

Looking Ahead

by
Dr. George S. Benson
President
NATIONAL EDUCATION PROGRAM
Searcy, Arkansas

Marijuana: Public Enemy No. 1
Marijuana is the most dangerous and harmful drug in the world. This is not a careless or unfounded statement. It is a fact that has emerged from our nearly six months research and study of drugs and drug abuse. In our examination of the swiftly worsening national problem we have interviewed some of the nation's highest authorities, have read volumes of professional writings, have talked with drug users and with drug and narcotics agents at all levels of law enforcement. We are not an "expert" but we have reached some conclusions from close and studious examination of the most expert testimony.

Nearly every other "dangerous" drug is more powerful than marijuana. Yet this fact is, in itself, a factor in my conclusion that marijuana is today the very worst drug scourge confronting the society of man. It is the Great Initiator—welcoming millions upon millions of young people into the "Drug Culture" who would never enter by taking "pills" or pushing a needle into their veins. With a marijuana cigarette being passed around youngsters are given an easy way of escaping the epithet, "Chicken!" Especially when many are saying "Pot" is absolutely harmless. A few puffs put a youngster "in" with

LEGAL

NO. 22,705 EQUITY IN THE CIRCUIT COURT FOR FREDERICK COUNTY, MARYLAND

NORMA JEAN GIBSON
438 West South Street
Frederick, Maryland

vs.

DONALD RAYMOND GIBSON
c/o Eddie Mays Inn
Hood River Village, Oregon

ORDER OF PUBLICATION

The Bill of Complaint is a suit to procure a divorce A VINCULO MATRIMONII from the Defendant, Donald Raymond Gibson.

The Bill recites that the Complainant is a resident of Frederick County, State of Maryland, where she has resided for more than one year last past; that the Defendant is a non-resident of the State of Maryland, whose present address is Donald Raymond Gibson, c/o Eddie Mays Inn, Hood River Village, Oregon; that your Complainant was married to the Defendant on the 28th day of September, 1964, at Frederick, Maryland, by Rev. Sharpe, a regularly ordained minister of the Gospel; that as a result of the said marriage one child was born, namely Donna Jean Gibson, five years of age; that your Complainant and the Defendant have voluntarily lived separate and apart without any cohabitation for more than eighteen months prior to the filing of this Bill of Complaint, and that the separation between the parties is beyond any reasonable hope or expectation of reconciliation.

The Bill then prays that the Complainant, Norma Jean Gibson, may be divorced A VINCULO MATRIMONII from the Defendant, Donald Raymond Gibson; that she may be awarded the care and custody of the infant child in these proceedings mentioned; that she may be awarded a reasonable sum of money for the support and maintenance of the aforesaid infant child; and for such other and further relief as the nature of her case may require.

COURT ORDER

It is thereupon this 13th day of February, 1970, by the Circuit Court For Frederick County, Maryland, sitting as a Court of Equity, ORDERED that the Complainant give notice to the Defendant of this Bill by causing a copy of this Order to be inserted in some newspaper published in the County of Frederick, once each week for four successive weeks before the 21st day of March, 1970, commanding him to be and appear in this Court, in person, or by Solicitor, on or before the 21st day of April, 1970, and show cause, if any he has, why a Decree should not be passed as prayed.

ELLIS C. WACHTER
Clerk of the Circuit Court
for Frederick County,
Maryland

EDWIN F. NIKIRK
Solicitor for Complainant
110 North Court Street
Frederick, Maryland
662-1781

Filed February 13, 1970

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Ellis C. Wachter, Clerk
2/20/4t

the "right" crowd. Brotherhood! Equality! Maturity; Yeh, man! The boy becomes a man; the young girl, a woman. But only in an unreal world, a world with horror ahead on every side. More than 70% of Heroin addicts took their first step into the "Drug Culture" on marijuana; and once "hooked" on "H" nine out of 10 addicts never recover.

Art Linkletter, whose daughter, Diana, puffed on marijuana when it came her way, then went on to LSD and, ultimately, took her own life in the aftermath of a "bad trip," is not an expert on drugs, but the experiences and tragedy within his family has made him a dedicated "witness." In a Reader's Digest article, he says: "Drug abuse has become a national plague, an epidemic of monstrous proportions. Today the shadow of the tragedy that

struck us looms over every family regardless of educational level, regardless of wealth or position, regardless of everything."

