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#### FOR AD RATES & INFO 727-484-7488 · info@monthly-media.com

**OFFICE HOURS** Monday thru Friday 9:00 a.m. to 12 p.m. 1:00 to 5:00 p.m. PARK OFFICE 3113 S.R. 580 Safety Harbor, FL PARK MANAGER Karen Barker 725-1811

Website: <u>www.amberglades.com</u> amberglades@mailll.com

#### AMBER GLADES HOA MEETING IS 1ST TUESDAY OF THE MONTH.

#### **Corporation Directors**

President & Complaints	Norm Goldberg	#366	215-913-4877
Vice-President		#140	609-576-3503
Secretary		#242	313-410-9575
Treasurer	Pat Peterman	#205	618-960-9284
ML Faiola	.Corporate Director	#13	443-624-0342
Tom Flood	.Corporate Director	#33	773-882-3423
AnnMarie Tiernan	Corporate Director	#57	510-919-1079
The next HOA Board M	leetings will be March	n 2, 2022 and A	April 5, 2022

All HOA members are invited to attend the HOA meetings. There is a question-andanswer session after the regular meeting of the board. The meeting is held in the Clubhouse. Beginning in January 2022, dues are due at the rate of \$15.00/year. Dues must be paid prior to attending HOA meeting.

#### AMBER GLADES SOCIAL COMMITTEE MEETING IS THE 1ST WEDNESDAY OF THE MONTH

#### 2021-2022 AMBER GLADES SOCIAL COMMITTEE

Chairperson	Liz Johnson	#263	618-791-6555
Co-Chairperson	Linda Bearley	#6	618-709-3388
Secretary	Barb King	#220	614-519-8445
Treasurer	Brenda Dreier	#40	727-260-7063
Entertainment	Hazel Holliday	#354	440-225-1765

The next Social Committee Meetings will be held March 3, 2022 and April 6, 2022









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### **Note from The HOA Board of Directors**

**D**lease take a few minutes to review the information below. The HOA would like to keep all residents abreast of updates/changes within your community –

- We are excited to share our first meeting with Deputy Skipper from the Pinellas County Sheriff's Dept., Night Watch Program was held on February 10th. The topic was Intro to Neighborhood Watch & Burglary Prevention (and reporting suspicious incidents). This program was informative and educational and welcomed to all residents within our community. Please keep an eye out for our next meeting. The next date Deputy Skipper will be here will be posted on AG Facebook page and posted at our clubhouse. All residents are welcomed and encouraged to join us for any meeting held under the Night Watch Program. The meetings will be educational for each resident, we encourage your attendance.
- Lautrec is currently evaluating if a Pickle ball court is something that can be offered within our community. We will continue to keep you informed as information is shared with the board.
- AG Management and Lautrec continue to evaluate the on-street parking. Additional information will be provided as it is shared with the board.
- Management confirmed that pursuant to the Prospectus, all vehicles are to park in assigned parking areas, including golf carts.
- Community sidewalks will continue to be repaired or replaced on an as-needed bases.
- Management to install an additional electrical outlet near the fire pit behind the clubhouse. If you haven't had an opportunity to visit the fire pit, take some time to enjoy a warm fire and a few roasted marshmallows.

If your dues for 2022 hasn't been paid, there is still time. Please reach out to Patty Peterman to make your \$15 payment. Our next board meeting is scheduled on Tuesday, March 2nd at 7p.

Management continues to review and investigate situations and reminds residents to contact the AG office with individual concerns so that they may take appropriate action in a timely manner.

"You have not lived today until you have done something for someone who can never repay you." – John Bunyan



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## **OTHER BOARD NOTES:**

Prospectus is approved. Also, residents should be ever aware when parking in the street and make sure no one is parked directly across from them on the other side of the street making the road too narrow for emergency vehicles or others to pass through. If we can avoid doing this, we can avoid going to one-way parking on crowded streets.

