Form **8879**

Department of the Treasury
Internal Revenue Service

IRS e-file Signature Authorization

▶ **Do not send to the IRS. This is not a tax return.**
▶ **Keep this form for your records.**

OMB No. 1545-0074

2012

Declaration Control Number (DCN) ▶ 20075220133270000722

Taxpayer's name	**Social security number**
STEVEN A STERLING	251-02-0752
Spouse's name	**Spouse's social security number**
PAGE S STERLING	252-02-0752

Part I **Tax Return Information-Tax Year Ending December 31, 2012** (Whole Dollars Only)

1	Adjusted gross income (Form 1040, line 38; Form 1040A, line 22; Form 1040EZ, line 4)	**1**	37,846.
2	Total tax (Form 1040, line 61; Form 1040A, line 35; Form 1040EZ, line 10)	**2**	1,200.
3	Federal income tax withheld (Form 1040, line 62; Form 1040A, line 36; Form 1040EZ, line 7)	**3**	3,444.
4	Refund (Form 1040, line 74a; Form 1040A, line 43a; Form 1040EZ, line 11a; Form 1040-SS, Part I, line 12a)	**4**	2,244.
5	Amount you owe (Form 1040, line 76; Form 1040A, line 45; Form 1040EZ, line 12)	**5**	

Part II **Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2012, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from my electronic income tax return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS **(a)** an acknowledgment of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return and, if applicable my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize KINNELON LIBRARY TCE to enter or generate my PIN 12345
ERO firm name **Enter five numbers, but do not enter all zeros**
as my signature on my tax year 2012 electronically filed income tax return.

☐ I will enter my PIN as my signature on my tax year 2012 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ ______ Date ▶ 11/21/2013

Spouse's PIN: check one box only

☒ I authorize KINNELON LIBRARY TCE to enter or generate my PIN 12345
ERO firm name **Enter five numbers, but do not enter all zeros**
as my signature on my tax year 2012 electronically filed income tax return.

☐ I will enter my PIN as my signature on my tax year 2012 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ ______ Date ▶ 11/21/2013

Practitioner PIN Method Returns Only-continue below

Part III **Certification and Authentication-Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 20075298765
do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the tax year 2012 electronically filed income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Publication 1345,** Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶ S12345678 KINNELON LIBRARY TCE Date ▶ 11/21/2013

ERO Must Retain This Form - See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

Form **1040** Department of the Treasury - Internal Revenue Service (99)
U.S. Individual Income Tax Return **2012** OMB No. 1545-0074 IRS Use Only-Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2012, or other tax year beginning ,2012, ending ,20 — See separate instructions.

Your first name and initial: STEVEN A STERLING	Last name	Your social security number: 251-02-0752
If a joint return, spouse's first name and initial: PAGE S STERLING	Last name	Spouse's social security no.: 252-02-0752
Home address (number and street). If you have a P.O. box, see instructions.: 3717 MISTY MEADOW	Apt. no.	▲ Make sure the SSN(s) above and on line 6c are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).: WHARTON NJ 07885-		**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
Foreign country name	Foreign province/county	Foreign postal code

Filing Status

Check only one box.

1 ☐ Single
2 ☒ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☒ **Spouse**
Boxes checked on 6a and 6b: 2

c **Dependents:**

If more than four dependents, see instr. and check here ▶ ☐

(1) First name Last name	(2) Dependent's social security no.	(3) Dependent's relationship to you	(4) √ if child under age 17 qualifying for child tax credit (see instr.)
SAMANTHA SUMMERS	253-02-0752	SISTER	☐
			☐
			☐
			☐

No. of children on 6c who:
- lived with you: 1
- did not live with you due to divorce or separation (see instr.): 0

Dependents on 6c not entered above: 0

d Total number of exemptions claimed — Add numbers on lines above ▶ 3

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	
8a	**Taxable** interest. Attach Schedule B if required	8a	2,838.
b	**Tax-exempt** interest. **Do not** include on line 8a — 8b: 202.		
9a	Ordinary dividends. Attach Schedule B if required	9a	637.
b	Qualified dividends — 9b: 106.		
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	(3,000.)
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions — 15a: — b Taxable amount	15b	
16a	Pensions and annuities — 16a: 30,418. — b Taxable amount	16b	30,191.
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	976.
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits — 20a: 24,792. — b Taxable amount	20b	6,204.
21	Other income. List type and amount (see instr.)	21	
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶	22	37,846.

Adjusted Gross Income

23	Educator expenses	23	
24	Certain business expenses of reservists, performing artists, and fee-basis gov. officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	
27	Deductible part of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN ▶	31a	
32	IRA deduction	32	
33	Student loan interest deduction	33	
34	Tuition and fees. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 35	36	
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶	37	37,846.

