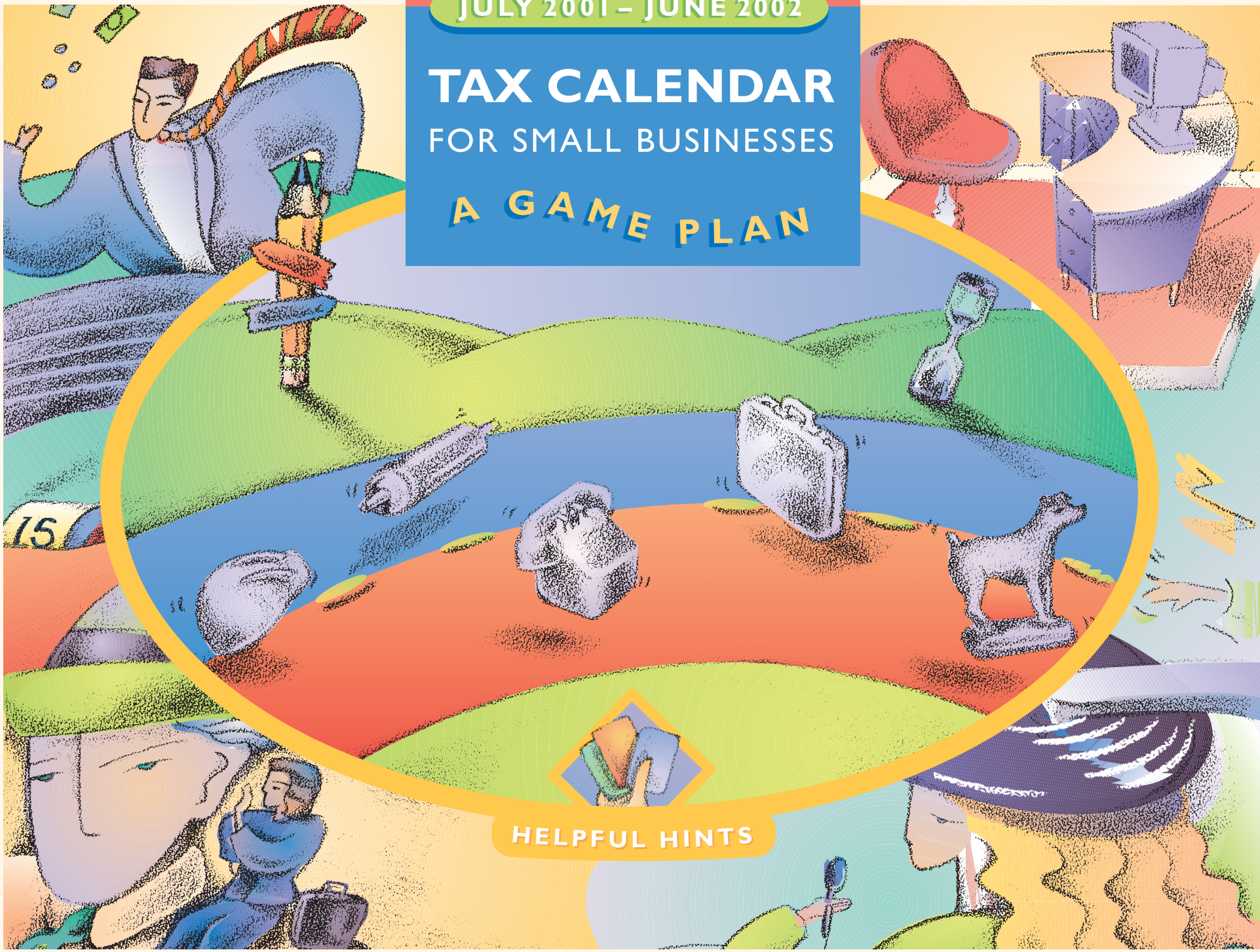


JULY 2001 – JUNE 2002

# TAX CALENDAR FOR SMALL BUSINESSES

## A GAME PLAN



HELPFUL HINTS



JULY 2001 – JUNE 2002

# TAX CALENDAR

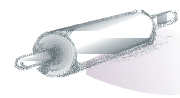
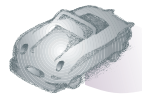
## FOR SMALL BUSINESSES

### A GAME PLAN

This 12-month calendar is filled with useful information on —

- General business taxes
- IRS and SSA customer assistance
- Electronic options
- Business publications and forms
- Common tax filing dates
- Federal legal holidays

Each page highlights a different tax issue that may be relevant to your business. You may find it helpful to read through the entire calendar and then refer back to those pages that pertain to you. You'll find room on each month to add your own notes, such as state tax dates or business appointments.



# Pre-Game Advice

## (CHOOSING A TAX ADVISOR)

You're starting a new business. Like many people, you may find that, with all your new responsibilities, taxes are just too much to deal with. As a result, you may decide to hire a professional tax preparer — someone who is familiar with the various technical terms and implications of business taxes.

Even if you already have a preparer for your personal tax returns, you may want to conduct a search for someone to look after your business taxes. In the end, it may turn out to be the same person, but at least you'll be sure you've got the one best suited to your business needs.

There are many types of tax preparers who may be qualified to help you. Enrolled agents, attorneys and certified public accountants are all professionals with varying degrees of specialized expertise in finances and federal taxes.

Before selecting a person or firm to handle your business, ask a few questions to see if they offer the services and experience you are looking for.

**Experience:** Have they worked with businesses similar to yours in size and number of employees? Are they familiar with the general trends in your particular line of business? Do they know about the current tax regulations relating to your type of business? Do they offer the electronic filing and payment options you want?

**Price:** What do they offer for the fee they are quoting, and will they guarantee that price? Is it a limited-service fee, or is continuing training and year-round service included? If your return is examined by the IRS, what's their policy on assisting you, and do they charge extra?

**References:** Ask for a list of clients or others you can contact.

### Calendar Year vs. Fiscal Year

A year is a year, right? Yes and no. Different types of businesses may use different types of "tax years" when it comes to figuring their taxable income. A tax year is an annual accounting period for keeping records and reporting income and expenses.

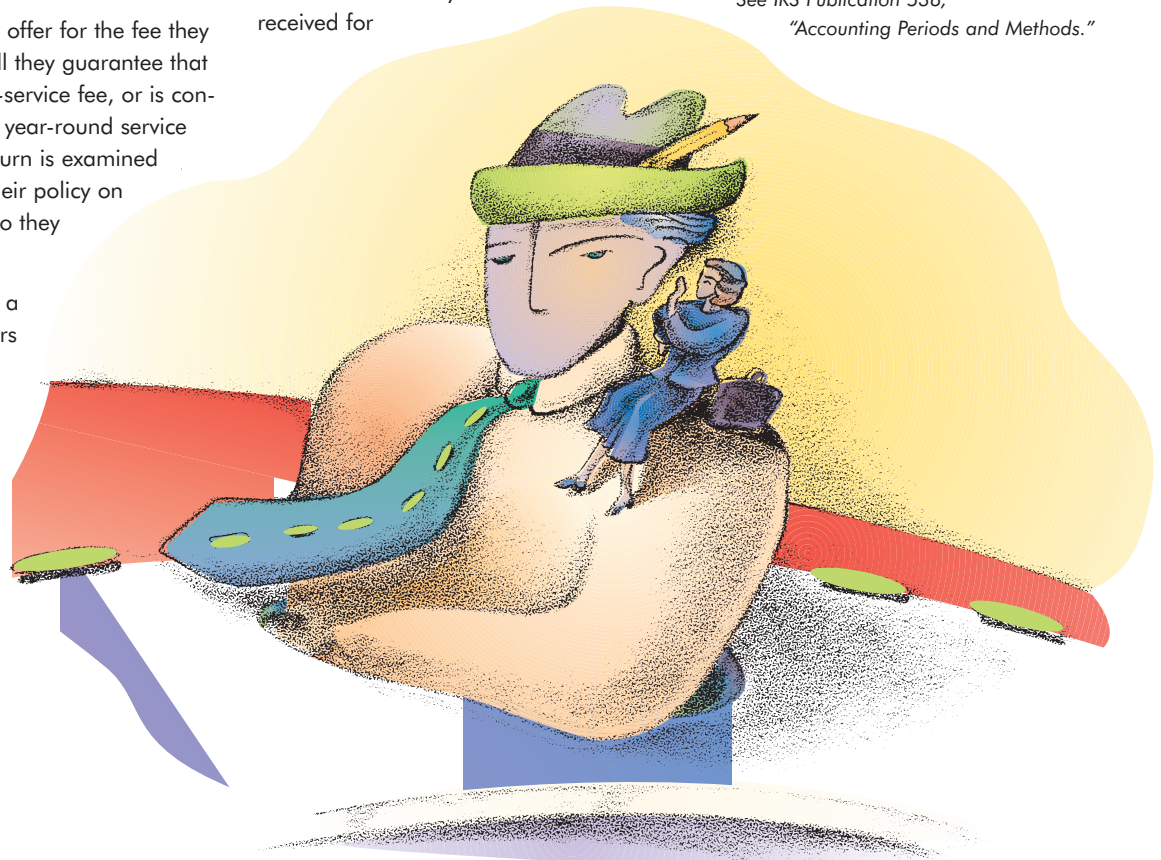
A calendar year runs from January 1 through December 31. One of the advantages of a calendar year to small business owners is that payers of interest, dividends and many other kinds of income send their reports to you on a calendar year basis, so it is easier to determine how much income you received for

the year. Most sole proprietors use a calendar year accounting period.

Some businesses have "seasons" that don't follow the traditional calendar. If your business will have such seasons, you may be eligible to use a 12-month fiscal year that ends on the last day of any month except December.

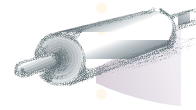
Whether you choose a calendar year or a fiscal year, you must use it on your first tax return and for all your records and reporting. Usually, you must get IRS approval to change your tax year once you have established it. Do so by filing Form 1128.

See IRS Publication 538, "Accounting Periods and Methods."



# July 2001

S	M	T	W	T	F	S
1	2 File Form 11-C to register and pay the occupational tax on wagering. File Form 730 and pay the tax on wagers accepted during May. File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in May 2001.	3	4 <b>Independence Day</b>	5 Deposit payroll tax for payments on June 27-29.	6	7
8	9 Deposit fuel, luxury, retail and manufacturers' taxes for the last 15 days of June. Deposit payroll tax for payments on June 30 and July 1-3.	10	11 Deposit payroll tax for payments on July 4-6.	12	13 Deposit payroll tax for payments on July 7-10. Deposit gasoline, diesel fuel and kerosene taxes for the last 15 days of June if the 14-day rule applies.	14
15	16 Deposit payroll tax for payments in June if the monthly deposit rule applies.	17	18 Deposit payroll tax for payments on July 11-13.	19	20 Deposit payroll tax for payments on July 14-17.	21
22	23	24 Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of July.	25 Deposit payroll tax for payments on July 18-20.	26	27 Deposit payroll tax for payments on July 21-24. Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of July if the 14-day rule applies.	28
29	30	31 File Form 941 for the 2nd quarter of 2001. Deposit FUTA tax owed through June if more than \$100. File Form 720 for the 2nd quarter of 2001. File Form 730 and pay the tax on wagers accepted during June. File Form 2290 and pay heavy highway use tax for vehicles first used in June 2001.				



## GET IT RIGHT

Know your rights as a taxpayer – get Publication 1.

# Starting Up

(GET SET TO GO)

Like many new business owners, you may find money is tight, but don't skimp on paying your taxes. You may have to estimate what your 2001 taxes will be and pay them in installments during the year, instead of all at once when you file your tax return.

Federal income taxes are usually withheld from your wages by your employer. However, you may also have to make tax payments during the year on other sources of income. The self-employed, persons with investment income, and those with other income not subject to withholding may need to make quarterly tax payments.

In general, you must make estimated tax payments for 2001 if the amount you'll owe on your 2001 tax return will be \$1,000 or more and:

- less than 90 percent of your total tax liability for 2001 will be covered by your withholding and tax credits, or
- your withholding and tax credits will be less than 100 percent of the tax shown on your 2000 return if it covered all 12 months.

There are five ways to pay estimated tax.