**<u>COMPLAINTS</u>**: There are still many complaints about dogs. Dogs MUST be on a leash no longer than 6 ft. and are not allowed in the pool or island area. It is State Statute that you must clean up after your dog (even after dark when you think no one is looking.) There have also been complaints about cats running around in the park.

**NOTE:** The Amber Glades Community Police Officers are from Pinellas County Sheriff's Office. If there is an <u>EMERGENCY</u>, please call 911. If it is a non-emergency, please call 727-582-6200.



March 2nd Social Club Meeting 7 p.m. March 5th Scavenger Hunt March 13th Irish Breakfast 9 a.m. March 27th Residents Dinner

### **SCAVENGER HUNT AND HOT DOG ROAST**

Saturday, March 5th, Clubhouse Parking Lot, Registration Starts at 3:30 pm Clues given out at 4:00 pm



You have until 5:00 pm to return with your items. \$3.00 gets you a hot dog, chips and drink.



BRING BACK ALL OF THE ITEMS AND YOURS IS FREE !!

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#### Attention: Manufactured /Mobile Home Owners



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### **RESIDENTS DINNER**



Sunday, March 27th, 4:00 pm Catered by Saint Pizza/Saint Gourmet

Menu: Choice of Pulled Chicken or Pulled Pork Baked Beans, Slaw Soda/Water/Dessert



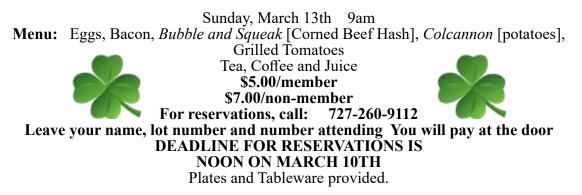
#### THIS IS FOR RESIDENTS ONLY – GUESTS NOT ALLOWED

There is <u>NO</u> Cost but you must place orders by Wednesday, March 23rd by calling Liz Johnson (618) 791-6555 Or Linda Bearly (618) 709-3388

This is dine-in only (except for homebound residents), so if you want to take your order to go, you must bring your own containers.

#### **DEADLINE FOR PLACING ORDERS IS WEDNESDAY, MARCH 23RD.**

#### **IRISH BREAKFAST**



#### WELCOME COMMITTEE NEWS – New Residents

- James Ferguson, #104
- Rhonda & Richard Belinc, #112
- Joseph & Deborah Estockk #265
- Vickie Scott, #302,
- John Hughes, #331







## SUNSHINE COMMITTEE NEWS

e need your help in knowing if someone is sick or has a loss in their family. Please call Dawn with that information so she can get a card out to them. You can call her at 727-797-1133.

## **KOFFEE KLATCH**

offee Klatch is every Tuesday at 9:00 am. at the Clubhouse. Coffee will be free, but goodies (Donuts, Muffins, or Coffee Cake) are \$1.00. Please join us for a fun hour of worldly chatter and banter

## BUNCO

e are once again playing Bunco in the Clubhouse on Tuesdays at 1:00 p.m. Cost to play is \$2.00. For more information, contact Beverly Whitstine, Lot 27, 727-796-7861.

## HORSES BOARD GAME

The board game Horses is Thursday nights at 6:30 pm. If you aren't familiar with the game, it is easy to learn and everyone is welcome. Players should bring those nickels and dimes to play the game. For more information, contact Beverly Whitstine, Lot 27, 727-796-7861.

## CRAFTS.....TUESDAYS.....10 A.M.

ome join this group and work on your project together. Knitting, crocheting – anything you have going. They like new ideas and enjoy chatting as they work away.

 $\underline{COLORING}$  – Coloring is Tuesdays at 11 am and Thursdays at 1 pm. All are welcome and if you don't color ,but do painting or other art forms or just want to watch us and visit, please come on up. If you don't have coloring supplies, we will provide you with them. You are welcome to bring a sack lunch.