Tax and Credits

38	Amount from line 37 (adjusted gross income)	38	37,846.
39a	Check if: [X] **You** were born before Jan. 2, 1948, [ ] Blind. [ ] **Spouse** was born before Jan. 2, 1948, [X] Blind. **Total boxes checked** ▶ 39a 2		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b [ ]		
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)	40	14,200.
41	Subtract line 40 from line 38	41	23,646.
42	**Exemptions.** Multiply $3,800 by the number on line 6d	42	11,400.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	12,246.
44	**Tax** (see instructions). Check if any tax is from: a [ ] Form(s) 8814 b [ ] Form 4972 c [ ] 962 election	44	1,213.
45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	
46	Add lines 44 and 45 ▶	46	1,213.
47	Foreign tax credit. Attach Form 1116 if required — 47: 13.		
48	Credit for child and dependent care expenses. Attach Form 2441 — 48		
49	Education credits from Form 8863, line 19 — 49		
50	Retirement savings contributions credit. Attach Form 8880 — 50		
51	Child tax credit. Attach Schedule 8812, if required — 51		
52	Residential energy credits. Attach Form 5695 — 52		
53	Other credits from Form: a [ ] 3800 b [ ] 8801 c [ ] — 53		
54	Add lines 47 through 53. These are your **total credits**	54	13.
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- ▶	55	1,200.

Standard Deduction for-
- People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions.
- All others:

Single or Married filing separately, $5,950

Married filing jointly or Qualifying widow(er), $11,900

Head of household, $8,700

Other Taxes

56	Self-employment tax. Attach Schedule SE	56	
57	Unreported social security and Medicare tax from Form: a [ ] 4137 b [ ] 8919	57	
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58	
59a	Household employment taxes from Schedule H	59a	
b	First-time homebuyer credit repayment. Attach Form 5405 if required	59b	
60	Other taxes. Enter code(s) from instructions	60	
61	Add lines 55 through 60. This is your **total tax** ▶	61	1,200.

Payments

If you have a qualifying child, attach Schedule EIC.

62	Federal income tax withheld from Forms W-2 and 1099 — 62: 3,444.		FORM 1099
63	2012 estimated tax payments and amount applied from 2011 return — 63		
64a	**Earned income credit (EIC)** NO — 64a		
b	Nontaxable combat pay election — 64b		
65	Additional child tax credit. Attach Form 8812 — 65		
66	American opportunity credit from Form 8863, line 8 — 66		
67	Reserved — 67		
68	Amount paid with request for extension to file — 68		
69	Excess social security and tier 1 RRTA tax withheld — 69		
70	Credit for federal tax on fuels. Attach Form 4136 — 70		
71	Credits from Form: a [ ] 2439 b Reserved c [ ] 8801 d [ ] 8885 — 71		
72	Add lines 62, 63, 64a, and 65 through 71. These are your **total payments** ▶	72	3,444.

Refund

73	If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you **overpaid**	73	2,244.
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ [ ]	74a	2,244.
b	Routing number 123456789 ▶ c Type: [X] Checking [ ] Savings		
d	Account number 87654321		
75	Amount of line 73 you want **applied to your 2013 estimated tax** ▶ — 75		

Direct deposit? See instructions

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 61. For details on how to pay, see inst. ▶	76	
77	Estimated tax penalty (see instructions) — 77		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? [ ] **Yes.** Complete below. [X] **No**

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

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

Joint return? See instr. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		RETIRED	973-555-1212
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		HOUSEWIFE	

Paid Preparer's Use Only

Print/Type preparer's name	Preparer's signature	Date	Check [ ] if self-employed	PTIN
AARP Foundation Tax-Aide				S24051405

Firm's name ▶ Firm's EIN ▶

Firm's address ▶ Phone no.

US 1040, 1040A, 1040EZ, 1040NR Income Worksheet 2012

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

Interest. List all interest on Schedule B, regardless of the amount.
Unemployment and/or state tax refund. Fill out 1099G worksheet

Additional Earned Income	Taxpayer	Spouse	Total
Scholarship income - no W2			
Household employee income - no W2			

Social Security/Railroad Tier 1 Benefits	Taxpayer	Spouse	Total
Social Security received this year	15,972.	8,820.	
Railroad tier 1 received this year			
Total	15,972.	8,820.	24,792.
Medicare to Schedule A	2,195.	2,195.	
Federal tax withheld	550.		

Married Filing Separately
If the filing status is married filing separately and the taxpayer and spouse lived together at any time during the year, up to 85% of social security and railroad benefits received are taxable. See Main Information Sheet, filing status 3

All others
Modified adjusted gross income for this computation consists of AGI (without social security or railroad benefits) + Form 8815, line 14, + Form 8839, line 30 + Form 2555 (EZ) exclusions + student loan interest adjustment 31,642.
+ tax-exempt interest: 202. and excluded income from American Samoa (Form 4563) or
Puerto Rico: ______ + 50% of the benefits received: 12,396. ..... 44,240.

If the modified AGI is less than $25,001 ($32,001 married filing jointly), none of the Social Security and RR Benefits are taxable

If the modified AGI is between $25,000 and $34,000 ($32,000 and $44,000 married filing joIntly), 50% of the benefits received is taxable

If the modified AGI is greater than $34,000 ($44,000 married filing jointly):
85% of the social security and railroad benefits received is taxable ..... **A** 21,073.

Modified AGI	44,240.		
$34,000 ($44,000)	44,000.		
Subtract	240.	X 85%=	204.

Minimum 50% of the benefits received or $4,500 ($6,000 married filing jointly) ..... 6,000.
Add ..... **B** 6,204.
Taxable social security and railroad retirement tier 1. Minimum of A or B ..... 6,204.