Trip To Tragedy

LSD in 1970 has become Step 2 in the experience of millions of junior high, high school and college youth who have been ushered into the "Drug Culture" with the friendly companionable passing around of the marijuana "reefer." It is spreading even faster than the amphetamines (tablets and capsules) which are called "Speed." LSD tablets of all sizes, colors and shapes, are beginning to be as easy to get as "Pot"—in New York, Los Angeles, or any small town. A boy or girl today can get an LSD "trip" for \$1. The tiniest tablets, about a fourth as large as an Aspirin, sell for \$3. Three or four persons can divide the one tablet and get a brain-

warping "trip." Some trips are described as "good," some as "bad."

A mother wrote Art Linkletter about her son's "good" trip that ended badly: "Our son, a first year medical student, took LSD after much coaxing by 'friends' and out of curiosity. Little happened on the day that he took the drug. But a week later, driving on the Pennsylvania Turnpike, he had a recurrence. He brought his car to a stop, stripped completely, folded his clothes neatly, got out of the car feeling that he could outrace, barefooted, anything on the concrete highway. A camper hit him and hurled him into the air. He suffered a partly crushed skull—and the loss of one eye.

Who Is The "Pusher?"

Mr. Linkletter says: "If you have a child in college or high school, in junior high or even

elementary school, it's no longer a question of his possible exposure someday to illicit drugs. He is being exposed to them at this moment, now! To assume otherwise is wishful thinking at its blindest." The chief narcotics agent of the Sheriff's office in a nearby town confirmed this. He told me of a shocking "catch" his star made. One hundred and fourteen school youngsters were found in a situation in which marijuana cigarettes were being passed around. In the succeeding investigation, 35 of the youngsters were found to be smoking regularly. In this group of 35 were 10th Graders, 9th Graders, 8th Graders, 7th Graders, 6th Graders, and two 4th Graders.

"The shocking fact," the Agent said to me, "was the identity of the 'pusher' from whom all the rest got their supply. He was one of the 4th Gra-

ders." In this school neighborhood, a variety of pills and capsules, including LSD, now are available. "Hard" narcotics have been found. He showed me crude Heroin syringes taken from 12 and 15 years olds. Truly the problem has reached disaster proportions!

Eclipse Of Sun Here March 7

A total eclipse of the sun is due on Saturday, March 7, 1970 for the Southeastern part of the United States. In Maryland, the eclipse is expected to reach from 90% to 95% totality, starting at about 12:30 and ending about 3:30 p.m.

The National and Maryland Societies for the Prevention of Blindness warn that direct viewing is not safe. While the dazzling brilliance of the sun's rays

is blocked during an eclipse, the invisible damaging infra-red rays continue to be omitted.

Infrared rays can cause injurious burns of the eye's retina, the delicate back inner layer of the eye which transmits images to the brain. The retina is insensitive to pain so a retinal burn is not "felt." Such burns are irreparable and produce blind spots in the victim's field of vision.

The public should know that so-called protective devices such as sun glasses, smoked glass, even welders' goggles do not screen out the insidious infra-red rays.

A safe method of viewing the event is to watch the action on TV.

In 1968-69, 102,766 waterfowl hunters took advantage of the shooting offered to the public on some 14 state and federal wildlife refuges throughout the state of California.—Sports Afield