1. By crediting an overpayment on your 2000 return to your 2001 estimated tax.
2. By sending in your payment with a payment-voucher from Form 1040-ES.
3. By paying electronically using the Electronic Federal Tax Payment System (EFTPS).
4. By direct debit if you are filing Form 1040 or Form 1040A electronically.
5. By credit card using a pay-by-phone system.

If your business is required to use EFTPS, you can still make your quarterly estimated tax payments using any of the methods above. Claim the payments you made when you file your 2001 Federal tax return. You can use Form 1040 or 1040A, but not Form 1040EZ.

See IRS Publication 505, "Tax Withholding and Estimated Tax."

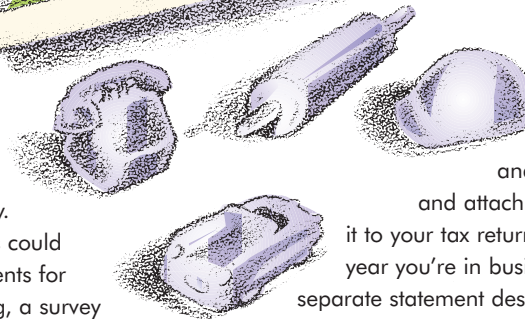
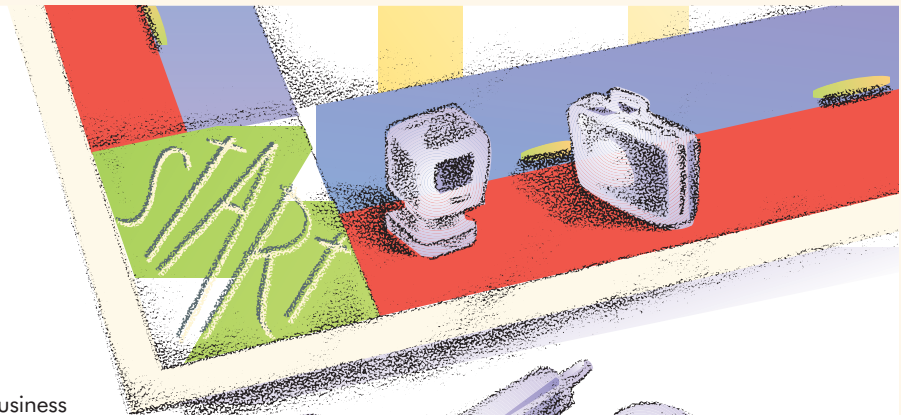
## Start-Up Costs

It seems the hardest part of any task is getting it started. That's especially true when you are getting ready to go into

business for yourself.

Before you even open your doors, you invest a lot of effort and money. These start-up costs could include advertisements for your grand opening, a survey of potential markets, salaries or wages of employees in training, costs for contacting suppliers, and fees for professional services, like a CPA. These costs are considered capital expenses and are part of your basis in the business.

You may elect to amortize your business start-up costs over a period of 60 months or more. Amortizable costs include start-up costs and certain organizational costs for a partnership or corporation. The costs must be those that would be deductible if paid or incurred to operate an existing trade or business, and you must pay or incur costs before you begin business operation. To elect to amortize your costs, you must file IRS Form 4562,



"Depreciation and Amortization," and attach

it to your tax return for the first year you're in business. Attach a separate statement describing each of the costs in detail.

Get free IRS Publication 535, "Business Expenses."

## Distressed Communities Offer Tax Incentives

Several tax advantages are available to businesses that establish themselves or operate in a distressed community. Additional advantages are available if the community has been designated as an Empowerment Zone or Enterprise Community.

See IRS Publication 954, "Tax Incentives for Empowerment Zones and Other Distressed Communities."

# August 2001

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**DON'T MISS THE DATE**  
 Avoid penalties and interest –  
 check the tax due date,  
 then file and pay on time.

1

Deposit payroll tax for payments on July 25-27.

2

3

Deposit payroll tax for payments on July 28-31.

4

5

6

7

8

Deposit payroll tax for payments on Aug. 1-3.

9

Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of July.

10

Deposit payroll tax for payments on Aug. 4-7.

11

12

13

14

Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of July if the 14-day rule applies.

15

Deposit payroll tax for payments on Aug. 8-10.  
 Deposit payroll tax for payments in July if the monthly deposit rule applies.

16

17

Deposit payroll tax for payments on Aug. 11-14.

18

19

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22

Deposit payroll tax for payments on Aug. 15-17.

23

24

Deposit payroll tax for payments on Aug. 18-21.  
 Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Aug.

25

26

27

28

29

Deposit payroll tax for payments on Aug. 22-24.  
 Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Aug. if the 14-day rule applies.

30

31

Deposit payroll tax for payments on Aug. 25-28.  
 File Form 730 and pay the tax on wagers accepted during July.  
 File Form 2290 and pay heavy highway vehicle use tax for vehicles used in July 2001.



# Your Game Plan

## (SET UP YOUR ACCOUNTING METHOD)

### Debits and credits Present and accounted for

If you decide to keep your own books or even if you hire an accountant, you should know a few things about accounting methods. An accounting method is simply a set of rules covering when and how you report your income and expenses. You choose your method of accounting when you file your first income tax return. The two most commonly used accounting methods are the cash method and an accrual method.

**Cash Method.** This is the accounting method used by most, due to its simplicity, and it may be appropriate for your small business. Generally, if you keep an inventory you cannot use the cash method. However, if average annual gross receipts are \$1 million or less you may be able to use the cash method and keep an inventory. Determining your gross income with the cash method is merely a matter of adding up the cash, checks, and fair market value of property and services you receive during the year. Using this method, your income for the year includes all checks you receive, regardless of when you cash the checks or withdraw the money. You

cannot avoid paying tax by not depositing checks or credit card charge slips.

Using the cash method, your business expenses are usually deducted in the year you pay them. For example, you order some office supplies from a mail order catalogue in November 2001 and they arrive in December. You send a check to pay for them in January 2002. Under the cash method, that business expense deduction should be claimed on your 2002 tax return because that is the year you pay for the supplies.

**Accrual Method.** This method of accounting is essentially the opposite of the cash method. Its main purpose is to match income with the expenses incurred to produce that income. If you maintain an inventory in your business, you must generally use an accrual method for purchases and sales. However, see the exception explained previously under cash method.

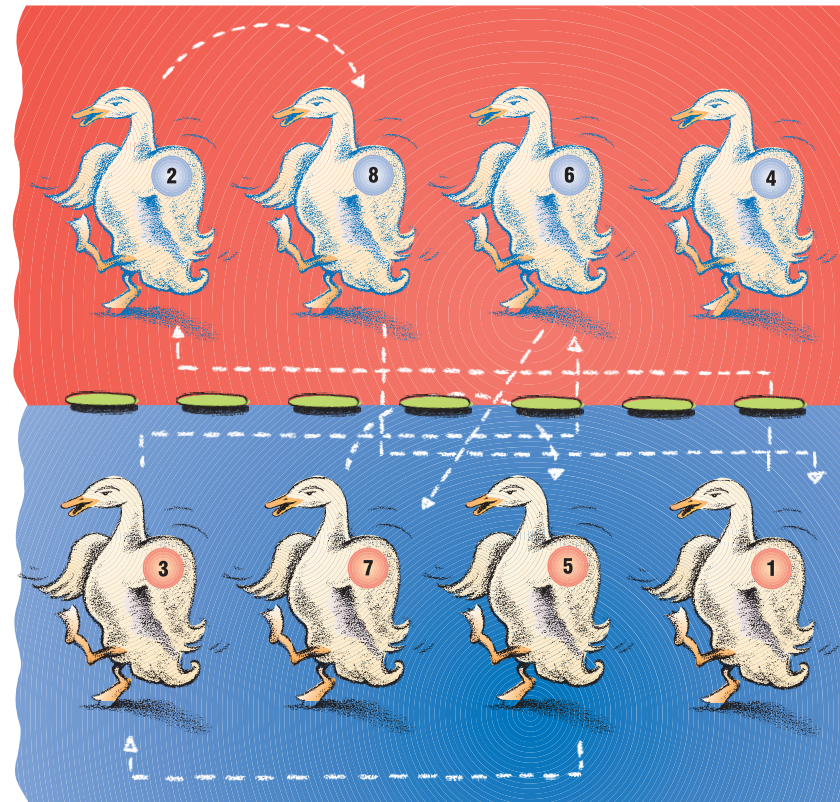
Under the accrual method, income is reported in the year you have a right to receive it, even if you received the income in a different year. For example, an accrual method calls for you to report income for the year when you perform a service for a

customer. It doesn't matter that your customer doesn't pay you until the following year.

Similarly, you generally deduct your business expenses in the year you become liable for them, regardless of when you actually paid them. Let's look at the office supply example again. Under an accrual method, you can deduct the business expenses for supplies on your 2001 tax return, the year you ordered the supplies and they were delivered. You sent a check

to pay them in January 2002. You can deduct the expenses in 2001 because that is when you became liable for the expense. Once you decide which accounting method is the right one for one for your business, you must follow it consistently. Generally you must use the same method from year to year, unless you get special permission from the IRS to change.

See IRS Publication 538, "Accounting Periods and Methods."





# September 2001



						1
2	3 Labor Day	4	5	6 Deposit payroll tax for payments on Aug. 29-31.	7 Deposit payroll tax for payments on Sept. 1-4.	8
9	10 Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of Aug.	11	12 Deposit payroll tax for payments on Sept. 5-7.	13	14 Deposit payroll tax for payments on Sept. 8-11. Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of Aug. if the 14-day rule applies.	15
16	17 Deposit payroll tax for payments in Aug. if the monthly deposit rule applies. <b>Individuals.</b> Pay the 3rd installment of your estimated tax for 2001. <b>Corporations.</b> Deposit the 3rd installment of your estimated tax for 2001.	18	19 Deposit payroll tax for payments on Sept. 12-14.	20	21 Deposit payroll tax for payments on Sept. 15-18.	22
23	24 Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Sept.	25	26 Deposit payroll tax for payments on Sept. 19-21.	27	28 Deposit payroll tax for payments on Sept. 22-25. Deposit gasoline, diesel fuel, and kerosene taxes for the first 15 days of Sept. if the 14-day rule applies. For the period beginning Sept. 16 and ending Sept. 25, deposit fuel, luxury, retail and manufacturers' taxes if not using EFTPS. For the period beginning Sept. 16 and ending Sept. 26, deposit fuel, luxury, retail and manufacturers' taxes if using EFTPS.	29
30	<p><b>USE EFTPS</b> Businesses that pay more than \$200,000 in payroll taxes yearly or more than \$200,000 in other depository taxes yearly should make their tax payments electronically through the Electronic Federal Tax Payment System (EFTPS).</p>					

**USE EFTPS**  
Businesses that pay more than \$200,000 in payroll taxes yearly or more than \$200,000 in other depository taxes yearly should make their tax payments electronically through the Electronic Federal Tax Payment System (EFTPS).

# Plug In To Pay

## (EASIER WAYS TO FILE AND PAY)

### File Form 941On-Line

941Online is a program that allows business filers to use the World Wide Web (www) to file Form 941 "Employer's Quarterly Federal Tax Return", electronically. Form 941Online is accurate and convenient. It requires a PIN from the IRS, which is obtained when registering with any approved business e-file provider listed at [www.irs.gov/prod/elec\\_svs/abp.html](http://www.irs.gov/prod/elec_svs/abp.html). The PIN is sent to the business filer in three to five business days once IRS receives the information from the provider. The IRS requires a return receipt for activation of the PIN. The PIN will be activated within seven business days. Once the PIN is received, electronic filing of Form 941 can begin.

### Form 941TeleFile, "Employer's Quarterly Federal Tax Return"

Form 941TeleFile users will have the option of electronically paying the balance due on their Employer's Quarterly Federal Tax return by electronic funds withdrawal.

The prompts within the TeleFile program will instruct business filers to enter the Routing Transit Number and Account Number of the checking/savings account to be debited.