Lump Sum Payment of Social Security and Railroad Tier 1 Benefits

	Taxpayer	Spouse	Total
Gross amount received attributable to 2012			
Using the above modified AGI, this is the taxable amount of the 2011 benefit			
Amounts taxable from previous years			
Taxable benefits using the lump-sum election method			

 USW10401

1099-R DETAIL REPORT - 2012

Payer	EIN	T S	Box 7	IRA/SEP Simple	Fed. With.	State With.	Gross	1099R Taxable	Roll/ Exclude	Net	Cost	Cost Bal.
AVERELL PENSION FUND	24-8990752	T	7		1715NJ		18625		E 227	18398	5864	4956
SCRIPPS INVESTMENT P	24-9990752	T	7		1179NJ		11793	11793		11793		
					----		-----	-----	---	-----	----	----
					2894		30418	11793	227	30191	5864	4956

Form **6251**

Department of the Treasury
Internal Revenue Service (99)

Alternative Minimum Tax - Individuals

▶ Information about Form 6251 and its separate instructions is at www.irs.gov/form6251.

▶ **Attach to Form 1040 or Form 1040NR.**

OMB No. 1545-0074

2012

Attachment Sequence No. **32**

Name(s) shown on Form 1040 or Form 1040NR: STEVEN A & PAGE S STERLING

Your social security no. 251-02-0752

Part I **Alternative Minimum Taxable Income** (See instructions for how to complete each line.)

1	If filing Schedule A (Form 1040), enter the amount from Form 1040, line 41 and go to line 2. Otherwise, enter the amount from Form 1040, line 38 and go to line 6. (If less than zero, enter as a negative amount.)	1	37,846.
2	Medical and dental. Enter the **smaller** of Schedule A (Form 1040), line 4, **or** 2.5% (.025) of Form 1040, line 38. If zero or less, enter -0-	2	
3	Taxes from Schedule A (Form 1040), line 9	3	
4	Enter the home mortgage interest adjustment, if any, from line 6 of the worksheet in the instructions for this line	4	
5	Miscellaneous deductions from Schedule A (Form 1040), line 27	5	
6	Skip this line. It is reserved for future use	6	
7	Tax refund from Form 1040, line 10 or line 21	7	( )
8	Investment interest expense (difference between regular tax and AMT)	8	
9	Depletion (difference between regular tax and AMT)	9	
10	Net operating loss deduction from Form 1040, line 21. Enter as a positive amount	10	
11	Alternative tax net operating loss deduction	11	( )
12	Interest from specified private activity bonds exempt from the regular tax	12	
13	Qualified small business stock (7% of gain excluded under section 1202)	13	
14	Exercise of incentive stock options (excess of AMT income over regular tax income)	14	
15	Estates and trusts (amount from Schedule K-1 (Form 1041), box 12, code A)	15	
16	Electing large partnerships (amount from Schedule K-1 (Form 1065-B), box 6)	16	
17	Disposition of property (difference between AMT and regular tax gain or loss)	17	
18	Depreciation on assets placed in service after 1986 (difference between regular tax and AMT)	18	
19	Passive activities (difference between AMT and regular tax income or loss)	19	
20	Loss limitations (difference between AMT and regular tax income or loss)	20	
21	Circulation costs (difference between regular tax and AMT)	21	
22	Long-term contracts (difference between AMT and regular tax income)	22	
23	Mining costs (difference between regular tax and AMT)	23	
24	Research and experimental costs (difference between regular tax and AMT)	24	
25	Income from certain installment sales before January 1, 1987	25	( )
26	Intangible drilling costs preference	26	
27	Other adjustments, including income-based related adjustments	27	
28	**Alternative minimum taxable income.** Combine lines 1 through 27. (If married filing separately, see instructions.)	28	37,846.

Part II **Alternative Minimum Tax (AMT)**

29	Exemption. See instructions	29	78,750.
30	Subtract line 29 from line 28. If more than zero, go to line 31. If zero or less, enter -0- here and on lines 33 and 35 and skip the rest of Part II	30	
31	• If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter. • If you reported capital gain distributions directly on Form 1040, line 13; you reported qualified dividends on Form 1040, line 9b; **or** you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as refigured for the AMT, if necessary), complete Part III on page 2 and enter the amount from line 54 here. • **All others**: If line 30 is $175,000 or less ($87,500 or less if married filing separately), multiply line 30 by 26% (.26). Otherwise, multiply line 30 by 28% (.28) and subtract $3,500 ($1,750 if married filing separately) from the result.	31	
32	Alternative minimum tax foreign tax credit (see instructions)	32	13.
33	Tentative minimum tax. Subtract line 32 from line 31	33	
34	Tax from Form 1040, line 44 (minus any tax from Form 4972 and any foreign tax credit from Form 1040, line 47). If you used Schedule J to figure your tax, the amount from line 44 of Form 1040 must be refigured without using Schedule J (see instructions)	34	1,200.
35	**AMT.** Subtract line 34 from line 33. If zero or less, enter -0-. Enter here and on Form 1040, line 45	35	

Name(s) shown on return. (Name and SSN or taxpayer identification no. not required if shown on other side.)

STEVEN A & PAGE S STERLING

Social security number or taxpayer identification number

251-02-0752

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box A, B, or C below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part II **Long-Term.** Transactions involving capital assets you held one year or less are long term. For short-term transactions, see page 2.