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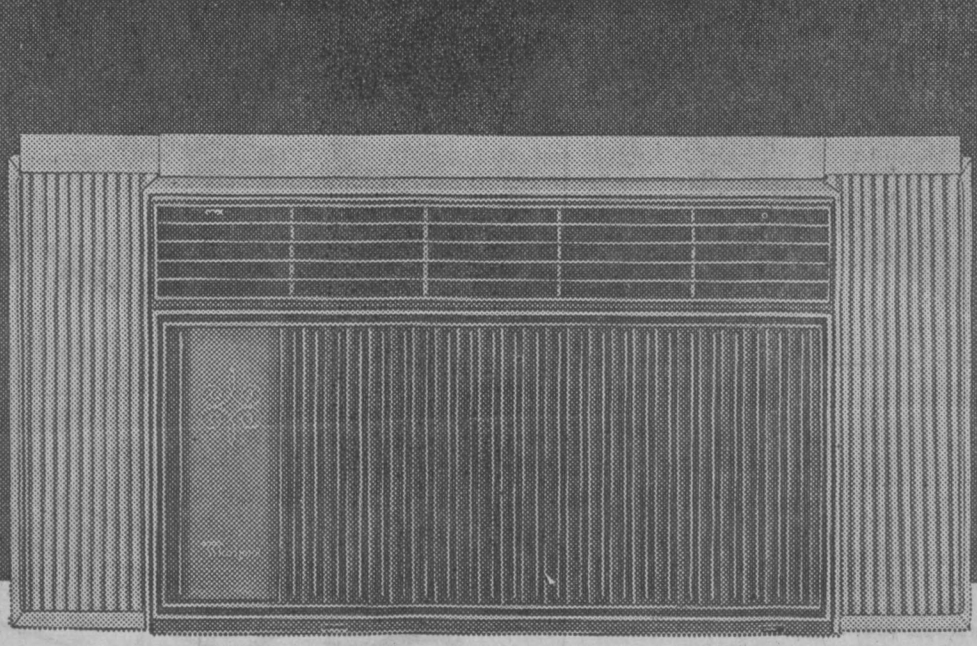
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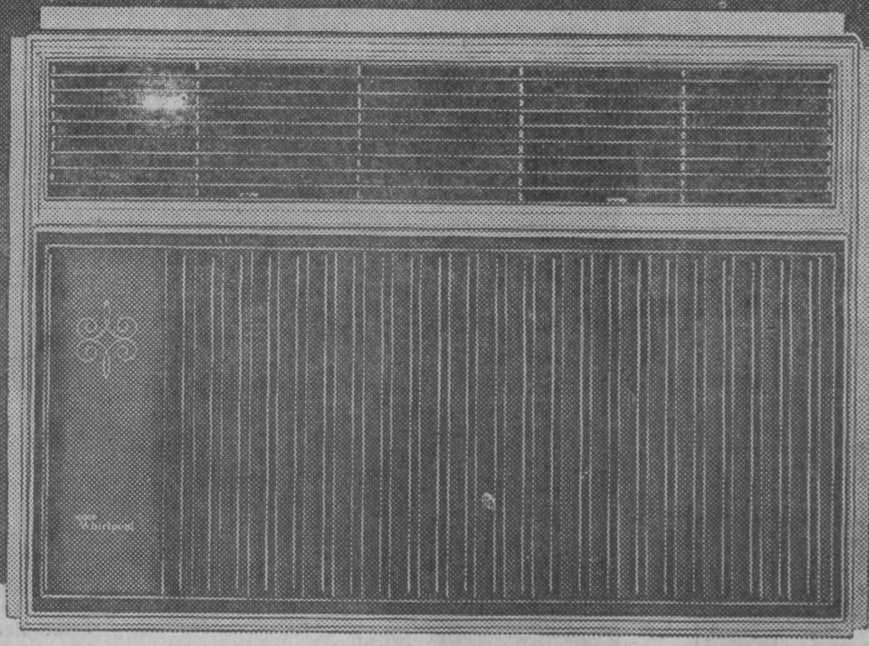
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BUSINESS
and the
STOCK MARKET

by **BABSON'S REPORTS**

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Lower Priced Stocks

By Babson's Reports Incorporated, Wellesley Hills, Mass., February 26, 1970—While the purchase of lower priced stocks (generally those selling under

\$20 per share) is certainly not without risk, these issues can be attractive to aggressive investors seeking capital gains. Because of their volatility, such securities offer the opportunity for smart percentage gains on a relatively small increase in price, and in some instances, they may represent possible growth situations. Lower priced stocks also enable small investors to deal in round lots (usually 100 shares), rather than in odd lots.

Market Timing Important
Unfortunately, many people use poor market timing in purchasing lower priced issues.

