



North Anderson, already the pride of every man who has bought or lives in that section, will soon be the pride of all Anderson.

Eleven new homes, representing an expenditure of \$38,000.00, have been built or are under construction—and all modern in every way.

\$25,000 has been spent for permanent improvements, such as car lines, sewer, water, lights and club house.

North Anderson has established a social prestige of which any section might be proud—AND ALL THIS IN EIGHT MONTHS.

### HOW INCOME TAX HAS TO BE PAID

#### Form 1,040 Must Be Filled Out and Filed by March 1.

#### ELABORATE INSTRUCTIONS.

United States Treasury Department Furnishes Information in Computing Incomes and Making the Deductions Which the Law Allows—Warns of Penalties.

The long heralded blank form to be used by individuals required by the new income tax law to make an annual return of their net annual income has been issued at the treasury department. It is known as form 1,040 and must be used in accordance with "instructions." The latter follows:

1. This return shall be made by every citizen of the United States, whether residing at home or abroad, and by every person residing in the United States, though not a citizen thereof, having a net income of \$2,000 or over for the taxable year and also by every nonresident alien deriving income from property owned and business, trade or profession carried on in the United States by him.
2. When an individual, by reason of minority, sickness or other disability or absence from the United States, is unable to make his own return it may be made for him by his duly authorized representative.
3. The normal tax of 1 per cent shall be assessed on the total net income, less the specific exemption of \$2,000 or \$4,000, as the case may be. For the year 1913 the specific exemption allowable is \$2,000 or \$3,333, as the case may be. If, however, the normal tax has been deducted and withheld on any part of the income at the source or if any part of the income is received as dividends upon the stock or from the net earnings of any corporation, etc., which is taxable upon its net income such income shall be deducted from the individual's total net income for the purpose of calculating the amount of income on which the individual is liable for the normal tax of 1 per cent by virtue of this return.
4. The additional or super tax shall be calculated as stated.
5. This return shall be filed with the collector of internal revenue, for the district in which the individual resides if he has no other place of business, otherwise in the district where he has personal place of business; or in case the person resides in a foreign country, then with the collector for the district in which his personal business is carried on in the United States.
6. This return must be filed on or before the 1st day of March, succeeding the close of the calendar year for which return is made.
7. The penalty for failure to file the return within the time specified by law is \$20 to \$1,000. In case of refusal or neglect to render the return, the collector has authority to assess the tax, and in case of absence 50 per cent shall be added to amount of tax assessed. In case of false or fraudulent return 100 per cent shall be added to such tax, and any person guilty by law to make, render, sign or verify any return who makes any false or fraudulent return of income shall be liable in default or evasion of the assessment required by the collector to be made when guilty of a misdemeanor and shall be fined not exceeding \$2,000 or be imprisoned not exceeding one year or both, at the discretion of the court, with the costs of prosecution.

#### An Extension of Time.

8. When the return is not filed within the required time by reason of sickness or absence of the individual an extension of time not exceeding thirty days from March 1 within which to file such return may be granted by the collector, provided an application therefor is made by the individual within the period for which such extension is desired.

9. This return, properly filled out, must be made under oath or affirmation. Affidavits may be made before any officer authorized by law to administer oaths. If before a justice of the peace or magistrate not using a seal a certificate of the clerk of the court as to the authority of such officer to administer oaths should be attached to the return.

10. Expenses for medical attendance, store accounts, family supplies, wages of domestic servants, cost of board, room or house rent for family or personal use, not expenses that can be deducted from gross income. In case an individual owns his own residence he cannot deduct the estimated value of his rent. Neither shall he be required to include such estimated rental of his home as income.

11. The farmer in computing the net income from his farm for his annual return shall include as income received for produce and animals sold and for the wool and hides of animals slaughtered, provided such wool and hides are sold, and he shall as purchaser of the animals sold or slaughtered during the year. When animals were raised by the owner and are sold or slaughtered he shall not deduct the cost of such expenses or loss. He may deduct the cost of any farm products, live stock, etc. In deducting expenses for repairs on farm property the amount actually expended for such repairs during the year for which the return is made. The cost of replacing tools or machinery is a deductible expense to the extent that the cost of the new articles does not exceed the value of the old articles.

12. In calculating losses only such losses as shall have been actually sustained and the amount of which has been definitely ascertained during the year covered by the return can be deducted.