## **BRAIN FREEZE STATION**

ce Cream novelties will continue to be sold for \$1.00 before each Social Club Meeting. Stop by for a treat between 6-6:45 pm. In March this takes place on Wednesday, March 3, 2022.

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## **BINGO MARATHON**

The Annual Bingo Marathon will be held on Monday, March 14, 2022 beginning at 3:00 pm. Doors will open at 1:30 pm. Cost is \$25/person and this covers all paper and a light meal between the two sessions. To register call Carolyn Medves at 669-8625.

## FOOD DRIVE NEWS

e are still picking up food pantry items every Saturday at 12 noon. If you have any questions, contact Liz Johnson, (618) 792-6555.

## DID YOU KNOW?????????

There is an ice machine in the laundry room and all residents **KNOW** are welcome to take ice if needed. However, you cannot use

**L** all the ice in the machine at one time. You are welcome to fill small containers, but we need to have available ice for social functions.

**COMMUNITY KITCHEN**: Many of our residents are unaware of what a beautiful kitchen we have! The Community Center, including the kitchen facilities are available to you, with a deposit to the office, as long as it is not reserved for another function. All we ask is that you leave it as clean as it was when you began your activity. Please contact the office to reserve the Community Center and all its amenities 727-725-1811 (Samantha) or email at amberglades@mail.com

WALKERS AND WHEELCHAIRS: We have walkers and wheelchairs available for our Amber Glades community to borrow whenever needed, but we are in need of gently used wheelchairs and walkers to replace some of our aging ones. Please do not drop off any item you wish to donate. If you will please contact Liz Johnson at 618-791-6555 or Linda Bearley at 618-709-3388 and we will arrange to get them from you. If you are in need of either of these items you can also contact Linda or Liz. Thank you!

**PARK MAIL BOXES** – When delivering handouts, we cannot put them in your regular US Mail Box. Because of this, we ask that all residents have some sort of basket or box labeled Park Mail that we can put flyers in about upcoming events and changes. These boxes should be where volunteers can easily access them. If you have questions or need help with getting a box, please contact Pat Peterman at 618/960-9284 or patt74429@yahoo.com – thank you! (We will no longer leave leaflets or Media Guides at those homes with no Park Box.)







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AMBER GLADES ADVOCATE MARCH, 2022 N

Pineapples take 2 years to grow?

It is physically impossible for pigs to look up into the sky?

The word 'queueing' is the only English word with five consecutive vowels?

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Florida Dermatology & Skin Cancer	727-446-6217
DENTIST	
J. Timothy Doerner	727-361-2911
DOCTOR - INTERNAL MEDICINE	
Dedicated Senior Medical	727-914-9000
ELECTRICAL CONTRACTOR	
Boss Electric Corp	727-791-1308
Haseney Electrical Services, Inc	727-441-8434
Palm Harbor & Dunedin Electric	. 727-773-1622
ESTATE SALES	
BNG Treasures	727-484-0146
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Gun Trader Den	727-430-9424
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S&M Hardwood	727-623-9842
FLOOR REPAIR Flatworks	
Flatworks	727-431-6875
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Perfect Repair & Construction Inc	727-539-0852
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Coastal Cremations	727-645-6975
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Performance Handyman Services	727-619-3304
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#### **MEDICAL AIDS**

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Mobile Home Depot, Inc.	727-849-4900
MOBILE HOME WASH/WAX	
Gulf Coast Power Washing LLC	777 002 3800
Heller's Mobile Home Washing	707 702 1466
ORGANIZATIONS	
	707 500 7500
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Koffee Crafts