The investing public tends to shy away from these stocks after a sharp market decline but becomes overly enthusiastic about the same stocks once the market has enjoyed a substantial rise. Too often, investors are caught up in the speculative atmosphere which usually marks the top of a bull market and they begin to purchase lower priced issues. By this time, most such issues have had sharp advances in price and are now selling near their highs. Such timing could not be worse! If the market should then decline, these investors invariably become "locked into" secondary stocks for a long period of time, even though the intention was to buy for a short-term profit.

Long-Term Possibilities

In the past, bear markets have presented opportunities for investors to get into good growth situations at ground-floor levels. Such opportunities arise because bear markets usually bring the good stocks down with the bad before they have finally run their course. While such opportunities are glaringly obvious in retrospect, they require a great degree of selectivity when looking ahead. In this respect, probably the most common mistake is for investors to purchase a stock solely because it has suffered a sharp decline and is in the lower price bracket. Correctly, investors should look for a favorable basic picture and above-average growth possibilities when trying to pick lower priced stocks for possible long-term growth.

Determine Objectives

It is important that investors determine the purpose for which they are selecting lower priced issues before they make their commitment. If the stock has been purchased for short-term capital gains, then the investor is justified in taking profits once the issue has made a worthwhile percentage rise. However, if the stock has been purchased for the possible long-term growth, the investor should not be lured into profit-taking once the stock moves up a few points. Oftentimes, a lower-priced issue will be purchased for shorter term profits and held too long. Consequently, the investor will ride the stock up for a healthy percentage gain—on paper—only to ride it all the way back down and see the gain wiped out. Conversely, a stock purchased for longer-term growth is often sold at the first sight of profit. Thus, the investor loses out on the biggest gains.

Current Recommendations

The steepness of the stock market decline to date has opened up attractive buying opportunities in many issues, some of which are priced either at or under the \$20 mark. Among those issues which the Research Staff of Babson's Reports feels are attractive at recent levels are Champion Home Builders, Gladding Corp., and Howard

Johnson for longer-term growth potential. Investors seeking intermediate-term profits should consider Alba-Waldensian, Thikol, and Sunshine Mining.

Taxpayers Slow Filing Returns

Receipts of individual tax returns are down 9 per cent from last year, Irving Machiz, District Director of Internal Revenue for Maryland and the District of Columbia, said this week. Only 8.1 million Federal income tax returns had been filed by mid-February.

Many taxpayers appear to be needlessly delaying their refunds by waiting for additional instructions on the new tax law. Most of the changes made by the Tax Reform Act of 1969 relate to 1970 and later years, and affect only a small percentage of individual income tax returns for 1969, Mr. Machiz said.

Changes affecting returns for 1969 that must be filed by April 15, involve living expenses paid by insurance as a result of home damage or destruction; sales of collections of letters, memos, etc., gains from certain installment sales; depreciation and amortization; and investment credit.

Under the new law, a taxpayer whose home is damaged by storm, fire or other casualty does not have to pay tax on the insurance proceeds he receives for temporary living expenses. The amount not subject to tax is limited to actual expenses that are over and above normal living expenses.

Gains from sales made by a taxpayer after July 25, 1969, of collections of letters and documents that were created by or for him will be taxed as ordinary income rather than capital gains.

Sales of real property and casual sales of personal property made after May 27, 1969, for a price of more than \$1,000 are subject to new rules in cases when the seller reports his gain in installments extending over two or more years.

The investment credit in most cases ended April 18, 1969, Mr. Machiz said. However, the investment credit is available for property bought, built, or rebuilt under a binding contract entered into before April 19, 1969, or in certain other transitional situa-

tions. The use of accelerated depreciation of real property acquired after July 24, 1969, has been limited, but a 60-month write-off of air or water pollution control facilities has been added for 1969 returns.

Taxpayers concerned with these matters for their 1969 returns may find it helpful to obtain a new publication — "Highlights of 1969 Changes in the Tax Law," IRS Publication 553 — available free from IRS local offices.

All other taxpayers can get their refunds faster by filing now, before the last-minute rush, Mr. Machiz said.