### The Quick & Easy Way

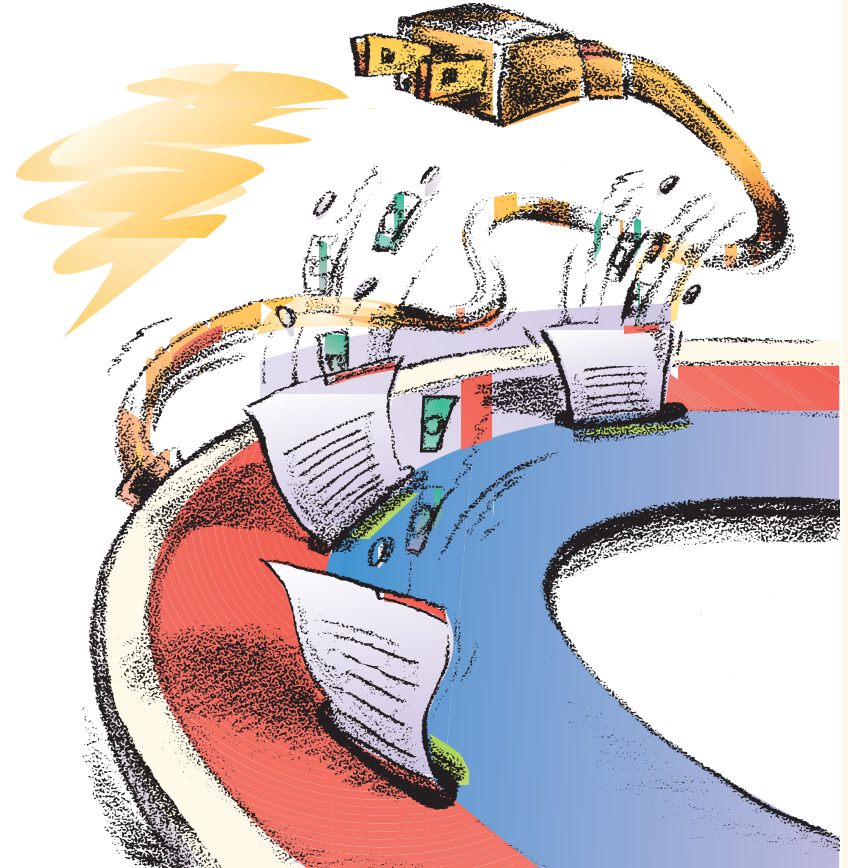
One of the many conveniences of EFTPS-Direct is the "payment scheduling" (warehousing) feature. This feature enables taxpayers to schedule their payment instructions up to 120 days in advance of a due date. EFTPS then automatically makes the payments on the date the taxpayer indicates. This is ideal for busy or traveling business owners. For many business taxpayers, EFTPS has become the preferred method of making federal business tax payments. The system is easy to use, it's more accurate than checks and coupons, and is available 24 hours a day, 7 days a week.

EFTPS is one of the many electronic alternatives offered by the U.S. Treasury to provide businesses with a simple,

integrated approach to managing their tax dollars and information .

Certain businesses are required to use EFTPS, however the system is available to all taxpayers who want to enroll. For free EFTPS enrollment forms, taxpayers may call EFTPS Customer Service at 1-800-555-4477 or 1-800-945-8400.

Taxpayers may also find answers to questions about EFTPS or other electronic business options, by visiting the Electronic Services section of the IRS Web Site at [www.irs.gov](http://www.irs.gov).



# October 2001

S M T W T F S



S	M	T	W	T	F	S
	1 File Form 730 and pay the tax on wagers accepted during Aug. File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in Aug. 2001.	2	3 Deposit payroll tax for payments on Sept. 26-28.	4	5 Deposit payroll tax for payments on Sept. 29-30. Deposit payroll tax for payments on Oct. 1-2.	6
7	8 <b>Columbus Day</b>	9 Deposit fuel, luxury, retail and manufacturers' taxes for the last 5 days of Sept. if not using EFTPS; the last 4 days of Sept. if using EFTPS.	10	11 Deposit payroll tax for payments on Oct. 3-5.	12 Deposit payroll tax for payments on Oct. 6-9. Deposit gasoline, diesel fuel and kerosene taxes for the last 4 days of Sept. if the 14-day rule applies.	13
14	15 Deposit payroll tax for payments in Sept. if the monthly deposit rule applies.	16	17 Deposit payroll tax for payments on Oct. 10-12.	18	19 Deposit payroll tax for payments on Oct. 13-16.	20
21	22	23	24 Deposit payroll tax for payments on Oct. 17-19. Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Oct.	25	26 Deposit payroll tax for payments on Oct. 20-23.	27
28	29 Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Oct. if the 14-day rule applies.	30	31 Deposit payroll tax for payments on Oct. 24-26. File Form 941 for the 3rd quarter of 2001. Deposit FUTA tax owed through Sept. if more than \$100. File Form 720 for the 3rd quarter of 2001. File Form 730 and pay the tax on wagers accepted during Sept. File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in Sept. 2001			

**FILE BY PHONE**  
Use 941TeleFile to file your quarterly tax return by phone if you are eligible.

# Make Hit Records

(KEEP GOOD BUSINESS RECORDS)

Keeping your business records in a filing system may be last on your list of priorities, but it's just as important as any other aspect of your business, especially if you're on a tight budget. Every receipt saved could translate into a deduction on your tax return.

So, what's the best way to keep good records? It doesn't have to be complicated. Use any recordkeeping system suited to your business that clearly and accurately shows your income and expenses.

Your tax records must back up all the tax deductions and credits you claim on your tax return. Keep careful track of all your income and where it comes from. It's important to separate your business and personal receipts and your taxable and nontaxable income.

Be careful if you transfer some of your personal funds into your business account, essentially making a "loan" to the business. Keep complete records of that transaction so that you don't include the money in your taxable business income by mistake.

## Expenses

Record your expenses when you actually incur them. It's easy to forget about some of last year's expenses when you're filling out your tax return. Overlooking deductible expenses can cost you.

## Assets

Your business assets are the property and equipment you own and use for your business. Keep a complete and detailed record of your assets, showing when you acquired them, how much they cost and how much you use them in your business. This detailed record will allow you to depreciate your assets properly and report the correct gain or loss if you ever dispose of them.

## Self-Employment Earnings

If you are self-employed, you must pay self-employment tax instead of the Social Security tax that employees pay. This tax provides your Social Security benefits when you retire or are disabled. The amount of benefits you receive depends on how much you earn and contribute to the Social Security system.

## Car Expenses

It's important to get into the habit of recording your business mileage at the time you actually use your car. Try keeping a log book in the glove compartment and jotting down the mileage at the beginning and end of each business-related trip. Record parking fees and tolls, and save your insurance and repair receipts.

## Payroll Taxes

If you have employees, you must keep all records dealing with federal employment taxes for at least four years. Make sure your records include your employer identification number, the confirmation number or tax record from any electronic

payments, copies of the tax returns you filed, and the dates and amounts of all the employment tax deposits you have made.

Keep track of your employees' social security and Medicare (FICA) taxes and income tax withholding in the same way: record the date and amount of each paycheck, and the date and amount of the taxes you withheld.

You must also keep a record of the Federal unemployment (FUTA) tax you paid. Record the total amount you paid for each employee and the amount you paid into the state unemployment fund.

## Travel and Entertainment

Keep all business-related travel and entertainment receipts. Indicate the exact business reason for these expenses.

See IRS Publication 583, "Starting a Business and Keeping Records."



# November 2001

S M T T F S



**RECEIVE FORMS BY FAX**  
 Get tax forms by fax —  
 dial 703-368-9694 from your fax machine.

			1	2 Deposit payroll tax for payments on Oct. 27-30.	3
4	5	6	7 Deposit payroll tax for payments on Oct. 31-Nov 2.	8	9 Deposit payroll tax for payments on Nov. 3-6. Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of Oct.
11	12 Veterans Day	13	14 Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of Oct if the 14-day rule applies.	15 Deposit payroll tax for payments in Oct. if the monthly deposit rule applies. Deposit payroll tax for payments on Nov. 7-9.	16 Deposit payroll tax for payments on Nov. 10-13.
18	19	20	21 Deposit payroll tax for payments on Nov. 14-16.	22 Thanksgiving	23
25	26 Deposit payroll tax for payments on Nov. 17-20. Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Nov.	27	28 Deposit payroll tax for payments on Nov. 21-23.	29 Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Nov. if the 14-day rule applies.	30 Deposit payroll tax for payments on Nov. 24-27. File Form 730 and pay the tax on wagers accepted during Oct. File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in Oct. 2001.



# Use 'Em, Lose 'Em

## (DEPRECIATE YOUR ASSETS)

As years go by, business equipment loses its value. It ages, deteriorates or becomes obsolete. You can get back your cost of certain property by taking deductions for depreciation.

To depreciate property, it must be used in business or held to produce income, have a determinable useful life of more than one year, and must be something that wears out, decays or becomes obsolete.

You can begin to depreciate the property as soon as it is ready to be used, not when you actually put it to use. You stop depreciating the property when you've recovered its cost or when you stop using it.

The kind of property you own affects how, or even if, you can claim a depreciation deduction. Property falls into two categories: tangible and intangible.

**Tangible property** can be seen or touched like buildings, cars, machinery or equipment. If you own tangible property that you use for both personal and business purposes, you may take deductions based only on the business use.

Depreciate only the part of the property that loses value. Some things do not depreciate in value and can't be deducted at all. For example, you can't depreciate the cost of land because it does not wear out or become obsolete. The cost of inventory does not qualify for the depreciation deduction, either.

**Intangible property** is generally any property that has value, but can't be seen or touched. For example, copyrights, franchises or patents are intangible property. You must either amortize or depreciate the cost of intangible property.

**To claim depreciation deductions,** get Form 4562, "Depreciation and Amortization," and its instructions.

If you can't wait to recover your money a little at a time, you may be able to deduct all or part of the cost of certain qualifying property used in your business in the year you placed it in service. This is called the section 179 deduction. The advantage to claiming the section 179 deduction is that you get to deduct more up front, which can be helpful to a fledgling business with

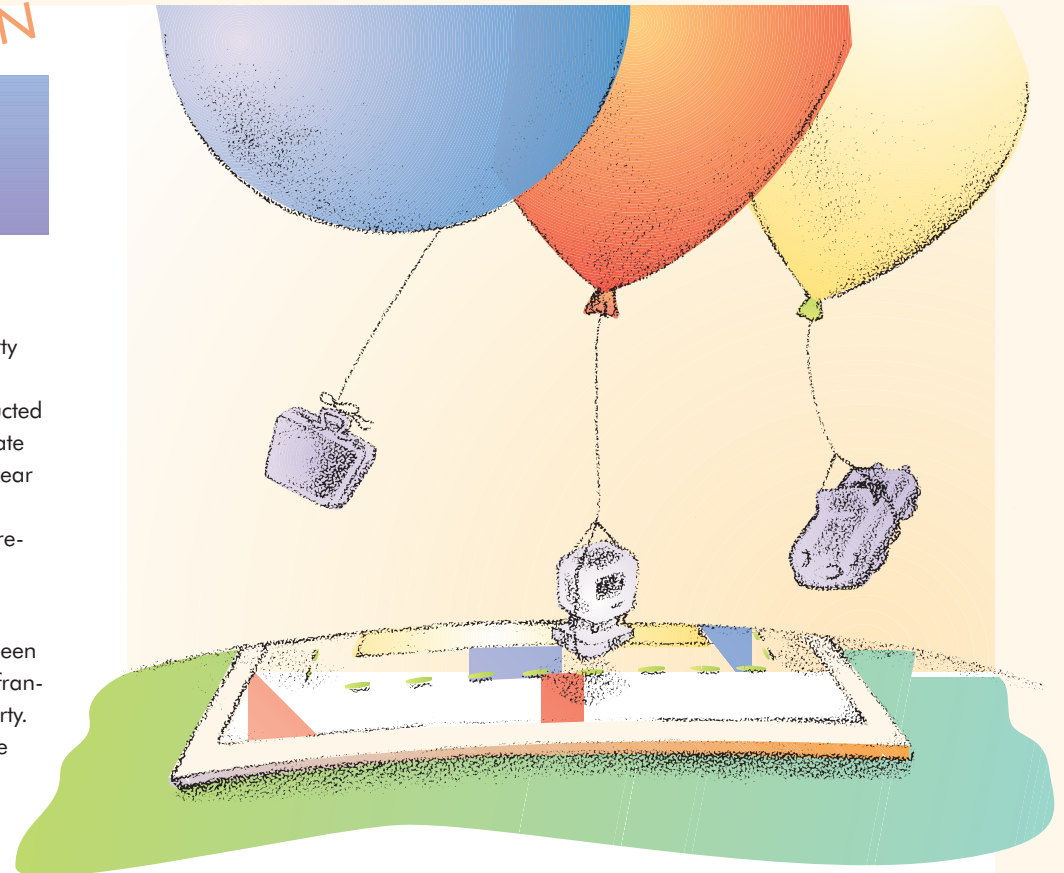
a tight cash flow. Like depreciation deductions, you can claim the section 179 deduction only when your property is ready to be used.