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10       11       12       13       11       15       16         17       18       19       20       21       22       23         24       25       26       27       28       29       30		Bunco HOA M 7:00 J
6	7 Water Aerobics 12 noon Bingo 6 pm	Koffee Crafts Colorir Bunco
13 Irish Breakfast 9 am	14 Water Aerobics 12 noon Bingo 6 pm	Koffee Crafts Colorir Bunco
20 First Day of Spring	21 Water Aerobics 12 noon Bingo 6 pm	Koffee Crafts Colorir Bunco
27 Resident Dinner 4 pm	28 Water Aerobics 12 noon Bingo 6 pm	Koffee Crafts Colorir Bunco

## **Amber Glades**

uesday	Wednesday	Thursday	Friday	Saturday
Klatch 9arh 10 am ıg 11 am	2 Water Aerobics 12 noon	3 Prayer Grp 10 am	10 am	5
1 pm leeting pm	Brain Freeze 6pm Social Club Mtg 7:00 pm	Coloring 1 pm Horses 6:30 pm	Water Aerobics 12 noon	Food Donation Pickup 12 noon Scavenger Hunt 3:30 pm
8 Klatch 9am 10 am 1g 11 am 1 pm	9 Water Aerobics 12 noon	Prayer Grp 10 a₩ Coloring 1 p;m Horses 6:30 pm Last Day for Irish Brkfst Reserv.	11 Line Dancing 10 am Water Aerobics 12 noon	12 Food Donation Pickup 12 noon
15 Klatch 9am 10 am ng 11 am 1 pm	16 Water Aerobics 12 noon	17 Prayer Grp 10 am Coloring 1 pm Horses 6:30 pm St. Patrick's Day	18 Line Dancing 10 am Water Aerobics 12 noon	19 Food Donation Pickup 12 noon St. Pat's Day Dance 7-10 pm
22 Klatch 9am 10 am ng 11 am 1 pm	23 Water Aerobics 12 noon Last Day for Res. Dinner Reserv.	24 Prayer Grp 10 am Coloring 1 pm Horses 6:30 pm	25 Line Dancing 10 am Water Aerobics 12 noon	26 Food Donation Pickup 12 noon
29 Klatch 9am 10 am ng 11 am 1 pm	30 Water Aerobics 12 noon	31		









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### AMBER GLADES FACEBOOK PAGE

Glades Facebook page. Pictures of events are posted here by Glades Facebook page. If you are a resident of Amber Glades, you can also join the Amber Glades Market Place facebook page buy and sell items.

### **GREETINGS FROM THE PLANT LADY**

Greetings plant lovers. This month we're going to talk about kitchen gadgets and how they keep plants healthy. Grab an apple corer to fertilize your potted plants. It's perfect tool for making holes in the soil. Poor a few granules of slow release fertilizer into the hole where the roots will be able to reach it easily. Then it's good to overwater. Never fertilized dry plants They need water in order to move the fertilizer up to the roots - without water, fertilizer can come into direct contact with roots burning them and potentially killing the plant. Water the plants thoroughly before and after adding.

<u>Four ways to winter proof plants</u>. Even indoor plants like to hibernate a bit in the winter. Switch to this easy care schedule to keep them lush and healthy

- 1. Don't bother fertilizing house plants unless they are in bloom or actively growing. They generally don't get enough light or warmth in the winter to do either.
- 2. Cut back on watering. With less growth, plants need less water. Let the soil dry out between drinks.
- 3. Group plants together to boost humidity and protect them from dry, indoor heat.
- 4. Consider setting plants in a pan filled with pebbles and a little water to generate more humidity.

Drop the temperature for long lasting flowers. No one likes to sleep in a hot, sticky room. Neither do plants. Lower your thermostat when you go to bed, and you'll mimic what happens in nature, a 10° drop after dark.

It seems like we're going into a rainy season, so beat the spring rush with planting now. Spread out gardening chores by putting your annual seeds in the ground in the fall, same time as you plant bulbs. And just before rainy season in a warm climate, or right after the first frost if in your area. We're lucky to be in a warmer area. You'll enjoy colorful surprise in the spring when it's sprouting time. Annual poppies, pansies and Larkspur are good candidates for fall sewing.

