

IRS Offers Tips On Filing Taxes With Extension Looming

DENVER — The Internal Revenue Service urges taxpayers whose tax-filing extension runs out on Oct. 15 to double check their returns for often-overlooked tax benefits and then file their returns electronically using IRS e-file or the Free File system.

About a quarter of the 13 million taxpayers who requested an automatic six-month extension this year have yet to file. Although Oct. 15 is the last day for most people, some still have more time, including members of the military and others serving in combat zone localities who typically have until at least 180 days after they leave the combat zone to both file returns and pay any taxes due.

"If you still need to file, don't forget that you can still file electronically through October 15," said IRS Commissioner John Koskinen. "Many people may not realize they may be eligible to use Free File available on IRS.gov/freefile. Free File is free tax software that takes the guesswork out of return preparation. Even if you're filing in the final days, filing electronically remains easy, safe and the most accurate way to file your taxes."

CHECK OUT TAX BENEFITS

Before filing, the IRS encourages taxpayers to take a moment to see if they qualify for these and other often-overlooked credits and deductions:

- Benefits for low-and moderate-income workers and families, especially the Earned Income Tax Credit. The special EITC Assistant can help taxpayers see if they're eligible.
- Savers credit, claimed on Form 8880, for low-and moderate-income workers who contributed to a retirement plan, such as an IRA or 401(k).
- American Opportunity Tax Credit, claimed on Form 8863, and other education tax benefits for parents and college students.

HEALTH CARE TAX REPORTING

While most taxpayers will simply need to check a box on their tax return to indicate they had health coverage for all of 2014, there are also new lines on Forms 1040, 1040A and 1040EZ related to the health care law. Visit IRS.gov/aca for details on how the Affordable Care Act affects the 2014 return. This includes:

- Reporting health insurance coverage.
- Claiming an exemption from the coverage requirement.
- Making an individual shared responsibility payment.

- Claiming the premium tax credit. Reconciling advance payments of the premium tax credit. Properly doing so can help maintain continued eligibility for premium assistance in 2016.

The Interactive Tax Assistant tool can also help determine if a taxpayer qualifies for an exemption, needs to make a payment or is eligible for the premium tax credit.

Taxpayers who intend to claim the Health Coverage Tax Credit for 2014 must first file an original 2014 tax return without claiming the HCTC, even if they have no other filing requirement. They can then file an amended return when the IRS issues further HCTC guidance. Visit irs.gov/hctc for updates.

E-FILE NOW: IT'S FAST, EASY AND OFTEN FREE

The IRS urges taxpayers to choose the speed and convenience of electronic filing. Fast, accurate and secure, filing electronically is an ideal option for those rushing to meet the Oct. 15 deadline. The IRS verifies receipt of an e-filed return, and people who file electronically make fewer mistakes too. Of the nearly 144 million returns received by the IRS so far this year, about 86 percent or over 124 million have been e-filed.

Taxpayers who purchase their own software can also choose to e-file, and most paid tax preparers are now required to file their clients' returns electronically.

Everyone can use Free File, either the brand-name software, offered by the IRS's commercial partners to individuals and families with incomes of \$60,000 or less, or online fillable forms, the electronic version of IRS paper forms available to taxpayers at all income levels.

Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and e-file. Taxpayers can choose to have their refunds deposited into as many as three accounts. See Form 8888 for details.

QUICK AND EASY PAYMENT OPTIONS

The IRS Direct Pay system offers taxpayers the fastest and easiest way to pay what they owe. Available through the Pay Your Tax Bill icon on IRS.gov, this free online system allows individuals to securely pay their tax bills or make quarterly estimated tax payments directly from checking or savings accounts without any fees or pre-registration. So far this year, more than 4.1 million tax payments totaling over \$15 billion have been received

from individual taxpayers through Direct Pay.

Taxpayers can also pay by debit or credit card. While the IRS does not charge a fee for this service, the payment processor will. Other e-pay options include the Electronic Federal Tax Payment System (pre-registration is required) and Electronic Funds Withdrawal which is available when e-filing. Taxpayers can even e-pay what they owe using, IRS2Go, the agency's popular mobile phone app. All of the electronic payment options are quick, easy and secure and much faster than mailing in a check or money order. Those choosing to pay by check or money order should make the payment out to the "United States Treasury."