But there are a few limitations. For example, you can't claim the deduction if the cost of all qualifying property in 2000 is \$220,000 or more. Also the maximum section 179 deduction for 2000 is \$20,000

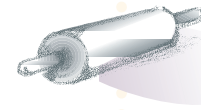
and you can't deduct costs in excess of your taxable income from your trades and businesses plus your wages and salaries for the year.

To claim the section 179 deduction, file Form 4562 and attach it to your tax return.

See IRS Publication 946, "How To Depreciate Property."



# December 2001



						1
2	3	4	5 Deposit payroll tax for payments on Nov. 28-30.	6	7 Deposit payroll tax for payments on Dec. 1-4.	8
9	10 Deposit fuel, luxury, retail and manufacturers' taxes for the last 15 days of Nov.	11	12 Deposit payroll tax for payments on Dec. 5-7.	13	14 Deposit payroll tax for payments on Dec. 8-11. Deposit gasoline, diesel fuel and kerosene taxes for the last 15 days of Nov. if the 14-day rule applies.	15
16	17 Deposit payroll tax for payments in Nov. if the monthly deposit rule applies. <b>Corporations.</b> Deposit the 4th installment of estimated tax for 2001.	18	19 Deposit payroll tax for payments on Dec. 12-14.	20	21 Deposit payroll tax for payments on Dec. 15-18.	22
23	24 Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Dec.	25 Christmas	26	27 Deposit payroll tax for payments on Dec. 19-21.	28 Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Dec. if the 14-day rule applies. Deposit payroll tax for payments on Dec. 22-25.	29
30	31 File Form 730 and pay the tax on wagers accepted during Nov. File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in Nov. 2001. Remind employees to file a new Form W-4 for 2002 if their withholding allowances will be different from 2001.					

**DON'T FORGET**

For 2002, remind employees to review their Form W-4 for withholding changes and to fill out Form W-5 if they qualify for and want the advance earned income tax credit.

# Nothing Personal

(KEEP YOUR BUSINESS SEPARATE)

When you figure out the tax your business will be paying this year, one of your most important tasks will be to make sure you claim all the business expense deductions you are entitled to. Reducing your taxable income through business deductions means you'll owe less tax, and there is no reason to pay more tax than the law requires.

Let's look at the basic rules covering business expenses. To be deductible, a business expense must be what the tax law calls an "ordinary and necessary" expenditure. An ordinary expense is one that is common and accepted in your field of business. A necessary expense is one that is helpful and appropriate to your business. That rules out any expenses that are strictly personal in nature.

These definitions highlight a major problem for some smaller businesses. Many people who run their own one-person business never bother to set up a business bookkeeping system separate from their personal one. Their checking account serves as both a personal and a business account.

Most professional tax consultants recommend that you open a separate business bank account. Your bank may charge you an extra fee, but the new account will more than pay for itself in accounting efficiency alone.

## Car Expenses

Cars are an example of something that is used for both business and personal purposes. You can only deduct expenses for the business use of your car.

You must be able to show the details of all business-related use. To do this, you need a log book, diary or calendar to record car usage. Show business mileage, why and when you use the car, and write it down at the time you actually make the trip. If you are claiming only a part of the car's use as a business deduction,

you must be able to show that your business use was a reasonable percentage of the total.

## Home Expenses

Using a part of your home for business is another example of something used for both business and personal purposes. You must meet specific tests before you can claim a deduction for the business use of your home. Among other things, you must show that the area you use for business is never used for personal purposes.

To figure the part of your home operating expenses that are for business use, you must figure the percentage of your

home used for business. To find the business percentage,

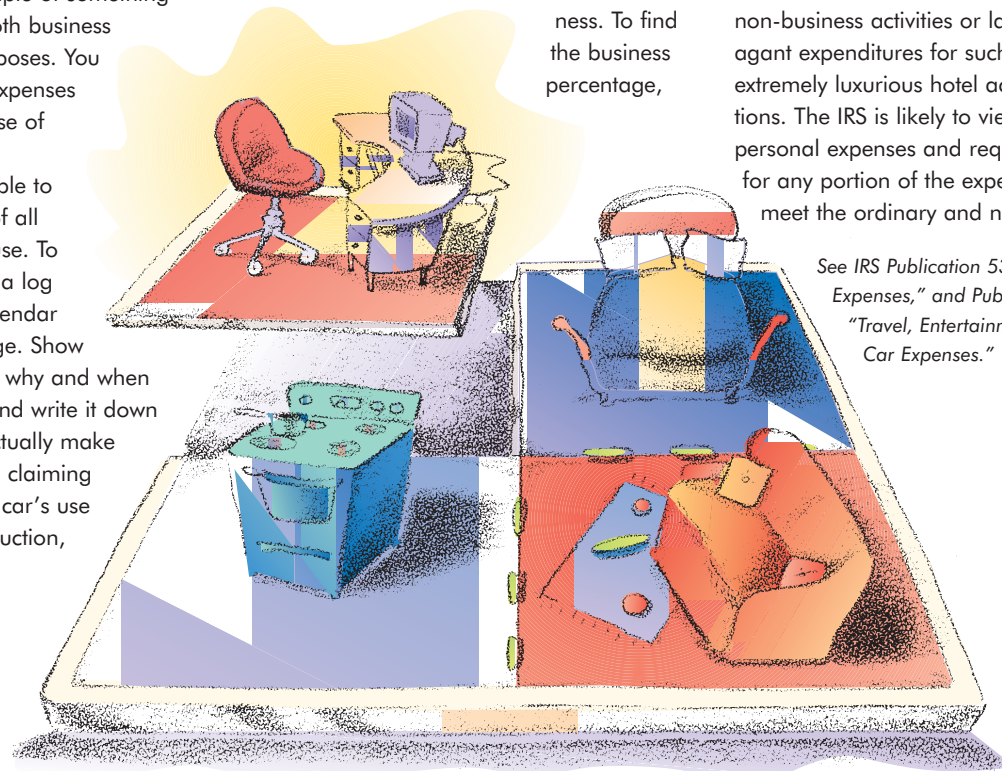
compare the size of the business part of your home to your whole home. For example, if all the rooms in your home are of about equal size and you use one room in your six room house, then one-sixth of your home operating expenses may be business related.

## Travel and Entertainment

For travel and entertainment expenses, you must make a distinction between personal and business expenses. To claim a business deduction you must be able to prove conclusively that the travel or entertainment was primarily business related.

Problem areas can include out-of-town business related conventions featuring non-business activities or lavish or extravagant expenditures for such things as extremely luxurious hotel accommodations. The IRS is likely to view these as personal expenses and require clear proof for any portion of the expenses that may meet the ordinary and necessary tests.

See IRS Publication 535, "Business Expenses," and Publication 463, "Travel, Entertainment, Gift, and Car Expenses."





# January 2002

S M T W T F S



1  
New Year's Day

2

3  
Deposit payroll tax for payments on Dec. 26-28.

4  
Deposit payroll tax for payments on Dec. 29-31 and Jan. 1.

5

6 7 8 9 10 11 12

9  
Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of Dec.  
Deposit payroll tax for payments on Jan. 2-4.

11  
Deposit payroll tax for payments on Jan. 5-8.

13 14 15 16 17 18 19

14  
Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of Dec. if the 14-day rule applies.

15  
Deposit payroll tax for payments in Dec. 2001 if the monthly deposit rule applies.  
**Individuals.** Pay the final installment of your 2001 estimated tax using Form 1040-ES.

16  
Deposit payroll tax for payments on Jan. 9-11.

18  
Deposit payroll tax for payments on Jan. 12-15.

20 21 22 23 24 25 26

21  
Martin Luther King Jr. Day

24  
Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Jan.  
Deposit payroll tax for payments on Jan. 16-18.

25  
Deposit payroll tax for payments on Jan. 19-22.

27



## USE EFTPS

Businesses that pay more than \$200,000 in payroll taxes yearly or more than \$200,000 in other depository taxes yearly should enroll in the Electronic Federal Tax Payment System (EFTPS) and make their tax payments electronically as required.

29  
Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Jan. if the 14-day rule applies.

30  
Deposit payroll tax for payments on Jan 23-25.

31  
File Form 940 (or 940-EZ) for 2001 if you made any late deposits of FUTA tax.  
Deposit FUTA tax owed through Dec. if more than \$100.  
Furnish Copies B, C, and 2 of Form W-2 to employees who worked for you during 2001.  
File Form 943 if you did not deposit all taxes when due.  
Furnish Forms 1099, 1098, and W-2G to recipients for certain payments made during 2001.  
File Form 941 for the 4th quarter of 2001.  
File Form 730 and pay the tax on wagers accepted during Dec 2001.  
File Form 2290 and pay heavy highway vehicle use tax on vehicles 1st used in Dec. 2001.  
File Form 720 for the 4th quarter of 2001.

# The Path Divides

(FIGURING CONTRACTOR VS EMPLOYEE STATUS)

When you hire an expert for special skills or professional guidance, they are either independent contractors or employees, and understanding the difference is crucial when it comes to recordkeeping and tax reporting. To determine if a worker is an independent contractor or an employee, consider behavioral control, financial control and relationship of the parties.

## Behavioral Control

Generally, anyone who performs services for you is your employee if you have the right to control what will be done and how it will be done.

## Financial Control

Who directs or controls the business aspects of work? Independent contractors are in business for themselves, usually offer their services to the public and may have a significant financial investment in the facilities used in performing services. They are more likely to have unreimbursed business expenses than employees and can realize a profit or incur a loss.

## Relationship of the Parties

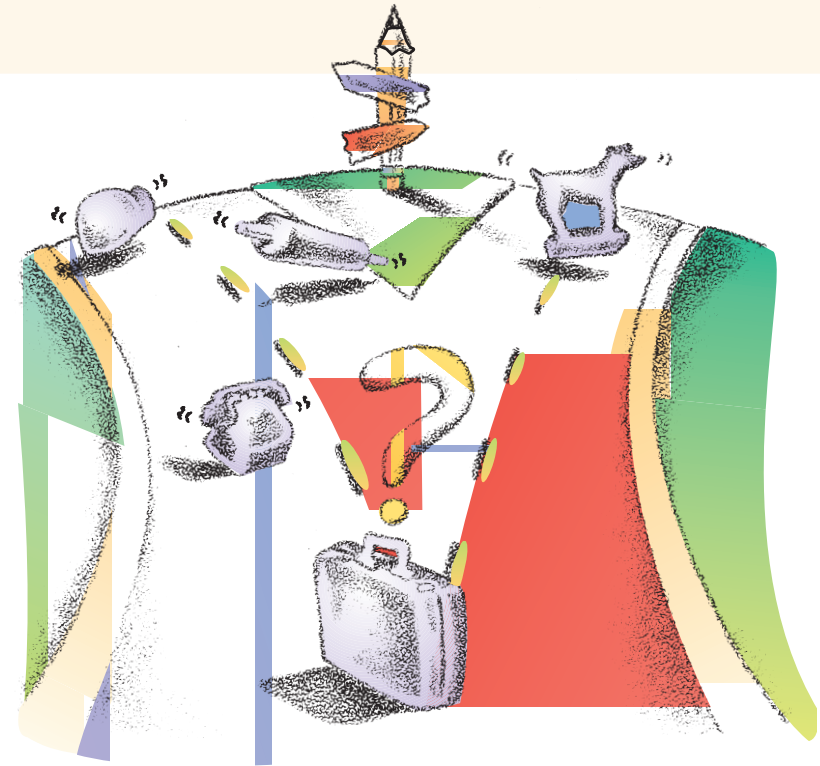
How do you and the worker perceive your relationship? A permanent work relationship and worker benefits generally indicate an employer-employee relationship. However, the substance of the relationship determines whether your workers are employees, not a job title or written contract.