Save your money with self seeding annuals. You don't buy new bushes for your yard every year. Why spend money for new flowers? You can enjoy long lasting, colorful flowers year after year when you pick annuals that seed themselves. Choose popular varieties like bachelors button zinnias, and impatiens and you'll get blooms anew every year with hardly any effort on your part. Let the generous self sewers drop the seeds, and you'll find a clump of flowers near the original plant next year. You can also transfer any volunteer seedlings to a new location once they develop three sets of leaves. Or collect the seeds hiding behind feeding flowers, keep them in an envelope in the refrigerator until planting time.

Next month windowsill wonders anyone can grow.

Until next time happy gardening. Debra Michelle. The plant lady 843-290-8884





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To our valued customers:

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#### Dedicated Senior Medical Center A CHENMED COMPANY Have the Right Doctor? Ask Yourself These 10 Questions.

At Dedicated Senior Medical Center, we're committed to keeping seniors healthy, happy and at home. We understand these are scary times, but we're here to help. Dedicated doctors specialize in caring for seniors and that's why we make it easy for you to see a doctor.

#### Ask yourself:

- 1. Is your doctor's office still open?
- 2. Have you heard from your doctor in the past two weeks?
- 3. Is your doctor personally calling and texting to check on you?
- 4. Has your doctor called you to explain your risk of coronavirus?
- 5. Is your doctor's office offering doctor phone visits?
- 6. Does your doctor allow walk-in visits?

- www.Dedicated.care
- 7. Are you able to call your doctor anytime, day or night?
- 8. Do you have any difficulty getting to and from your doctor?
- 9. Is your doctor helping to make sure you receive all of your prescription refills?
- 10. Is your doctor offering to help you get your medications delivered?

# If you answered no to four or more of these questions, call us at (727) 260-2651.





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**DEADLINE FOR APRIL NEWSLETTER** is March 8, 2022. Please email to <u>patt74429@</u> <u>yahoo.com</u> or drop off your articles to Pat Peterman at Lot 205. Thank you.

## Block Captains Chair ML Faiola, #13, 443-624-0342

Bearley, Linda Blasik, Teresa Budney, Pat D'Amico, Joe DesJardins, Sharon Fether, Janet Gaskill, Donna Goldberg, Patty Johnson, Liz LaFountain, Jackie Lopez, Iris Ludden, Janet Misselwitz, Mary Ann Mulaly, Dorothy Opel, Kathy Peterman, Pat	#6 #223 #399 #111 #438 #34 #4 #366 #263 #44 #17 #12 #293 #115 #281 #205	128-154 211-238 23-34, 288, 36-56,404-411 77-93 94-107, 425-440 383-403 357-365, 3, 155-182 239-252, 325-339 253-265 308-324 3-21, 287, 412-418 57-76 289-307 108-127 325-339 183-210	618-709-3388 607-222-9564 727-385-5724 727-463-3952 727-488-7422 727-474-7978 609-513-7183 727-265-9744 618-791-6555 802-342-6604 727-669-8053 260-704-0218 727-724-4788 727-724-4788 727-417-0396 210-417-2060 618-960-9284
Opel, Kathy	-	325-339	210-417-2060
Scalibrino, Marie Silvie, Linda Suderman, SueAnn	#203 #2 #240 #353	366-382 266-286 340-356	618-960-9284 917-620-7348 828-773-2166 503-364-3186

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### \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

### 9 Ways to Prepare for the 2021 Tax Season

ather your paperwork, get organized and file early You have three extra days to file your taxes this year, until April 18, but that doesn't mean you should delay starting the process. Steps taken in January and February can save you hassles, headaches and even cash. The Internal Revenue Service (IRS) will begin processing returns on Jan. 24.

"Some people will kind of procrastinate because they don't want to deal with it, but it's better to just get it out of the way," says Catina Downey, a CPA in Richmond, Virginia.