13. Persons receiving fees or honoraria for professional or other services, as in the case of physicians or lawyers, should include all actual receipts for services rendered in the year for which return is made, together with all unpaid accounts, charges for services or contingent income due for that year if good and collectible.

#### Deduction of Bad Debts.

14. Debts which were contracted during the year for which return is made, but found in said year to be worthless, may be deducted from gross income for said year, but such debts cannot be treated as worthless until after legal proceedings to recover the same have proved fruitless.

15. A carry forward of the amount of a debt contracted prior to the year for which return is made, which included as income in return for year in which said debts were contracted, and such debts shall subsequently prove to be worthless, they may be deducted under the head of losses in the return for the year in which such debts were charged off as worthless.

16. The United States pensions shall be included as income. 17. Estimated advance in value of real estate is not required to be reported as income unless the increased value is taken up on the books of the individual as an increase of assets. 18. Costs of suits and other legal proceedings arising from ordinary business may be treated as an expense of such business and may be deducted from gross income for the year in which such costs were paid. 19. An unmarried individual or a married individual not living with wife or husband shall be allowed an exemption of \$2,000. When husband and wife live together they shall be allowed jointly a total exemption of only \$4,000 on their aggregate income. They may make a joint return, both subscribing thereto, or, if they have separate incomes, they may make separate returns, but in no case shall they jointly claim more than \$4,000 exemption of their aggregate income. 20. In computing net incomes there shall be no deduction for the compensation of all officers and employees of a state or any political subdivision thereof, except when such compensation is paid by the United States government.

year in which such debts were charged off as worthless.

21. Amounts due or accrued to the individual members of a partnership from the net earnings of the partnership, whether apportioned and distributed or not, shall be included in the annual return of the individual.

22. Estimated advance in value of real estate is not required to be reported as income unless the increased value is taken up on the books of the individual as an increase of assets.

23. Costs of suits and other legal proceedings arising from ordinary business may be treated as an expense of such business and may be deducted from gross income for the year in which such costs were paid.

24. An unmarried individual or a married individual not living with wife or husband shall be allowed an exemption of \$2,000. When husband and wife live together they shall be allowed jointly a total exemption of only \$4,000 on their aggregate income. They may make a joint return, both subscribing thereto, or, if they have separate incomes, they may make separate returns, but in no case shall they jointly claim more than \$4,000 exemption of their aggregate income.

25. In computing net incomes there shall be no deduction for the compensation of all officers and employees of a state or any political subdivision thereof, except when such compensation is paid by the United States government.

The blank spaces to be filled in form 1040 cover three pages. The spaces on the first page of form 1040 are to be filled only after entries have been made on the other two pages, but this is because the first page is a summary of totals on the other pages and based upon the calculations that must be made in filling out the other pages. The second page of form 1040 is arranged so as to add the individual in making return of his "gross income."

#### Description of Income.

The individual's income is to be described as follows:

1. Total amount derived from salaries, wages or compensation for personal service of whatever kind and in whatever form paid.

2. Total amount derived from professions, vocations, businesses, trade, commerce or sales or dealings in property, whether real or personal, growing out of the ownership or use of or interest in real or personal property, including bonds, stocks, etc.

3. Total amount derived from rents and from interest on notes, mortgages and securities (other than reported on lines 1 and 2).

4. Total amount of gains and profits derived from partnership business, whether the same be divided and distributed or not.

5. Total amount of fixed and determinable annual gains, profits and income derived from interest upon bonds and mortgages, or of trust or other similar obligations of corporations, joint stock companies or associations and insurance companies, whether payable annually or at shorter or longer periods.

6. Total amount of income derived from coupons, checks or bills of exchange or in payment of interest upon bonds issued in foreign countries and upon foreign mortgages or like obligations (not payable in the United States), and also from coupons, checks or bills of exchange for or in payment of any dividends upon the stock or interest upon the obligations of foreign corporations, associations and insurance companies engaged in business in foreign countries.

7. Total amount of income received from fiduciaries.

8. Total amount of income derived from any annuities, whether specified or entered elsewhere on this page.

All of the above income that may have been deducted and withheld at the source is to be itemized in one column, and all of the above on which the tax has not been withheld at the source is to be shown in a separate column. The aggregate of these columns must be added to the total amount of income derived from dividends on the stock or from net earnings of corporations, joint stock companies, associations or insurance companies subject to the tax, and the result will be designated as the "total gross income."