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Capitol Comment
By **Charles McC Mathias**
U.S. Senator

Restoring Environment Will Require Sacrifice

During the past week, the United States Senate's Inter-governmental Relations Subcommittee, headed by Senator Muskie of Maine and including Senator Percy of Illinois and myself, held hearings in Annapolis to investigate the coordination of federal, state and local government programs which deal with water pollution and the environment.

We went to Annapolis not only because it is on the shores of the Chesapeake Bay, which is one of the great national assets and a principal natural resource of the state of Maryland, but also because Annapolis is near the Baltimore Gas and Electric Company's proposed Calvert Cliffs nuclear power plant.

The meeting brought together the views of a large number of Marylanders including Governor Marvin Mandel Representative Rogers C. B. Morton of Maryland's First Congressional District in which the Bay area is located, and former governor J. Millard Tawes, the secretary of Maryland's Department of Natural Resources. We hope to return to Annapolis to hear the testimony of numerous citizens groups who want to testify not only with regard to the Calvert Cliffs Plant, but also as to whether or not the facts and procedures presently available for the study of nuclear power plants are adequate to protect the environment and the public interest. Last week's testimony revealed that by the year 2000, just 30 years away, our need for electric power will have grown so much that it will probably be necessary to have at least ten nuclear power generating plants on the banks of the Chesapeake Bay, each of them twice as big as the projected size of the plant at Calvert Cliffs. So it is necessary to get our house in order now.

In this connection I was heartened by the recent message of President Nixon to the Congress on the nation's environment. The President's 37-point program should be very encouraging to Marylanders. It offers effective steps towards eliminating the vehicular pollution which looms darker every year in the Baltimore-Washington corridor, and seeks substantial funds for recreational development to serve major urban centers. This last request holds great promise for the Potomac River Valley, which includes the C&O Canal, a national historic monument, and other area park projects.

I know that Marylanders will study the President's new plans for financing waste treatment plants and enforcing water quality standards against all polluters. I pledge my efforts so that Maryland will get full benefits from these initiatives as well as full reimbursement for the large State investment to date in water pollution control. We all have to recognize that restoring the environment is not going to be easy, nor inexpensive. It is going to require sacrifice on the part of individuals. I think the country is ready to pay the cost and to make the sacrifice. Now, it's up to Congress to get down to work and provide the framework upon which this new structure to protect the environment can be built.

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YOUR INCOME TAX

EDITOR'S NOTE: This article is one of a series on ways you can save on your income tax returns this year. The articles are written by Henry Block, president of H & R Block, Inc., America's largest tax service.

Small Businessmen And Salesmen Have Tax Similarities

Many small businessmen, salesmen and other taxpayers are tossing away about 10% of their yearly income because they are unaware of the Federal tax laws regarding deductions for the self-employed.

Basically, the self-employed person pays Federal income taxes on the difference between his income and his expenses in earning that income.

Office In Your Home

If you have your office in your home and you keep accurate records of your home operating expenses for utilities, insurance, interest and real estate taxes, you can deduct the proportionate share which goes for your office. For example, if your office occupies 100 square feet in a 1,200 square foot home, your deduction would be 100/1,200, or 8.4% of the home's annual operating expense.

Travel Expenses

The traveling man frequently has few out-of-pocket expenses in pursuing his livelihood. His company usually supplies his car, cash, and credit cards for gas, meals, telephone, entertainment, air and rail transportation, and anything else his business transactions require. However, any traveling expenses for which he is not reimbursed can be claimed as an income tax deduction, providing these expenses are ordinary and necessary to his business. Both the company salesman and the self-employed person must keep records of travel expenses in order to prove their validity, if required, for tax purposes.

Ground Rules Set

The chief problem on deducting travel expense has been caused by those who claim more than their actual expenses in an effort to gain more tax-free income. To curtail this, the 1964 Tax Code established some strict ground rules designed to abolish the method of "estimating expenses".

The Internal Revenue Service allows a percentage deduction for

the use of your car in your business. For example, if you use your car for business one-fourth of the total miles you drive it in a year, you are entitled to deduct a quarter of your total operating expenses. Depreciation of your car can be claimed using the same percentage.

If you paid \$2,900 for your car and determine that you will use it for three years, the car's cost, less its value at the end of three years, can be deducted on your tax returns over three years.