You must check Box A, B, or C below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- [ ] **(A)** Long-term transactions reported on Form 1099-B showing basis **was** reported to the IRS
- [ ] **(B)** Long-term transactions reported on Form 1099-B showing basis was **not** reported to the IRS
- [X] **(C)** Long-term transactions not reported to you on Form 1099-B

3 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the **Note** below and see Column (e) in the separate instructions	Adjustments if any to gain or loss If you enter an amount in col (g), enter a code in col (f). See the separate instructions. (f) Code(s) from instr.	(g) Amount of adjustment	(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
100 CHAPMAN	12/31/1984	03/23/2012	23789.	12000.			11789.
4 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, **line 8** (if **Box A** above is checked), **line 9** (if **Box B** above is checked), or **line 10** (if **Box C** above is checked) ▶			23789.	12000.			11789.

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

US Schedule D **Capital Gain or Loss Transactions Worksheet** **2012**

* Check if 28% rate gain or (loss)

(a) Description of property	1099	TSJ	*	(b) Date acquired	(c) Date sold	(d) Sales price	(e) Cost or other basis	(f) Code	(g) Adjustments to Gain or Loss	(h) Gain or loss	S/L
100 CHAPMAN	C	T		12/31/1984	03/23/2012	23,789.	12,000.			11,789.	L
						23,789.	12,000.			11,789.	

US Estimated Tax Payments Made for the Current Tax Year 2012

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

Federal Estimated Tax Payments

See note below		Date of payment	Amount of payment	Towards 04/15/2012 payment	Towards 06/15/2012 payment	Towards 09/15/2012 payment	Towards 01/15/2013 payment
From last year							
D 04/15	1	04/15/2012					
U 06/15	2	06/15/2012					
E 09/15	3	09/15/2012					
01/15	4	01/15/2013					
* Pay date							
Totals							

* Fill in the pay date on Form 2210, page 1.

State Estimated Tax Payments

**The day listed in the date of payment section is the due date for most state estimated tax payments. If your state has different due dates, disregard the date suggested. If payment 1 was paid on or before the date due for payment 1, enter it in payment 1, etc.

* Check the * column if payment 4 was paid before 01/01/2013.

Taxpayer, Joint, or Combined State Return

State	Credit from last year	** Date of Payment 04/15/2012 Amount 1	06/15/2012 Amount 2	09/15/2012 Amount 3	01/15/2013 Amount 4	*	Total
NJ		50.	50.	50.	60.	X	210.

State	Description	Amount
NJ	State and/or local balance due from previous years' returns paid in 2012. Include amounts paid with a 2011 extension paid in 2012	245.
	State and/or local balance due from previous years' returns paid in 2012. Include amounts paid with a 2011 extension paid in 2012	
NJ	Last state estimate payment for 2011 paid in 2012 (due January 15, 2012)	40.
	Last state estimate payment for 2011 paid in 2012 (due January 15, 2012)	

Spouse Filing Married Separate State Tax Return or Second Full Year Resident State

State	Credit from last year	** Date of Payment 04/15/2012 Amount 1	06/15/2012 Amount 2	09/15/2012 Amount 3	01/15/2013 Amount 4	*	Total

 USWW2E$1

SCHEDULE B
(Form 1040A or 1040)

Department of the Treasury
Internal Revenue Service (99)

Interest and Ordinary Dividends

▶ **Attach to Form 1040A or 1040.**

▶ **Information about Sch. B (Form 1040A or 1040) & its instr. is at www.irs.gov/form1040.**

OMB No. 1545-0074

2012

Attachment Sequence No. **08**

Name(s) shown on return: STEVEN A & PAGE S STERLING

Your social security number: 251-02-0752

Part I Interest

(See instructions and the instructions for Form 1040A, or Form 1040, line 8a.)

Note. If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

			Amount
1	List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see instructions and list this interest first. Also, show that buyer's social security number and address ▶		
	CHAPMAN FEDERAL S L	1	125.
	CHAPMAN FEDERAL S L		505.
	NEW CITY BANK		1,865.
	K-1 FRACKEM & HOWE		343.
2	Add the amounts on line 1	2	2,838.
3	Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	3	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040A, or Form 1040, line 8a ▶	4	2,838.

Note. If line 4 is over $1,500, you must complete Part III.

Part II Ordinary Dividends

(See instructions and the instructions for Form 1040A, or Form 1040, line 9a.)

Note. If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

			Amount
5	List name of payer ▶		
	BRIDGEPORT FUND	5	163.
	K-1 FRACKEM & HOWE		474.
6	Add the amounts on line 5. Enter the total here and on Form 1040A, or Form 1040, line 9a ▶	6	637.

Note. If line 6 is over $1,500, you must complete Part III.

Part III Foreign Accounts and Trusts

(See instructions)

You must complete this part if you **(a)** had over $1,500 of taxable interest or ordinary dividends; **(b)** had a foreign account; or **(c)** received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

		Yes	No
7a	At any time during 2012, did you have a financial interest in or signature authority over a financial account, such as a bank account, securities account, or brokerage account located in a foreign country? See instrs.		X
	If "Yes," are you required to file Form TD F 90-22.1 to report that financial interest or signature authority? See Form TD F 90-22.1 and its instructions for filing requirements and exceptions to those requirements		
b	If you are required to file Form TD F 90-22.1, enter the name of the foreign country where the financial account is located ▶		
8	During 2012, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions on back		X

SCHEDULE D (Form 1040)

Department of the Treasury Internal Revenue Service (99)

Capital Gains and Losses

▶ Attach to Form 1040 or Form 1040NR.
▶ Information about Schedule D and its separate instructions is at www.irs.gov/form1040.
▶ Use Form 8949 to list your transactions for lines 1, 2, 3, 8, 9, and 10.