The third page of the blank form is arranged so as to indicate the "general deductions" to be allowed to the individual.

#### General Deductions.

1. Amount of necessary expenses actually paid in carrying on business, but not including business expenses or partnerships and not including personal, living or family expenses.

2. All interest paid within the year on personal indebtedness of the taxpayer.

3. All national, state, county, school and municipal taxes paid within the year, not including those assessed against local benefits.

4. Losses actually sustained during the year incurred in trade or arising from fire, storms or accidents and not compensated for by insurance or otherwise.

5. Debts which have been actually ascertained to be worthless and which have been charged off during the year.

6. Amount representing a reasonable allowance for exhaustion, wear and tear of property arising out of its use or employment in business, not to exceed in the case of timber 5 per cent of gross value at the time of the output for the year for which the computation is made, but no deduction is to be made for any amount of expense of restoring property or making good its exhaustion for which allowance is or has been made.

After having ascertained his "gross income" and the amount of the "general deductions," as thus outlined, the individual would make these entries on the front page of form 1040, subtract the "general deductions" from the "gross income," thereby ascertaining the "net income." From this "net income" must be eliminated those deductions and exemptions allowed in computing the income subject to the normal tax of 1 per cent:

1. Dividends and net earnings received or accrued of corporations, etc., subject to the tax.

2. Amount of income on which the normal tax has been deducted and withheld at the source.

3. Specific exemption of \$2,000 or \$4,000 as the case may be.

When these deductions have been made from the "net income" the result is ascertained as the "taxable income" on which the normal tax of 1 per cent is to be calculated. When the net income exceeds \$20,000 the additional tax must be calculated according to form 1040. The addition of the total "additional" or "super" tax to the total "normal" tax of 1 per cent will give the total tax liability.

### VARIOUS DIRECTORS MET YESTERDAY

#### Officials of Three Prominent Companies Held Sessions During the Day

Yesterday was a busy day with the Anderson county people who were fortunate enough to own stock in any one of several of the prominent business enterprises of the city. Three meetings of stockholders and directors were held at various hours during the day.

The annual meeting of the stockholders of the Farmers & Merchants bank was held in the office of the president, at which time business of importance was discussed and given attention. The statement of the condition of the bank at the close of business on December 31 was read and was decidedly pleasing in every respect to all stockholders. It was found that the affairs of the institution were in splendid shape, owing no money, having no bills payable or re-discounted and enjoying a fine line of deposits. The following directors were chosen at this meeting for the ensuing year: Capt. E. A. Smyth, T. C. Jackson, N. B. Spilvan, G. E. Watson, J. J. Major, H. A. Orr, J. D. Hammett and J. R. Vandiver. Following the meeting of the stockholders the directors at once went into session and selected the following officers for the next year: J. R. Vandiver, president; N. B. Sullivan, vice-president; E. P. Vandiver, cashier; J. L. Brownlee, assistant cashier.

Another meeting of interest held yesterday was that of the stockholders of the Farmers Loan & Trust Company, which took place in the office of the president of the Farmers & Merchants Bank. The president made his annual report which showed the condition of the business at the close of the year. This report demonstrated the fact that the business of the concern during the last year had been more than good in every sense of the word and it was most gratifying to the stockholders of the institution. The following directors were selected to serve during the ensuing year: J. R. Vandiver, J. B. Douthitt, Dr. J. C. Harris, R. G. Witherspoon, William Laughlin, J. J. Majors, Foster L. Brown, G. W. Evans. The directors then went into session and selected as officers of the institution for the next year the following: J. R. Vandiver, president; G. W. Evans, vice-president; E. P. Vandiver, cashier; J. L. Brownlee, assistant cashier.

The third meeting of the day to be held in the office of the president of the Farmers & Merchants Bank was that of the directors of the Anderson

Phosphate & Oil Company. This meeting, however, was entirely of a routine nature. A number of matters relative to the conduct of the business came up for discussion and received attention. Among the directors present at the meeting were: J. R. Vandiver, Capt. E. A. Smyth, D. A. Ledbetter, J. J. Majors and N. B. Sullivan.