In other words, if the car's value after three years is \$800, the car's cost to you is \$700 a year. Should you use the car in business for 75% of the total mileage it is driven in a year, you could claim a \$525 deduction for each of the three years. If you do not take this depreciation, it is lost forever. And if you sell the car, tax must be paid on all depreciation, whether taken or not.

Mileage Allowance

Persons using their cars in business can deduct 10 cents a mile for the first 15,000 miles and seven cents per mile for all miles over 15,000. A business mileage record, which includes all personal mileage as well, must be kept on a daily or weekly basis. You are allowed to use this method in certain instances even though you are reimbursed for the business use of your car. For example, if your company pays you five cents a mile when you drive your personal car for the firm, you may still deduct the difference. You cannot use this method if you use accelerated depreciation or do not own the car.

Other allowable travel expenses include gasoline, oil and lubrication for a car, fares on trains, planes and ships, and the cost of meals and lodging if away from home overnight.

May Claim Commuting

Commuting expenses can be deducted as traveling expenses if they meet the normal definition of travel "away from home . . . in the pursuit of trade and business". If a person is temporarily assigned to a distant point, his driving or other transportation costs to and from that point can be deductible.

Should an employee be required to divide his working time between two distant cities, and it would not be reasonable for him to move his home to various loca-

tions, his total commuting expense can be deductible.

The phrase "can be deductible" indicates that the travel expense may not be allowed by the IRS. Many taxpayers have been denied certain deduction of travel and commuting expenses, and the details follow a regional pattern. Expenses allowed in Missouri and Washington are denied in Wyoming and North Dakota because of differing interpretations within the IRS of the tax code. A taxpayer with travel expenses as a major deduction should consult with his district IRS office or a qualified tax consultant in his area to determine the local interpretation.

Mixing Business With Pleasure

Business trips can be combined with vacations or other pleasure pursuits. On trips of over seven days when pleasure consumes more than 25 percent of the time away from home, business travel expenses must be allocated to the time spent in business pursuits. If an executive spends 10 days in Los Angeles, but he transacts company business only five of those days, he can only deduct his travel expenses for those five days.

However, if pleasure is involved 25 per cent or less of the time, no such expense allocation is required for a trip of any length of time. Trips of less than seven days involving business to any degree need not be allocated.

Business trips often involve entertainment of customers and clients. The amounts you can deduct for such business entertainment depend on your business goal. If you are working on a deal to sell \$1 million worth of machinery, you can deduct far more entertainment expenses than you could if you were trying to sell \$100 worth of toys.

As with transportation costs, you must be able to prove your business entertainment expenses. You must be able to show the time and place of entertainment, what the entertainment was, and who attended, including their business relationship.

Investment Credit

To encourage new business investments by self-employed people or small businessmen, the 1964 tax code revisions provided for a special credit against taxes when assets were bought. However, under "tax reform" legislation currently before Congress, the investment credit would be repealed for property acquired or constructed after April 18, 1969, subject to a number of exceptions. The credit would continue to apply to property acquired before April 19, 1969.

Basically, this credit is equal to 7% of what is called the "qualified investment" in the asset and depends on the life of the asset. For example, if a new asset's useful life is four or five

years, the 7% investment credit is based upon one-third of the asset's original cost. If the asset's useful life is six to seven years, the credit is based upon two-thirds of cost.

Any asset with a life of more than eight years is 100% qualified. Unused credit can be carried back three years to offset taxes and then carried forward for seven years, thus creating the opportunity for considerable tax savings.

Investment credit is a direct tax reduction, not a deduction such as contribution, interest, taxes and such. For a person in the 16% income bracket, each \$10 in deductions cuts his tax by \$1.60, but \$10 of investment credit reduces his taxes by \$10. Such a tax credit is a whopping 625% more valuable in the lowest income bracket than an equal deduction. Even in the 32% income bracket the investment credit is 312% more valuable.

Therefore, if you acquired or constructed any property or assets prior to April 19, 1969 which might qualify for the investment credit, you would be extremely wise to seek competent tax assistance to determine whether substantial savings are possible in your particular case.

