

Hold on to identifying papers: they sure count

Have you ever tried to cash a check without identification? Probably you went through endless hassles and might even have gone penniless.

That experience should be enough to impress you—papers are important in your life.

Papers identify who you are and qualify you for a variety of benefits, Dr. Anne Field, professor of human ecology at Michigan State University, points out.

She emphasizes the need for families and individuals to keep their papers in orderly fashion. She points out some things should be kept in a home file and others in a safety deposit box.

ORGANIZING important-paper files should be one of the

first steps for newlyweds setting up housekeeping, Dr. Field continues.

Initially, newlyweds should gather up their valuable papers, she suggests. Get records from parents and bring everything from the two individual lives together.

Remember to change beneficiaries on insurance policies, she continues, and if the bride changes her name, she should make sure the name change is made on her social security records and cars, bank records, driver's license, employment records, car title, stocks and bonds, credit cards, membership cards and identification cards.

For both husband and wife it is important to notify employers of their new marital status because

employee benefits might extend to family members.

After the changes are taken care of and the papers gathered, Dr. Field offers this list of things that should go into a home file:

• Insurance policies: life, automobile, health and accident, property.

• Tax returns: income, real estate, personal property, federal, state, local. Keep tax returns for at least six years.

• Bank statements, deposit slips, check stubs, canceled checks. Keep these at least three years and six years if used as evidence in tax deductions.

• Guarantees and warranties. Write the date and place of purchase on the guarantee or warranty and note the type and date of

any repairs and the name of the repair person.

• Receipts, receipted bills and annual statements of investment earnings. Keep six years, especially if you use them for income tax purposes.

• Social security stubs. The stub will help you get a duplicate if you should lose your social security card.

• Copy of your will.

• Records of income and expenditures.

• Household inventory. A list of your household goods is useful in determining insurance claims in case of fire or theft. It is also helpful when you're trying to decide how much property insurance you should carry.

• Health records.

• Employment records of both husband and wife. They may be needed to obtain all the retirement and other benefits of employment.

• History of income, income tax, social security and other payments.

• Keys. A file folder containing well-marked envelopes with a key sealed inside will eliminate the problem of lost keys.

• Education records.

• Reference materials. Information on appliances, home furnishings, insurance, etc.

• List of family advisers: lawyer, executor of will, banker, insurance agents.

• List of items kept in safety deposit box and billfold, particularly numbers from charge cards.

When organizing the home file, Dr. Field adds that the newlyweds might like to gather up important dates in each family and keep a list of them. "They won't have their

mother around to remind them about their grandmother's birthday for instance," Dr. Field says, "so they should start up their own family date book."

She also suggests that the newlyweds keep the file off in a corner close to an area where they can sit down and write. The situation should be convenient and easily turned into a "family office."

Items to be kept in the safety deposit box include birth certificates, marriage certificate, divorce records and death certificates.

"If you don't have these, contact the vital statistics division State Department of Health, or your county clerk of court," Dr. Field advises.

Citizenship papers, passports, U.S. savings bonds, stock and bond certificates, duplicate copy of household inventory and military service records should also go in the safety deposit box.

Heidi's Salon opens 3rd shop



Heidi Branscheau and her third salon in Orchard Mall

Institute names board members

Officers and board members of the Masonry Institute of Michigan, Inc. were recently announced.

Clarence D. Gleason of Lathrup Village, president of Clarence Gleason, Inc., New Hudson, was re-elected president of the masonry institute.

Frank Soave of Orchard Lake, J.

R. Snyder Co. Inc., Novi, was elected vice president.

Winning election to the board of trustees for the first time were Francis Costello of Southfield, Monte Costello, Inc., Southfield, and Joel Lutz of West Bloomfield, Kanfer Construction Co., Oak Park.

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30 days to appeal tax adjustment

The IRS agent has gone over your tax return thoroughly. You have provided all the records available to answer his questions. Some matters have been discussed and resolved, but others still remain unresolved.

The agent now completing his work papers before you leaves you with a 30-day notification in your records or your comments to allow some items claimed on your return under the law.

Therefore, he will write up a proposed adjustment to the tax due, and you will have 30 days from the time you receive notice of these proposed changes to determine whether you want to appeal and if you do, which appeal route to take.

You may not realize it at the moment, but if you choose to appeal the agent's findings in the audit, the procedures open to you have been simplified where the amount of tax in dispute is \$2,500 or less. Both the IRS and the tax court have made special provisions for these smaller tax cases to allow citizens to present their position properly without unnecessary difficulty.

IN THE ADMINISTRATIVE appeals of the IRS, for example, the taxpayer with \$2,500 or less in dispute may go through two levels seeking a mutual agreement without having to make a written protest.

The levels are a District conference and a conference with the regional IRS Appellate Division.

If, at the end of your IRS office audit, you disagree with the proposed adjustments of the examining officer, you may request an immediate conference with the examiner's supervisor, and if it is possible, you will have an opportunity to talk over the facts, the law, and the arguments upon which you rely.

However, if an immediate conference cannot be arranged, you will receive a copy of the examining officer's report along with a letter explaining the appeals process.

If you wish, you may have someone either represent or accompany you at the district or the appellate conferences. Such representation

may come from any attorney, certified public accountant or individual enrolled to practice before the IRS. These persons may represent you in your absence at any or all of the meetings in the appeals process.

BOTH LEVELS of appeal within the IRS offer the opportunity for a resolution of the disagreement to be reached. About 98 percent of all cases taken through this process are settled by mutual agreement.

Taxpayers who do not resolve the dispute at the appellate conference or who do not request such a conference may petition the U.S. Tax Court. Here again provisions are made for smaller tax amounts in dispute, although the amount must be \$1,500 or less for one to be eligible for this special tax court procedure.

Additionally, at any point in the appeals process you may pay the tax proposed by the examiner and then file a claim for a refund. If that claim is disallowed by the IRS or not acted on within six months, you will then have the opportunity to file a suit in a U.S. District Court or in the court of claims.



Go swimming with Christian Dior. He designed this elegant cabana set, in polka dots with a lot of dash. The shirt top has two pockets and epaulettes, comes in crisp polka dots that match the swimming trunks. The top is \$16, the trunks are \$14, and both come in sizes S,M,L,XL. Tres nifty sur la page, n'est ce pas?

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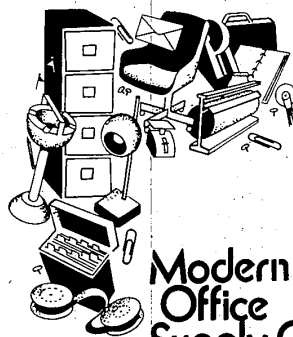
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