

DOCUMENT RESUME

ED 106 618

CE 003 791

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TITLE Decisions for Living: A Guide for Personal Planning.
INSTITUTION South Dakota Career Education Project, Watertown.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
REPORT NO OEG-0-73-5291
PUB DATE 74
NOTE 116p.; For related documents see CE 003 788 and CE 003 790

EDRS PRICE MF-\$0.76 HC-\$5.70 PLUS POSTAGE
DESCRIPTORS *Career Planning; Employment Interviews; Entry Workers; *Guides; High School Graduates; *High School Students; *Job Application; Money Management; Recordkeeping; *Records (Forms).

ABSTRACT

The guide aims to prepare students for the transition from school to earning a living and has three purposes: relevance, reference, and record keeping. The guide includes discussions and sample forms, ranging in length from 2 to 26 pages on: personal information (20 pages); individual values (5 pages); finding a job (2 pages); letters of application (4 pages); the application form (4 pages); preparing a resume (6 pages); the job interview (7 pages); handling the job (9 pages); career planning information for juniors and seniors (9 pages); types of insurance and income tax, and financial forms (26 pages); and local government services and legal and consumer terms (7 pages). (JR)

decisions for living



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a guide for
personal planning

LOOKING AHEAD

"Decisions for Living" is designed to help you prepare for the transition from school to earning a living. It has three purposes:

Relevance - This manual contains information related to the "adult" or work world. It is designed to help tie your school work together and to relate it to all of life.

Reference - In addition to such things as preparing business letters and samples of each, this book also contains basic kinds of information that people need during their routine daily lives.

Record Keeping - In "Decisions for Living" you can record a variety of types of information about yourself, your family, and your work experiences. Space is also provided to record similar information as it becomes available after you leave school. Although you may never have need for all of this information at any one time, you will know where to locate what you need for many situations.

"Decisions for Living" has one major character -- You. It will follow you from grade to grade in high school, and you will take it with you when you leave. We hope that you will continue to update this manual after you leave school, and that you will find it a valuable tool in making your way in the world of work.

"Decisions for Living" was developed by the staff of the South Dakota Career Education Program. This edition was produced by the printing department of the South Dakota State Penitentiary. Funds for printing were provided by Special Services, David S. Bonde, state supervisor, The South Dakota Division of Vocational and Technical Education, E. B. Oleson, director.

The work reported herein was performed pursuant to a grant from the Office of Education, U. S. Department of Health, Education, and Welfare. Contractors undertaking such projects under government sponsorship are encouraged to express freely their professional judgment in the conduct of the project. Points of view or opinions stated do not, therefore, necessarily represent official Office of Education position or policy.

"Statewide Implementation of a K-14 Project of Career Education, Occupational Counseling, and Bridging the Gap Between School and Work." Exemplary project in Vocational Education conducted under Part D of Public Law 90-576.

Project No. V361015
Grant No. OEG-0-73-5291

South Dakota Career Education
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Watertown, South Dakota 57201

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Second Printing - Summer 1974

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Personal information

Recording information

A wide range of personal information should be recorded for future reference. Such data as family names, education, places of residence and employment, health records, and membership in churches and organizations is needed throughout life. It is useful for employment applications, financial records, and for recall of personal facts that will be needed from time to time.

The forms on the following pages are designed for recording this vital information.

Guide to Course Selection and Development
of Plan to Complete Graduation Requirements

Number of Credits needed to graduate _____

Required Courses: Indicate number of credits

English _____

Math _____

Social Studies _____

Physical Education _____

Science _____

Registration Plan

9th Grade		10th Grade	
Name of Course	Number of Credits	Name of Course	Number of Credits
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____

11th Grade		12th Grade	
Name of Course	Number of Credits	Name of Course	Number of Credits
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total	_____	Total	_____

Courses Completed

9th Grade			10th Grade		
Name of Course	Grade	Number of Credits	Name of Course	Grade	Number of Credits
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Total	_____	_____	Total	_____	_____

11th Grade			12th Grade		
Name of Course	Grade	Number of Credits	Name of Course	Grade	Number of Credits
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Total	_____	_____	Total	_____	_____

Date of Graduation _____
Total Credits _____
Grade Point Average _____
A=4 B=3 C=2 D=1
Class Rank _____



Test Record

Iowa Test of Educational Development (ITED)

1. Year in School _____
Composite _____ Reading Total _____ Language Arts Total _____
Math _____ Social Studies _____ Science _____ Use of Sources _____
2. Year in School _____
Composite _____ Reading Total _____ Language Arts _____
Math _____ Social Studies _____ Science _____ Use of Sources _____
3. Year in School _____
Composite _____ Reading Total _____ Language Arts Total _____
Math _____ Social Studies _____ Science _____ Use of Sources _____

OVIS (Ohio Vocational Interest Survey)

List your high interest areas:

National Merit Test

Date Taken _____

Verbal _____ Math _____ Selection Score _____

ACT (American College Testing Program)

Date Taken _____

Scores Sent to the Following Schools _____

English _____ Math _____ Science _____ Social Science _____ Composite _____

CEEB (College Entrance Examination Board)

SAT Date Taken _____

Scores Sent to the Following Schools _____

Verbal _____ Math _____

ACH _____

GATR (General Aptitude Test Battery)

Date Taken _____

G _____ V _____ N _____ S _____ P _____ Q _____ K _____ F _____ M _____

Armed Forces Aptitude Test

Personal Data File

Name _____
(last) (first) (middle)

Birth Date _____ Social Security Number _____
(month) (day) (year)

Place of Birth _____
(city) (state) (zip)

Father's Name _____
(last) (first) (middle)

Father's Birthplace and Date _____
(city) (state) (month)(day)(year)

Mother's Name _____
(last) (first) (middle)

Mother's Birthplace and Date _____
(city) (state) (month)(day)(year)

Brothers and Sisters

First Name	Last Name (if different from yours)	Married Name	Birthdate	If Deceased The Year
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Elementary and Secondary Education

Name of School	Address	Grades Attended	Years Attended
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Circle highest grade completed when leaving school: 8 9 10 11 12

School officials when leaving school:

Principal _____

Superintendent _____

Counselor(s) _____

Skill training courses taken in high school

Name of Course

Name of Instructor

Ninth Grade Activities

(Activity)

(Advisor)

(Accomplishments, names of associates, etc.)

(Activity)

(Advisor)

(Accomplishments, names of associates, etc.)

From _____ To _____
(name and address of school/institution) (month)(year) (month)(year)

Total Hours: _____
(major or type of training program) (indicate quarter, semester, course or classroom)

Resulting degree or certificate (if any): _____

Name of Advisor/Instructor _____

From _____ To _____
(name and address of school/institution) (month)(year) (month)(year)

Total Hours: _____

Health Record

Name of family or company doctor	Address
_____	_____
_____	_____
_____	_____

Blood Type _____ Eye prescription _____

Allergies _____

Type of Immunizations	Date Received	Booster Dates
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Type of Major Illness or Treatment	Date
_____	_____
_____	_____
_____	_____

The following two pages contain a copy of the school record. This will indicate to you the type of information the school accumulates on each student.

HONORS and AWARDS

(name of honor or award) (date received)

(type of award or honor)

(name of honor or award) (date received)

(type of award or honor)

(name of honor or award) (date received)

(type of award or honor)

School, Community, Religious and Social Organizations

(name of organization) From _____ To _____
(year)

(offices or positions held in organization)

(name of organization) From _____ To _____
(year)

(offices or positions held in organization)

(name of organization) From _____ To _____
(year)

(offices or positions held in organization)

(name of organization) From _____ To _____
(year)

(offices or positions held in organization)

Military Record

Induction Date _____ Discharge Date _____
(month)(day)(year) (month)(day)(year)

Branch of Service _____ Serial Number _____

Rank Achieved

Promotion Date

Duty Station and Address	From	To	Commanding Officer
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Award or Commendation	Date Received
_____	_____
_____	_____
_____	_____

Service Schools Attended	Address	Dates
_____	_____	_____
_____	_____	_____
_____	_____	_____

Name of Veterans Administration Benefit	Eligible Until
_____	_____
_____	_____
_____	_____

Type of Service Connected Disability	Where Occurred	Date Occurred
_____	_____	_____
_____	_____	_____

Type of Service Insurance

Dates in Force

Places of Residence

Location _____ From _____ To _____
(street number) (city) (state) (month)(year) (month)(year)

Fill in appropriate information: Lived with family/relatives ___yes ___no
Rent per month _____
Mortgage per month _____

Rented/mortgaged from: _____

Location _____ From _____ To _____
(street number) (city) (state) (month)(year) (month)(year)

Fill in appropriate information: Lived with family/relatives ___yes ___no
Rent per month _____
Mortgage per month _____

Rented/mortgaged from: _____

Employment Record

Social Security Number _____

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

References

_____ (name)

_____ (address)

_____ (business name and address)

_____ (business telephone)

_____ (profession or position)

_____ (work relationship with you)

_____ (name)

_____ (address)

_____ (business name and address)

_____ (business telephone)

_____ (profession or position)

_____ (work relationship with you)

_____ (name)

_____ (address)

_____ (business name and address)

_____ (business telephone)

_____ (profession or position)

_____ (work relationship with you)

Church Membership

_____ (Name and address of church)

From _____ To _____
(year)

_____ (name(s) of minister/pastor/priest/rabbi)

_____ (Name and address of church)

From _____ To _____
(year)

_____ (name(s) of minister/pastor/priest/rabbi)

Spouse

Wife/Husband's Name _____
(first) (last or maiden) (middle)

Wife/Husband's Birth Date _____ Social Security No. _____
(month)(day)(year)

Wife/Husband's Place of Birth _____
(city) (state) (zip)

Marriage Date _____ Place of Marriage _____
(month) (day) (year) (city) (state)

Wife/Husband's Name _____
(first) (last or maiden) (middle)

Wife/Husband's Birth Date _____ Social Security No. _____
(month)(day)(year)

Wife/Husband's Place of Birth _____
(city) (state) (zip)

Marriage Date _____ Place of Marriage _____
(month) (day) (year) (city) (state)

Children

First Name	Last Name (if different from yours)	Married Name	Birth- date	If Deceased the year
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Checking Account Information

(Name of Bank) From _____ To _____
(month & year) (month & year)

(Address of Bank) _____
(Account Number)

(Name of Bank) From _____ To _____
(month & year) (month & year)

(Address of Bank) _____
(Account Number)

(Name of Bank) From _____ To _____
(month & year) (month & year)

(Address of Bank) _____
(Account Number)

Credit Card Information

(Name of Card or Company) _____
(Date Issued)

(Address of Company) _____
(Credit Card Number)

(Name of Card or Company) _____
(Date Issued)

(Address of Company) _____
(Credit Card Number)

(Name of Card or Company) _____
(Date Issued)

(Address of Company) _____
(Credit Card Number)

Auto Insurance Information

(Name of Company) From _____ To _____
(month & year) (month & year)

(Address of Company) _____
(Policy Number)

(Name or Names of Agents)

(Name of Company) From _____ To _____
(month & year) (month & year)

(Address of Company) _____
(Policy Number)

(Name or Names of Agents)

(Name of Company) From _____ To _____
(month & year) (month & year)

(Address of Company) _____
(Policy Number)

(Name or Names of Agents)

Property Insurance Information

(Name of Company) Date Issued _____

(Address of Company) _____
(Policy Number)

(Name or Names of Agents)

(Name of Company) Date Issued _____

(Address of Company) _____
(Policy Number)

(Name or Names of Agents)

Individual values

Looking at what's important—to you

An individual's attitudes often have a great effect on the satisfaction he gets from his life or his job. No two people are alike; they are mainly different from the standpoint of what they regard to be important for their own satisfaction.

On the following pages you will find an attitude survey. It is not a test -- there are no right or wrong answers. It is designed to be used only by you to assess and reflect on your attitudes towards work.

Before completing the survey, state your career choice below:

This is the way I want to earn my living;

I want to be or do:

With this career choice in mind, give your work preferences on the following pages.

- ___ 1A I would like to work at a job which can be done out-of-doors (weather permitting).
- ___ 1B I would like to work at a job which will be done primarily inside.
- ___ 2A I would enjoy a job which required a great deal of traveling.
- ___ 2B I would not want a job which required a great deal of traveling.
- ___ 3A The community or area in which I want to live is more important than the type of work I want to do.
- ___ 3B The type of work I want to do is more important than the community in which I live.
- ___ 4A I prefer to be paid on a regular salary either on an hourly, weekly, monthly or yearly basis.
- ___ 4B I am willing to be paid on the basis of how much value I contribute to the company - either piecework, commission or productivity.
- ___ 5A I prefer a job which I can perform primarily with my hands.
- ___ 5B I prefer a job which requires me to use my mind a great deal of the time.
- ___ 6A I would prefer to be self-employed.
- ___ 6B I would prefer to work for someone else.
- ___ 7A I would like to be in a supervisory position.
- ___ 7B I am not interested in the responsibilities of being a supervisor.
- ___ 8A I would like to work for a large company (over 200 employees).
- ___ 8B I would like to work in a small company (under 200 employees).
- ___ 9A My main interest in working is to make a great deal of money.
- ___ 9B My main interests in working are to provide for my basic needs and to let me enjoy my leisure time pursuits.
- ___ 10A I would like to plan a career in which I could always take care of my own or my family's needs.
- ___ 10B I consider my plans to work only in terms of providing immediate income and not in the sense of developing a life long career.
- ___ 11A I am willing to comit myself to an educational program beyong high school to prepare me for my career choice.
- ___ 11B I plan to enter work directly out of high school.
- ___ 12A I would like to work in a situation where there is a lot of inter-action among the workers.
- ___ 12B I would like to work at a job where there is little interaction among the workers as a part of their work.
- ___ 13A I enjoy working at a job where I have to meet with and help the public.
- ___ 13B I prefer working in a situation where I do not have to work with customers and I associate primarily with my co-workers.

- _____ 14A I would like a job where I am told exactly what is expected of me, and there are definite procedures to follow to do my work.
- _____ 14B I would like a job where I am expected to develop my own solutions to those problems given me, or I am expected to devise my own procedures for performing my work.
- _____ 15A I would enjoy a job where my work can be completed during regular working hours and I can use my leisure time for other activities.
- _____ 15B I would enjoy a job where I would be expected to make my work a part of my total life pattern both during and after regular working hours.

