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## Perspective

# Thankful for grandchildren

So, I was at church this morning and while I was kneeling I suddenly thought of my seven grandchildren. When I think of them I wonder how anyone can deny the existence of God. Who but God could create such children?

The words that come to mind when asked to describe my grandchildren are: loving, adventurous, compassionate, thoughtful, imaginative, family-oriented, tenacious, inquisitive, playful, funny (oftentimes hilarious) fearless (except when bugs, especially spiders, are involved.) They all love to be snuggled. They will spend hours playing by themselves or with their siblings and although fights break out from time-to-time (mostly about ownership of particular toys) they usually settle their differences (often with the help of a parent or grandparent) without bloodshed.

They are quirky, have weird food tastes (one of them eats cucumbers for breakfast), and they like to perform dance rou-

## So there I was

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tines, songs and comedy sketches for family members. The 3-year-old sings Billy Joel's song, "For the Longest time" with a lisp, but when he sings he accidentally changes "time" to "crime" and he doesn't know why we're laughing.

Like most grandparents, I imagine, Cathy and I worry about them. Are they healthy? Are they happy? Are they doing well in school? Are they well-mannered? Do they get enough exercise? Are they eating enough? Of course, we have overcome that last question, as the first words they utter when

entering our house is, "Can we have a snack please?" They know the answer is always "yes," and they like to go into our pantry and gaze upon (what appears to them to be) row upon row of delicious treats...yogurt-covered raisins, fruit flavored gummi bears, peanut butter crackers, popcorn, and cookies, (just to name a few). If they are accompanied by their mom and dad, they might be restricted to healthy snacks like grapes, apples or apple sauce. But should they be without parental supervision, you can be assured

that cake, cookies, and marshmallow treats are the order of the day.

They say funny things (at least they sound funny to us), repeat lines from movies, like, "Who you gonna call? Ghostbusters." They have weird or unusual conversations with their family dog or cat and with each other. I overhear gems like this; Mom asks the 7-year-old and 3-year-old what is their favorite animal. The 7-year-old replies, "Cheetahs" while the 3-year-old answers, "chickens." Then Mom says, "OK, what is your favorite food?" The 7-year-old says "pizza" and the 3-year-old: "chicken."

I know I sound as if these grandkids are perfect and I recognize they are not. They are normal 2-, 3-, 4-, 5-, 7- and 10-year-old kids who get cranky, demanding, and may say things that they regret, but the vast majority of the time they are fantastic.

They make up games and give these games a name like "Rollie Ball, a game in which

they roll a soccer ball against the garage door and when it careens off the garage door propelling downhill on our slanted driveway, the participants are required to use a rake, a broom or whatever, to stop the ball before it gets into the street.

They play all types of sports, attend summer camp, dance class, cheer on teammates, enjoy school, perform skits in front of their family and friends and they worship their grandparents (might be some wishful thinking here), and they know right from wrong (usually). And we thank God for them.

This grandparent role has allowed me to relax and smell the roses. I am mostly retired and I have the time to take walks at an excruciatingly slow pace, or color in coloring books without bothering to stay within the lines.

Although I don't seem to bend down as quickly or as easily as I used to, I actually enjoy sitting on the floor to play Bar-

bies and have tea parties with my granddaughters. They think I'm hilarious when I try out my horrible English accent while serving them tea from tiny porcelain tea cups which I balance on my knee. I am also quite adept at Uno and Candyland and my grandchildren have learned to watch Papa carefully as he has a reputation for bending the rules in his favor.

Cathy and I made the choice to live in the same small town where three of our granddaughters live and although we miss Tuscola tremendously, I know we made the right decision each time I hear the garage door open and suddenly see three little girls bound through the back door yelling, "Where's Nana!" as they throw themselves into our arms before sitting down at the kitchen counter where they tell us about the latest stories of their lives. I look forward to hearing more about their lives as they grow... as long as they don't grow too fast.

# About those child tax credit payments

There are several things that have made me truly feel like peak adult status has been reached. One of those things was when I finally dove deep into learning the different aspects of income taxes and tax returns. I say I took the dive, but the truth is, I only swam down to understanding my own taxes. Almost every year some part of the tax code changes that will affect my filing, and therefore, even after I've used an online program to estimate my return, I pay someone to prepare my taxes.

This year will be the same because of the big changes in the child tax credit that we're all seeing headlines about recently. I'm proud of myself because I did research on this credit years ago and that knowledge helped me understand the lingo and affects of taking the advance payments last summer.

Again, I am far from an expert in tax filings. However, last week a local parenting group shared an article about how some families may owe this year because of taking the advance payments and the comments ranged from worry to ridicule. So, I wanted to take a moment as we all start receiving our tax forms to share what I know.

## Margie's Mess

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First, you should know roughly where you stand in the tax brackets. Not so much for math purposes but just so you know if you have jumped into the next bracket. This will change the amount of taxes you owe, especially if you make the jump from what most consider lower income to middle income. The exact amount depends on your filing status, single, married joint, married filing separate, or head of household. Assuming we have not had a significant increase, we'll move on.