If you're confused about whether your bookkeeper, office handyman, or neighbor's son is an independent contractor or employee, you can ask the IRS to help you figure it out. Fill out Form SS-8, "Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding."

## Employees

Generally, you must withhold income tax on employees' wages, withhold the social security and Medicare (FICA) taxes and contribute your share of FICA taxes as the employer, and pay unemployment (FUTA) tax.

Generally, you must deposit these taxes on a specific schedule at a qualified financial institution or through EFTPS.



By January 31 of the following year, you must give a Form W-2, "Wage and Tax Statement," to your employees showing the amount of their wages and taxes withheld and file Copy A with the Social Security Administration by the last day of February. Employers who file Forms W-2 electronically with the Social Security Administration may file by March 31.

## Contractors

Give to each independent contractor that you pay \$600 or more during the year for services in your business a

Form 1099-MISC, "Miscellaneous Income," by January 31 of the following year. File a copy with the IRS by the last day of February (March 31 for electronic filers).

## Statutory Employees and Nonemployees

Certain categories of workers are covered by specific laws that established that they are employees or nonemployees. Special rules apply to them. See Publication 15-A.

See IRS Publication 1779, "Independent Contractor or Employee," and Publication 15-A, "Employer's Supplemental Tax Guide."

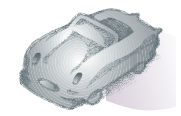
# February 2002

S M W T F S



**FILE BY PHONE**  
 Use 941TeleFile to file your quarterly tax return by phone if you are eligible.

					1 Deposit payroll tax for payments on Jan .26-29.	2
3	4	5	6 Deposit payroll tax for payments on Jan 30-Feb1.	7	8 Deposit payroll tax for payments on Feb. 2-5.	9
10	11 Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of Jan. File Form 940 (or Form 940-EZ) for 2001 if you deposited all FUTA tax when due. File Form 943 for 2001 if you made timely deposits of all taxes due. File Form 941 for 2001 if you made timely deposits of all taxes due.	12	13 Deposit payroll tax for payments on Feb. 6-8.	14 Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of Jan if the 14-day rule applies.	15 Deposit payroll tax for payments in Jan if the monthly deposit rule applies. Deposit payroll tax for payments on Feb. 9-12.	16
17	18 <b>Presidents Day</b>	19 Secure a new Form W-4 from any employee who claimed "exempt" during 2001.	20	21 Deposit payroll tax for payments on Feb. 13-15.	22 Deposit payroll tax for payments on Feb. 16-19.	23
24	25 Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Feb.	26	27 Deposit payroll tax for payments on Feb 20-22.	28 File information returns for certain payments made during 2001. Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Feb. if the 14-day rule applies. File Form W-3, "Transmittal of Wage and Tax Statements," along with Copy A of all Forms W-2 you issued for 2001. File Form 730 and pay the tax on wagers accepted during Jan. File Form 2290 and pay heavy highway vehicle use tax (or the 1st installment) for vehicles first used in Jan., 2002. File Form 8027 if you are a large food or beverage establishment.		



# Show Good Form

(KEEP ACCURATE PAYROLL RECORDS)

You enter another realm of tax reporting and recordkeeping when you hire employees. Nowhere are good records more important than when it comes to your employee payroll records, not only for your own benefit, but also for the benefit of your employees.

Here is a sampling of records to keep.

**Form W-4, "Employee's Withholding Allowance Certificate:"** Give all new employees this form that they must fill out and return to you. The W-4 shows their filing status and how many withholding allowances they claim.

**Form W-5, "Earned Income Credit Advance Payment Certificate:"** The earned income credit provides extra help for low-income employees. The advance credit allows them to receive part of the credit in advance by reducing their withheld tax. Eligible employees who want advance payments must fill out Form W-5 and submit it to you.

**Hours:** Keep a complete record of how many hours each employee worked for you during the year.

**Wages:** Record all the wages you paid to every employee.

**Tips:** If your business is one where

employees receive tips from customers, your employees generally have to report the tips to you.

**Withholding:** Keep track of withheld federal income tax, social security and Medicare taxes, state withholding and city withholding taxes, advance earned income credit payments, and the net amount paid to each employee during the year.

**Form W-2, "Wage and Tax Statement:"** This is the annual statement you give to employees showing their earnings and withholdings for the year. Generally, you must give it to them by January 31 of the following year.

**Form 941, "Employer's Quarterly Federal Tax Return:"** This is your quarterly report of income tax withheld, social security and Medicare taxes. Make a copy for your records. If you file electronically, keep a copy of the tax record.

**FUTA:** Generally, you must figure Federal unemployment tax on the first \$7,000 of each employee's earnings. Keep close track of the dates and amounts of each check you paid to your employees so you'll be able to figure out the FUTA tax and when deposits are due. Generally, you must file your FUTA return by January 31 of the following year. If you file elec-



tronically, keep a copy of the tax record. If you mail in Form 940 or 940-EZ, keep a copy.

**Federal Tax Deposits (FTDs):** If you don't deposit electronically, the FTD coupon accompanies your tax deposit to inform the IRS of the type of taxes being deposited, the amount and the period to which they are to be applied. If you make your FTDs electronically through the Electronic Federal Tax Payment System (EFTPS), keep a record of your confirmation number for each payment and a copy of your tax record.

**Form 1099-MISC, "Miscellaneous Income:"** Use this form to report certain payments you make in your business.

For example —

- Payments of \$10 or more for royalties;
- Payments of \$600 or more for rents, prizes and awards for services rendered; and
- Payments of \$600 or more to workers who were not your employees.

Do yourself a favor by keeping your employees' information organized and in a safe place. Not only will you be able to take full advantage of all your deductions for payroll taxes, you'll also be able to avoid costly penalties and interest for late payments or errors on returns.

See IRS Publication 15, "Circular E, Employer's Tax Guide."

# March 2002

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## GET MORE INFO

For more information on other excise taxes and the deposit dates, see Publication 509, Tax Calendars for 2002, and Publication 510, Excise Taxes for 2002.

1

Deposit payroll tax for payments on Feb. 23-26.

2

3

4

5

6

Deposit payroll tax for payments on Feb. 27-Mar. 1

7

8

Deposit payroll tax for payments on Mar. 2-5.

9

10

11

Deposit fuel, luxury, retail and manufacturers' taxes for the last 13 days of Feb.

12

13

Deposit payroll tax for payments on Mar. 6-8.

14

Deposit gasoline, diesel fuel and kerosene taxes for the last 13 days of Feb. if the 14-day rule applies.

15

Deposit payroll tax for payments on Mar. 9-12.

Deposit payroll tax for payments in Feb. if the monthly deposit rule applies.

**Corporations.** File a 2001 calendar year tax return (Form 1120 or 1120A).

**S corporations.** File a 2001 calendar year tax return (Form 1120S). Provide shareholders with a copy of Sch. K-1.

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Deposit payroll tax for payments on Mar. 13-15.

21

22

Deposit payroll tax for payments on Mar. 16-19.

23

24 / 31

25

Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Mar.

26

27

Deposit payroll tax for payments on Mar. 20-22.

28

29

Deposit payroll tax for payments on Mar. 23-26.

Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Mar. if the 14-day rule applies.

30

# Pay As You Play

(THE SELF-EMPLOYMENT TAX)

## The Do-It-Yourself Social Security Program

The Social Security system, our national retirement program since 1933, is funded directly by taxpayers. Social Security and Medicare taxes are deducted from virtually every pay check in the country, helping to provide retirement income and Medicare coverage. But if you are self-employed, you pay for your coverage through the self-employment tax that you must pay along with your federal income tax each year.

For the most part, if you carry on a trade or business as a sole proprietor, an independent contractor, a member of a partnership or are otherwise in business for yourself, then you are self-employed. Part-time work can qualify as self-employment even if it's work you do in addition to a regular full-time job. If you have net earnings from self-employment of \$400 or more a year, you have to pay self-employment tax.

In most cases, self-employment income does not include interest, dividends, capital gains, or rent from real estate.

Many self-employed people will have to pay the self-employment tax throughout the year as a part of their quarterly estimated tax payments. The current tax rate is 15.3 percent. It's important to remember that your self-employment tax will raise the total federal tax you owe. Be sure to take this into account when you determine how much estimated tax to deposit electronically each quarter or how much to include with your Form 1040-ES voucher. When you file your tax return, you must fill out Schedule SE, on which you report your self-employment income and calculate the tax you owe.

See IRS Publication 533, "Self-Employment Tax."

## How To Survive Paying Taxes

Death and Taxes. Ben Franklin said that they are the only two things in life that are certain. But you don't have to let your tax responsibilities drive you or your business to an early grave.

One problem many new business owners, yourself included, may run into is not budgeting money to set aside for your

taxes, whether business or individual. Then you are short on cash when it comes time to file. But file your tax returns anyway!

Don't wait until the time to file and pay has come and gone. Gather your records and file all your tax forms by their due dates — even if you can't pay a cent. Of course, to keep down the interest payments, try to pay as much as you can. If you receive a notice from the IRS, respond right away. Don't ignore it; it won't go away.

If the next deadline rolls around and you still can't pay, go ahead and file on time. At least you'll avoid the failure-to-file penalty. Along with your return, attach an installment agreement request (Form

9465). You can propose your own monthly payment date and amount using this form. If circumstances make it unlikely that you could pay the full tax even on an installment plan, you can use Form 656 to make an offer to settle your tax account for less than the amount owed.

Thanks to the IRS Restructuring and Reform Act of 1998, the failure-to-pay penalty will be half the usual rate for any month in which individuals make installment payments to the IRS. You must have filed on time, though.

The last thing a new business needs is to pay its first profits in penalties to the IRS. So be sure to have a solid business plan that makes accommodations for both state and federal taxes, and stick to it.



# April 2002

S M T W T F S



**1**  
 File Form 730 and pay the tax on wagers accepted during Feb.  
 File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in Feb.  
 If you file Forms 1098, 1099, W-2, or W-2G electronically, your due date for filing them has been extended from Feb. 28 to today.

**2**

**3**  
 Deposit payroll tax for payments on Mar. 27-29.

**4**

**5**  
 Deposit payroll tax for payments on Mar. 30-31 and Apr. 1-2.

**6**

**7**

**8**

**9**  
 Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of Mar.

**10**  
 Deposit payroll tax for payments on Apr. 3-5.

**11**

**12**  
 Deposit payroll tax for payments on Apr. 6-9.  
 Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of Mar. if the 14-day rule applies.

**13**

**14**

**15**  
 Deposit payroll tax for payments in Mar. if the monthly deposit rule applies.  
 File Form 1040, 1040A, or 1040-EZ and pay any tax due.  
**Ind.** Pay the 1st installment of your estimated tax for 2002.  
**Partnerships.** File a 2001 calendar year return (Form 1065). Provide each partner with a copy of Sch. K-1.  
**Corp.** Deposit the 1st installment of your estimated tax for 2002.

**16**

**17**  
 Deposit payroll tax for payments on Apr. 10-12.

**18**

**19**  
 Deposit payroll tax for payments on Apr. 13-16.

**20**

**21**

**22**

**23**

**24**  
 Deposit payroll tax for payments on Apr. 17-19.  
 Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Apr.

**25**

**26**  
 Deposit payroll tax for payments on Apr. 20-23.

**27**

**28**

**29**  
 Deposit gasoline, diesel fuel, and kerosene taxes for the first 15 days of Apr. if the 14-day rule applies.

**30**  
 File Form 941 for the 1st quarter of 2002.  
 Deposit FUTA tax owed through Mar. if more than \$100.  
 File Form 720 for the 1st quarter of 2002.  
 File Form 730 and pay the tax on wagers accepted during Mar.  
 File Form 2290 and pay heavy highway vehicle use tax for vehicles first used in Mar.

**FILE BY PHONE**  
 Use 941TeleFile to file your quarterly return by phone if you are eligible.

# Rules of the Road

## (CAR AND TRAVEL EXPENSES)

### Car Expenses

To take a business deduction for the use of your car, you must determine whether the use was business or personal.

If the answer is personal, no deduction is allowed. Personal use includes commuting — driving from your home to your regular place of work.