Taxpayers with extensions should file their returns by Oct. 15, even if they can't pay the full amount due. By doing so, taxpayers will avoid the late-filing penalty, normally five percent per month, that would otherwise apply to any unpaid balance after Oct. 15. However, interest, currently at the rate of 3 percent per year compounded daily, and late-payment penalties, normally 0.5 percent per month, will continue to accrue.

FRESH START FOR STRUGGLING TAXPAYERS

In many cases, those struggling to pay taxes qualify for one of several relief programs. Most people can set up a payment agreement with the IRS on line in a matter of minutes. Those who owe \$50,000 or less in combined tax, penalties and interest can use the Online Payment Agreement to set up a monthly payment agreement for up to 72 months or request a short-term payment plan. Taxpayers can choose this option even if they have not yet received a bill or notice from the IRS.

Taxpayers can also request a payment agreement by filing Form 9465. This form can be downloaded from IRS.gov and mailed along with a tax return, bill or notice.

Alternatively, some struggling taxpayers qualify for an Offer-in-Compromise. This is an agreement between a taxpayer and the IRS that settles the taxpayer's tax liabilities for less than the full amount owed. Generally, an offer will not be accepted if the IRS believes the liability can be paid in full as a lump sum or through a payment agreement. The IRS looks at the taxpayer's income and assets to make a determination regarding the taxpayer's ability to pay. To help determine eligibility, use the Offer in Compromise Pre-Qualifier, a free online tool available on IRS.gov.

Details on all filing and payment options are on IRS.gov.

SHPO Seeks Public Input On Preservation Needs

PIERRE — The State Historic Preservation Office (SHPO) of the South Dakota State Historical Society in Pierre is preparing for its federal fiscal year 2016 grant application and invites public comment through Oct. 31 on the state's preservation needs and projects.

The SHPO manages the National Register of Historic Places program of the National Park Service in South Dakota. The office relates historic preservation to economic, social and educational state objectives. It surveys, inventories and registers historical properties; and it promotes public awareness and provides technical assistance on their preservation.

Among the questions to consider are:

- What properties or areas need to be inventoried?
- What properties should be considered for nomination to the National Register of Historic Places?
- What properties are at-risk or endangered?
- What kinds of technical preservation assistance are beneficial?

"Public input or responses to these questions will help the program in preparing its annual work plan," said Jay D. Vogt, director of the State Historical Society. "Historic preservation emphasizes the history of our state and boosts economic development and heritage tourism."

The SHPO Annual Work Plan Suggestion Form may be obtained online at history.sd.gov/Preservation at the top of the page or by contacting the SHPO office at (605) 773-2907 or shpo@state.sd.us.

OBITUARIES

Royal Ehrismann

Royal Herman Ehrismann, age 92, of Wagner, SD passed away on October 8, 2015 at the Good Samaritan Center in Wagner, SD after a long battle with Alzheimer's.

Royal was born on his parent's farm south of Wagner on March 22, 1923 to Herman & Pearl (Adams) Ehrismann and attended Ree #2 country school.

Funeral services are at 10:30 a.m. Monday, October 12 at the United Methodist Church in Wagner. Burial is in the ZCJB Cemetery, rural Wagner.

Crosby-Jaeger Funeral Home in Wagner is in charge of arrangements.

In his early 20's, he spent two years in western South Dakota as a cook in the Civilian Conservation Corp and working in the sugar beet fields. He then returned home and began a 40-year farming career south of Marty, SD. On October 16, 1944, Royal married Javon Smith at the Methodist parsonage in Wagner, SD. Three children were born to their union, Mark in 1945, Randall in 1950 & Karen in 1951.

Like every good farmer,



Ehrismann

Royal was a "Jack-of-all-trades." He was a bricklayer, cement finisher, mechanic, painter, carpenter, and general "Mr. Fix It." He

even worked on the building of Ft. Randall Dam at Pickstown and Gavins Point Dam at Yankton. He was proud of his garden, both on the farm and after retiring and moving into Wagner in 1986 and often shared his produce with others.