OMB No. 1545-0074

2012

Attachment Sequence No. **12**

Name(s) shown on return: STEVEN A & PAGE S STERLING

Your social security number: 251-02-0752

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

Complete Form 8949 before completing line 1, 2, or 3. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price) from Form(s) 8949, Part I, line 2, column (d)	(f) Cost or other basis from Form(s) 8949, Part I, line 2, column (e)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1 Short-term totals from all Forms 8949 with **box A** checked on **Part I**		( )		
2 Short-term totals from all Forms 8949 with **box B** checked on **Part I**		( )		
3 Short-term totals from all Forms 8949 with **box C** checked on **Part I**		( )		

4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824	4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	5	218.
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your **Capital Loss Carryover Worksheet** in the instructions	6	( )
7 **Net short-term capital gain or (loss).** Combine lines 1 through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on page 2	7	218.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

Complete Form 8949 before completing line 8, 9, or 10. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price) from Form(s) 8949, Part II, line 4, column (d)	(f) Cost or other basis from Form(s) 8949, Part II, line 4, column (e)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 4, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8 Long-term totals from all Forms 8949 with **box A** checked on **Part II**		( )		
9 Long-term totals from all Forms 8949 with **box B** checked on **Part II**		( )		
10 Long-term totals from all Forms 8949 with **box C** checked on **Part II**	23789.	(12000.)		11789.

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	11	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	12	
13 Capital gain distributions. See the instructions	13	69.
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	14	(23654.)
15 **Net long-term capital gain or (loss).** Combine lines 8 through 14 in column (h). Then go to Part III on the back	15	-11796.

For Paperwork Reduction Act Notice, see your tax return instructions. **Schedule D (Form 1040) 2012**

BCA

Part III **Summary**

16	Combine lines 7 and 15 and enter the result	16	(11,578.)

- If line 16 is a **gain**, enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below.
- If line 16 is a **loss**, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22.
- If line 16 is **zero**, skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 22.

17 Are lines 15 and 16 **both** gains?

☐ **Yes.** Go to line 18.

☐ **No.** Skip lines 18 through 21, and go to line 22.

18	Enter the amount, if any, from line 7 of the **28% Rate Gain Worksheet** in the instructions ▶	18	
19	Enter the amount, if any, from line 18 of the **Unrecaptured Section 1250 Gain Worksheet** in the instructions ▶	19	

20 Are lines 18 and 19 **both** zero or blank?

☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). **Do not** complete lines 21 and 22 below.

☐ **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Do not** complete lines 21 and 22 below.

21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the **smaller** of:

- The loss on line 16 or
- ($3,000), or if married filing separately, ($1,500)

▶ **21** (3,000.)

Note. When figuring which amount is smaller, treat both amounts as positive numbers.

22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b?

☒ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42).

☐ **No.** Complete the rest of Form 1040 or Form 1040NR.

US Schedule D — Schedule D Tax Worksheet — 2012

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

1	Taxable income from Form 1040, line 43, Form 1040NR, line 40, Form 1040A, line 27, or from the Foreign Earned Income Tax Worksheet				12,246.
2	Qualified dividends from Form 1040, line 9b, Form 1040A, line 9b, or Form 1040NR, line 10b		106.		
3	Line 4g of Form 4952				
4	Line 4e of Form 4952				
5	Subtract line 4 from line 3				
6	Subtract line 5 from line 2. If -0- or less, enter -0-			106.	
7	Smaller of line 15 or line 16 of Schedule D				
8	Smaller of line 3 or line 4				
9	Subtract line 8 from line 7. If -0- or less, enter -0-				
10	Add lines 6 and 9				106.
11	Add lines 18 and 19 of Schedule D				
12	Smaller of line 9 or line 11				
13	Subtract line 12 from line 10. If -0- or less, enter -0-				106.
14	Subtract line 13 from line 1. If -0- or less, enter -0-				12,140.
15	Smaller of line 1 or $70,700 if married filing jointly or qualifying widow(er); $35,350, if single or married filing separately; $47,350 if head of household			12,246.	
16	Smaller of line 14 or line 15			12,140.	
17	Subtract line 10 from line 1. If -0- or less, enter -0-		12,140.		
18	Larger of line 16 or line 17				12,140.
19	Subtract line 16 from line 15				106.
20	Smaller of line 1 or line 13				
21	Amount from line 19				
22	Subtract line 21 from line 20				
23	Multiply line 22 by 15%				
24	Smaller of line 9 above or Schedule D, line 19				
25	Add lines 10 and 18				
26	Amount from line 1				
27	Subtract line 26 from line 25. If -0- or less, enter -0-				
28	Subtract line 27 from line 24. If -0- or less, enter -0-				
29	Multiply line 28 by 25%				
30	Add lines 18, 19, 22, and 28				
31	Subtract line 30 from line 1				
32	Multiply line 31 by 28%				
33	Tax on line 18 amount				1,213.
34	Add lines 23, 29, 32, and 33				1,213.
35	Tax on line 1 amount				1,223.
36	**Tax on all taxable income.** Smaller of lines 34 or 35				1,213.