Second, understanding the difference between a deduction and a credit. A deduction is applied to your income before the math is done to calculate how much tax you owe for the year. Most people will use the standard deduction, different based on your tax status, because it's actually pretty

high after the increase a few years ago. You could choose to "itemize" your deductions if you have many expenses that will add up to more than the standard deduction amount. These expenses include medical cost, property taxes, charitable donations, and many more. If you'd like to see how the two compare for your own situation, I suggest you ask the person preparing your taxes to show you what your itemized deduction would look like. You can also use the itemized tool on an online program for filing. You can switch between the two before you submit.

A tax credit is applied after all the calculations. A credit brings down your "tax liability," aka how much in taxes you owe for the year. Some credits can only be applied if you owe taxes, others can apply even if you would have owed no taxes.

The third thing you absolutely need to understand is that the taxes you see being deducted from your paycheck during the year are prepayment for the taxes you owe for the year. You are quite literally paying your tax liability before you know what you will owe. Generally, it's safest to overpay than under pay.

The argument is that by overpaying you are giving the government an interest-free loan, letting them hold on to that overpayment until you file your taxes and receive your return. Most people are completely fine with this because it means a quick lump of money at return time. Others see it as having the money upfront in smaller amounts throughout the year a better option. The good news is, it's up to you and you can change it with some advice from a savvy tax preparer. The important thing to understand is that your tax refund is the amount YOU overpaid throughout the year, based on your tax status situation.

Finally, the star of our show, the Child Tax Credit. This credit was increased under the American Rescue Plan. In 2020, the credit was \$2,000 for children under 17yrs. The new amounts are \$3,600 for chil-

dren under 6 years, and \$3,000 for children 6-17 years.

For a family with three children, ages 10, 8, and 5, this means that their credit went from \$6,000 in 2020 to \$9,600 in 2021.

Remembering, again, that a credit is deducted from the tax you owe, in other words, adds to your refund if you overpaid your taxes.

While that credit is much higher this year, the biggest difference from past years are the advance payments many families received starting in July 2020. If you did not opt out of the advance payments, this part is for you. We'll take that same example family from above and say they did take the advance payments. Based on their children's ages they would have received \$300 for the 5-year-old, and \$250 for each of their other children, for a total of \$800 each month. This means that they received \$5,600 in advance of the \$9,600 credit, and at tax filing time they are only entitled to \$4,000 of the remaining credit.

This is the part that will change the amount you saw as a return in 2021 compared to 2020. In 2020, our example family was able to apply a \$6,000 credit; however, in 2021, because they took the

advance payments, they will only apply a \$4,000 credit. If this family normally sees a \$2,000 return, they may see a very small to no return this year. Worse, if this family were the type to maximize their allowances so they do not overpay throughout the year and they took the advance payments, they may owe in taxes.

In less common situations, if this family had a jump in income and hit a higher tax bracket, they may see a lower return. Most families will not fall into this category.

What you need to know is that, no matter your situation, if you took the advanced payments, you are almost guaranteed to see a lower return. The biggest situation I see that changes this is if you had a baby in 2021 and didn't receive advance payments for that child, but a new child always adds a new credit to your filing.

Disclaimer: I am in zero way an expert or should my word be taken as anything more than a friend explaining what I understand. I reiterate that using a tax preparer for filing and asking questions during the process is the best option. We have some great professionals in Tuscola if you want to stay local.

# This is no house for a free-loading mouse

I'm sure that somewhere in the ecosystem, mice have a purpose. Maybe it's to keep baby hawks fed until they're big enough to catch rabbits. But since there are no hawks living in my house, mice have no business here.

The mice we get are hobos. They spend their autumns in a nearby field but look for warmer nesting grounds in the winter. We don't get any high class rodents like circus mice who work for a living, or cartoon mice who build amusement parks. The mice we get are vagabonds who steal indiscriminately, shred papers and plastic and leave

behind their tiny little calling cards.

I had one in my office a few weeks ago. I never saw him, but I could hear him. It sounded like he was reading a newspaper under my desk.

We put mouse traps on our grocery list, but we didn't pick up any. Despite the fact that he never paid for his subscription, we can't afford to lose a reader no matter how small. If I could count them as circulation, I'd give all the mice in town a paper.

The weather warmed up some and the mouse moved on. Maybe he found a better menu outside. Or maybe he

just didn't like my column.

Now that the temperature outside has fallen again, the freeloader is back. I saw him in the laundry room and Jennie found a package of peanut butter crackers that had been nibbled on in the kitchen.

This will not do. He's living here rent-free, eating my snacks and doing his laundry. Maybe he's my nephew. Probably not. When my nephew was living with us, he never did his own laundry.

I reckon we'll need to put mouse traps back on the grocery list. But I'll give it a day or two because earlier this evening, I stepped into the

laundry room and detected the distinct odor of a dead mouse. I'm hoping there was only one mouse and that he met his demise on his own somehow.

Now I have two questions. 1) Where is he? And 2) what killed him? Did he chew on a wire and electrocute himself? Did he munch on a cigar stub and poison himself? Did he nest in the furnace and get asphyxiated? Or did he eat a paper and the news didn't agree with him? More likely, he probably found the trash can and sampled my cooking.

Whatever did him in, we'll not be shedding any tears. If he can't build me an amusement

## Ramblin' Man

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park on the scale of Mickey and Minnie, there's no place for a mouse in this house. Unless he at least pays for a subscription; then I would reconsider. I'll do about anything for a reader.

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