	This attitude would NOT support or would have a NEGATIVE effect on my career choice.	This attitude would have no effect on my career choice.	This attitude would support or have a positive effect on my career choice.
1A Work outdoors 1B Work inside			
2A Extensive travel 2B Limited or not travel			
3A Location important 3B Work outweighs location			
4A Prefer regular salary 4B Compensation by productivity			
5A Manual work 5B Intellectual work			
6A Prefer self-employment 6B Prefer working for someone			
7A Like to supervise 7B Prefer not to supervise			
8A Prefer large company 8B Prefer small company			
9A High earnings important 9B Earnings not of primary importance			
10A Work regarded as career 10B Work regarded for supplemental needs			
11A Post high education planned 11B Immediate employment desired			
12A Prefer co-worker social interaction 12B Prefer little co-worker social interaction			
13A Work with public 13B Dislike public contact			
14A Prefer explicit direction 14B Like making work decisions			
15A Regular working hours 15B Total life career involvement			

Homeroom observation

The following items should be considered when selecting a career goal. This exercise can be done individually or as a group of students with similar interests.

Where I Want To Go

Choice of Occupation
General Nature of Work
Duties and Responsibilities
Job Through Which I May Enter
Advancement Opportunities
Related Occupations to Which I May Transfer
Immediate Employment Outlook
Possible Trend Next Ten Years
Beginning Salary
Salary Range
Fringe Benefits
Working Conditions
(physical surroundings)
Training Requirements:
 Where
 How Long
 Cost
Other Requirements:
(license, special equipment, etc.)
Advantages — Disadvantages

What I Have To Offer

Favorite Subjects
Least Liked Subjects
Work Experience
Extra Curricular Activities
Hobbies
Physical:
 Strength
 Coordination
 Dexterity
Mechanical Ability
Ability to Get Along With Others
Musical Ability
Artistic Ability
Verbal Ability
Numerical Ability
Intelligence
Health
Grooming
Manners
Voice Quality
English Usage
Industry
Stability
Cooperatior
Honesty
Punctuality

Looking for a job

Where to look for work

Finding employment is a problem for nearly everyone, but knowing where to look for a job is the key to finding one. Here are the primary sources for seeking employment:

- . Private employment agencies.
- . State employment service.
- . Newspaper "help wanted" advertisements.
- . Visit places where you would like to work.
- . Civil service announcements.
- . Friends or relatives.
- . School and college placement services.

Try to be at the location when hiring is being done; be persistent - hang in there!

Here are some warning signs to observe in using these various employment avenues:

A private employment agency deals in a service -- finding a job for a fee. This fee is a percent of your salary for a predetermined period of time. The employee usually pays this fee; in some cases the employer does. Most private employment agencies are reputable, but their advertising can be deceiving. Dull, plain, underpaid jobs can be disguised as glamorous "public relations" jobs. After all, the private employment agency has a product to sell, so there is bound to be a sales pitch.

The State Employment Service charges no fees for its placement services, and the counselors are qualified to help match the applicant to the right job.

A blind ad is a classified "help wanted" advertisement that gives only sketchy information -- never the name of the company placing the ad.

An example might be:

NO EXPERIENCE NECESSARY

Our men are averaging over \$300 a week,
with our top men earning \$500 or more.
Start now, we'll train you. Phone 886-9999

Many newspapers have policies that regulate classified advertising. These policies usually include the following:

- . Nature of the work must be specified in the ad.
- . Sales ads must state basis of pay.
- . Ads must state if any kind of investment is necessary.
- . Ads must not be misleading or misrepresent the amount of money that can be earned.

Most ads appearing under the "help wanted" column are placed by business firms seeking to fill specific positions and are written to attract the right kind of applicant for the job.

Visiting places where you would like to work is an excellent way to make positive contact with prospective employers, and frequently results in employment for the job seeker. This kind of contact shows resourcefulness on the part of the applicant.

Civil service announcements from all levels of government give details about the job and outline the requirements for applicants. Civil service announcements in a variety of job categories can be obtained from city governments, state governments, and from the federal government.

Perhaps more jobs are filled by "word of mouth" than in any other way. It's beneficial to have friends or relatives in positions to hear about job openings.

Schools and colleges also have job placement services, and handle much of the detail and contact work for the job applicant — usually for only a small fee.

Letter of application

Writing the letter

The first sentence in a letter of application is the most important. Get right to the point; tell the employer why you are writing. Highlight your qualifications by mentioning only one. Note in the first paragraph that your personal data sheet is enclosed.

The last paragraph of your letter should tell the employer what you want him to do, and make it easy for him to act. For example, you might say: I would like to have a personal interview. You may reach me at 886-5555.

Consider all Aspects

A job applicant needs to take several factors into consideration. For example, time the mailing of your letter so it will arrive in the middle of the week, since Mondays and Fridays are usually the busiest days in the personnel office.

Refine Your Letter

A prospective employer may discard your letter of application if it lacks appeal. Be certain your letter:

- Is typed, if possible, and in proper form.
- Is neat and legible, whether typed or hand written.
- Is written in blue or black ink only.
- Is written on clean, plain white paper.
- Is not on odd-size, perfumed, or other unusual stationery.
- That the envelope matches the paper.

Things to Avoid in a Letter of Application

Certain information should not be included in a letter of application—

information an employer doesn't need or want and that won't benefit you in any way. Here are some pointers:

About Yourself

- . Don't go into detail about your abilities.
- . Don't air personal gripes or secret ambitions.
- . Don't talk about your experiences.
- . Don't have the attitude that anyone owes you a job.
- . Don't fill the page with information about your childhood.
- . Don't talk about your military experience.
- . Don't imply that you want the job simply because you need it.

About the Job

- . Don't say you're not interested in money — who would believe you anyway?
- . Be loyal — don't criticize your job experiences.

About Other Things

- . Don't go into detail; be brief and to the point.
- . Don't use postscripts.
- . Don't try to impress with words or phrases.
- . Don't include unrelated information.
- . Close the letter tactfully.

Body of Letter

Here is an example of a letter of application. The letter should never be much longer than this.

Street Address
City, State, & Zip Code
Date

Name of Person
Title
Name of Company
Street Address
City, State, & Zip Code

Dear Mr. _____:

Because I am interested in the newspaper business, I would like to secure a position with your company as a proof reader.

I completed a course in journalism at Watertown Senior High School. Other information regarding my qualifications is outlined on the enclosed personal data sheet.

A personal interview would be appreciated. You may reach me at 886-4444.

Sincerely yours,

(your signature)

(If letter is typed,
type your name here)

Enc.

The Envelope

Hobe O'Day
4440 Dakota Dr.
Brookings, SD 57006

Mr. Foster E. Wilson
Director of Personnel
The Abercrombie Company
6195 South Hennepin Avenue
Minneapolis, Minnesota 55201

This envelope is addressed in the proper form for a letter of application. The addresses on the envelope should be the same as those on the letter. Abbreviations can be used in your own address, but each word in the prospective employer's address should be written out.

The application form

Completing an application

An application form, whether for a job or admission to a post-secondary school, is important to the individual preparing it. In many cases the decision to consider an individual for a position is based entirely on his application. If there are many applicants for a job, an employer may narrow down the list according to his impression of the applications submitted. Therefore, an individual must present a favorable impression through his application.

Following are some important hints which can be helpful in preparing almost any kind of application form:

- . Make certain that the finished application is as neat appearing as possible. A soiled or wrinkled application is often quickly discarded. Double check to make sure that there are no errors in spelling or grammar. Many potential employers use the appearance of the application as an initial screening method when faced with a large number of applicants.
- . Be sure to read carefully any directions which might accompany an application. Complete all information requested in the form. Even if a particular section of the application does not apply to you, be certain that you acknowledge that it does not apply.
- . Remember that an application, even though its format may be quite structured, provides you with the opportunity to emphasize your assets. Do not downgrade your abilities or achievements if they are pertinent to the position for which you are applying. At the same time, however, avoid cluttering an application with personal information that would be of little or no interest to the potential employer.

- Always be honest and candid when completing an application. Even if your past contains events which you would rather not discuss, don't try to cover them up. Past mistakes may well disrupt consideration of your application. But this problem is far less serious than actually being hired for a job only to have your employer discover that you lied to him on your application.
- A copy of all correspondence should be kept on file.
- Be fully prepared to complete the application. Some of the information that will be needed includes:

Social Security number
names and addresses of references
photographs, to submit upon request

Example of Application for Employment

Position Applied For _____

Date _____

Social Security # _____

Name _____ Age _____ Sex _____
 (last) (first) (middle)

Present Address _____
 (street) (city) (state) (zip)

Permanent Address _____
 (street) (city) (state) (zip)

Telephone Number _____ Marital Status _____ Number of Children _____

Date of Birth _____ Height _____ Weight _____

Color of Hair _____ Color of Eyes _____

Name and position of relatives working for our company _____

Have you ever applied for a position with our company before? _____

Education:

Name and Location of Schools Attended	Dates Attended	Highest Grade Completed, Number of Hours or Degree

What skills have you developed or what special abilities do you have? _____

Employment Record: (list last five employers, list recent first)

Date, Month and Year	Employer's Name and Address	Salary	Position	Reason for Leaving
From _____ To _____				
From _____ To _____				
From _____ To _____				
From _____ To _____				

For reference purposes, may we contact your present or last employer? _____

Personal References: (List the names of three people not related to you whom you have known for at least one year and who would be familiar with your work habits)

Name and Address	Business and Position	Business Phone
------------------	-----------------------	----------------

List any of your hobbies, activities and awards that might pertain to the type of employment you are seeking: _____

Health Record:

List any physical defects and indicate if corrected. _____

List any major illnesses you have had in the last five years _____

How many days of work did you miss during the last year because of illness? _____

Signature

Preparing a resume'

Writing the resume'

Although similar in nature, a resume' should not be confused with an application. A resume' is prepared by an individual as an initial "selling tool" about himself for a potential employer. It will frequently be submitted BEFORE an individual completes a formal application or has a personal interview.

Generally speaking, an original copy resume' should be prepared for each specific job inquiry. In some cases, however, an individual may wish to prepare a comprehensive resume' to be reproduced in quantity and submitted to a variety of different potential employers. In either instance, two basic rules should be followed:

- A resume' should be limited if possible to two pages unless more information is specifically requested by an employer.
- Any resume' should be accompanied by a cover letter of not more than one page designed to relate specifically to one employer and one work position.

Most resume's contain basically the same categories of information. These include:

- Personal information, such as name, address, age, height, weight, health, marital status, sex.
- Education, including high school and courses from which you graduated, honors, extra-curricular activities, and related courses.
- Experience.
- Outside interests.
- References.

Even though these categories remain essentially the same, their content will probably vary considerably, depending upon an individual's age, experience, educational achievement, and -- most importantly -- the position for which he is applying. Therefore, a number of variables must be taken into account:

Personal Information

Too much personal information is often included in a resume'. Beyond your name, address, age, height, weight, health, marital status, and sex, little additional information is necessary or desirable. There is no need to include your spouse's name, the names of any children or siblings, your parents' names, etc. Even though it is legally not necessary to include your age or sex, to exclude either might lead a potential employer to think that you are trying to hide something.

Education

The length and content of this section depends on where you are in life. The younger you are the less experience you have, and the more detailed you should be about your education. Especially if you are applying for your first full-time job, you should develop in reasonable detail a description of those educational programs which you have completed and which would be related to the position you're applying for. This should be done also if you are applying for admission to a specific department or program in a post-secondary school program.

Experience

As with education, the way you outline your experience will be closely related to the amount of work experience you have had. Once you have developed a history of full-time work experience, you should include information only about those full-time positions. If you have had a wide variety of full-time jobs, you would probably include only

the four or five most recent ones. Or you may include only those jobs which would be directly related to the position for which you are applying. If you are just starting your career, it is quite proper and advantageous to include at least your most recent part-time jobs. In detailing your work experience, be sure to include the following:

- Name and address of the company for which you worked.
- Name of the position you held.
- The starting and leaving dates of the job.
- A description of your duties if it seems pertinent to your application.
- Your reason for leaving.

Outside Interests

It is in this section that many people tend to give too much information. A potential employer is interested in your outside interests only as they may be related to your performance as an employee. Leadership roles in a school, civic, social, or church organizations would probably be of interest. Your membership in a square-dancing club, by itself, would probably be of little interest. An exception to this approach might be found in a resume' prepared to accompany an application to a college. In this case there would probably be greater interest in all of your activities to give more insight into your personality.

References

Be sure to contact anyone you want to use as a reference before you submit his name, and request his permission to do so. Anyone reading a resume' will assume that you have used as references persons who will respond favorably to you. Make sure this is the case. Remember, however, that relatives are not considered reliable references, even if you have worked for them. Try to balance your choice of references to include people who know you well on both a personal and occupational basis. Keep in mind, however, that even though a

co-worker may provide a well-written reference, his comments may not carry as much weight as those of a foreman or supervisor who may not know you as well personally.

Skills

Include here only those skills which are directly or indirectly related to the position for which you are applying. Even if you were a skilled plumber, this information would hardly be pertinent if you were seeking a job as a bus driver. However, typing skills could be important in being considered for a job as a journalist. Special care should be taken in preparing this section if you are planning to change the direction of your career. For instance, if you are now employed as a school teacher and you are seeking a position as farm manager, you should be able to demonstrate a background of at least some skills related to farm management.

Example of a Personal Resume'

Personal Information

Name	John W. Barlie
Address	428 Oak, Kampeska Village, S. Dak.
Telephone	(605) 886-0101
Height	6 feet, 1 inch
General Health	Excellent
Marital Status	Single

Education

Graduated from Kampeska Village High School, 1974, in upper 15% of class.

Specialized high school courses included vocational agriculture, four years; distributive education; typing; business law; advanced speech; journalism.

Presently enrolled in first year of two-year Agri-Business program at Lake Area Vocational-Technical School, Watertown, S. Dak.

Honors and Awards

Future Farmers of American State Farmer Award, 1973.

High School honor roll, four years.

American Legion Award Winner, 1972.

Boys State representative, 1972.

Extra-Curricular Activities (high school)

Future Farmers of America, four years; football, three years; junior class play; school newspaper.

Experience

General farm worker, three years.

Distributive Education student at Tractor Supply Co., Watertown, S. Dak., one year.

