code area.

OEC will continue to provide all regular services at 3800 Othello.

You've got what it takes.

Salem Spirit

*Share the spirit.
Share the refreshment.*



17 mg. "tar", 1.3 mg. nicotine av. per cigarette by FTC method.

SURGEON GENERAL'S WARNING: Smoking By Pregnant Women May Result in Fetal Injury, Premature Birth, And Low Birth Weight.