A deduction may be allowed if you have multiple jobs or businesses. Driving from your home to “business one” is commuting, but driving from “business one” directly to “business two” is deductible. Also, you are usually allowed to deduct transportation costs for going from your home to a temporary workplace regardless of the distance.

Deductible car expenses can include the cost of 1) traveling from one workplace to another, 2) making business trips to visit customers or attend business meetings away from your regular workplace, 3) going to temporary workplaces.

To claim the deduction you must have adequate records such as a written travel log with complete and accurate mileage records for each business use of your car. If you are unable to produce a clear and accurate business mileage record, the IRS may have no choice but to disallow the deduction.

There are two methods for claiming business car expenses: actual expenses or the standard mileage rate.

**Actual Expenses:** You can add all your car operating expenses for the year, including gas, oil, tires, repairs, license fees, lease payments, registration fees, garage rental, insurance and depreciation. Then deduct the percentage of the total that was for business, based on your mileage records of business and personal travel. Deductions for business parking and tolls do not have to be divided.

**Standard Mileage Rate:** Instead of tracking car costs, you can use the standard mileage rate. In 2001, the business mileage by rate was 34½ cents per mile for all business miles (rate may change each year). If you use the standard mileage rate, you cannot also claim your actual operating expenses, but you can claim your business parking and tolls.

### Travel Expenses

Travel expenses are your “ordinary and necessary” expenses while you are traveling away from home on business. The tax law requires that you show that your trip away from home was primarily for business.

Keep whatever documents you can gather at the time of the trip to prove where you went, why you went there, how long you stayed and how much you spent. If your travel includes some business and some personal aspects, be sure to keep clear records showing exactly how much is related to business. Keep the following:

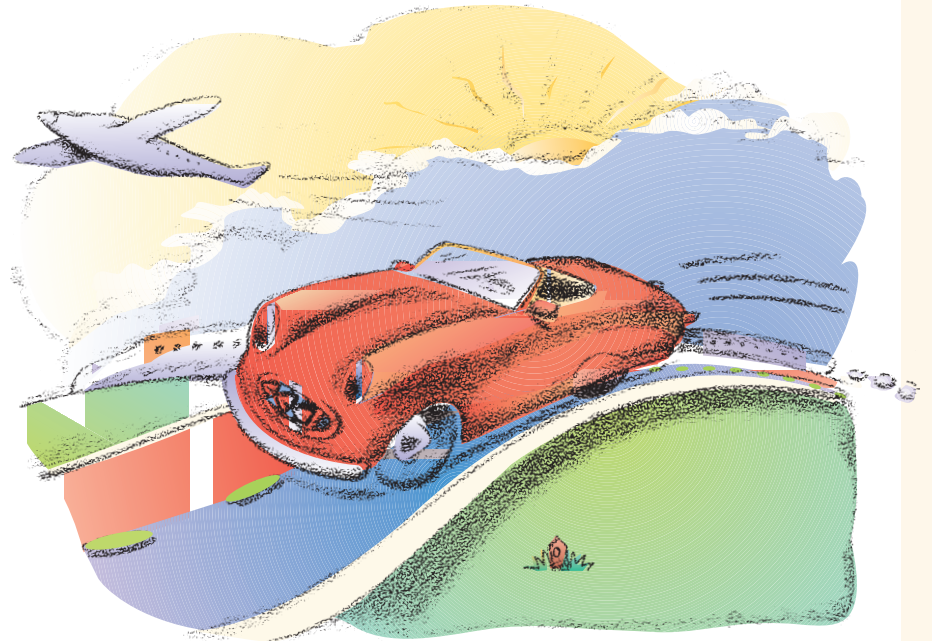
**Lodging receipts:** These should show where you were, how long you were there, and charges. Also keep records for cleaning and laundry, telephone charges tips and other charges not shown separately.

**Transportation receipts:** These include airplane, train or bus ticket stubs, travel agency receipts, rental car or taxi receipts, etc., all showing the amounts, dates and destinations involved.

**Meal receipts:** Generally, you must keep a log of your meal expenses and save receipts for amounts of \$75 or more. If you do not want to keep track of the actual costs of your meals, you may qualify to use the standard meal allowance. In 2000, the rates were \$30, \$34, \$38, \$42, or \$46 a day depending on where and when you were traveling in the United States.

Whether you use the standard meal allowance or actual expenses, you generally can only claim a deduction for 50 percent of the unreimbursed cost of your meals while you are traveling — even if you are dining with business associates. Taxes and tips that are part of the cost are also subject to the 50-percent limit.

See IRS Publication 463, “Travel, Entertainment, Gift, and Car Expenses,” and Publication 535, “Business Expenses.”





# May 2002

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## DOWNLOAD FORMS

Get business tax information or download forms and publications at [www.irs.gov](http://www.irs.gov) on the Internet.

1

Deposit payroll tax for payments on Apr. 24-26.

2

3

Deposit payroll tax for payments on Apr. 27-30.

4

5

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8

Deposit payroll tax for payments on May 1-3.

9

Deposit fuel, luxury, retail, and manufacturers' taxes for the last 15 days of Apr.

10

Deposit payroll tax for payments on May 4-7.  
File Form 941 for the 1st quarter of 2002 if you deposited the taxes for the quarter timely.

11

12

13

14

Deposit gasoline, diesel fuel and kerosene taxes for the last 15 days of Apr. if the 14-day rule applies.

15

Deposit payroll tax for payments on May 8-10.  
Deposit payroll tax for payments in Apr. if the monthly deposit rule applies.

16

17

Deposit payroll tax for payments on May 11-14.

18

19

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22

Deposit payroll tax for payments on May 15-17.

23

24

Deposit payroll tax for payments on May 18-21.  
Deposit fuel, luxury, retail, and manufacturers' taxes for the first 15 days of May.

25

26



27

Memorial Day

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29

Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of May if the 14-day rule applies.

30

Deposit payroll tax for payments on May 22-24.

31

Deposit payroll tax for payments on May 25-28.  
File Form 730 and pay the tax on wages accepted during Apr.  
File Form 2290 and pay heavy vehicle use tax for vehicles first used in Apr.  
Furnish Forms 5498 to recipients for contributions made in 2001 and file Form 5498 with the IRS.

# The Golden Egg

(PLANNING FOR YOUR FUTURE)

## IRA, Keogh, SEP, and SIMPLE Plans

Whether your retirement days are near or far, as a well-informed business person you should be up-to-date on the types of retirement plans available to you and your employees. The plans you will hear most about are IRAs, Keoghs, SEPs and SIMPLEs. In addition to providing for a comfortable retirement, they can have the advantage of offering significant tax benefits today.

### Individual Retirement Arrangement

**(IRA):** IRAs are savings plans that let you set aside money for your retirement. Banks, financial institutions, mutual funds and stockbrokers are among those who offer IRS-approved IRA plans.

■ **Traditional IRAs.** You can usually set up this IRA if you are under age 70½ at the end of the year and have taxable compensation greater than or equal to your contribution during the year. Generally, you can contribute up to \$2,000; and it may be tax deductible in full, in part, or not at all, depending on your circumstances. The

amounts earned by your IRA contributions are usually not taxed until you withdraw the money, and it is presumed at retirement you will be paying a lower tax rate than you do today. Generally, you can't withdraw money from your IRA before you turn age 59½ without paying penalty and income taxes.

■ **Roth IRA.** Regardless of your age, you may be able to set up a Roth IRA. You can generally contribute up to \$2,000 a year depending on your income. This limit is reduced by any contributions you make to a traditional IRA. You can't deduct your contributions, but if you meet the requirements, earnings will be tax-free.

Self-employed people can participate in the following three plans even if their spouses are covered by a plan.

■ **Qualified Plan:** A qualified plan is a plan where taxes can be deferred until retirement. You can generally contribute more

to a qualified plan than to a traditional IRA. If your plan is a "money purchase plan," your contribution can be as much as 25 percent of the employee participant's compensation. The 25-percent limit is adjusted for your own contribution deductions. If your plan is a "profit sharing plan," your contribution can be up to 15 percent of the compensation, but you can vary the amount contributed each

year. In either plan, no more than \$30,000 can be contributed for each participant. If you have employees, you usually include them in your plan.

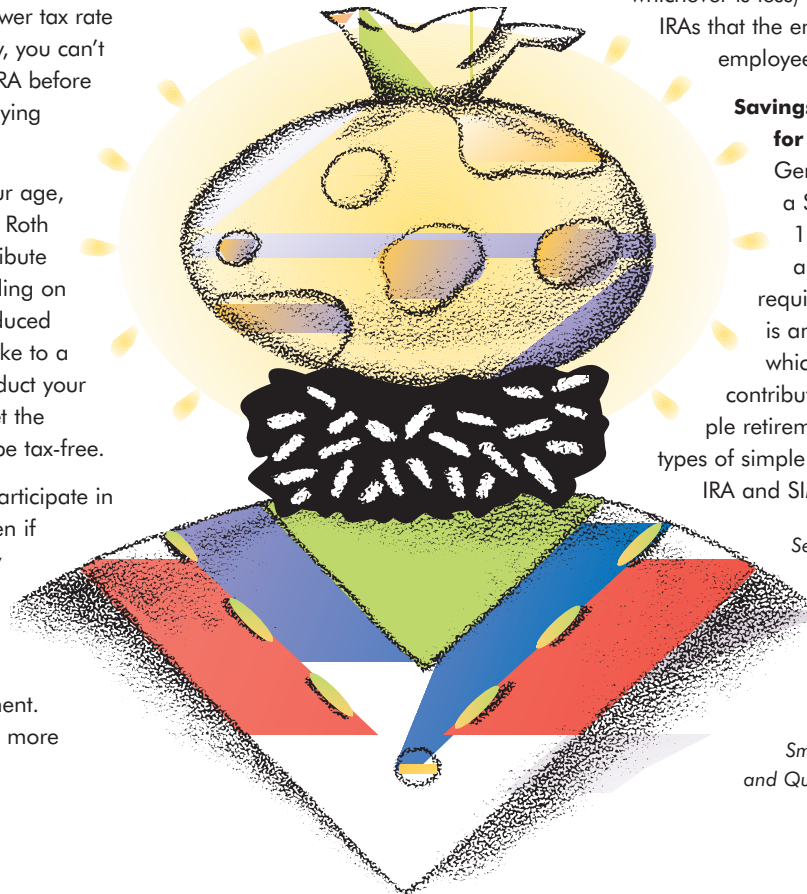
### Simplified Employee Pension (SEP):

The SEP was specifically designed for small employers and has very few administrative burdens or costs. Your contributions (which can be up to 15 percent of the employees' compensation or \$30,000, whichever is less) are made directly to IRAs that the employer sets up for the employees.

### Savings Incentive Match Plan for Employees (SIMPLE):

Generally, you can set up a SIMPLE plan if you have 100 or fewer employees and meet several other requirements. A SIMPLE plan is an arrangement under which an employer makes contributions to employees' simple retirement account. The two types of simple plans are the SIMPLE-IRA and SIMPLE 401(k) plans.

See IRS Publication 590, "Individual Retirement Arrangements (IRAs) (Including Roth IRAs and Education IRAs)," and Publication 560, "Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)."



# June 2002

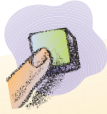
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## FILE BY PHONE OR PC

Use 941TeleFile to file your quarterly tax return by phone or Personal Computer if you are eligible.

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Deposit payroll tax for payments on May 29-31.

Deposit payroll tax for payments on Jun. 1-4.

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15

Deposit fuel, luxury, retail and manufacturers' taxes for the last 16 days of May.

Deposit payroll tax for payments on Jun. 5-7.

Deposit payroll tax for payments on Jun. 8-11.  
Deposit gasoline, diesel fuel and kerosene taxes for the last 16 days of May if the 14-day rule applies.

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21

22

Deposit payroll tax for payments in May if the monthly deposit rule applies.  
**Individuals.** Pay the 2nd installment of your estimated tax for 2002.  
**Corporations.** Deposit the 2nd installment of your estimated tax for 2002.

Deposit payroll tax for payments on Jun. 12-14.

Deposit payroll tax for payments on Jun. 15-18.

23 / 30

24

25

26

27

28

29

Deposit fuel, luxury, retail and manufacturers' taxes for the first 15 days of Jun.

Deposit payroll tax for payments on Jun. 19-21.