Seed laboratory assistant, Dakota Seed and Grain Co.,
Watertown, S. Dak., one summer.

On-job training, Trisco Milling Co., Sioux Falls, S. Dak.,
in conjunction with present course at the Lake Area Vocational-
Technical School.

Outside Interests

Member of a 4-H club since age 9.

City league basketball.

References

Quincy Johnson, manager, Tractor Supply Co., Watertown, S. Dak.

George Agriman, manager, Dakota Seed and Grain Co., Watertown, S. Dak.

Arnold Feedman, manager, Trisco Milling Co., Sioux Falls, S. Dak.

Special Skills

Typing ability, 45 words per minute, electric or manual machines.

Licensed automobile driver. Can operate trucks, forklift, and most
agricultural equipment.

The job interview

Job interviews

People are hired because employers need certain services performed, not because people need jobs. So you must think in terms of your value to a prospective employer.

An interview helps both the employer and the employee get a close look at and gain an understanding of each other, and find out if it's to their mutual advantage to work together. The employer wants to find out what your personality is like, how you look and feel, what you say, and what you do.

Your personality is the sum total of what you are; no two people have the same personality pattern. Personal appearance is an important part of your personality, and is subject to your control. A clue to appropriate dress during an interview is what you would wear on the job you are seeking; but cleanliness and neatness is a must in any case. It's important that your clothing fit your body, your total personality, and the kind of work you're applying for.

What you say, how you act, and your expression quite accurately reflect the way you feel. Be a good listener, interested and enthusiastic. Control the tone of your voice, speak clearly, and use correct grammar. Be sure that what you say and the questions you ask are important and related to the interview. How you act is also an excellent personality indicator. So be yourself, relax, and cultivate a friendly manner to help you meet people easily without being nervous.

Arranging a Job Interview

Common ways to arrange a job interview are the letter of application, personal contact, and telephoning.

- The letter of application should be well organized, interesting,

and neat. Sentences should be short and to the point. Your letter can help project you as a positive self-confident person. Review the information on letter writing covered earlier in this book.

- Personal contact is an excellent way to arrange for a job interview. It is effective, since meeting the employer or his secretary in person ahead of the interview provides an opportunity to make that important first impression and possibly to get some preliminary items taken care of. An employer likes to have a completed application in hand during the interview, and this personal call is an excellent way to pick up an application blank and printed information about the company. Calling in person is also a quicker and surer way to get a job, since it is more difficult for an employer to turn away a personal caller than to say "no" by letter or by telephone.
- The telephone can be an effective way to get an interview, however, when personal calls are not practical. The caller must know what he wants to say, and must speak clearly and with confidence. Courtesy and a businesslike manner are important.
- Always say that you prefer a personal interview if the person you are calling attempts to conduct an interview over the telephone.
- Be sure you know the interviewer's name and how to pronounce it, and his title. Also be certain of the time and place of the interview. Make notes to prevent forgetting information and having to call back.
- Once the interview appointment is made, thank the person and close the conversation.

Preparing for a Job Interview

The applicant who is prepared for an interview is the one most likely to be hired. The following points may help you hold a successful job interview:

- Learn all you can about the company — its products or services, kinds of jobs available, hiring policies and practices. Have an idea of the salary scale for the job you are seeking. Keep the interviewer's name in mind.
- Have with you the information a prospective employer will expect you to have. This includes a personal data sheet, work and school records, references who know your work and character, your social security card, diplomas or other evidence of education and training, and other information that might be important to the employer.
- Be ready to state what you have to offer an employer. Outline the training you have had, the kind of job you want, what you can do, and what you have done.
- Have clearly in mind the reasons why you want to work for the company interviewing you. Try to match your skills and interests with the needs of the company. Keep in mind the opportunities you see for yourself.
- Be appropriately dressed and groomed, well rested, and display a healthy attitude. Arrive a few minutes early, carry a pen, and go alone. Having a friend or relative along shows a lack of confidence, and might keep you from getting that job. Be yourself and be confident.
- Be courteous and sincere from the moment you arrive for the interview. The receptionist or secretary is often asked her opinion of an applicant.
- Creating a good impression lies in being friendly without

being talkative; being patient if you have to wait. Give the receptionist your name and the name of the person you are to see, explaining that you have an interview appointment. Don't be fidgety or chew gum. Look and act your best.

During the Interview

Introduce yourself to the interviewer if the secretary doesn't, and remind him why you are there and tell him the specific job or kind of work you are seeking. Give brief answers to questions, and don't stray from the subject. You will usually have an opportunity to ask questions near the end of the interview. Questions you might ask could concern what the job involves, advancement opportunities, salary, working hours, vacation and sick leave, insurance and other fringe benefits. Don't linger when the interview ends; thank the individual and leave.

What to Do

Here are some hints on what you should do and how you should act during a job interview.

Be yourself — be natural, as poised as possible. Sell your qualifications, not your need for the job. Look and be pleasant, and speak clearly. Look at the interviewer and answer all questions — even if they seem too personal. Let the interviewer lead the discussion and control the interview.

Be realistic concerning salary. Don't give the impression that salary is your only interest; save this topic until last. But if the end of the interview is near and salary has not been discussed, ask what the salary range is and then pinpoint what your salary would be if hired.

Sell yourself to the interviewer by focusing attention on your strong points, but don't hide your limitations. Tell what you are doing to improve yourself. Stress your interest in your work.

Thank the interviewer as you leave, and write down the time and place of future contacts concerning the job you're applying for.

Be sure you understand if you are to be employed or given further consideration.

Questions You Might Be Asked

A professional interviewer is likely to ask many more questions than will the proprietor of a small business. Every interview situation is different. Some will be long, others short. Some interviewers will want to learn as much as possible about the applicant, others may seek minimal information.

Here are some examples of questions an interviewer might ask:

- What would you like to be doing five years from now?
- How much money do you want to be making when you're 35?
- What has your job experience taught you?
- Tell me about yourself.
- What hobbies do you have?
- Would you rather work alone or with others?
- What kind of boss would you like to have?
- What did you like about your last job, and why did you leave?
- Which courses did you like best and least in school?
- What kind of job do you want?
- What are your qualifications for this kind of work?
- Why would you like to work for this company?
- What are your thoughts on salary?

What an Employer Looks For

An employer is interested in you as a person — your appearance, your personality and character, your interests and activities, and how you express yourself.

Health, grooming, dress, and enthusiasm combine in your personal appearance. Personality and character are reflected in maturity, friendliness, sincerity, poise, self confidence, and in several other traits.

Personal interests and activities involve your hobbies, cultural and recreational interests, participation in community affairs, and awareness of current news events.

Keys to self expression are the ability to think and speak clearly, preparation, response to questions, and the questions you ask.

When the Interview is Over

Several things need to be done after an interview. If an individual told you about the job opening, you should tell him about the outcome of the interview. The prospective employer should be sent a brief letter thanking him for the interview. Again express your interest in the job, if you are still interested. If hired, say that you are looking forward to starting work for that firm at the designated time.

References also deserve a written or personal thank you for their services. If an employer follows up the interview with a letter offering employment, respond at once with your answer of acceptance or rejection. Give your reasons why you are or are not accepting the job.

When other employment is accepted, notify the other firm you applied with as well as the person who referred you.

If you don't get the job you applied for, and this may be the case, evaluate the interview and try to see what changes or improvements you need to make for future job interviews. It takes determination to find the kind of job you want.

An interview follow-up letter should be brief and simple.

It could be written in this format:

Your Address
City, State
Date

Interviewer's Name
Company Name
Street Address
City, State, Zip

Dear Mrs. Parks:

Thank you for the time and consideration given me during the job interview Wednesday afternoon.

The secretarial position we discussed interests me very much, and I feel that I can be of service to your company.

I hope that you will consider my qualifications.

Sincerely yours,

(your signature)

(If letter is typed, type
your name here)

Handling the job

What to expect on the job

It is normal to have some fear, apprehension or "nervousness" about beginning new employment. But there is usually little reason for such feeling, as most employers are careful to introduce new help to their duties and to their fellow workers.

As a new employee, you can expect the following from your employer:

- An explanation of all rules and regulations affecting you.
- Introduction to other employees.
- Information about the amount and kind of work you are expected to do, and how it is to be done.
- Information about hours, pay, vacations, fringe benefits, etc.
- Loyalty to employers, which may include penalties or discipline for being late, disregarding safety rules, and for disobeying order.
- Treatment as an individual, with criticism given privately in a courteous, helpful manner.

Since some employers are more thoughtful and considerate than others, there is bound to be variation in the way employees are handled. Regardless of the circumstances, build a good work record and earn a good recommendation for a better job. And it's always unwise to quit one job before a better one is in hand.

What to do on the job

- Always be ahead of time.
- Give value plus in exchange for your salary.
- Do your best.
- Stick to the job and keep busy.
- Get enough rest to do your work well.
- Learn the names of fellow workers and key people in the organization.
- Be patient.
- Learn your job before seeking advancement.
- Listen to and follow instructions.
- Observe how other employees do their jobs and ask them for suggestions and help when needed.
- Learn the rules and regulations of the organization.
- Have a plan of operation — by systematic.
- Be an attractive and agreeable person.
- Keep clean, neat, and well groomed.
- Control your emotions.
- Don't neglect tact and courtesy.
- Have a positive attitude at all times.

Getting a raise or promotion

It takes time, hard work, determination, and initiative to get a raise or promotion. The following steps can help you get a salary increase or a better job within an organization:

- Have evidence of the quality and quantity of your work.
- Show how you have benefited the organization, and how you have advanced in performing your duties.
- Explain why you like your job and why your performance merits advancement consideration.
- Your past performance must demonstrate your ability to get along well with others.
- Be specific in what kind of promotion or salary increase you want. Your desires must be in line with your interests, experience, and preparation.

Most jobs have possibilities that may not be apparent to the employee. An employer often points out these possibilities when a raise or promotion is requested, rather than granting the request outright. The request may be met by a modification or with a proposal for a salary increase or promotion sometime in the future. It is usually best to accept such an offer. And the employee should also be prepared to hear "no" for answer.



How to leave a job

Leaving a job is much more than just quitting. You will gain an employer's lasting respect by showing him the same consideration you would want if you were to be dismissed from a job. Your past employer's good will is necessary when it comes to getting a new job. His recommendation is important. And who knows, you might want to work for him again sometime! Future employers are always interested in your past employment, and the way you leave a job forms an important part of your work record.

Here are some things that should be considered when leaving a job:

- Tell your employer, either orally or in writing, when you plan to leave.
- Most employers expect a notice of two weeks or more. One week is probably minimum notice for leaving any job. The employer needs to find and sometimes train a person to fill your job when you leave.
- Give your reason for leaving. Rather than giving a negative, fault-finding reason, it is usually better to express a positive reason. This could be your desire for more advancement opportunity, an opportunity to earn more money, or a decision to change occupations or get additional education.
- Tell your employer about the knowledge and experience you have gained working for him.
- Express your appreciation for the opportunity to have worked for your employer — regardless of your reason for leaving.

- When resignation is made by letter, it should be typed on white paper and enclosed in an envelope with the employer's or supervisor's name on it.
- The letter should be personally given to the employer, and the employee should remain while it is read. There will always be comments.
- Here are some do's to remember when resigning from a job:

tell why you are leaving
do as good a job on your last days as on your first
express your appreciation
tell the things you liked about the job
see your employer on your final day of work

- And here are some don'ts:

don't "tell anyone off" or express dissatisfaction
don't criticize your employer to anyone
don't slack off in your work after you resign

Letter of Resignation

To: Steven W. Smith
From: Susan Johnson
Date: September 3, 1973
Subject: Resignation as Secretary

This is to inform you of my resignation as receptionist and termination of employment with the Ralston Company effective Friday, September 13, 1973.

While I have enjoyed my duties and my association with Ralston, I have decided that I can best reach my personal goals by returning to the University this term to further my education.

My experience with the Ralston Company will be valuable to me in any future work situation. I appreciate the opportunities for work and learning which my association with Ralston gave me.

Sincerely yours,

(your signature)

(if letter typed, type
your name here)

Determining take-home pay

Take-home pay is the actual amount of your pay check after all deductions have been made. The salary suffers several blows, including taxes, insurance, dues, and retirement. All of these withholdings subtracted from the gross salary results in the net, or take-home pay.

Take-home pay can be determined by this chart:

Gross Salary.....	\$ _____
(use wage/hour times number of hours in average work week; weekly wage; bi-weekly wage; or month wage.)	
Federal Income Tax.....	\$ _____
(rates available from employer)	
State Income Tax.....	\$ _____
(rates available from employer)	
F.I.C.A. (Social Security).....	\$ _____
(rates available from employer)	
Your share of group insurance.....	\$ _____
(rates available from employer)	
Union or other dues.....	\$ _____
(rates available from employer)	
Company Retirement.....	\$ _____
(rates available from employer)	
Other.....	\$ _____
(depending on company)	
Total Withheld.....	\$ _____
Net Take-Home Pay.....	\$ _____

Balancing a monthly budget

Take-home pay, plus any other individual or family income, is the basis for formulating and balancing a monthly budget.

A new budget should be written as income, family, life style, installment loans, and other factors change.

The following schedule is helpful in planning a budget. The budget items for each situation will vary, however. For example, your budget might also include savings and a fund for emergencies.

Balancing a Monthly Budget

Net Take Home Pay.....\$ ____.
(Based on an average monthly income; and including spouse's
income, if any.)

Subtract the following recurring expenses:

- Rent or Mortgage..... \$ ____.
- *Average utilities bill..... \$ ____.
(divide total yearly costs by 12)
- Average food costs..... \$ ____.
- Average medical and dental costs..... \$ ____.
- Average cost of furniture and appliances..... \$ ____.
- Payment on car(s)..... \$ ____.
- Average auto maintenance..... \$ ____.
- Average wardrobe cost..... \$ ____.
(include cleaning expenses)
- Average insurance payments..... \$ ____.
(include all types not accounted
for elsewhere)
- Average Donations..... \$ ____.
(include all types not accounted
for elsewhere)
- Cost of publications..... \$ ____.
(include newspapers, magazines and books)
- Taxes and vehicular licenses..... \$ ____.
(include all taxes not accounted
for elsewhere)
- Loan Payments..... \$ ____.
(include all loan payments not
accounted for elsewhere)

*Include, among others: electricity, heat,
telephone, sewer, water, garbage pick-up
and gas.

