

# SILVER LININGS



CHRISTIAN CHURCH (DISCIPLES OF CHRIST)  
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## INCOME TAX FILING REQUIREMENTS FOR RETIREES

With April 15, actually April 17 this year, fast approaching, this information from "Savvy Living," edited by Jim Miller and published on February 17, 2018, is timely.

A reader of "Savvy Living" recently raised this question for its Editor: "What are the IRS income tax filing requirements for se-niors this year? I didn't file a tax return for the past two years because my income was below the filing requirements, but I started working part-time late last year, so I am wondering if I am require-ed to file this year." Miller's response follows below.

"Whether you are required to file a federal income tax return this year will depend on how much you earned last year, i.e. in 2017, the source of that income, plus your age and filing status.

Here is a rundown of the 2017 IRS tax filing requirement thresholds. For most people, this is pretty straight forward. If your 2017 gross income was below the threshold for your filing status and age, you probably will not have to file. Your gross income includes all taxable income, not counting your Social Security bene-fits, unless you are married and filing separately. If you income is above the threshold, you will be required to file. The filing thresholds are as follows:

**SINGLE:** \$10,400, or \$11,950 if you are 65 or older by Janu- ary 1, 2018.

**MARRIED FILING JOINTLY:** \$20,800, or \$22,050 if one spouse is 65 or older; \$23,000 if both spouses are over 65.

**MARRIED FILING SEPERATELY:** \$4,050 regardless of age.

**HEAD OF HOUSEHOLD:** \$13,400, or \$14,950 if age 65 or older.

**QUALIFYING WIDOW OR WIDOWER WITH DEPENDENT CHILD:** \$16,750, or \$18,000 if age 65 or older.

To get a detailed breakdown of the federal filing requirements, along with information on taxable and non-taxable income, call the IRS at 800-829-3676 and ask them to mail you a free copy of Publication 554, "Tax Guide for Seniors." You can access this document by going on-line. Visit [IRS.gov/pub/irs-pdf/p554.pdf](https://www.irs.gov/pub/irs-pdf/p554.pdf).

**Additional Factors** -- There are other financial situations that can require you to file a tax return, even if you gross income falls below the IRS filing requirement. For example, you will probably need to file if you had earnings from self-employment in 2017 of \$400 or more, or if you receive Social Security benefits and half of your benefits, plus all other income, including tax-exempt inter- est exceeds \$25,000, or \$32,000 if you are married filing jointly.

To figure out whether you need to file, the IRS offers an in-ter-active tax assistance tool on their website that asks a series of questions that will help you determine if you are required to file, or if you should file because you are due a refund. It can be com-pleted in less than 15 minutes. You can access this tool by visiting

(Please go to Page 2 to read the rest of this article.)

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## INCOME TAX FILING REQUIREMENTS FOR RETIREES CONTINUED . . .

IRS.gov/filing and clicking on the “Do I Need to File?” button. You can also receive assistance over the phone by calling the IRS Helpline at 800-829-1040. If you would prefer face-to-face help, visit IRS.gov/localcontacts, or call 800-829-1040 To locate a Taxpayer Assistance Center near you.

**Check State Law** -- Even if you are not required to file a federal tax return this year, you should not assume that you are also excused from filing state income taxes. The rules for your state might be very different Check with your State tax agency before concluding you are in the clear. For links to state tax agencies see *Taxadmin.org/state-tax-agencies*.

**Tax Preparation Help** -- If you find that you do need to file a tax return this year, you can get help through the Tax Consulting for the Elderly (or TCE) program. Sponsored by the IRS, TCE provides free tax preparation and counseling to middle and low-income taxpayers, age 60 and old. Call 800-906-9887 or visit *IRS.treasury.gov/freetaxprep* to locate a service near you. Also check with AARP, a participant in the TCE program that provides free tax preparation at approximately 5,000 sites nationwide. To locate an AARP Tax-Aide site, call 800-227-7669 or visit *AARP.org/findtaxhelp*. You do not have to be a member of AARP to use this service.”

## AN OPPORTUNITY FOR TRAINING IN SPIRITUALITY AND AGING

The New Theological Seminary of the West recently announced the dates for the 2018 Course that leads participants to receiving the Spirituality and Aging Certificate. This program begins with a Retreat that is followed by four monthly sessions. Here’s the schedule for later this year and early 2019.

Orientation Retreat, Saturday, September 8, 2018

Course 1: “Aging Defined,” Saturday, October 13, 2018

Course 2: “Spirituality and Aging,” Saturday, November 10, 2018

Course 3: “Aging in Context,” Saturday, January 12, 2019

Course 4: “Spirituality & Organizational Theory, Saturday, February 9, 2019

The location for these sessions will be determined by the registrations that are received. This information will be announced to those who register, as well as to the general public in August.

For more information about this course and/or to register for it, contact the New Theological Seminary of the West. The phone number is: 626-765-9500. Their website is: [www.ntswest.org](http://www.ntswest.org). Their e-mail address is: [info@ntswest.org](mailto:info@ntswest.org). You can also learn more about this program by visiting their program webpage at: <http://sccsa.ntswest.org>. This information was provided by Doug Edwards, Director of Church Outreach, Human Good, Glendale. Phone:626-756-7170.

## LEARN MORE ABOUT AGING WELL

Susan Pinker, a developmental psychologist, explains how in-person social interactions are not only necessary for human happiness, but could also be a key to health and longevity. You can access her research-based TED Talk at <http://t.ted.com/nMk9fKb>

## FEATURED HYMN

**WE ARE IN LENT, SO  
HERE’S ANOTHER  
APPROPRIATE HYMN  
FOR THIS SEASON.**

**“IN SUFF’RING LOVE  
THE THREAD OF LIFE IS  
WOVEN THROUGH OUR  
CARE, FOR GOD IS WITH  
US: NOT ALONE OUR  
PAIN AND TOIL WE  
BEAR.**

**THERE IS A ROCK, A  
PLACE SECURE WITH-IN  
THE STORM’S COLD  
BLAST; CON-CEALED  
WITHIN THE SUFF’RING  
NIGHT GOD’S  
COVENANT STANDS  
FAST.**

**IN LOVE’S DEEP WOMB  
OUR FEARS ARE HELD;  
THERE GOD’S RICH  
TEARS ARE SOWN AND  
BRING TO BIRTH, IN  
HOPE NEW BORN, THE  
STRENGTH TO JOURNEY  
ON**

**CHRIST, TO OUR  
HEARTS YOUR JOY  
COMMIT, INTO OUR  
HANDS YOUR PAIN; SO  
SEND US OUT TO TOUCH  
THE WORLD WITH  
BLESSINGS IN YOU  
NAME.**

**IN SUFF’RING LOVE OUR  
GOD COMES NOW,  
HOPE’S VISION BORN IN  
GLOOM; WITH TEARS  
AND LAUGHTER  
SHARED AND BLESSED  
THE DESERT YET WILL  
BLOOM.”**

**THE HYMN TUNE IS  
WELL-KNOWN AS IT IS  
THE TUNE FOR A  
FAVORITE COMMUNI-ON  
HYMN, “BE-NEATH THE  
FORMS OF OUTWARD  
RITE.” THE HYMN  
ABOVE IS #212 IN THE  
CHALICE HYMNAL.**