Deposit payroll tax for payments on Jun. 22-25.  
Deposit gasoline, diesel fuel and kerosene taxes for the first 15 days of Jun. if the 14-day rule applies.

# Forms And Publications

**Tax Publications** — The IRS produces many free publications to help you fill out your tax return and to answer your tax questions. Many IRS publications and forms can be downloaded from the IRS Web Site at [www.irs.gov](http://www.irs.gov), or ordered free by calling 1-800-829-3676. Or you can buy a CD-ROM of current and prior year tax forms and publications from the National Technical Information Service (toll free 1-877-233-6767 or at [www.irs.gov/cdorders](http://www.irs.gov/cdorders)). You can get forms via fax (from your fax machine dial 703-368-9694).

Following are the most popular business publications and related forms.

**Pub 1, Your Rights as a Taxpayer** — explains your rights at each step in the tax process.

**Pub 15, Circular E, Employer's Tax Guide**  
Forms 940, 941.

**Pub 15-A, Employer's Supplemental Tax Guide**

**Pub 15-B, Employer's Tax Guide to Fringe Benefits**

**Pub 51, Circular A, Agricultural Employer's Tax Guide**  
Form 943.

**Pub 225, Farmer's Tax Guide** — identifies the kinds of farm income you must report and the different deductions you can take.

Forms 1040 (Schedules A, D, F, J, SE), 4136, 4562, 4684, 4797, 6251.

**Pub 334, Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)** — explains federal tax laws that apply to sole proprietorships.  
Forms 1040 (Schedules C, C-EZ).

**Pub 378, Fuel Tax Credits and Refunds** — explains the credits or refunds of the federal excise taxes allowable for certain fuels. It also discusses the alcohol fuels credit.  
Forms 720, 4136, 8849, 6478.

**Pub 463, Travel, Entertainment, Gift and Car Expenses** — explains what business-related expenses for travel, entertainment, gifts, and car expenses are deductible and how to report them.  
Forms 2106, 2106EZ.

**Pub 505, Tax Withholding and Estimated Tax**  
Forms 1040-ES, 2210, 2210F, W-4, W-4P.

**Pub 509, Tax Calendars for 2001**

**Pub 510, Excise Taxes for 2001** — covers in detail the various federal excise taxes reported on Forms 720, 11-C, and 730. These include environmental taxes; taxes on communications and air transportation; fuel taxes; manufacturers taxes on vaccines; retail taxes on heavy trucks, trailers, and tractors; luxury taxes; ship passenger taxes; and the tax on wagering. It briefly describes other excise taxes and which forms to use in reporting and paying the taxes.  
Forms 11-C, 637, 720, 730, 6197, 6627.

**Pub 533, Self-Employment Tax** — explains the Social Security and Medicare tax for people who work for themselves.  
Form 1040 (Schedule SE).

**Pub 535, Business Expenses**

**Pub 536, Net Operating Losses**  
Form 1045.

**Pub 537, Installment Sales** — explains the tax treatment of property sale arrangements, which provide that part or all of the selling price be paid in a later year. If you finance the buyer's purchase of your property, instead of having the buyer get a loan or mortgage from a bank (or other lender), you probably have an installment sale.  
Form 6252.

**Pub 538, Accounting Periods and Methods** — explains rules for adopting and changing accounting periods and methods.

**Pub 541, Partnerships**  
Form 1065 (Schedule K-1).

**Pub 542, Corporations** — general tax information for corporations.  
Forms 1120, 1120-A, 1120-S.

**Pub 544, Sales and Other Dispositions of Assets** — explains how to figure gain or loss on the sale, exchange or other disposition of business or personal use property. It defines capital and noncapital assets and the tax results of different types of gains and losses.  
Forms 1040 (Schedule D), 4797, 8824.

**Pub 547, Casualties, Disasters and Thefts (Business & Non-Business)** — explains how to treat casualty and theft losses. It also explains how to figure and prove your loss and how to treat the reimbursement you receive from insurance or other sources.  
Form 4684.

**Pub 551, Basis of Assets** — explains how to determine the basis of property.

**Pub 552, Recordkeeping for Individuals**

**Pub 553, Highlights of 2000 Tax Changes**

**Pub 556, Examination of Returns, Appeal Rights, and Claims for Refund**  
Forms 1040X, 1120X.

**Pub 557, Tax-Exempt Status for Your Organization** — explains the rules and procedures that apply to organizations seeking exemption from federal income tax under section 501(a) of the Internal Revenue Code.  
Forms 990, 990EZ, 990PF, 1023, 1024.

**Pub 560, Retirement Plans for Small Business** — discusses SEP, Qualified and SIMPLE plans that a small business owner, including a self-employed individual, can set up for employees.  
Forms 5305-SEP, 5304-SIMPLE, 5305-SIMPLE, and 5500EZ.

**Pub 564, Mutual Fund Distributions** — explains the tax treatment of distributions paid or allocated to an individual shareholder of a mutual fund, and explains how to figure gain or loss on the sale of mutual fund shares.  
Forms 1040 (Schedules B, D), 1099-DIV.

**Pub 575, Pension and Annuity Income** — explains how to report pension and annuity income from a qualified plan; how to figure the taxable part of lump-sum distributions from pension, stock bonus, or profit-sharing plans; and how to roll over distributions from a qualified retirement plan.  
Forms 1040, 1040A, 1099-R, 4972.

**Pub 583, Starting a Business and Keeping Records**

**Pub 587, Business Use of Your Home (Including Use by Day-Care Providers)** — explains rules for claiming a deduction for business use of your home and what expenses may be deducted.  
Form 8829.

**Pub 590, Individual Retirement Arrangements (IRAs)(Including Roth IRAs and Education IRAs)** — explains the tax rules that apply to IRAs, including IRAs that are part of SEP and SIMPLE plans.  
Forms 1040, 1040A, 1099-R, 5329, 8606.

**Pub 595, Tax Highlights for Commercial Fishermen** — is intended for sole proprietors who use Form 1040 (Schedule C or C-EZ) to report a profit or loss from fishing.  
Forms 1040 (Schedule C), 1099-MISC.

**Pub 598, Tax on Unrelated Business Income of Exempt Organizations** — explains the unrelated business income tax provisions that apply to most tax-exempt organizations that regularly operate a trade or business that has little or no relationship to its exempt purpose.  
Form 990-T.

**Pub 908, Bankruptcy Tax Guide**  
Forms 982, 1040, 1041.

**Pub 910, Guide to Free Tax Services**

**Pub 911, Direct Sellers** — provides information on figuring income from direct sales and identifies deductible expenses. A direct seller is a person who sells consumer products on a person-to-person basis, such as door-to-door, at sales parties, or by appointment in someone's home.  
Form 1040 (Schedules C, SE).

**Pub 925, Passive Activity and At-Risk Rules** — discusses the rules that may limit the losses taxpayers can deduct on their tax return from any trade, business, rental, or other income-producing activity.  
Forms 8582, 8582-CR, 6198.

**Pub 939, General Rule for Pensions and Annuities** — covers the General Rule for the taxation of pensions and annuities, which must be used for most nonqualified plans. For example, this method must be used for payments from commercial annuities. The publication contains actuarial tables to figure the tax-free part of annuities.

**Pub 946, How To Depreciate Property**  
Form 4562.

**Pub 947, Practice Before the IRS and Power of Attorney**  
Forms 2848, 8821.

**Pub 954, Tax Incentives for Empowerment Zones and Other Distressed Communities**  
Forms 5884, 8844, 8850, 8861.

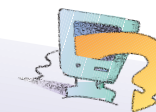
**Pub 1244, Employee's Daily Record of Tips and Report to Employers**  
Forms 4070, 4070-A.

**Pub 1542, Per Diem Rates**

**Pub 1544, Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business)** — explains when and how persons in a trade or business must file a Form 8300 when they receive cash payments of more than \$10,000 from one buyer. It also discusses the penalties for not filing the form.  
Form 8300.

**Pub 1546, The Taxpayer Advocate Service of the IRS**

**Pub 1853, Small Business Talk**



**DOWNLOAD FORMS**

Get business tax information or download forms and publications from the IRS Web Site at [www.irs.gov](http://www.irs.gov).

# Helpful Hints

## One-on-One Help from the Social Security Administration

Employers who need help with general wage reporting information can call the Social Security Administration's Employer Reporting Service Center toll free at 800-772-6270.

For answers to more technical questions, employer service liaison officers are stationed in cities around the country. They are experts in paper, magnetic media and electronic wage reporting. They can help solve even the toughest problems. Call 800-772-6270 and ask for the liaison officer for your state.

## Other Services Available

### Form W-2 Filing Information

Each year, employers must send Copy A of Forms W-2 to SSA by the last day of February (or last day of March if you file electronically) to report the wages and taxes of your employees for the previous calendar year.

Employers can now find online all the wage reporting information and publications they need to meet their wage reporting responsibilities. Go to [www.ssa.gov/employer](http://www.ssa.gov/employer) on the internet.

## New Format For All W-2 Filers (except paper filers)

Beginning with tax year 2001, all filers (except paper filers) must report Form W-2 data using the new specifications entitled Magnetic Media Reporting and Electronic Filing (MMREF). The new MMREF replaces the Technical Information Bulletin (TIB) format. The MMREF specifications can be found on the employer web site or by calling 800-772-6270.

### Electronic Filing of W-2s

Employers and their authorized representatives can now file W-2 reports over the Internet. Simply go to SSA's Web Site: [www.ssa.gov/employer/eso/home.htm](http://www.ssa.gov/employer/eso/home.htm). Click on Registration and follow the prompts. You will be issued a Personal Identification Number (PIN) immediately. A password will be issued within 10 days. Then, whenever you're ready to file your W-2 report, simply go back to the same web site and upload your file. It's that simple.

Internet filing is fast, secure and economical. It also offers these great features:

- an additional 30 days to file your federal W-2 reports (until the last day of March);
- more time to spot errors before submission

- the opportunity to test wage report accuracy before submission
- confirmation of processed totals (Form W-3 data)
- an immediate receipt for your file;
- the ability to check on the status of your file; and
- a paperless way to file.

Make sure your W-2 report is formatted according to SSA's new MMREF specifications.

For more information on electronic filing or to download a copy of the MMREF, visit [www.ssa.gov/employer](http://www.ssa.gov/employer) and click on How to File. For one-on-one assistance, you may contact the Employer Service Liaison serving your State.

### Verifying Employee Names and Social Security Numbers (SSNs)

The name and SSN listed on each W-2 must match the name and SSN on the employee's Social Security card. This match ensures that the earnings of each worker are properly recorded to their lifetime earnings record. The earnings record is the basis for determining Social Security benefit eligibility and benefit amount.

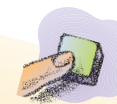
SSA's free Employee Verification Service (EVS) easily

identifies inaccurate name/SSN combinations so they can be corrected before you submit your W-2s to SSA. There are three convenient ways to use the service:

**Under 10 Name/SSNs** - Call 800-772-6270. Have ready when you call the following information for each name/SSN you want verified: SSN, last name, first name, middle initial (if applicable), date of birth, gender. Also have available the employer name and EIN (Employer Identification Number).

**Under 50 Name/SSNs** - Contact your nearest Social Security Office.

**Over 50 Name/SSNs** - This option is ideal for employers who want to verify their entire payroll database. You can submit your request on paper listing, magnetic tape or diskettes. You must register for this service. For details visit SSA's web site at [www.ssa.gov/employer/ssnv.htm](http://www.ssa.gov/employer/ssnv.htm) or call 800-772-6270.



For further help in understanding your reporting requirements, call  
**800-772-6270.**

## Setting the Record Straight with the IRS

Making an error or missing a tax filing deadline doesn't have to be a major problem, particularly if you take prompt action to set things right. Following are the proper fix-it procedures:

**Form 941, "Employer's Quarterly Federal Tax Return:"** If you make an error in the amounts of taxes you withheld from employees, you generally make an adjustment on the next return, attach a statement explaining your mistake and that you are making an appropriate adjustment. However, adjustments to correct income tax withholding errors may only be made in the same calendar year.

**Form 941c, "Supporting Statement to Correct Information:"** Generally, you must fill out this form or a similar statement if the amount of employee wages you reported for a past year was wrong. If that's the case, you may have to fill out two more forms:



### MADE AN ERROR?

Make corrections as soon as possible to keep penalties from mounting.