Total..... \$ ____.

Amount remaining for
leisure and savings..... \$ ____.



*Career planning information
for juniors & seniors*

Information of interest to juniors

The junior year is a time for planning. Those giving any consideration at all to attending college should select their remaining high school courses accordingly, in keeping with graduation requirements. The American College Test (ACT) and the Scholastic Aptitude Test (SAT) should be taken.

Those considering a vocational-technical school should arrange to take the General Aptitude Test Battery (GATB).

Financial aids should be investigated. Information on various schools and courses should be obtained. As much information as possible pertaining to your career interests should be examined. Your counselor can assist you in all of these areas.

Post-High School Planning

Juniors seriously considering entering college should plan to take the National Merit Test.

Date of this test _____

Cost _____

Juniors planning to attend a college within this state may take the American College Test (ACT) during the spring of their junior year. This test is given five times during the year. Normally this test is given during the months of October, December, February, April and July.

Please note: DEADLINE for registration is about six weeks before the test date.

Test dates this year _____

Registration Deadlines _____

Cost _____ School Code Number 42007420

Students planning to attend an out of state college may be required the Scholastic Aptitude Test (SAT).

Test the college of your choice requires _____

Test dates of the SAT test this year _____

Registration Deadlines _____

Cost _____ School Code Number 421385

Students planning to enter the military service should take the Military Occupational Aptitude Test during their senior year. There is NO cost for this test. Students planning to attend a vocational-technical school or to enter employment following graduation should take the General Aptitude Test Battery (GATB) during their junior or senior year. There is NO cost for this test.

Many sources of financial aid are available to students planning to attend a post secondary school. Start planning this year. This book contains a section on scholarships and financial aids. See a counselor for more specific information.

Many times you will be asked to furnish a transcript (a copy of your school record) to an employer, the military, or a school. This is the way to obtain a transcript: _____

Should you wish to obtain information concerning a school, a sample letter is enclosed.

During your senior year you are encouraged to visit the college or school in which you have an interest. This is the school policy regarding these visitations: _____

Consider the various types of information that would be of interest to employers, the military, or schools and colleges.

200 Ninth Street, N.E.
Watertown, South Dakota
December 10, 19__

Director of Admissions
Name of College (or Vocational School)
City, State, Zip

Dear Sir:

I am a student at Watertown High School and expect to graduate in June 19__. I am interested in your school and would appreciate receiving a bulletin of information and the necessary forms for filing an application for admission. I am considering _____ as my major field of study.

Sincerely yours,

(your signature)

(If letter is typed, type
your name here)

Paragraph 2 (if needed)

Also please send application blanks needed in applying for:

1. Scholarships
2. National Direct student loans
3. Part time employment
4. Educational opportunity grants
5. Federally Insured Bank Loan

(You may only want one of the above listed).

Sincerely yours,

(your signature)

(If letter is typed, type
your name here)

Charting your post-graduation plans

Although the plans of people in any high school graduating class will vary widely, the immediate future for the majority of the graduates will encompass four general areas: college, vocational-technical school, job entry, and military service.

To fit into any of these categories, personal information must be available, tests must be taken, and, for continued education, financial arrangements must be made. On the following pages is a checklist for each category.

College and University Scholarship
and Financial Aid Information

Every year many high school graduates do not go on to college because of "financial hardships." Although these students have a strong desire to go to college, many of them do not so much as fill out an application form because they feel financing would be too much of a burden.

If you feel that you are one of these students, why not consider the following before making a final decision?

Scholarships are often awarded to "deserving students." But what many students are not aware of is the fact that a great number of scholarships need to be applied for.

Applications for scholarships should be submitted during the first semester of the high school senior year. Since most scholarships are granted by March 15, it is to the student's advantage to apply in December or January.

New scholarships are constantly made available by interested persons and organizations.

To apply for a scholarship obtain an application blank by writing to the Financial Aids Office at the school (s) of your choice.

To be considered for financial assistance other than through scholarships, a student must:

- Take the American College Test (ACT) in the junior or senior year.
- Have his or her parents file a Family Financial Statement with the American College Testing Program.
- Receive the recommendation of his principal, counselor or superintendent.
- In special fields of study, meet the eligibility established by the college or department.
- Submit an application for financial aid properly marked for the type or types of assistance for which you are applying by March 1.

Financial assistance for college can come from these sources:

- Federally Insured Bank Loans.

Amount: Undergraduates may borrow up to \$2,500 a year from a local lender (banks, savings and loan associations, and credit unions).

Interest: No loan will bear more than 7 per cent simple interest. Interest begins at the time of the loan. For a student who qualifies under federal law, the federal government will pay the 7 per cent interest while the student is in school.

Repayment: Repayment begins between 9 and 12 months after graduation or withdrawal. The minimum repayment is \$30 per month.

- Student Employment Opportunities.

A large number of students may earn part of their expenses through the work-study program.

For students not eligible under the work-study program, most colleges and universities maintain an employment service listing jobs both on and off campus.

- National Direct Student Loan.

Amount: Undergraduates may borrow up to \$1,000 in a school year and up to \$5,000 for undergraduate work.

Interest: Interest on the loan is 3 per cent per year on the unpaid balance, and begins 9 months after graduation.

Repayment: At the end of one year after graduation, repayments with interest are to be made quarterly and may be extended over 10 years, except that the institution may require a repayment of

no less than \$15 per month.

Cancellation: Teachers of handicapped students and of disadvantaged students as well as law enforcement graduates may cancel 100 per cent of this loan.

Payments may be deferred for 3 years during membership in VISTA, the Peace Corps, or the military service. Payments are also deferred for graduate work.

- Vocational Rehabilitation
- Service to Visually Handicapped
- Social Security
- Veterans Administration - War Orphan Assistance
- Educational Opportunity Grants

Amount: Grants range from \$200 to \$1,500 but can be no more than one half the total assistance given a student. The grant must be matched by the other aid (for example, matched with a scholarship loan or job).

Interest: None

Repayment: None

Renewal: Grants may be obtained up to 4 years provided a student retains his need for the grant and reapplies by March 1 of each year. It is recommended that you contact your counselor for latest information.

These are my plans following graduation:

Fill in the information that applies to you.

College

ACT Test Completed _____

SAT Test Completed _____

Financial Application Due _____

Scholarship Information Due _____

Entrance Application Sent _____

Transcript Requested _____

Social Security No. _____

Class Rank _____

Costs

Room and Board _____

Tuition _____

Dues and Fees _____

Books _____

Transportation _____

Miscellaneous _____

Military

GATB Test Completed _____

Military Aptitude Test _____

Social Security No. _____

Birth Certificate _____

Job Entry

Social Security No. _____

GATB Test Completed _____

Employment Security Reg. _____

Birth Certificate _____

Resume' _____

Vocational-Technical School

GATB Test Completed _____

Transcript Requested _____

Entrance Application _____

Sent _____

Social Security No. _____

Financial Aid Information

Requested _____

Costs

Room and Board _____

Tuition _____

Dues and Fees _____

Books _____

Transportation _____

Miscellaneous _____

•
•

Insurance, taxes, & financial

Insurance

"Insurance" is a word that has different meanings to different people in different situations, depending upon the present need for coverage. But it always implies financial protection against some kind of loss.

The various kinds of insurance include fire, casualty, automobile, household, life, accident, health or hospitalization, income protection or disability, group life or health, and marine.

Most of the kinds of insurance that apply to personal use are outlined here.

. Ordinary or Whole Life - provides insurance for life, it is the basic form of "permanent" life insurance. Most other types of life insurance, such as policies where payment is limited to a specific number of years, are a form of ordinary life insurance. It is usually issued in amounts of \$1,000 or more from ages 0 to 60 or beyond, depending upon the company. It is used as financial protection against premature death, and as a means of saving money for future emergencies and for retirement. That is, it builds "cash values" which the policy-owner may borrow against during the life of the policy, or receive in payments or as a lump sum when the plan is terminated. Ordinary life insurance is used for all types of business and personal needs.

. Term Life Insurance - Term insurance provides life insurance only during the period of premium payment. It usually reduces in value each year, and has no cash or other lasting values. However, "level" term insurance, where the death benefit remains constant, is also available and some companies have term insurance plans that build some permanent value. Reducing term insurance is often purchased to provide coverage equal to the mortgage on a house, business, or other property. It is also used to provide substantial amounts of low cost insurance protection on the breadwinner while the family is growing up. It is often used by businesses and corporations to provide large amounts of life insurance coverage for key people. Most term insurance can be converted to some kind of permanent coverage.

- . Endowment - Pays a specific sum of money to the policyholder at a specified date. For example, a \$10,000 policy that endows in 20 years will pay the policyholder \$10,000 twenty years from the date of purchase if he pays the premiums. Since it is one of the forms of life insurance, it will pay the face or endowment amount to a beneficiary if the policyholder dies prematurely.
- . Group Life and Health - A group of persons, usually employees of a business or public institution or members of an association, can buy life and health insurance under one master policy. Under this arrangement, the insurance company must usually accept all members of the group regardless of age or condition of health. Group life insurance is usually term, provided at a very low cost. The health insurance pays all or part of the cost of hospitalization, surgery, or related medical care. An employer usually pays a portion of the cost of a group insurance plan. When an individual leaves the group he is associated with he usually has the option of converting his insurance to a private plan.
- . Health or Hospitalization - Pays all or part of the cost of hospital room and board, surgery, doctor calls, and miscellaneous medical expenses. There is a limit written into the policy stating the maximum that will be paid for the covered services. A major medical policy can be purchased separately or in conjunction with a basic hospital policy. This will provide funds for health care services up to a specified amount, such as \$10,000 or \$25,000.
- . Accident Insurance - Provides a specified sum of money for injuries and for treatment of these injuries. Often pays a stipulated amount for loss of life or for loss of limbs or eyesight.
- . Income Protection or disability - Pays a set amount for a specified period of time when the insured is unable to perform his usual work due to illness or accident. Payment begins at once or some time after disability begins, depending upon the plan that was selected by the insured.
- . Marine Insurance - Covers ships and their cargoes. Inland marine insurance has broad application, and covers small boats, snowmobiles and miscellaneous vehicles, and even furs and jewelry.

Automobile Insurance

The automobile policy contains thousands of words to cover every type of situation which might occur. The policy contains three basic parts: Insuring Agreements, Exclusions, and Conditions.

Insuring Agreements state just what the insuring company will do for the insured under each coverage he carries.

Exclusions tell just what the policy will not do, or in what situations the coverage will not apply. Exclusions were once called the "fine print," and some believed they were designed to take away coverage that was given to them in large print. However, exclusions are usually printed in the same type as the rest of the policy and they are accepted as standard safeguards against situations for which the policy was not intended to provide protection. Without these safeguards, insurance costs would be prohibitive.

Conditions outline what the insured must do in certain instances. They lay down the basic "ground rules" under which the policy will operate.

Coverages

- Liability - Bodily injury and property damage liability insurance protects you if you are involved in an auto accident in which another person is injured or killed, or in which the property of someone else is damaged.
- Collision - Collision coverage pays for repairs to your car when the damage is caused by collision with another car or object or by upsetting.
- Medical Expense - Regardless of fault, this coverage pays doctor, dental, surgical, hospital, and other medical bills for injuries sustained by you, other members of your family, and guests while riding in your car, up to coverage limits.

- Comprehensive, Fire & Theft - Covers loss or damage to your car from virtually every cause, except collision or upset and normal wear and tear. A few examples of this kind of coverage are damage from fire, storms, falling trees or other objects, glass breakage, wild or domestic animals, and flood.
- Uninsured Motorists - If you or members of your family are injured in an auto accident caused by a negligent uninsured motorist or a hit-and-run driver, chances are you will not be able to collect anything from that driver. This kind of coverage pays what you are legally entitled to receive for bodily injuries up to the limits specified in the financial responsibility laws.
- Towing and Road Service - Reimburses a reasonable amount for towing your car to a garage or for labor costs performed at the place your car becomes disabled.
- Death, Dismemberment, and Disability - Pays a specified sum of money, like life insurance, if you are killed in an auto accident, or if you lose eyesight or limbs. Pays a specified amount for certain fractures, and a weekly amount for disability caused by an auto accident.
- Additional Expense Coverage - Pays a specified daily amount while collision damage to your car is being repaired. Often pays such expenses as meals, car rental, motel, and phone calls.

Auto insurance policies have become very broad, and can include coverages not directly or only indirectly associated with driving. Some of these coverages follow:

- Family and Residence Liability - Covers you and your family living with you with protection against liability claims resulting from almost any personal act. Covers for

injuries received by visitors to your property, for accidents caused by your children, pets, or other animals, and by your participation in sports such as hunting, fishing, or golfing. Provides reasonable medical payments.

- Credit Card Forgery - Provides coverage against forgeries in connection with your credit cards, checks, and loss from acceptance of counterfeit money.

Homeowners Package Policy

This type of coverage is given several names, such as fire and casualty or extended coverage, but it protects your home and possessions against nearly every conceivable loss.

The New York Standard Fire Policy has been adopted in most of the states, and is recognized as the basis for all American fire insurance.

Protection afforded by the Standard Fire Policy includes fire, lightning, and removal of property from premises endangered by the perils insured against. It is a "named peril" policy; that is, it covers only the perils set forth and named in the contract, subject to exclusions and limitations. Loss settlement is usually based on actual cash value - replacement cost less depreciation.

Fire, as a covered peril, must be "hostile" and there must be actual ignition. As long as a fire serves a useful purpose and remains in the place or container in which it was intended to remain it is termed a "friendly" fire.

Even though the chance of fire loss is only one in a hundred, lending institutions require fire insurance to protect both themselves and their customers.

Extended coverage goes beyond fire damage and includes damage or loss caused by lightning, windstorms, hail, explosions, aircraft, smoke, vehicles, collapse, falling objects, breakage of glass, weight of ice, snow, or sleet, accidental discharge, leakage or overflow, freezing, electrical damage, riot or civil commotion, theft, and damage done by burglars.

Most homeowner policies include personal and family liability protection. Special amounts for certain property, such as money and coin collections, securities, stamp collections, furs and jewelry, and sporting goods can be included in most policies.