 USSCHD$3

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

Capital Loss Carryovers from This Year to Next Year

1	Amount from Form 1040, line 41, or Form 1040NR, line 38		23,646.
2	Loss shown on Schedule D, line 21 as a positive amount		3,000.
3	Combine lines 1 and 2. If -0- or less, enter -0-		26,646.
4	Smaller line 2 or line 3		3,000.
5	Loss shown on Schedule D, line 7 as a positive amount		
6	Gain, if any, shown on Schedule D, line 15		
7	Add lines 4 and 6		3,000.
8	**Short-term capital loss carryover.** Subtract line 7 from line 5. If -0- or less, enter -0-		
9	Loss shown on Schedule D, line 15 as a positive amount		11,796.
10	Gain, if any, shown on Schedule D, line 7	218.	
11	Subtract line 5 from line 4. If -0- or less, enter -0-	3,000.	
12	Add lines 10 and 11		3,218.
13	**Long-term capital loss carryover.** Subtract line 12 from line 9. If -0- or less, enter -0-		8,578.

Sale of Your Home

1 Date main home was sold: ______ Acquisition date: ______

2 If Form 8828 is also needed for this sale, check here ☐

3 If any part of the main home was ever rented out or used for business, see instructions.

If part of the sale is a sale of business property, report the business portion using a depreciation wkst, and report personal portion below and skip line 9.

4	Selling price of home	
5	Selling expenses	
6	Amount realized	
7	Adjusted basis of home sold	
8	**Gain on the sale.** If -0- or less, enter -0-	
9	Depreciation claimed on property after 05/06/1997	
10	Subtract line 9 from line 8. If -0- or less, enter -0-	
11	Aggregate number of days of nonqualified use after 12/31/2008	
12	Number of days the taxpayer owned the property	
13	Divide the amount on line 11 by the amount on line 12	
14	Gain allocated to nonqualified use	
15	**Gain eligible for exclusion**	
16a	Did you (and your spouse if filing a joint return) own and occupy the property as your main home for a total of a least 2 years of the 5 year period before the sale?	☐ Yes ☐ No
b	If "No", did you sell the home due to a change in place of employment, health or other unforeseen circumstances?	☐ Yes ☐ No
c	If you are an unmarried surviving spouse, the sale occurred no later than 2 years after the date of the other spouse's death, the ownership and use requirements for joint filers were met immediately before the date of such death, and there was no sale or exchange of a main home by either spouse which qualified for the exclusion during the 2-year period ending on the date of the other spouse's death, check here	☐ Yes
17	Maximum exclusion	
18	Smaller of line 15 or line 17. If you are reporting the sale on the installment method, enter this amount on Form 6252, line 15	
19	**Taxable gain.**	
a	You must enter this amount on Schedule D or Form 6252. This gain is to be considered: ☐ short-term ☐ long-term.	
b	Transferred to Form 4797, Part III	

Information for Separate State Returns - Default is to the Taxpayer.

		Federal	Taxpayer	Spouse
1	Short term	218.	218.	
2	Short term loss based on joint return			
3	Long term	(11,796.)	(11,796.)	
4	Long term loss based on joint return	3,000.	3,000.	
5	Schedule D result (line 16 or line 21)	(3,000.)	(3,000.)	
6	Short term loss carryover			
7	Long term loss carryover	8,578.	8,578.	

SCHEDULE E (Form 1040)

Department of the Treasury Internal Revenue Service (99)

Supplemental Income and Loss

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.) ▶ **Attach to Form 1040, 1040NR, or Form 1041.**

▶ **Information about Schedule E and its separate instructions is at www.irs.gov/form1040.**

OMB No. 1545-0074

2012

Attachment Sequence No. **13**

Name(s) shown on return: STEVEN A & PAGE S STERLING

Your social security no. 251-02-0752

Part I Income or Loss From Rental Real Estate and Royalties

Note. If you are in the business of renting personal property, use **Schedule C** or **C-EZ** (see instructions). If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

A Did you make any payments in 2012 that would require you to file Form(s) 1099? (see instructions) ☐ Yes ☒ No

B If "Yes," did you or will you file all required Forms 1099? ☐ Yes ☐ No

1a	Physical address of each property (street, city, state, Zip code)
A	
B	
C	

1b	Type of Property (from list below)
A	6
B	
C	

2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the **QJV** box only if you meet the requirements to file as a qualified joint venture. See instructions.

	Fair Rental Days	**Personal Use Days**	**QJV**
A			
B			
C			

Type of Property:

1 Single Family Residence
2 Multi-Family Residence
3 Vacation/Short-Term Rental
4 Commercial
5 Land
6 Royalties
7 Self-Rental
8 Other (describe)

Income:	**Properties:**	**A**	**B**	**C**
3 Rents received	3			
4 Royalties received	4	976.		
Expenses:				
5 Advertising	5			
6 Auto and travel (see instructions)	6			
7 Cleaning and maintenance	7			
8 Commissions	8			
9 Insurance	9			
10 Legal and other professional fees	10			
11 Management fees	11			
12 Mortgage interest paid to banks, etc. (see instructions)	12			
13 Other interest	13			
14 Repairs	14			
15 Supplies	15			
16 Taxes	16			
17 Utilities	17			
18 Depreciation expense or depletion	18			
19 Other (list) ▶	19			
20 Total expenses. Add lines 5 through 19	20			
21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file **Form 6198**	21	976.		
22 Deductible rental real estate loss after limitation, if any, on **Form 8582** (see instructions)	22	( )	( )	( )

23a Total of all amounts reported on line 3 for all rental properties	23a	
b Total of all amounts reported on line 4 for all royalty properties	23b	976.
c Total of all amounts reported on line 12 for all properties	23c	
d Total of all amounts reported on line 18 for all properties	23d	
e Total of all amounts reported on line 20 for all properties	23e	
24 **Income.** Add positive amounts shown on line 21. **Do not** include any losses	24	976.
25 **Losses.** Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	25	( )
26 **Total rental real estate and royalty income or (loss).** Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2	26	976.