Royal enjoyed retirement in his later years. He and Javon worked at North Point Campground in Pickstown, SD for two summers. They also enjoyed traveling to a variety of states on several different trips. He loved to play cards and participated in a card club for 35 years.

Royal was a long time member of the United Methodist Church, Wagner, SD where he served on various committees over the years and as head usher for 20 years. He was also a school board member of the Wahehe school district for

many years until it became part of the Wagner Community School District.

Royal's friends and family will remember his love of the farm and his love of kids, especially his grandchildren and great-grandchildren. He would tease and laugh and hug, having a smile on his lips and a sparkle in his eye. Royal was an avid reader, a loyal Louis L'Amour fan. He was a "tinkerer," always busy with a project of some kind.

Royal is survived by his wife Javon of Wagner, SD; his son Randy of Wagner, SD; daughter Karen and husband Don Wiechmann of Wagner, SD; daughter-in-law Joan Ehrismann of Colstrip, MT; four grandchildren and five great grandchildren: Aaron and wife Gretchen Wiechmann of Harrisburg, SD with their daughters Anna and Faith; Donnelle and husband Nick Hoffman of Armour, SD with their children Nicolette, Alexis and Cade; Josh and wife Clare Ehrismann of

Omaha, NE; and Jeff & wife Nicole Ehrismann of Omaha, NE.

Royal was preceded in death by his parents; his son Mark Ehrismann; two sisters, Pearl Anderson & Loveda Bren; and two brothers, Melvin Ehrismann and Herman Ehrismann, Jr.

Yankton Press & Dakotan
October 12, 2015

G. Angeline Mendel

G. Angeline Mendel, 83, of Freeman, passed away Wednesday, Oct. 7, 2015, at Sanford Hospital in Sioux Fall.

G. Angeline Hofer married Jonathan Mendel in 1952.

She is survived by her husband, Jonathan, sons, Steve Mendel and Milton (Julie) Mendel and daughter Charmaine (James) Ries; seven grandchildren; and a brother, Norman (Darlene) Hofer.

Funeral services will be

Tuesday, October 13 at 10:30 a.m. at Hutterthal Mennonite Church of rural Freeman with visitation beginning at 5:00 p.m. on Monday, October 12 with the family present from 6:00 to 8:00 p.m. at the Walter Funeral Home in Freeman.

Yankton Press & Dakotan
October 12, 2015

Ruth Jepsen

Ruth Jepsen, 94, died Oct. 10, 2015 at Sanford Vermilion Care Center.

Services will be held on Wednesday at 1:30 p.m. at Spring Valley Lutheran Church, with viewing beginning an hour before the service.

Register online at www.viborgfuneralhome.com.

Sylvan Brummer

Sylvan Brummer, 83, of Bow Valley, Nebraska, died Sunday, Oct. 11, 2015, at the

Avera Sacred Heart Hospital in Yankton.

His services are pending at the Wintz Funeral Home in Hartington.

Clarence Simonsen

Clarence R. Simonsen, 100, of Menno passed away Friday, Oct. 9, 2015, at the Menno-Olivet Care Center, Menno.

Funeral services will be 10:30 a.m. Saturday, Oct. 17, at Immanuel Lutheran Church, Menno, with the Rev. Matthew Resner officiating. Burial will be in the Menno Cemetery, Menno, SD.

Visitations will be 4-7 p.m. Thursday, Oct. 15, at the Opsahl-Kostel Funeral Home & Crematory, Yankton, then 5-8 p.m. Friday, Oct. 16, at the Aisenbrey-Opsahl-Kostel Memorial Chapel, Menno, and then one hour prior to the service at the church.

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Honoring Their Memory

Our Thoughts And Prayers Are With Them

Our care and concern does not end with the funeral service. This week we remember with family and friends the anniversary of the deaths of:

Darin J. Block
who passed away
October 12, 2014

Marvin Reiser
who passed away
October 14, 2014

William Utley
who passed away
October 15, 2014

Dale W. White
who passed away
October 16, 2014

This remembrance is brought to you free of charge. If you have a loved one you would like remembered, contact us at Opsahl-Kostel Funeral Home & Crematory. Guiding and serving families with compassion and trust.

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