Since there is about a 50 percent chance that a homeowner will die before his home is clear of debt, most companies will issue a companion "mortgage insurance" policy, actually a term life insurance policy, to pay off the home in the event of death. Many companies also write disability insurance coverage on the homeowner, so that a portion of his income will continue if he becomes disabled.

Insurance Terminology

<u>Actual Cash Value</u>	Cost of replacement, less depreciation.
<u>Adjustor</u>	One who determines the liability of the insurance company after a loss covered by insurance.
<u>Agent, General</u>	Company representative in a large territory, who supervises the company's business within that territory.
<u>Agent, Local</u>	Representative of a company who makes contacts with insurable persons, and writes policies.
<u>Appraiser</u>	One whose function it is to determine the present value of property.
<u>Assessment</u>	Additional premium, in the event that the amount of the premium previously collected is not sufficient to pay losses and expenses.
<u>Broker</u>	An individual or organization acting as a representative of the insured and the insurer in writing insurance contracts.
<u>Claim</u>	The petition or suit of an individual or corporation to recover for a loss which may come within the terms of a policy contract.
<u>Concurrent Insurance</u>	Two or more insurance policies which cover the same interest in an identical property to the same extent.
<u>Dividend</u>	A refund to a policyholder of a part of his premium not needed to pay his share of the losses and expenses of the company.
<u>Double Indemnity</u>	A sum equal to twice the face amount of an insurance policy.
<u>Endorsement</u>	A supplementary agreement attached to an insurance policy for the purpose of changing its conditions. or altering its coverage.
<u>Face Amount</u>	The amount stated in the policy as the limit of the insurance company's liability.
<u>Indemnify</u>	To compensate for loss actually sustained.

<u>Insurance</u>	The contractual relationship which exists when one party, in consideration of a fixed sum, agrees to reimburse another for a loss which may be caused in the future by designated hazards. The term assurance, common in England, is generally considered identical with insurance.
<u>Inventory</u>	A list of all articles involved, with costs or valuation.
<u>Larceny</u>	Unlawful taking of the personal property of another.
<u>Legal Reserve</u>	Amount of money which the law requires an insurance company to hold in readiness to pay claims.
<u>Liability</u>	Any legally enforceable obligation.
<u>Liability Limits</u>	The sum or sums beyond which a liability insurance company does not protect the insured in any particular policy.
<u>Medical Benefits</u>	Payment of expenses of medical care necessitated by injuries suffered from insured hazards.
<u>Merit Rating</u>	A reduction of premium allowed a particular insured because of good record.
<u>Moral Hazard</u>	Possibility of loss being caused by dishonesty or carelessness.
<u>Mutual Insurance Company</u>	An incorporated insurer without capital stock.
<u>Nonassessable Policy</u>	An insurance contract under the terms of which the insured may not be called upon for any contribution in addition to his premium.
<u>Other Insurance Clause</u>	Provision stating what is to be done in the event that another contract embraces the same property and hazards.
<u>Policyholder</u>	One to whom an insurance policy has been granted.
<u>Possession</u>	The right to hold and control property in question. This does not necessarily imply ownership.
<u>Premium</u>	Consideration paid for insurance protection.

<u>Principal</u>	The party whose action, honesty, or responsibility is to be guaranteed.
<u>Principal Sum</u>	Amount a health and accident policy will pay in case of death, exclusive of double indemnity, etc.
<u>Property Damage Liability Insurance</u>	Protection against liability for damage to the property of others.
<u>Property Insurance</u>	Protection which is concerned with loss to property.
<u>Public Liability Insurance</u>	Any form of coverage which protects the insured against claims based upon personal injury.
<u>Rate</u>	The agreed factor in determining an insurance premium.
<u>Rating Bureau</u>	An organization which inspects properties and hazards and publishes insurance rates.
<u>Reinsurance</u>	An agreement by which one insuring company reinsures its risk with another insuring company known as the reinsurer.
<u>Risk</u>	Possible danger of injury; or the thing insured.
<u>Stated Limit</u>	Fixed amounts in a policy beyond which the insuring company will not be liable in the event of a claim.
<u>Waiver</u>	Conscious surrender of a right that is known to exist.

Taxes and financial

The forms on the following pages represent the taxing and banking situations that nearly all people encounter in their adult life. They are coded A through L for reference purposes.

- A. **Employee's Withholding Allowance Certificate.**
Determines the number of allowances you can claim for federal tax withholding purposes. Estimates itemized deductions for the year based on salary and on whether employee is single, married with spouse not working, or married with both husband and wife working.

- B. **Form W-4, Employee's Withholding Allowance Certificate.** Certificate for income tax withholding purposes that lists the total number of allowances claimed, plus any additional amount the employee is having withheld from his pay check.

- C. **Form W-4E, Exemption from Withholding of Federal Income Tax.** For use by employees who had no tax liability during the past year, and who expect to have none during the current year.

- D. **Form W-2, Wage and Tax Statement.** Issued by employers to employees, with one copy to be filed with Federal income tax return. Lists wages and other compensation paid

during the year, Federal income withheld,
and FICA employee tax withheld. Four copies
of the W-2 form are made.

- E. Short Form 1040A, U. S. Individual Income Tax Return. An abbreviated tax return form for taxpayers who do not wish to itemize deductions.
- F. Form 1040, U. S. Individual Income Tax Return. A detailed tax return form.
- G. Form 1040, Schedules A and B. Itemized deductions and dividend and interest income.
- H. Personal Property Tax Return. State of South Dakota list of taxable property.
- I. Information for opening a bank checking account.
- J. Sample check with record keeping stub.
- K. Sample bank account deposit slip.
- L. Sample Personal bank promissory loan note.

A

Employee's Withholding Allowance Certificate

The explanatory material below will help you determine your correct number of withholding allowances, and will indicate whether you should complete the new Form W-4

How Many Withholding Allowances May You Claim?

Please use the schedule below to determine the number of allowances you may claim for tax withholding purposes. In determining the number, keep in mind these points. If you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time. If you are married and both you and your wife or husband are employed, you may not claim the same allowances with your employers at the same time. A nonresident alien other than a resident of Canada, Mexico or Puerto Rico may claim only one personal allowance.

Figure Your Total Withholding Allowances Below

(a) Allowance for yourself—enter 1	_____
(b) Allowance for your wife (husband)—enter 1	_____
(c) Allowance for your age—if 65 or over—enter 1	_____
(d) Allowance for your wife's (husband's) age—if 65 or over—enter 1	_____
(e) Allowance for blindness (yourself)—enter 1	_____
(f) Allowance for blindness (wife or husband)—enter 1	_____
(g) Allowance(s) for dependent(s)—you are entitled to claim an allowance for each dependent you will be able to claim on your Federal income tax return. Do not include yourself or your wife (husband)*	_____
(h) Special withholding allowance—if you have only one job, and do not have a wife or husband who works—enter 1	_____
(i) Total—add lines (a) through (h) above <i>If you do not plan to itemize deductions on your income tax return, enter the number shown on line (i) on line 1, Form W-4 below. Skip lines (j) and (k).</i>	_____
(j) Allowance(s) for itemized deductions—If you do plan to itemize deductions on your income tax return, enter the number from line 5 of worksheet on back	_____
(k) Total—add lines (i) and (j) above. Enter here and on line 1, Form W-4 below	_____

*If you are in doubt as to whom you may claim as a dependent, see the instructions which came with your last Federal income tax return or call your local Internal Revenue Service office.

See Table and Worksheet on Back if You Plan to Itemize Your Deductions

Completing New Form W-4

If you find that you are entitled to one or more allowances in addition to those which you are now claiming, please increase your number of allowances by completing the form below and filing with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W-4 within 10 days. (Should you expect to owe more tax than will be withheld, you may use the same form to increase your withholding by claiming fewer or "0" allowances on line 1 or by asking for additional withholding on line 2 or both.)

What If You Itemize Deductions?

If you expect to itemize deductions on your income tax return, you may be entitled to claim one or more additional withholding allowances on line (j) on page 1. You may claim one additional withholding allowance for each \$750, or fraction of \$750, by which you expect your itemized deductions for the year to exceed the amounts shown in columns (A), (B), or (C) below.

Estimated salaries and wages	Single employees (with one job) (A)	Married employees with one job (wife or husband is not working) (B)	Married employees (both husband and wife working) and employees working in more than one job (C)
Under \$8,000	\$1,700	\$1,700	\$1,700
\$8,000—10,000	1,800	1,800	2,000
10,000—12,000	2,200	2,200	2,700
12,000—15,000	2,400	2,400	2,700
15,000—20,000	2,400	2,400	3,300
20,000—25,000	2,400	2,400	4,000
25,000—30,000	2,900	2,400	4,900
30,000—35,000	3,800	2,400	5,900
35,000—40,000	4,900	2,700	6,900
40,000—45,000	6,400	3,500	7,900
45,000—50,000	7,900	4,500	9,100

¹ If your annual salary or wages exceeds \$50,000, you may claim one additional withholding allowance for each \$750, or fraction of \$750, by which your expected itemized deductions will exceed the following: A single employee with one job—19 percent of annual salary or wages, A married employee with one job whose wife or husband is not working—13 percent of annual salary or wages, A married employee whose wife or husband is also working, or an employee who holds more than one job—21 percent of the combined or total annual salary or wages.

Determining Withholding Allowances For Itemized Deductions

The worksheet below will be helpful to you in determining whether your expected itemized deductions entitle you to claim one or more additional withholding allowances.

Worksheet

1 Total estimated annual salary or wages (from all sources)	1	\$	
2 Total expected itemized deductions for the year	2	\$	
3 Appropriate amount from column (A), (B), (C) or footnote 1, above	3		
4 Balance. Subtract line 3 from line 2 (If "0" or less, you are not entitled to additional allowance(s) for itemized deductions)	4	\$	
5 If the amount on line 4 is:			
Between \$0—\$750	Enter on line 5	1	
751—1,500	2		
1,501—2,250	3		
Between \$2,251—\$3,000	Enter on line 5	4	
3,001—3,750	5		
3,751—4,500	6		
Between \$4,501—\$5,250	Enter on line 5	7	
5,251—6,000	8		
6,001—6,750	9		
Note: If the amount on line 4 is over \$6,750 you get 9 allowances, plus 1 allowance for each \$750 or fraction thereof by which the amount on line 4 exceeds \$6,750. If the balance on line 4 is less than "0," you may be having too little tax withheld. You can generally avoid this by claiming one less allowance (than the total number to which you are entitled) for each \$750 by which the estimated deductions on line 2 are less than the amount on line 3.	5 ▶		Enter this number on line (j), page 1.



B

Form **W-4**
(Rev. Aug. 1972)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name	Your social security number
Home address (Number and street or rural route)	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married (If married but legally separated, or wife (husband) is a nonresident alien, check the single block.)
City or town State and ZIP code	

1 Total number of allowances you are claiming	
2 Additional amount, if any, you want deducted from each pay (if your employer agrees)	\$

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ► _____ Date ► _____ 19_____

C

Form **W-4E**
Department of the Treasury
Internal Revenue Service

Exemption From Withholding (of Federal Income Tax)

For use by employees who incurred no tax liability
in 1971 and anticipate no tax liability for 1972

1972
(Rev 1-72)

Type or print full name	Social Security Number	Expiration date (see instructions and enter date)
Home address (Number and Street)		
City, State, and ZIP Code		

Employee.—File this certificate with your employer. Otherwise he must withhold Federal income tax from your wages.

Employee's certification.—Under penalties of perjury, I certify that I incurred no liability for Federal income tax for 1971 and that I anticipate that I will incur no liability for Federal income tax for 1972.

Employer.—Keep this certificate with your records. This certificate may be used instead of Form W-4 by those employees qualified to claim the exemption.

(Signature)

(Date)

D

WAGE AND TAX STATEMENT

Employers are required to file FORM W-2 for each employee with the Internal Revenue Service (IRS). Examples of this form are included on this page and on the following page.

- Copy A — For Internal Revenue Service Center
- Copy B — To be filed with employee's tax return
- Copy C — For employee's records
- Copy D — For employer

1

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy A—For Internal Revenue Service Center

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION	
Federal income tax withheld	Wages paid subject to withholding in 1972 ¹	Other compensation paid in 1972 ²	FICA employee tax withheld ³	Total FICA wages paid in 1972 ⁴
EMPLOYEE'S social security number ▶			¹ Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion. ² Report salary or other employee compensation which was not subject to withholding. See Circular E. Farmers, see Circular A. ³ The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance. ⁴ Includes tips reported by employee.	
Type or print EMPLOYEE'S name and address (including ZIP code) above.				
			Uncollected Employee Tax on Tips . \$	

FORM W-2 Department of the Treasury, Internal Revenue Service

EMPLOYER: See instructions on back of copy D.

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy B—To be filed with employee's tax return

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION	
Federal income tax withheld	Wages paid subject to withholding in 1972 ¹	Other compensation paid in 1972 ²	FICA employee tax withheld ³	Total FICA wages paid in 1972 ⁴
EMPLOYEE'S social security number ▶			¹ Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion. ² Add this item to wages in figuring the amount to be reported as wages and salaries on your income tax return. ³ The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance. ⁴ Includes tips reported by employee.	
Type or print EMPLOYEE'S name and address (including ZIP code) above.				
			Uncollected Employee Tax on Tips . \$	

FORM W-2 Department of the Treasury, Internal Revenue Service

The WAGE AND TAX STATEMENT is periodically updated. Revised copies can be obtained in any Post Office.