Detail Sheet 2012

Name: STEVEN A & PAGE S STERLING **ID:** 251-02-0752

Description: 1040 WKT 1 SP MEDICARE

Type	Amount
PART B	1,385.
PART D	810.
Total	2,195.

 USWDET$1

Detail Sheet 2012

Name: STEVEN A & PAGE S STERLING **ID:** 251-02-0752

Description: 1040 WKT 1 TP MEDICARE

Type	Amount
PART B	1,385.
PART D	810.
Total	2,195.

Detail Sheet 2012

Name: STEVEN A & PAGE S STERLING **ID:** 251-02-0752

Description: F/S TAX PD NJ PRIOR YEAR PAYMENTS

Type	Amount
LAST YEAR	203.
3 YEARS AGO	42.
Total	245.

Detail Sheet 2012

Name: STEVEN A & PAGE S STERLING ID: 251-02-0752

Description: SCH E LINE 4 ROYALTIES COLUMN A

Type	Amount
K-1 FROM FRACKEM & HOWE GAS LTD - ROYALTIES	976.
Total	976.

 USWDET$1

Detail Sheet 2012

Name: STEVEN A & PAGE S STERLING ID: 251-02-0752

Description: NJ 1040 WORKSHEET F - RENT

Type	Amount
JAN-JUN DOVER 6 * 1,000	6,000.
JUL-DEC WHARTON 6 * 1,100	6,600.
Total	12,600.

US 1040 Three - Year Tax Summary 2012

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

Gross Income	2010	2011	2012
Wages and salaries			
Interest and dividends			3,475.
Business income			
Sale of assets - gain or loss			(3,000.)
Pension and IRA distributions			30,191.
Rents, royalties, etc			976.
Unemployment and social security			6,204.
Other income			
Total gross income			37,846.
Adjustments to Income			
Adjusted gross income			37,846.
Itemized or Standard Deductions			
Medical expense deduction			
Taxes			
Interest			
Contributions			
Miscellaneous deductions			
Other itemized deductions			
Total deductions			14,200.
Exemptions			11,400.
Taxable Income	0	0	12,246.
Tax (2012 - 1040, line 44)	0	0	1,213.
Alternative minimum tax			
Other taxes			
Credits and Payments			
Credits			13.
Withholding			3,444.
EIC and Additional Child Tax Credit			
Estimated tax payments			
Other payments			
Total credits and payments			3,457.
Tax liability after credits			1,200.
Estimated tax penalty			
Refund or (Balance Due)			2,244.
Federal marginal tax bracket	0.0 %	0.0 %	10.0 %
Tax preparation fee			
State refund or (balance due)			
1st resident state refund (balance due)			NJ (23.)
2nd resident state refund (balance due)			
1st part-year state refund (balance due)			
2nd part-year state refund (balance due)			
1st nonresident state refund (balance due)			
2nd nonresident state refund (balance due)			
3rd nonresident state refund (balance due)			
4th nonresident state refund (balance due)			
5th nonresident state refund (balance due)			

NOTES FOR 2012:

STERLING STEVEN A & PAGE S

251020752 1045

RESIDENCY STATUS IF YOU WERE A NJ RESIDENT FOR ONLY PART OF THE TAXABLE YEAR GIVE THE PERIOD OF NJ RESIDENCY

FROM TO

FILING STATUS		EXEMPTIONS	
1. SINGLE		6. REGULAR	2
2. MARRIED/CU COUPLE FILING JOINT RETURN	X	7. AGE 65 OR OVER	1
3. MARRIED/CU COUPLE FILING SEPARATE RETURN		8. BLIND OR DISABLED	1
4. HEAD OF HOUSE HOLD		9. NUMBER OF QUALIFIED DEPENDENT CHILDREN	1
5. QUALIFYING WIDOW(ER)/SURVIVING CU PARTNER		10. NUMBER OF OTHER DEPENDENTS	0
		11. DEPENDENTS ATTENDING COLLEGE	0
		12A. TOTAL (LINE 12A - ADD LINES 6, 7, 8, AND 11)	4
		12B. TOTAL (LINE 12B - ADD LINES 9 AND 10)	1

CHECK BOXES FOR EXEMPTIONS

REGULAR	SPOUSE/ CU PARTNER	X	DOMESTIC PARTNER	
AGE 65 OR OLDER	YOURSELF	X	SPOUSE/ CU PARTNER	
BLIND OR DISABLED	YOURSELF		SPOUSE/ CU PARTNER	X

DEPENDENTS INFORMATION FROM LINES 9 AND 10 (ATTACH RIDER IF MORE THAN FOUR)

	LAST NAME, FIRST NAME, MIDDLE INITIAL	SOCIAL SECURITY NUMBER	BIRTH YEAR	HEALTH INS IND
A	SUMMERS SAMANTHA	253-02-0752	1941	
B				
C				
D				

GUBERNATORIAL ELECTIONS FUND

	YES	NO
DO YOU WISH TO DESIGNATE $1 OF YOUR TAXES FOR THIS FUND?		X
IF JOINT RETURN, DOES YOUR SPOUSE/CU PARTNER WISH TO DESIGNATE $1?		X