To help you get motivated, we break down some ways to get a jump on your tax return and gather what you'll need, whether you are filing on your own or using an accountant.

#### 1. Be organized

Time is money, and the longer it takes an accountant to sort through your disorganized documentation, the more you may pay as a fee. Harlan Levinson, a CPA in Beverly Hills, California, says some clients hand him a folder labeled, "Things for Harlan."

"People who are organized make my life easy, which means that I won't have to charge them as much money. People that require me to chase things down make things more complicated," Levinson says.

Some accounting firms, like SobelCo in New Jersey, charge a set fee to prepare a 1040, but that charge could increase the following year if the accountant was delayed by the client, according to Mary K. Ford, tax director at SobelCo. "If they're very efficient with their information, it definitely cuts down on their tax preparation fees," says Ford, "but if they're very disorganized, their fees are going to go up every year, because it takes more time to prepare their return."

Getting organized can be straightforward. As tax documents arrive, put them in a folder — a physical folder for paper statements and a digital folder for documents arriving by email or that you need to download online. Many accounting firms will give clients a checklist of documents to compile.

If in doubt, put the document in the folder. "It's probably better to put too many things in that folder than too few things in that folder," says Levinson.

#### 2. Don't ignore your mail

In a digital world of paying bills online and taming overflowing email inboxes, envelopes in the mailbox may get put in a pile to sort later. January and February is a bad time to do that.

Here are some of the tax documents that will begin arriving in January and February:

- W-2 shows employment income if you are still working
- 1099-NEC stands for non-employee compensation paid to independent contractors
- 1099-INT documents interest received from a financial institution
- **1099-B** reports gains and losses from stocks, bonds and other securities sold through a broker
- **1099-R** shows distributions made from pensions, annuities, IRAs and other retirement plans

Some envelopes will be marked, "important tax return document enclosed," but sometimes an important piece of paper could be included with a regular monthly statement, such as a mortgage statement.





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### \*

To get a sense of what's coming when, you can find clues in your mail. Brokerage firms often tuck a slip of paper into December quarterly statements showing a timeline of when the company will send 1099s and other tax documents.

"They need to open the mail, first of all, and check those extra slips of paper that are included with their statements because there's probably some important tax information in it," says Downey.

That jammed inbox will also contain emails from financial institutions, letting you know tax forms are available to download from their websites.

#### 3. Know your standard deduction

If you are confident you will take the <u>standard deduction</u>, which is \$12,550 for single filers and \$25,100 for joint filers this year, that will reduce some of your paperwork. (If you are 65 or older, the standard deduction is \$1,350 higher per person for married couples filing jointly; so if you and your spouse are both 65 or older, the standard deduction is \$2,700 more. If your filing status is single and you're 65 or older, you get an additional \$1,700 for your standard deduction.) It doesn't make sense to go through the time and effort to itemize if your itemized deductions are less than the standard deduction.

"The standard deduction was a huge game-changer as far as documentation and the amount of time and stress on people to pull things together," says Downey. She says taxpayers can look at their return last year, consider what changed this year and make a rough calculation if they are anywhere close to exceeding the standard deduction — a difficult feat if they have no mortgage and don't have high medical bills.

If you plan to <u>itemize</u> deductions, you will need to comb through your checkbook, credit card statements and receipts if you haven't been tracking items like charitable contributions during the year. That takes time, but the effort may be worth it, particularly if you've taken out a mortgage or incurred large medical expenses. Also, states have different limitations on itemized deductions, so some expenses may be deductible on your state return even if you take the standard deduction on your federal filing, Ford notes.

For the 2021 tax year, you can deduct up to \$300 (for single filers) and \$600 (for joint filers) for <u>cash charitable deductions</u>, even if you take the standard deduction. As with last year's taxes, you can only deduct medical expenses that are above 7.5 percent of your adjusted gross income.