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy C—For employee's records

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION	
Federal income tax withheld	Wages paid subject to withholding in 1972 ¹	Other compensation paid in 1972 ²	FICA employee tax withheld ³	Total FICA wages paid in 1972 ⁴
EMPLOYEE'S social security number ▶			¹ Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion. ² Add this item to wages in figuring the amount to be reported as wages and salaries on your income tax return. ³ The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance. ⁴ Includes tips reported by employee. If your wages were subject to social security taxes, but are not shown, these wages are the same as wages shown under "Federal Income Tax Information," but not more than the maximum amount subject to FICA tax.	
Type or print EMPLOYEE'S name and address (including ZIP code) above.			Uncollected Employee Tax on Tips . \$	

FORM W-2 Department of the Treasury, Internal Revenue Service

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy D—For employer

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION	
Federal income tax withheld	Wages paid subject to withholding in 1972 ¹	Other compensation paid in 1972 ²	FICA employee tax withheld ³	Total FICA wages paid in 1972 ⁴
EMPLOYEE'S social security number ▶			¹ Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion. ² Report salary or other employee compensation which was not subject to withholding. See Circular E. Farmers, see Circular A. ³ The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance. ⁴ Includes tips reported by employee.	
Type or print EMPLOYEE'S name and address (including ZIP code) above.			Uncollected Employee Tax on Tips . \$	

FORM W-2 Department of the Treasury, Internal Revenue Service

E

Short Form 1040A U.S. Individual Income Tax Return

Department of the Treasury
Internal Revenue Service

1972

Please print or type	First name and initial (if joint return, use first names and middle initials of both)	Last name	Your social security number (Husband's, if joint return)
	Present home address (Number and street (including apartment number) or rural route)		Wife's number, if joint return
	City, town or post office, State and ZIP code		Occupation Yours Wife's

Filing Status — check only one: 1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married filing joint return 3 <input type="checkbox"/> Married filing separately (If wife (husband) is also filing, give her (his) social security number and first name here) 4 <input type="checkbox"/> Unmarried Head of Household 5 <input type="checkbox"/> Widow(er) with dependent child (Enter year of death of husband (wife) ▶ 19)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Exemptions</th> <th style="text-align: center;">Regular</th> <th style="text-align: center;">65 or over</th> <th style="text-align: center;">Blind</th> <th style="text-align: center;">Enter number of boxes checked ▶</th> </tr> <tr> <td>6 Yourself</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td rowspan="3"></td> </tr> <tr> <td>7 Wife (husband)</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td colspan="4">8 First names of your dependent children who lived with you</td> </tr> <tr> <td colspan="4"></td> <td style="text-align: center;">Enter number ▶</td> </tr> <tr> <td colspan="4">9 Number of other dependents (from line 25)</td> <td style="text-align: center;">▶</td> </tr> <tr> <td colspan="4">10 Total exemptions claimed</td> <td style="text-align: center;">▶</td> </tr> </table>	Exemptions	Regular	65 or over	Blind	Enter number of boxes checked ▶	6 Yourself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		7 Wife (husband)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8 First names of your dependent children who lived with you								Enter number ▶	9 Number of other dependents (from line 25)				▶	10 Total exemptions claimed				▶
Exemptions	Regular	65 or over	Blind	Enter number of boxes checked ▶																														
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8 First names of your dependent children who lived with you																																		
				Enter number ▶																														
9 Number of other dependents (from line 25)				▶																														
10 Total exemptions claimed				▶																														
Attach Copy B of Form W-2 here Attach Check or Money Order here	11 Wages, salaries, tips, etc. (attach Form W-2 to front. If unavailable, attach explanation) 11 12a Dividends (if over \$200, use Form 1040—see instructions) \$ 12b Less Exclusion \$ Balance ▶ 12c 13 Interest income (if over \$200, use Form 1040) 13 14 Total lines 11, 12c, and 13 (Adjusted Gross Income) 14 ● If line 14 is \$20,000 or less and you want IRS to figure your tax, see instructions on page 3. ● If line 14 is under \$10,000, find tax in Tables 1–12 and enter on line 19. Skip lines 15 through 18. ● If line 14 is \$10,000 or more go to line 15. 15 If line 14 is \$10,000 or more, enter 15% of line 14 but not more than \$2,000 (\$1,000 if line 3 was checked) 15 16 Subtract line 15 from line 14 16 17 Multiply total number of exemptions claimed on line 10 by \$750 17 18 Taxable income (subtract line 17 from line 16) 18 (Figure tax on amount on line 18 using Tax Rate Schedule X, Y, or Z, and enter tax on line 19.)																																	

19 Tax, check if from <input type="checkbox"/> Tax Tables 1–12, or <input type="checkbox"/> Tax Rate Schedule X, Y, or Z	19														
20 Credit for contributions to candidates for public office (see instructions on page 5)	20														
21 Income tax (subtract line 20 from line 19). If less than zero, enter zero	21														
22 Total Federal income tax withheld (attach Form W-2 to front)	22														
23 If line 21 is larger than line 22, enter BALANCE DUE IRS. Pay in full with return. Write social security number on check or money order and make payable to Internal Revenue Service ▶	23														
24 If line 22 is larger than line 21, enter REFUND ▶	24														
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Other Dependents</th> <th style="text-align: left;">(a) NAME</th> <th style="text-align: left;">(b) Relationship</th> <th style="text-align: left;">(c) Months lived in your home. If born or died during year, write B or D.</th> <th style="text-align: left;">(d) Did dependent have income of \$750 or more?</th> <th style="text-align: left;">(e) Amount furnished for dependent's support. If 100% write ALL.</th> <th style="text-align: left;">(f) Amount furnished by OTHERS including dependent.</th> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </table>	Other Dependents	(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of \$750 or more?	(e) Amount furnished for dependent's support. If 100% write ALL.	(f) Amount furnished by OTHERS including dependent.						\$	\$	
Other Dependents	(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of \$750 or more?	(e) Amount furnished for dependent's support. If 100% write ALL.	(f) Amount furnished by OTHERS including dependent.									
					\$	\$									
25 Total number of dependents listed in column (a). Enter here and on line 9	▶														

Revenue Sharing	26 Print or type the location of your principal place of residence at end of year (not necessarily the same as your post office address). (a) State (b) County (c) Locality (if you live inside the boundaries of an incorporated city, town, etc., enter its name; if not, check here) ▶ <input type="checkbox"/> (d) Township (see instructions on page 5)	
	27 Enter the number of persons included on line 10 who (1) are filing a return of their own; or (2) did not live at your principal place of residence at the end of the year ▶	

Under penalties of perjury I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledge.

Sign here ▶ Your signature	Date	Preparer's signature (other than taxpayer)	Date
Wife's (husband's) signature (if filing jointly BOTH must sign even if only one had income)		Address (and ZIP Code) Preparer's Emp. Ident. or Sec. Sec. No.	



For the year January 1-December 31, 1972, or other taxable year beginning 1972, ending 19

First name and initial (If joint return, use first names and middle initials of both) Last name Your social security number (Husband's, if joint return) Present home address (Number and street, including apartment number or rural route) Wife's number, if joint return City, town or post office, State and ZIP code Occu- sion Years Wife's

Filing Status—check only one: 1 Single 2 Married filing joint return (even if only one had income) 3 Married filing separately. If wife (husband) is also filing give her (his) social security number and first name here. 4 Unmarried Head of Household 5 Widow(er) with dependent child (Enter year of death of husband (wife) 19) Exemptions 6 Yourself 7 Wife (husband) 8 First names of your dependent children who lived with you 9 Number of other dependents (from line 32) 10 Total exemptions claimed

Income 11 Wages, salaries, tips, and other employee compensation. (Attach Form W-2 to front if unavailable, attach explanation) 12a Dividends (see pages 6 and 13 of instr) \$ 12b Less exclusion \$ Balance 12c Interest income. [If \$200 or less, enter total without listing in Schedule B] [If over \$200, enter total and list in Part II of Schedule B] 13 14 Income other than wages, dividends, and interest (from line 45) 14 15 Total (add lines 11, 12c, 13 and 14) 15 16 Adjustments to income (such as "sick pay," moving expenses, etc. from line 50) 16 17 Subtract line 16 from line 15 (adjusted gross income) 17

Caution: If you have unearned income and you could be claimed as a dependent on your parent's return, see boxed instruction on page 7, under the heading "Tax-Credits-Payments." Check this block. If you do not itemize deductions and line 17 is under \$10,000, find tax in Tables and enter on line 18. If you itemize deductions or line 17 is \$10,000 or more, go to line 51 to figure tax.

18 Tax, check if from, Tax Tables 1-12, Schedule D Tax Rate Schedule X, Y, or Z Schedule G or Form 4726 18 19 Total credits (from line 61) 19 20 Income tax (subtract line 19 from line 18) 20 21 Other taxes (from line 67) 21 22 Total (add lines 20 and 21) 22 23 Total Federal income tax withheld (attach Forms W-2 or W-2P to front) 23 24 1972 Estimated tax payments (include amount allowed as credit from 1971 return) 24 25 Amount paid with Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return 25 26 Other payments (from line 71) 26 27 Total (add lines 23, 24, 25, and 26) 27

28 If line 22 is larger than line 27, enter BALANCE DUE, IRS Pay in full with return. Make check or money order payable to Internal Revenue Service 26 29 If line 27 is larger than line 22, enter amount OVERPAID 29 30 Line 29 to be REFUNDED TO YOU 30 31 Line 29 to be credited on 1973 estimated tax 31

Foreign Accounts Did you, at any time during the taxable year, have any interest in or signature or other authority over a bank, securities, or other financial account in a foreign country (except in a U.S. military banking facility operated by a U.S. financial institution)? If "Yes," attach Form 4683 (For definitions, see Form 4683) Yes No

Note. Be sure to complete Revenue Sharing (lines 33 and 34) on next page.

Under penalties of perjury I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledge

Sign here Taxpayer's signature Date Preparer's signature (other than taxpayer) Date

Wife's husband's signature (if filing jointly BOTH must sign even if only one had income). Address (and ZIP Code) Preparer's Emp. Ident. or Soc. Sec. No.



Other Dependents	(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D	(d) Did dependent have income of \$750 or more?	(e) Amount YOU furnished for dependent's support. If 100% write ALL. \$ _____	(f) Amount furnished by OTHERS including dependent. \$ _____
	32 Total number of dependents listed in column (a). Enter here and on line 9					
Revenue Sharing	33 Print or type the location of your principal place of residence at end of year (not necessarily the same as your post office address). (a) State _____ (b) County _____ (c) Locality. If you lived inside the boundaries of an incorporated city, town, etc., enter its name; if not, check here <input type="checkbox"/> (d) Township (see instructions on page 8) _____					
	34 Enter the number of persons included on line 10 who (1) are filing a return of their own; or, (2) did not live at your principal place of residence at the end of the year					

PART I.—Income other than Wages, Dividends, and Interest

35 Business income (or loss) (attach Schedule C)	35	
36 Net gain (or loss) from sale or exchange of capital assets (attach Schedule D)	36	
37 Net gain (or loss) from Supplemental Schedule of Gains and Losses (attach Form 4797)	37	
38 Pensions and annuities, rents and royalties, partnerships, estates or trusts, etc. (attach Schedule E)	38	
39 Farm income (or loss) (attach Schedule F)	39	
40 Fully taxable pensions and annuities (not reported on Schedule E—see instructions on page 8)	40	
41 50% of capital gain distributions (not reported on Schedule D)	41	
42 State income tax refunds (caution—see instructions on page 8)	42	
43 Alimony	43	
44 Other (state nature and source)	44	
45 Total (add lines 35 through 44). Enter here and on line 14	45	

PART II.—Adjustments to Income

46 "Sick pay" if included in income (attach Form 2440 or other required statement)	46	
47 Moving expense (attach Form 3903)	47	
48 Employee business expense (attach Form 2106 or other statement)	48	
49 Payments as a self-employed person to a retirement plan, etc. (see Form 4848)	49	
50 Total adjustments (add lines 46, 47, 48, and 49). Enter here and on line 16	50	

PART III.—Tax Computation (Do not use this part if you use Tax Tables 1–12 to find your tax.)

51 Adjusted gross income (from line 17)	51	
52 (a) If you itemize deductions, enter total from Schedule A, line 40 and attach Schedule A (b) If you do not itemize deductions, enter 15% of line 51, but do NOT enter more than \$2,000. (\$1,000 if line 3 is checked)	52	
53 Subtract line 52 from line 51	53	
54 Multiply total number of exemptions claimed on line 1C, by \$750	54	
55 Taxable income. Subtract line 54 from line 53	55	

(Figure your tax on the amount on line 55 by using Tax Rate Schedule X, Y or Z, or if applicable, the alternative tax from Schedule D, income averaging from Schedule G, or maximum tax from Form 4726.) Enter tax on line 18.

PART IV.—Credits

56 Retirement income credit (attach Schedule R)	56	
57 Investment credit (attach Form 3468)	57	
58 Foreign tax credit (attach Form 1116)	58	
59 Credit for contributions to candidates for public office—see instructions on page 9	59	
60 Work Incentive Program credit (attach Form 4874)	60	
61 Total credits (add lines 56, 57, 58, 59, and 60). Enter here and on line 19	61	

PART V.—Other Taxes

62 Self-employment tax (attach Schedule SE)	62	
63 Tax from recomputing prior-year investment credit (attach Form 4255)	63	
64 Minimum tax (see instructions on page 10). Check here <input type="checkbox"/>, if Form 4625 is attached	64	
65 Social security tax on tip income not reported to employer (attach Form 4137)	65	
66 Uncollected employee social security tax on tips (from Forms W-2)	66	
67 Total (add lines 62, 63, 64, 65, and 66). Enter here and on line 21	67	

PART VI.—Other Payments

68 Excess FICA tax withheld (two or more employers—see instructions on page 10)	68	
69 Credit for Federal tax on special fuels, nonhighway gasoline and lubricating oil (attach Form 4136)	69	
70 Credit from a Regulated Investment Company (attach Form 2439)	70	
71 Total (add lines 68, 69, and 70). Enter here and on line 26	71	



Schedules A&B—Itemized Deductions AND Dividend and Interest Income

(Form 1040)
Department of the Treasury
Internal Revenue Service

▶ Attach to Form 1040.