Retirement Deductions

Another valuable deduction is the self-employed retirement deduction. The main qualification is that the taxpayer must be subject to the self-employment tax. A taxpayer who is eligible must set up a retirement plan and have it approved by the IRS. These plans can be complicated and it is usually best to have them set up by a lawyer.

Once established, such a plan can provide the self-employed taxpayer with a perpetual deduction. He may contribute annually to the plan 10% of his earned income or \$2,500, whichever is smaller.

The money in his retirement fund can earn interest, which is taxable. However, this interest will be taxable only when he receives the benefits of his retirement plan. Generally, this will be between the ages of 60 to 70 when his income will probably be lower than at present and therefore taxable at a lower rate.

Income Averaging

Unlike salaried people whose income is relatively steady, the self-employed person often has lean years and fat years. In boom years, self-employed individuals pay excessive taxes because of the graduated tax scale, which does not consider previous lean years. This problem has been eliminated with income averaging over several years, which can bring lower average taxes in those fat years.

Some types of income, like capital gains and gifts or inher-

itances, are excluded, and the exact calculations may require assistance by a qualified tax consultant. However, if a person had more than \$3,000 additional income in one year over 133 1/3% of the annual average income of the four previous years, he can average the increased income and pay less taxes on it than he would if this provision did not exist.

Student Insurance Deadline Near

Maryland Blue Cross and Blue Shield this week reminded students attending school this spring that February 28 is the deadline to enroll in a special, low cost health care protection plan designed for them.

To be eligible for the Blue Cross and Blue Shield Student Program, students 19 through 26 years of age must be registered for at least 12 credit hours in an approved school. No medical examinations or health statements are necessary for membership.

The program, which offers year-round protection on and off the campus, has been chosen by thousands of students in the six years it has been offered. It provides both Blue Cross and Blue Shield hospital and medical care protection similar to that offered regular members.

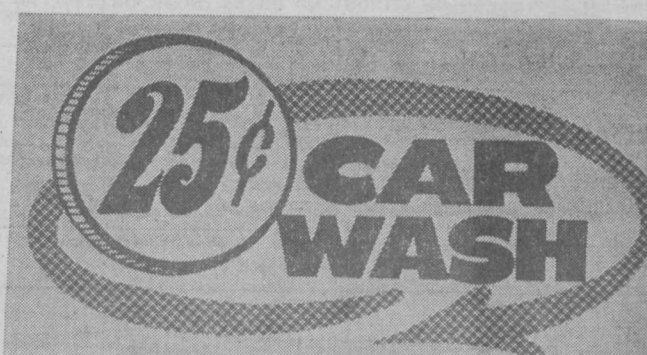
Students attending schools in the state, or Maryland residents enrolled elsewhere, may apply di-

rectly at any of the Maryland Blue Cross and Blue Shield offices.

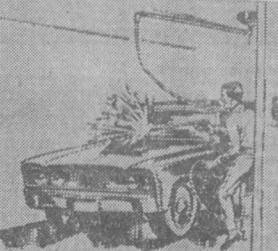
Criticism of others should be avoided until inventory has been taken in your own home.

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- 1966 Marlin 2-Dr. H.T.; Fully Equipped; Extra Clean.
- 1965 Fairlane 500 4-Door, V-8; Auto.; R&H.
- 1965 Mustang 2-Dr. H.T., V-8; 3 Spd.; Floor Shift; R&H.
- 1964 Dodge Dart 2-Dr.; 6 Cyl.; S.S.
- 1964 Ford 9-Passenger Wagon; Fully Equipped.
- 1964 Pontiac 4-Door; Fully Equipped.
- 1964 Ford 4-Dr. H.T., V-8; Auto.; P.S.; Extra Clean.
- 1963 Chevrolet 4-Dr. Wagon, V-8; S.S.; R&H.
- 1963 Ford Galaxie 500 4-Dr. Sdn.; Fully Equipped; Ex. Clean.
- 1967 Chevrolet 1/2-Ton Pickup; 8 Ft. Fleetside Body; R&H.
- 1966 Ford 1/2-Ton Pickup, V-8; 8 Ft. Body; R&H.
- 1960 Chevrolet 1/2-Ton Pickup.

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