#### 4. Figure out your cost basis

If you sold stocks, bonds or other securities in 2021, you will need to know the cost basis, or what you paid, to calculate any gain or loss on the sale. Before 2011, brokers were not required to report cost basis to the IRS so they may not have records of what you paid, requiring you to collect this information. If you don't use a broker, you are responsible for figuring out your cost basis.

If you sold a home, you want to compute your purchase price and any improvements to determine if you need to report a capital gain. Up to \$250,000 of the gain on a home sale can be excluded for single filers and up to \$500,000 for those filing joint returns. Even if the home sale falls below those amounts, the sales transaction needs to be reported to the IRS, Ford notes. "People don't always realize that," she says.

#### 5. Track down missing documents

While many documents will be pushed to you automatically, others will require you to be

#### 

proactive. "If you receive <u>unemployment compensation</u>, you typically have to go online to print that out. You will not receive that in the mail," says Ford, noting many states require residents to go to a poral to print the 1099-G, which summarizes unemployment dollars received and certain other government compensation, such as state and local tax refunds. For charitable contributions of \$250 or more, you need a written acknowledgment from the nonprofit. If the organization did not send the letter yet, or you've lost it, now is the time to contact the charity to request a copy.

If you got divorced in 2021, your preparer will want a copy of the divorce decree, Ford says. The decree can contain important information, such as which parent can claim any dependent children that year, she says.

#### 6. Check your stimulus check

If you received a third <u>Economic Impact Payment, or stimulus check</u>, in 2021, you may need that information to determine if you can claim a larger amount. If you received no stimulus check, you may be able to claim the credit on your 2021 return. Here's why. You may be owed more stimulus money if the government's calculation was based on your 2020 tax return — or your 2019 tax return if your 2020 filing was not processed when determining your eligibility — and your situation changed in 2021. For example, your income may have been lower in 2021.

"If some people didn't receive the amount that they were entitled to, they would get a credit for it," says Downey. "You may have gotten a lower stimulus amount, when you're entitled to more.""

If the taxpayer received a stimulus payment and doesn't report the correct amount on the return, it could delay the processing of any refund or even require the filing of an amended return, Ford notes.

#### 7. Know what to ignore

When using an accountant, you can skip giving the preparer monthly brokerage statements — only the consolidated 1099-B is needed. Likewise, the CPA does not need IRA statements, only the 1099-R if there were distributions, Ford says. For IRA or SEP contributions, the taxpayer does not need to give the CPA any documentation. "They just need to let us know that they've actually done it," Ford says.

#### 8. File early and beat the scammers

You might not be motivated to dive into tax prep, but <u>scammers are already plotting</u> their nasty tricks. "Be very diligent and careful because there are a lot of scams and fraud," advises Downey. One illegal tactic is to file a fraudulent return, using your Social Security number, before you can submit your return. Filing early helps reduce this risk.

#### 9. Take time to review your return

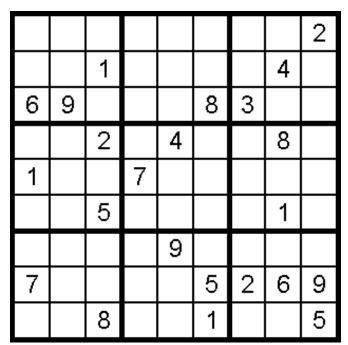
If you feel overwhelmed, consider hiring a tax preparer. "Don't stress yourself out. If you feel like you can't prepare the return on your own, then hire someone to do it. Take that headache off of you," says Downey.

But even if you hire an accountant, you are responsible for everything on the return, so it's crucial that you review everything carefully before it's filed. "If they do that last minute, there's not a lot of time," says Ford. "So you're better off doing it earlier. That way you can review it and ask questions as needed."

Sharon Waters, a former CPA, has written for Wired.com and other publications.