#### DO WE? WE DO.

At least 150 Andersonians left for Greenville Monday night on special cars to witness play "Within the Law", which was presented in that city last night. The seats for that play were sold at an average price of about \$1.75 each, so it may be seen that, in the neighborhood of \$250 for seats alone and about \$125 for interurban fare, making a total of about \$375 left Anderson yesterday for a play in a neighboring city. Think of it. Andersonians spent \$500 yesterday to see a first class play in Anderson's competitive rival!

Do we need an opera house?

SEED CORN AND COTTON SEED— If we should not have what you require make known your wants—perhaps we can get it for you at a better price.

Furman Smith—The Seedman. PHONE 464.

ORDERS TAKEN NOW FOR THE FOLLOWING: Eggs and day old chicks. Ruff Plymouth Rock—Prize winning stock in Augusta, Atlanta, etc. Fawn Indian Runner Ducks (winners at Belton and other fairs). Pekin Ducks—From prize winners. Bronze Turkeys—Pure or also crossed with Virginia wild turkeys. Young Cockerels Caplone so can carry all chicks given them. Will gladly answer all inquiries.

D. C. HOLLAND, Anderson, S. C.

### COTTON SEED

Redding's improved Cleveland Big Boll Grown by B. J. Smith; large bolls fifty five to the pound—very productive; seed selected with care—price \$1.50 per bushel.

Furman Smith, Anderson, S. C.

#### Talk of the Town

\$15.00

Gold Dust Plate

\$12.50

\$5



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#### AVOID INDIGESTION

Digestion begins in the

MOUTH. Good Teeth

are essential to Good

Health.

Our Special Prices:

Plates . . . . . \$5.00 up

Crown and Bridge

Work . . . . . \$5.00

Painless Extraction. 50c

DR. H. R. WELLS & CO.

WHEN YOU WANT TO ENJOY

## A Square Meal

COME AND SEE US THE BEST OF EVERYTHING

in the

### BEST STYLE

Special Orders a Specialty

Our Motto

PROMPTNESS and EFFICIENCY

## The Elite Cafe

N. Main St. Anderson, S. C.

When you think of coal  
Think of Palmetto  
Block

When you think of Palmetto Block

Think of Sloan

When you think of Sloan

Think of Phone No. 271.

### SALTS OF BACKACHE AND KIDNEYS HURT

Drink lots of water and stop eating meat for a while if your bladder troubles you

When you wake up with backache and dull misery in the kidney region it generally means you have been eating too much meat, says a well-known authority. Meat forms uric acid which overworks the kidneys in their effort to filter it from the blood and they become sort of paralyzed and cloggy. When your kidneys get sluggish and clog you must relieve them, like you relieve your bowels, removing all the body's urinous waste, else you have backache, sick headache, dizzy spells, your stomach sour, tongue is coated,

and when the weather is bad you have rheumatic twinges. The urine is cloudy, full of sediment, channels often get sore, water, scalds and you are obliged to seek relief two or three times during the night.

Either consult a good reliable physician at once or get from your pharmacist about four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to clean and stimulate sluggish kidneys, also to neutralize acids in the urine so it no longer irritates, thus ending bladder weakness.

Jad Salts is a life saver for regular meat eaters. It is inexpensive, cannot injure and makes a delightful, effervescent lithia-water drink.

FOR THE HONOR OF THE SALTON SCHOOL, the people of the Six-and-Twenty community will give an over-summer and box party on the night of Saturday, January 24, at the home of Andrew W. Pickens. Everybody is invited to attend.

Thirty acre field of Cotton on farm of W. H. Tolison, Piedmont, S. C., raised by UNION GUANO COMPANY'S Fertilizer. Mr. Tolison is one of the thousands of satisfied customers using these Fertilizers. Ask your dealer for our goods and accept a substitute.

A better Fertilizer will produce a better crop. "UNION BRANDS" have demonstrated to many of the largest planters in your own county their superior "crop producing" qualities.

For Sale by  
Hudgens & Bagdale, Pelzer.  
Bennett Mercantile Co., Kasley.  
P. F. Cox, Greenville.  
and many other dealers in Anderson, Greenville and Pickens counties. For representative at Anderson, Mr. R. T. Burris or address UNION GUANO COMPANY.

Hampton Mercantile Co., Piedmont.  
Victor Mercantile Co., Williamston.  
J. B. Douthitt, Sandy Springs.

Belton Mercantile Co., Belton.  
Empire Mercantile Co., Williamston.

Further information write our representative, Winston-Salem, N. C.