Name(s) as shown on Form 1040

Your social security number

Schedule A—Itemized Deductions (Schedule B on back)

Medical and dental expenses (not compensated by insurance or otherwise) for medicine and drugs, doctors, dentists, nurses, hospital care, insurance premiums for medical care, etc.		Contributions.—Cash—including checks, money orders, etc. (Itemize—see instructions on page 11 for examples.)	
1 One half (but not more than \$150) of insurance premiums for medical care. (Be sure to include in line 10 below)		18 Total cash contributions	
2 Medicine and drugs		19 Other than cash (see instructions on page 12 for required statement). Enter total for such items here	
3 Enter 1% of line 17, Form 1040		20 Carryover from prior years	
4 Subtract line 3 from line 2. Enter difference (if less than zero, enter zero)		21 Total contributions (Add lines 18, 19, and 20. Enter here and on line 35, below.) ▶	
5 Enter balance of insurance premiums for medical care not entered on line 1		Interest expense.	
6 Itemize other medical and dental expenses. Include hearing aids, dentures, eyeglasses, transportation, etc.		22 Home mortgage	
		23 Installment purchases	
		24 Other (Itemize)	
		25 Total interest expense (Add lines 22, 23 and 24. Enter here and on line 36, below.) ▶	
		Casualty or theft loss(es) See instructions on page 12. NOTE: If you had more than one casualty or theft loss occurrence, OMIT lines 26 through 29 and see page 12 of the instructions for guidance.	
		26 Loss before adjustments	
		27 Insurance reimbursement	
7 Total (add lines 4, 5, and 6)		28 \$100 limitation	\$100 00
8 Enter 3% of line 17, Form 1040		29 Add lines 27 and 28	
9 Subtract line 8 from line 7. Enter difference (if less than zero, enter zero)		30 Casualty or theft loss. (Excess of line 26 over line 29. Enter here and on line 37, below.) ▶	
10 Total deductible medical and dental expenses (Add lines 1 and 9. Enter here and on line 33, below.) ▶		31 Child and dependent care expenses from Form 2441. (Enter here and on line 38, below.) ▶	
Taxes.		Miscellaneous deductions for alimony, union dues, etc. (see instructions on page 13).	
11 Real estate			
12 State and local gasoline (see gas tax tables)			
13 General sales (see sales tax tables)			
14 State and local income			
15 Personal property			
16 Other			
17 Total taxes (Add lines 11 through 16. Enter here and on line 34, below.) ▶		32 Total miscellaneous deductions (Enter here and on line 39, below.) ▶	

Summary of Itemized Deductions

A

33 Total deductible medical and dental expenses (from line 10)	
34 Total taxes (from line 17)	
35 Total contributions (from line 21)	
36 Total interest expense (from line 25)	
37 Casualty and theft loss(es) (from line 30)	
38 Child and dependent care expenses (from line 31)	
39 Total miscellaneous deductions (from line 32)	
40 TOTAL ITEMIZED DEDUCTIONS. (Add lines 33 through 39. Enter here and on Form 1040, line 52.) ▶	

Name(s) as shown on Form 1040 (Do not enter name and social security number if shown on other side)

Your social security number

Part I Dividend Income

Note: If gross dividends (including capital gain distributions) and other distributions on stock are \$200 or less, do not complete this part. But enter gross dividends less the sum of capital gain distributions and non-taxable distributions, if any, on Form 1040, line 12a (see note below).

1 Gross dividends (including capital gain distributions) and other distributions on stock. (List payers and amounts—write (H), (W), (J), for stock held by husband, wife, or jointly)

Table with 3 columns for listing dividend payers and amounts. The table is mostly empty.

- 2 Total of line 1
3 Capital gain distributions (see instructions on page 13. Enter here and on Schedule D, line 7). See note below
4 Nontaxable distributions (see instructions on page 13)
5 Total (add lines 3 and 4)
6 Dividends before exclusion (subtract line 5 from line 2). Enter here and on Form 1040, line 12a

Part II Interest Income

Note: If interest is \$200 or less, do not complete this part. But enter amount of interest received on Form 1040, line 13.

7 Interest includes earnings from savings and loan associations, mutual savings banks, cooperative banks, and credit unions as well as interest on bank deposits, bonds, tax refunds, etc. Interest also includes original issue discount on bonds and other evidences of indebtedness (see instructions on page 13). (List payers and amounts)

Table with 3 columns for listing interest payers and amounts. The table is mostly empty.

8 Total interest income. Enter here and on Form 1040, line 13

Note: If you received capital gain distributions and do not need Schedule D to report any other gains or losses or to compute the alternative tax, do not file that schedule. Instead, enter 50 percent of capital gain distributions on Form 1040, line 41.

B



1973

STATE OF SOUTH DAKOTA LIST OF TAXABLE PROPERTY

1973

THIS MUST BE FILLED OUT AND SIGNED BY ALL TAXPAYERS

Taxpayer's Name (Head of Household)

Sex National Guard Veteran U.S. Citizen Age Yes () No () Yes () No ()

Social Security Number

Last H (First) (Middle)

Wife Age Yes () No () Veteran U.S. Citizen Age Yes () No ()

Social Security Number

Street or RFD

(Name and Address)

School Dist. No.

ZIP No. Phone No.

County

City or Twp.

DOGS, Number Owned or Kept

Real Estate Information for Homestead Exemption. Do you own your own home? Yes () No (). Legal Description of where you live: VALUE OF HOMESTEAD - - - \$ (ASSESSOR'S USE ONLY)

Others in Household

Veteran

If Renting, Name & Address of Owner

Table with 6 columns: No, Make and Size, Yr. Mfr., Cost New, Taxable Value. Rows include HOME APPLIANCES: AIR CONDITIONERS, DEHUMIDIFIERS, HUMIDIFIERS, DISHWASHERS, CLOTHES DRYERS, CLOTHES WASHERS, ELEC. SMALL APPLIANCES, FREEZERS, KITCHEN STOVES & OVENS, MUSICAL INSTRUMENTS, ORGANS, PIANOS, RADIOS, REC. PLAYERS, REFRIGERATORS, REFRIG. FREEZER COMB., SEWING MACHINES, SPACE HEATERS, TELEVISION, VACUUM CLEANERS.

2. HOUSEHOLD GOODS AND PERSONAL EFFECTS (Except those items listed in Items 1 and 4) which would include the following. Bedroom Furnishings, Living Room Furnishings, Dining Room Furnishings, Recreation Room Furnishings, Kitchen Furnishings, Family Room Furnishings. And any other furnishings not listed elsewhere on this sheet. TOTAL NUMBER OF FINISHED ROOMS IN HOME (Including Basement) - ROOM. THIS IS MY ESTIMATE OF THE FULL AND TRUE PRESENT DAY VALUE OF ALL ITEMS LISTED ABOVE. ACTUAL VALUE - \$

Assessor's Use Only. TAXABLE VALUE OF ITEM 2 NA \$. IS THIS A MOBILE HOME? Yes () No (). Is it registered as required by law? Yes () No (). 3. MOTOR VEHICLES, SNOWMOBILES, AIRCRAFT NOT LICENSED. Make, Body Type, Model, Year. CAMPERS OR TOPPERS FOR PICKUP TRUCKS. Make, Length, Width, Cost, Year.

TOTAL OF ITEM 3 AG \$ NA \$. 4. HOBBY, SPORTS & MISC EQUIP. No, Make and Size, Yr. Mfr., Cost New. BOATS, INB'D, OUTB'D. Length, Model. BOAT MOTORS. H.P. CAMERAS, PROJECTORS, ETC. A. Val. Value \$ GARDEN TRACTORS, H.P. Arch. Mower, Snow Blower, Other, Etc. GOLF, BOWLING EQUIP. Present Day Lump Sum Value \$ GOLF CARTS, H.P. POWER MOWERS, Push, Self Prop. TYPEWRITERS, ADDING MACHINES SHOTGUNS, RIFLES, PISTOLS, SCOPES, LOADING EQUIP. A. Val. Value \$ SHOP EQUIPMENT & HAND TOOLS A. Val. Value \$ SNOW BLOWERS H.P. FISHING EQUIPMENT Present Day Lump Sum Value \$ OTHER ITEMS

TOTAL OF ITEM 4 NON-AGRICULTURAL \$. 16. MISCELLANEOUS ITEMS. No, New Cost. Saddles, Fox, Mink, Bees, Etc., Communication Radios, Other. TOTAL OF ITEM 16 AG \$ NA \$

Table with 4 columns: Classification, Penalty %, Total. Rows: AG \$, NA \$, TOTALS \$.

Table with 6 columns: No, Make and Size, Yr. Mfr., Cost New, Taxable Value. Rows include HOBBY, SPORTS & MISC EQUIP: BOATS, BOAT MOTORS, CAMERAS, PROJECTORS, ETC, GARDEN TRACTORS, GOLF, BOWLING EQUIP, GOLF CARTS, POWER MOWERS, TYPEWRITERS, ADDING MACHINES, SHOTGUNS, RIFLES, PISTOLS, SCOPES, LOADING EQUIP, SHOP EQUIPMENT & HAND TOOLS, SNOW BLOWERS, FISHING EQUIPMENT, OTHER ITEMS. TOTAL OF ITEM 4 NON-AGRICULTURAL \$.

ERIC IN YOUR CARE OR POSSESSION OTHER PROPERTY THAN YOU HAVE LISTED? YES () NO () Give Name of Owner Address of Owner.

GRAIN - Bushels

TOTAL BUSHELS OF GRAIN _____ BU, GROWN, PRODUCED, HANDLED OR STORED DURING THE YEAR IMMEDIATELY PRECEDING FEBRUARY 1, 1973; ALSO TOTAL POUNDS OF RAW HONEY _____ LBS; PRECEDING FEBRUARY 1, 1972.

New Construction & Improvements

DESCRIPTION AND LOCATION OF IMPROVEMENTS AND STRUCTURES ERECTED OR PLACED UPON THE FOLLOWING DESCRIBED REAL ESTATE SINCE THE LAST ASSESSMENT DAY

Type of Construction _____ Type of Building _____
 Size _____ x _____ x _____ Total Cost \$ _____ Percent of Completion _____ Cost to Date \$ _____
 Improvements Located on _____ Sec. _____ Twp _____ Range _____ Buildings Removed? _____
 Town of _____ Lat _____ Block _____ Addition _____ Yes () No ()

STATEMENT (MUST BE SIGNED BY TAXPAYER)

I, _____ do swear that I am a resident of the County of _____, and that my post office address is _____ that the above list contains a full and correct statement of all structures and improvements erected or placed upon my real estate in _____ and that I have not in any manner whatsoever transferred or disposed of any property or placed any property out of said county or my possession, for the purpose of avoiding any assessment upon the same, or making this statement false or incorrect in any way.

Date: _____ day of _____, 1973. Taxpayer Must Sign Here

FOR ASSESSOR'S USE ONLY **RETURN ORIGINAL AND DUPLICATE TO ASSESSOR** **GRAND TOTAL**
 SCHOOL POLL - \$ _____ DOG TAX - \$ _____ **TOTAL TAXABLE VALUE OF YOUR PERSONAL PROPERTY AND PENALTY IF ANY** \$ _____

ASSESSOR'S NOTICE TO PROPERTY OWNERS
 The above is a correct copy of the list of taxable property assessed against you for the year 1973. An appeal on your assessment may be made to your local Township, Town or County Board which shall meet on the fourth Monday of May (May 28, 1973), and is in session for six days. From action of your local board you may appeal to your County Board of Equalization which meets on the third Tuesday in June (June 19, 1973) and shall adjourn no later than the first Tuesday in July (July 3, 1973). Appeal from your County Board of Equalization to the State Board of Equalization within 30 days of notice of the action taken by the County Board and may be taken by oral announcement of your intention to appeal, or by written notice thereof filed with the County Auditor and a copy sent to the Commissioner of Revenue, Pierre, South Dakota, on or before the first Monday of August. The State Board meets on August 6, 1973 and is in session until its duties are completed. Appeals to the Circuit Court may be taken from the County Board or the State Board within 15 days from the publication of the decision of such board. An appeal to either the Circuit Court or the State Board shall exclude an appeal from the other.

ORIGINAL 1973

THIS SECTION MUST BE FILLED OUT BY ALL FARM OWNERS AND OPERATORS

1973

LIVESTOCK	Reg	Grade	No	Unit Value	Taxable Value	AGRICULTURAL TOOLS AND MACHINERY		No.	Make	Model Number	Yr. Mfr.	Taxable Value
5. BROOD MARES () STALLIONS () WORK & SADDLE HORSES () SHETLAND PONIES ()						CORN LISTERS Tool Bar () () Rows Mtd () Pull ()						
6. BUFFALO COWS, 2 Yrs. & Older BUFFALO BULLS, 2 Yrs & Older BUFFALO, 6 Mos to 2 Yrs.						CORN PLANTERS Cyclo () Plateless () Two () Min Tillage () Rows Four () Fertilizer () Six () Insecticide () Eight ()						
7a. COWS, 2 Yrs & Up (Registered) HEIFERS, 1 Yr. to 2 Yrs. (Registered)						CORN TENDERS OR GO-DIGS () Rows Tool Bar () CULTIVATORS Rear Mtd () () Rows Front Mtd () CULTIVATORS Rear Mtd () () Rows Front Mtd ()						
b. COWS (Stock - Milk - Commercial) 3 YRS & OLDER						DISC TILLERS & ONE-WAYS () Ft Attach Grain () Fert () DISC, Single () Ft						
c. CATTLE, 6 Mos to 1 Yr (STEERS & HEIFERS)						DISC, Tandem Pull Type () Wheel Mtd () Pt ()						
d. CATTLE, 2 to 3 Yrs (Heifers) 1 to 2 Yrs (Heifers) 1 to 2 Yrs (Steers)						DRILLS, GRAIN () Ft Reg () Fert () Single () Double () DRILLS, PRESS () () Ft Deep Furrow () DRILLS, PONY PRESS & PACKER () Ft Fertilizer Att. Post New () Insecticide Att. Cost New ()						
e. CATTLE IN FEED LOTS (UP TO 850 LBS)						FEED CONCENTRATE TANK Cap ()						
f. CATTLE IN FEED LOTS (850 LBS & UP)						FEED GRINDER MIXER Size ()						
g. HERD SIRE (Purebred Herd Only) BULLS, 1 to 2 Yrs. BULLS, 2 Yrs & Older						FEED MILLS Size () Roller () Burr () PTO () HAMMERMILLS Roller () PTO () Size () FEEDERS, Portable Hour () Bu () Cattle ()						
h. TOTAL OF ITEM 7						FIELD CULTIVATOR () Ft DUCKFOOT OR CHISEL Vibra Shank etc () Ft						
8. HOGS, 6 Mos. & Over FEEDER PIGS, 3 to 6 Mos												
9a. BUCKS OR RAMS												
b. SHEEP OR GOATS												
c. LAMBS IN FEED LOTS												
10. CHICKENS No of Dozen												
TURKEYS No of Dozen												
DUCKS OR GESE No of Dozen												