**Form W-2c, "Corrected Wage and Tax Statement," and Form W-3c, "Transmittal of Corrected Wage and Tax Statements:"** These forms are used to correct the information about your employees' total earnings and withholdings for the year.

**Form 1040X, "Amended U.S. Individual Income Tax Return:"** If you made a mistake on your individual tax return, use this form. If you owe tax, you should send it in with the form.

**Form 1065, "U.S. Return of Partnership Income:"** Check the box for "amended return" on a Form 1065, then follow the instructions. Give each partner a copy of the corrected return.

**Information Returns:** Use the instructions for making corrections that come with the particular form, be it the 1099, 1098, 5498, or W-2G. Since the penalties can rapidly mount from mistakes made on these types of information reporting returns, make the corrections as soon as possible.

**Federal Tax Deposits (FTDs):** You should actually report the deposited amounts on your 941 quarterly tax return. Correct mistakes as soon as possible to limit any penalties. If

you are not required to make your deposits electronically, be sure to include Form 8109 (the FTD coupon) with each deposit.

## A Notice From the IRS: What To Do?

Sometimes the obvious answer is the best one. If you get a notice of any kind from the IRS, open it, read it, then do something about it. Most notices include a deadline for your response, so it's important to be prompt. And if you don't understand your notice, in most cases it will include details on how to get more information.

The IRS writes to people for many reasons. We may need information missing from your tax return. If your notice is about an examination or audit, you will be asked to produce certain information for the examination at a specified time and place. Or, your notice may ask for payment of a tax bill.

Examples of other notices include:

**CP 102:** A math error was found on your 941 quarterly tax return and the IRS believes you owe more tax.

**CP 138:** The tax you overpaid on one tax return was applied to another tax return where you owed tax.

**CP 165:** Your check for your FTD or estimated taxes was returned. This notice asks for the payment, plus a bad check penalty of two percent (the minimum penalty is \$15).

**CP 205:** You used the wrong taxpayer identification number on your FTD coupon.

**CP 2501:** A discrepancy was found between what you reported as your income, credit, or deduction and what the IRS had on file.

Whether or not you agree with the notice, be sure you call or write the contact listed on the notice, or call your local IRS office before the deadline. It is important to let the IRS know that you got the notice and are doing something about it.

A quick response can reduce the amount of correspondence between you and the IRS. Procrastination, especially in the case of notices requesting payment, can increase the amount you owe by adding interest and penalties to your bill.

The IRS Web Site now has information to help you better understand some of our notices. You can reach the IRS Web Site at [www.irs.gov](http://www.irs.gov). You can reach the IRS Notice Page at [http://www.irs.gov/tax\\_edu/notices/index.html](http://www.irs.gov/tax_edu/notices/index.html)

# Taxpayer Rights

## **Protection of Your Rights**

IRS employees will explain and protect your rights as a taxpayer throughout your contact with the IRS.

## **Payment of Only the Correct Amount of Tax**

You are responsible for paying only the correct amount of tax due under the law — no more, no less. If you cannot pay all of your tax when it is due, you may be able to make monthly installment payments.

## **Privacy and Confidentiality**

The IRS will not disclose to anyone the information you give the IRS, except as authorized by law. You have the right to know why the IRS is asking you for information, how it will be used, and what happens if you do not provide requested information.

## **Professional and Courteous Service**

If you believe that an IRS employee has not treated you in a professional, fair, and courteous manner, you should tell that employee's supervisor. If the supervisor's response is not satisfactory, you should write to the IRS director for your area or the center where you file your return.

## **Representation**

You may either represent yourself or, with proper written authorization, have someone else represent you. Your

representative must be a person allowed to practice before the IRS, such as an attorney, certified public accountant, or enrolled agent. If you are in an interview and ask to consult such a person, then we must stop and reschedule the interview in most cases. You can have someone accompany you at an interview. You may make sound recordings of any meetings with examination, appeals, or collection personnel, provided you tell the IRS in writing 10 days before the meeting.

## **Help From Taxpayer Advocates**

Taxpayer advocates can help you with unresolved tax problems and can offer you special help if you have a significant hardship as a result of a tax problem. For more information, write to the taxpayer advocate at the IRS office that last contacted you or call toll free 1-877-777-4778 (1-800-829-4059 for TTY and TDD).

## **Appeals and Judicial Review**

If you disagree with the IRS about the amount of your tax liability or certain collection actions, you have the right to ask the Appeals Office to review your case. You may also ask a court to review your case.

## **Relief From Certain Penalties and Interest**

The IRS will waive penalties when allowed by law if you can show you acted reasonably and in good faith or relied on the

incorrect advice of an IRS employee. We will waive interest that is the result of certain errors or delays caused by an IRS employee.

## **Examinations, Appeals, and Collections**

### **Examinations (Audits)**

The IRS accepts most taxpayers' returns as filed. If the IRS inquires about your return or selects it for examination, it does not suggest that you are dishonest. The inquiry or examination may or may not result in more tax. Your case may be closed without change; or you may receive a refund.

### **Repeat Examinations**

If the IRS examined your return for the same items in either of the two previous years and proposed no change to your tax liability, please call as soon as possible so the IRS can determine whether to discontinue the examination. Publication 556, *Examination of Returns, Appeal Rights, and Claims for Refund*, will give you more information about the rules and procedures of an IRS examination.

### **Appeals**

If you do not agree with the examiner's proposed changes, you can appeal them to the Appeals Office of IRS. Most differences can be settled without expensive and time-consuming court trials. Your

appeal rights are explained in Publication 5, *Your Appeal Rights and How To Prepare a Protest If You Don't Agree*.

If you do not wish to use the Appeals Office or disagree with its findings, you may be able to take your case to the U.S. Tax Court, U.S. Court of Federal Claims, or the U.S. District Court where you live. If the court agrees with you on most issues in your case and finds that the IRS' position was largely unjustified, you may be able to recover some of your administrative and litigation costs.

### **Collections**

Publication 594, *The Collection IRS Process*, explains your rights and responsibilities regarding payment of federal taxes. It describes what to do when you owe taxes and IRS collection action.

### **Innocent Spouse Relief**

Generally, both you and your spouse are responsible, jointly and individually, for paying the full amount of any tax, interest, or penalties due on your joint return. However, if you qualify for innocent spouse relief, you may not have to pay the tax, interest, and penalties relating to your spouse (or former spouse).

See IRS Publication 1, *Your Rights as a Taxpayer*.



# Working To Put Service First

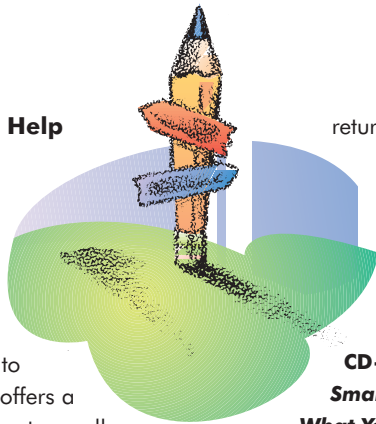
## Small Business Help from the IRS

At one time or another, every small business person has tax questions. You may be surprised to learn that the IRS offers a variety of assistance to small business owners, from free informational publications, educational videos, walk-in offices and a toll-free assistance line, to classes and workshops.

## Small Business Workshops

Specially-trained IRS employees and volunteer tax professionals teach free year-round Small Business Workshops sponsored by the IRS. The topics may include employment taxes, federal tax deposits, quarterly returns, accounting and bookkeeping methods, and other topics geared to help the self-employed and small business owners meet their federal tax obligations.

**Publication 1066, Small Business Tax Workbook** will be distributed at the workshops. The workbook offers general information on a range of topics such as recordkeeping requirements, business tax



returns, employment taxes and business use of the home.

The workbook can serve as a resource to taxpayers that cannot attend each small business workshop course the IRS offers.

## CD-ROM Publication 3207, Small Business Resource Guide:

### What You Need to Know About Taxes

**and Other Topics** - The CD-ROM tells you what you need to know before going into business, the tax information you need for operating a business and more. It also contains all of the federal business tax forms and publications. To order your free copy call toll free at 1-800-829-3676.

## Intro to Federal Taxes for Small Business/Self-Employed

The Internal Revenue Services Intro to Federal Taxes for Small Business/Self-Employed is a teaching tool that will provide basic business tax education to the small business community.

The costs for this program vary. Some courses are offered free as a community service. Courses offered through an educational facility may include costs for course materials in addition to tuition, while others are offered at a nominal fee

to offset administrative costs. For more information on these programs, call 1-800-829-3676 and ask for Publication 1057, *Intro to Federal Taxes for Small Business/Self-Employed*.

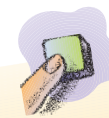
## Other Assistance

The Community Outreach Tax Education program can provide a speaker to talk to groups of small business owners. Also, your local Taxpayer Education and Communication (TEC) office maintains a free lending library of video tapes on a variety of subjects. For more information on these programs, call 1-800-829-1040 and ask for the Taxpayer Education and Communication office.

## Your Business Tax Kit (YBTK)

YBTK is a free kit of various IRS business forms and publications that may be used to prepare and file business tax returns.

To order, call 1-800-829-3676 and ask for Publication 454, *Your Business Tax Kit*.



### YBTK

Your Business Tax Kit is a free kit of various IRS business form and publications for the small business owner. To order, call 1-800-829-3676.

# IRS Assistance

(WORKING TO PUT CUSTOMER SERVICE FIRST)

## IRS Assistance Internet

**Web Site.** The IRS Web Site allows convenient access to information 24 hours a day 7 days a week. The web site provides everything from tax forms, with instructions, publications and important tax information for individuals and businesses. You can reach the web site at [www.irs.gov](http://www.irs.gov).

## IRS Tax Fax

IRS Tax Fax provides the most frequently requested tax forms with instructions as well as other information. From your fax machine dial 703-368-9694. Follow the voice prompts and key in your response. Select up to three items during a single call to be immediately faxed back.

## CD-ROM

Buy a CD containing current and prior year tax forms and publications from the National Technical Information Service (NTIS). Order by calling toll free 1-877-233-6767 or via the Internet at [www.irs.gov/cdorders](http://www.irs.gov/cdorders).

## TeleTax

TeleTax (1-800-829-4477) is the IRS toll-free telephone service that provides both recorded tax information and automated refund information. About 150 recorded topics provide basic tax information. For the directory of topics, listen to topic 123. This Touch-Tone service is available 24 hours a day, 7 days a week. Also available in Spanish.

## Tax Forms and Publications

1-800-829-3676

## Tax Assistance

1-800-829-1040  
24 hours a day, 7 days a week from January 2, 2002 through April 15, 2002. After April 15, Monday through Saturday from 7:00 a.m. until 11:00 p.m. local time.

## National Public Liaison

The Office of National Public Liaison maintains daily contact and exchanges information with the Internal Revenue Service's external stakeholders. The stakeholders include: national organizations

representing tax professionals, payroll processors, electronic commerce, state departments of revenue, business organizations, and large corporate taxpayers. The office develops and maintains national corporate level relationships with national small business and national practitioner organizations. As a one-stop vehicle to exchange information, the office does the following:

- Works with external and internal stakeholders to identify partnering opportunities;
- Provides a forum for new ideas and external feedback;
- Tracks emerging issues and shares information with external and internal stakeholders;
- Coordinates meetings between IRS executives and national and external stakeholder groups; and
- Coordinates IRS participation at external stakeholder meetings and conferences.

To contact the office, write to:

**Internal Revenue Service**  
Office of National Public Liaison  
CL:NPL Room 7559  
1111 Constitution Avenue, NW  
Washington, DC 20224

## EFTPS

Customer Service 1-800-555-4477  
or 1-800-945-8400

Call to enroll in EFTPS or for assistance in making electronic tax payments.

## Other Resources

**Social Security Administration**  
1-800-772-6270  
(Employer Information Line)  
[www.ssa.gov/employer](http://www.ssa.gov/employer)

**Small Business Administration**  
409 3rd Street SW  
Washington, DC 20416  
1-800-U-ASK-SBA  
[www.sba.gov](http://www.sba.gov)





Department of the Treasury  
Internal Revenue Service

[www.irs.gov](http://www.irs.gov)

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