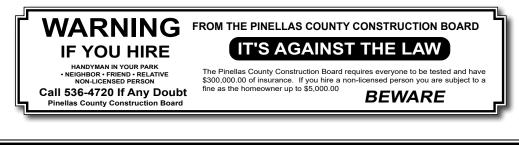


## **March Sudoku**





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condition. \$550.00 727-560-4140	Ranch Mobile Park, Park-Wide Yard Sale, Saturday, March 19th, 8:00am - 2:00pm at 6800 - 150th Ave. N.,	Regency Heights Carport Sale: Friday and Saturday, March 4-5, 8am-2pm. 2550 State Rd 580, Clearwater.	
ATTENTION RESIDENTS!	Clearwater (Largo).	Community Wide Yard Sale: 30 + homes, maps provided. Bake Sale at Clubhouse. March 5th & 6th, 8am - 2pm. Down Yonder 7001 142nd Ave., Largo	
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like this one) from Dunedin to St. Petersburg. This is a great market to sell items, advertise your next event,		Yard Sale, March 5th, from 10am - 2pm. 67 Redwood Ln. N., Largo, FL.	
try and get help for a function, and many other things. Remember to think about this the next time you're planning something.		Serendipity Yard Sale - April 2nd, 8am-3pm. 29081 US Highway 19 N.,	
	March 18 - Tell Mark HAPPY BIRTHDAY - Lot 816	Clearwater.	
-Monthly Media Staff	Community Yard Sale: Holiday Shores Park, Mar 18th and 19th. Entrances on 104th Avenue North and 106th Avenue North, Largo. 8AM to 2PM	Le UCK.	
WIDICIN		St. Patrick's Day	

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#### ACROSS

- 1. Long-tailed parrot
- 6. A type of coffee
- 11. Hemp
- 12. Scholarly
- 15. Jubilant
- 16. An eating disorder
- 17. Woman
- 18. Journal keeper
- 20. Explosive
- 21. Violent disturbance
- 23. To endure (archaic)
- 24. Clothing
- 25. Feudal worker
- 26. Teller of untruths
- 27. Not there
- 28. Adolescent
- 29. Hankering
- 30. Silly mistake
- 31. Fights
- 34. Steeple
- 36. Before, poetically
- 37. Skin irritation
- 41. Paris airport
- 42. Exclude
- 43. "Iliad" city
- 44. Run away
- 45. Engendered
- 46. Harvard rival
- 47. Record (abbrev.)
- 48. A window above a door
- 51. Religious sister
- 52. Emigree
- 54. Unhealthy vapors
- 56. Resulting
- 57. Shoemaker's awl
- 58. Overact
- 59. Homes for birds



- 1. Listlessness
- 2. Type of shellfish

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- 3. Feline
- 4. Breezed through
- 5. Dry riverbed
- 6. One who denies
- 7. Jagged
- 8. Brusque
- 9. Citrus drink
- 10. Something firmly
- attached 13. Kindling
- 14. Dines

- 15. Everglades bird
- 16. An orderly grouping surveying instrument

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38. A

39. Pillars

mammal

40. Doglike nocturnal

42. A citrus fruit

45. Small goose

48. Threesome

44. No charge

- 19. French farewell
- 22. Ductile
- 24. Compactness
- 26. Stringed instrument
- 27. Furrow maker
- 30. Decay from
- overripening
- 32. Attempt
- 33. Gratings
- 33. Graungs 34. Earnest
- 34. Earnes 35. Exact
- 49. Portent 50. 5280 feet 53. Some people chew this 55. Donkey SIJN OW SIJ Ð MSAIM 1 NA G | B **N**N WOSN AB Э ΑY a 8 8 λ 0 A W 0 С T Э Я Э dS Я S I I I I I I I I I Ξ ВE S N an Э Я a I Ν T S Я A 1 a A X I N O B E X ΞL α n U R I A С A 8