11 AGRICULTURAL TOOLS AND MACHINERY

TRACTORS & CABS Serial Numbers	Gas Diesel or One	No	Make	MODEL	Yr Mfr	FOR ASSESSOR'S USE ONLY
PROPANE						
CRAWLER TYPE						
4 WHEEL DRIVE						
UNI TRACTOR						
ATTACHMENTS, UNI TRACTOR						
ATTACHMENTS, UNI TRACTOR						
CABS () Air Cond ()						
DUAL WHEELS Snow Blower ()						
COMBINES AND CABS						
SELF PROPELLED		No	Make	Model	Yr Mfr	
PTO () MOTOR ()						
CORN HEAD () MILO HEAD ()						
CABS () Air Cond ()						
BALE LOADERS						
BALE ACCUMULATOR						
POWER BALE WAGON						
BALE STUKERS						
BALERS, () Motor ()						
SELF PROPELLED						
CHAFF WAGON						
CORN PICKER, MUSKER, SNAPPER						
CORN PICKER SHELLER						
CORN SHELLER, () Mtd ()						
ENSILAGE BLOWER						
ENSILAGE UNLOADER						
ELEVATORS, Open Chain						
ELEVATORS, Auger () Carrier ()						
FORAGE HARVESTER						
FORAGE HARVESTER						
HAY CAGES						
HAY MOWER						
HAY MOWER						
HAY CRUSHER OR CONDITIONER						
HAY DUMP RAKE						
HAY SIDE RAKE						
HAY WHEEL RAKE						
HYDRAULIC LOADER - STACKER						
ATTACHMENTS						
STAKHAND						
STACK MOVERS						
SWATHER						
SWATHER, Self Propelled						
BLADE TILLER						
CATTLE OILERS CHUTES						
PORTABLE CORRAL						

SUB-TOTAL - ITEM 11

GRAIN DRYERS

HARROW WHEEL DRAWBAR No of Sec () Folding ()					
HARROWS or DRAGS No of Sections ()					
IRRIGATION PIPE Length () Material ()					
IRRIGATION PUMPS H.P. () Power Unit () Value ()					
IRRIGATION SPRINKLER Type ()					
MANURE SPREADERS, PTO () No of Wh's () Bl. Cap ()					
MILK COOLER, BULK No of Gallons ()					
MILKING MACHINE, Units () No of Lins - Vac () Milk () Wash () Elec. Pda ()					
PLOWS, Bottoms () In () Type () Hyd ()					
PLOWS, Bottoms () In () Type () Hyd ()					
PLOWS, MOUNTED Bottoms () In ()					
PLOWS, MOUNTED Bottoms () Bottoms () In ()					
PLOWS, OFF SET Ft ()					
PLOWS, CHISEL Ft ()					
PLOWS, DISC Number Disc ()					
PORTABLE BINS Steel () Wood ()					
PORTABLE FEED RACKS Length ()					
POST HOLE DIGGERS & DRIVERS Power ()					
POTATO DIGGERS Rows ()					
POTATO PLANTERS Rows ()					
ROLLER-PACKER Ft ()					
ROTARY HOE Sections ()					
ROD WEEDER Ft ()					
SAWS Circle () Chain () Elec ()					
SCRAPERS, Hydraulic Cu Yds () Dozer Width ()					
SPRAYERS & DUSTERS Tank () Boom () Mtd () Type () Self-Prop () Pump & Boom () Gal ()					
STALK CUTTER No of Rows () Type () Chain ()					
TERRACING & LEVELING EQUIP. Cub New ()					
TRAILERS & BOXES No of Wheels () Tons ()					
TRAILERS & BOXES No of Wh's () Type () Tons ()					
TRAILER SILAGE BOX Type () Cost New ()					
TRAILER SILAGE BOX Type () Cost New ()					
TRAILER PLATBEDS					
POWER FEED WAGONS Large () Small () Cost New ()					
POWER FEED AUGERS Ft () Type ()					
TANKS, FUEL () PROPANE () Gallons () Gallons ()					
WELDERS, Acet () Type () Amps ()					
SHOP EQUIP'T; ELECTRIC MOTORS Voltage () TOOLS ()					
AIR COMPRESSORS, H.P. () Gallons ()					
PORTABLE HEATERS, B.T.U. ()					
STANDBY POWER UNITS K.W. ()					
SADDLES					

TOTAL - ITEM 11

When you fill out a signature card for opening a checking account:

1. Print your full name on Line 1.
2. Print your address on Line 2.
3. Print the name of the place where you work on the first part of Line 3.
4. Write your signature on the second part of Line 3. The same signature on this card should be used in writing all checks.
5. If you are opening a joint checking account, the other person must print his (or her) place of employment and write his (or her) signature on Line 4.
6. Print your name and address in spaces 5, 6, 7, and 8 the way you want your name and address to appear on all your checks.

Fill out the signature card below for opening your individual checking account:

Account Number	
1) Name	
2) Address	
Employment	Signature
3) _____	x
Employment	Signature
4) _____	x
Account Caption & Address	
5) _____	The Kampeska State Bank authorizes to recognize the above signature(s) in payment of funds or transactions or other business.
6) _____	
7) _____	
8) _____	

No. _____ \$ 19	KAMPESKA STATE BANK	No. _____ 19
To _____ For _____		Pay to the order of _____ \$ _____
Bal. Brought Forward _____	Account No. _____ 81-686	
Amount Deposited _____		
Total Am't This Check _____		
Bal. Carried Forward _____		

K

CHECKING ACCOUNT DEPOSIT TICKET

NAME _____
ADDRESS _____

DATE _____ 19 _____

CASH	CURRENCY		
	COIN		
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING

CHECKS AND OTHER ITEMS ARE DEPOSITED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT.
BE SURE EACH ITEM IS PROPERLY ENDORSED.

KAMPESKA STATE BANK
WATERTOWN, SOUTH DAKOTA

ACCOUNT NO. _____

⑈0914⑈0023⑈

_____ 19 _____		DUE \$ _____	
AFTER DATE, FOR VALUE RECEIVED, I PROMISE TO PAY TO			
THE ORDER OF _____		PAID ON PRINCIPAL	
PAYABLE AT _____		DATE	AMOUNT
_____ DOLLARS			BALANCE
WITH INTEREST THEREOF FROM _____ UNTIL FULLY PAID, AT THE RATE OF _____ PER			
CENT PER ANNUM INTEREST PAYABLE _____ ANNUALLY.			
<p><small>If on any default in the payment of interest, this note shall become immediately due and payable at the option of the holder hereof. Payable at a definite time subject to any acceleration.</small></p> <p><small>The makers, endorsers, sureties and guarantors hereof hereby severally agree to pay all costs of collection including reasonable attorneys' fees and legal expenses in case payment shall not be made at maturity, and severally waive presentment for payment, notice of non payment, protest and notice of protest and diligence in enforcing payment or bringing suit against any party hereto. The endorser, sureties and guarantors hereof hereby severally warrant that the time of payment may be extended (whether or not longer than the original period), or this note renewed, from time to time without notice to them and without affecting their liability hereon.</small></p>			
SECURED BY _____	SIGN HERE	EXT. TO _____ No. _____	
P O _____		THIS NOTE GIVEN FOR RENEWAL AND EXTENSION OF Note No. _____ Dated _____ AND IS NOT IN PAYMENT OF THE ORIGINAL NOTE	
SEC _____ TWP _____		Received By No. _____	

Local government

Where to look in the court house

The county court house is the central location for many kinds of information and government services. The typical court house is departmentalized as follows:

Circuit judge, clerk of courts, county auditor, county judge, juvenile probation officer, register of deeds, sheriff, states attorney, and treasurer.

In addition, many court houses also house such offices as civil defense, county agent, county commissioners, director of equalization, public health nurse, public welfare, and veterans service.

The following pages list information and services found in most court houses. As the source of information may vary from place to place, you can fill in your local source beside each category.

WHERE DO YOU GO TO FIND OUT ABOUT...

- Abstracts.....
- Adoption Records.....
- Air Force Discharge Records.....
- Army Discharge Records.....
- Automobile Licenses.....
- Automobile Titles.....
- Birth Certificates.....
- Boat Licenses.....
- Building Permits.....
- Car Licenses.....
- Car Titles.....
- Child Support Payments.....
- Civil Court Actions.....
- Coast Guard Discharge Records.....
- Court Actions.....
- Criminal Court Actions.....
- Dance Permits.....
- Death Certificates.....
- Deeds.....
- Divorce Court Records.....
- Drivers Licenses.....
- Drivers License, School Bus Operators.....
- Employment Services.....
- Estates.....
- Finance Statements.....
- Food Stamps.....

Jury Lists.....

Liens.....

Liquor License Applications.....

Liquor License Transfers.....

Marriage Licenses.....

Mechanics Liens.....

Mental Health Services.....

Mil Levy Computations.....

Military Discharge Papers.....

Mobile Home Registration.....

Mobile Home Tax Computations.....

Mortgages.....

Navy Discharge Records.....

Passport Information.....

Personal Property Assessments.....

Personal Property Tax Payments.....

Property, Tax Sale of Real & Personal Property.....

Flat Descriptions.....

Probate Court.....

Real Property Assessments.....

Real Property Special Assessments.....

Real Property Descriptions.....

Real Property Tax Payments.....

Sales Tax Licenses.....

Selective Service Registration.....

Small Claims Court.....

Support Payments.....

Taxes, Income Tax Information..... _____

Taxes, Personal Property Tax Assessment..... _____

Taxes, Personal Property Tax Payment..... _____

Taxes, Real Property Tax Assessment..... _____

Taxes, Real Property Tax Payment..... _____

Taxes, Sales Tax License..... _____

Taxes, Sales Tax Payment..... _____

Vehicular Registration..... _____

Vehicular Tax Payment-New or Out-of-State Vehicles... _____

Vehicular Licenses..... _____

Voter Registration..... _____

Voter Registration-Change of Address..... _____

Welfare Services..... _____

Wills..... _____

Legal and consumer terms

There are many terms not widely used in the everyday vocabulary of most people, yet have significance at some time in life in business transactions and in legal matters.

A glossary of some of these terms is given here.

<u>Affiant:</u>	The person who signs an affidavit.
<u>Amoritization:</u>	Long term or gradual payment of a debt.
<u>Assignee:</u>	The person to whom property (or a right) is given or transferred.
<u>Attachment:</u>	Legal seizure of property for failure to pay debts.
<u>Bill of Sale:</u>	Document providing legal record of the transfer (or sale) of personal property.
<u>Bond (investment):</u>	Loan to a governmental unit or business with the promise to repay at a specified interest rate in a specified time period.
<u>Bond (surety):</u>	Guarantee of payment for failure to perform under certain specified conditions.
<u>Chattel:</u>	Personal property which can be moved.
<u>Chattel Lien:</u>	Claim of lender to certain personal property placed as collateral by borrower in event of the borroer's default of payment.
<u>Collateral:</u>	Property or things of value pledged by borrower as security that a loan will be repaid.
<u>Conditional Sales Contract:</u>	The buyer assumes immediate possession of the property but seller retains the title to it until all terms of the contract have been met.
<u>Consignment:</u>	A person wishing to sell property (the consigner) continues to own the property until the selling agent (consignee) has sold it.
<u>Cooling-Off Period:</u>	Generally, the period of time given to a buyer to change his mind after a sales contract has been signed in the buyer's home.
<u>Co-Signer:</u>	An individual who assumes full responsibility for re-payment of a loan made to another if that other person fails to live up to his contract obligations.

Debenture: Debt certificate issued by a company or unit of government in return for borrowed money.

Declining Balance: Amount of the unpaid balance of a loan as each contract payment decreases it.

Deed: Legal document which transfers the right of ownership of real property.

Default: Failure to fulfill an obligation or contract.

Deficiency Judgement: Court order requires full contract payment even after repossession and sale of property.

Fiduciary: Someone in a position of trust.

Foreclosure: Court action involving the sale of mortgaged property to pay mortgage obligations which have not been met.

Garnishment: Action on the part of a creditor to collect money owed him through the debtor's employer or from someone who owes the debtor money.

Holder-In-Due Course: Generally, a bank or other lending institution which purchases an installment contract from the original seller. Frequently the holder-in-due course does not have to assume the original contract commitments concerning product performance.

Holographic Will: A will written in the handwriting of the maker.

Injunction: Court order requiring certain action to be taken or forbidding the performance of a certain action.

Intestate: Failure to leave a valid will upon death.

Joint Tenancy: Money or property owned by two or more persons with the agreement that if one dies the full title goes to the remaining survivors. A will does not affect joint tenancy agreements.

Liabilities: The debts or obligations of an individual or company.

Lien: Claim on the property of a borrower or debtor as security for a debt.

Liquid Assets: Investments and other property that can be readily converted to cash.

Negotiable Instrument: Written payment obligation that can be transferred by endorsement or delivery.

Net Worth: Your true financial position based on the difference between all that you own and all that you owe.

Non-Installment Credit: A debt you meet with a single payment or without a specific repayment schedule.

Open Dating: Or "freshness" dates, so shoppers know when food was first offered for sale and the last date it should be sold.

<u>Option:</u>	The privilege to buy or sell property at a specified price within an agreed time.
<u>Prepayment Penalties:</u>	Charges assessed to borrower if he pays off money owed before due date.
<u>Personal Property:</u>	Any possession other than land or buildings.
<u>Power of Attorney:</u>	Written authorization to act as another's agent.
<u>Principal:</u>	The actual amount you invest or borrow without added charges or other extras.
<u>Probate:</u>	Processing of a will to establish its validity.
<u>Promissory Note:</u>	Written evidence of debt that establishes repayment schedule (I.O.U. in legal form).
<u>Real Property:</u>	Buildings and land.
<u>Replevin:</u>	Court action to recover goods from defaulted buyer who refuses to return merchandise voluntarily.
<u>Repossession:</u>	Legal owner's action to reclaim merchandise from buyer who did not meet conditions of installment contract.
<u>Retainer:</u>	Advance payment for professional services.
<u>Security Agreement:</u>	Pledge of buyer's or borrower's assets as loan guarantee.
<u>Truth-In-Lending:</u>	Federal law which enables you to compare credit costs accurately by requiring all granters of consumer credit to disclose to each customer in writing the exact cost of credit, expressed as a dollar amount and as an annual percentage rate (APR).
<u>Unit Pricing:</u>	To enable you to compare prices by indicating cost on a per ounce or pound basis.
<u>Usury:</u>	Charging borrower more interest than the law allows.
<u>Writ:</u>	Court order