14.	WAGES, SALARIES, TIPS, AND OTHER EMPLOYEE COMPENSATION (ENCLOSE W-2) BE SURE TO USE STATE WAGES FROM BOX 16 OF YOUR W-2(S) (SEE INSTRUCTIONS)	0 .
15A.	TAXABLE INTEREST INCOME(SEE INSTRUCTIONS) ENCLOSE FED SCH B IF OVER $1,500)	2,535 .
15B.	TAX EXEMPT INTEREST INCOME. (SEE INSTRUCTIONS) (ENCLOSE SCHEDULE) DO NOT INCLUDE ON LINE 15A	505 .
16.	DIVIDENDS	637 .
17.	NET PROFITS FROM BUSINESS (SCHEDULE NJ-BUS-1, PART 1, LINE 4) (ENCLOSE COPY OF FEDERAL SCHEDULE C, FORM 1040)	0 .
18.	NET GAINS FROM DISPOSITION OF PROPERTY(SCHEDULE B, LINE 4)	12,076 .
19.	PENSIONS, ANNUITIES, AND IRA WITHDRAWS (SEE INSTRUCTIONS)	30,191 .
20.	DISTRIBUTIVE SHARE OF PARTNERSHIP INCOME (SCH. NJ-BUS-1, PART II, LINE 4) (SEE INSTRUCTION) (ENCLOSE SCH. NJK-1 OR FEDERAL SCH. K-1)	0 .
21.	NET PRO RATA SHARE OF S CORPORATION INCOME (SCH. NJ-BUS-1, PART III, LINE 4) (SEE INSTRUCTIONS) (ENCLOSE SCH. NJ-K-1 OR FEDERAL SCH. K-1)	0 .
22.	NET GAIN OR INCOME FROM RENTS, ROYALTIES, PATENTS & COPY RIGHTS (SCHEDULE NJ-BUS-1, PART IV, LINE 4)	976 .
23.	NET GAMBLIING WINNINGS (SEE INSTRUCTIONS)	0 .
24.	ALIMONY AND SEPARATE MATINENCE PAYMENTS RECEIVED	0 .
25.	OTHER (ENCLOSE SCHEDULE) (SEE INSTRUCTIONS)	0 .
26.	TOTAL INCOME (ADD LINES 14, 15A, 16 THROUGH 25)	46,415 .
27A.	PENSION EXCLUSION (SEE INSTRUCTIONS)	20,000 .
27B.	OTHER RETIREMENT INCOME EXCLUSION (SEE WORKSHEET AND INSTRUCTIONS)	0 .
27C.	TOTAL EXCLUSION AMOUNT (ADD LINE 27A AND LINE 27B)	20,000 .
28.	NEW JERSEY GROSS INCOME (SUBTRACT LINE 27C FROM LINE 26) (SEE INSTRUCTIONS)	26,415 .
29.	TOTAL EXEMPTION AMOUNT (SEE INSTRUCTIONS TO CALCULATE AMOUNT) (PART YEAR RESIDENTS SEE INSTRUCTIONS)	5,500 .
30.	MEDICAL EXPENSES (SEE WORKSHEET AND INSTRUCTIONS)	3,862 .
31.	ALIMONY AND SEPARATE MATINENCE PAYMENTS	0 .
32.	QUALIFIED CONSERVATION CONTRIBUTION	0 .
33.	HEALTH ENTERPRIZE ZONE DEDUCTION	0 .
34.	ALTERNATIVE BUSINESS CALCULATION ADJUSTMENT (SCHEDULE NJ-BUS-2, LINE 10)	0 .
35.	TOTAL EXEMPTIONS AND DEDUCTIONS (ADD LINES 29 THROUGH 34)	9,362 .
36.	TAXABLE INCOME (SUBTRACT LINE 35 FROM LINE 28) IF ZERO OR LESS, MAKE NO ENTRY	17,053 .
37A.	TOTAL PROPERTY TAXES PAID (SEE INSTRUCTIONS)	2,268 .

STERLING STEVEN A & PAGE S

251020752 1045

37B.	FILL IN THE OVAL IF YOU WERE A NEW JERSEY HOMEOWNER ON OCTOBER 1, 2012	
37C.	PROPERTY TAX DEDUCTION (SEE INSTRUCTIONS)	0 .
38.	NEW JERSEY TAXABLE INCOME (SUBTRACT LINE 37C FROM LINE 36) IF ZERO OR LESS, MAKE NO ENTRY	17,053 .
39.	TAX (FROM TAX TABLES.)	239 .
40.	THIS LINE IS NOT USED ON COMPUTER GENERATED RETURNS	
41.	CREDIT FOR INCOME TAXES PAID TO OTHER JURISDICTIONS	0 .
41A.	JURISDICTION CODE (SEE INSTRUCTIONS)	
42.	BALANCE OF TAX (SUBTRACT LINE 41 FROM LINE 39)	239 .
43.	SHELTERED WORKSHOP TAX CREDIT	0 .
44.	BALANCE OF TAX AFTER CREDIT (SUBTRACT LINE 43 FROM LINE 42)	239 .
45.	USE TAX DUE ON INTERNET, MAIL-ORDER, OR OTHER OUT-OF-STATE PURCHASES (SEE WORKSHEET AND INSTRUCTION) IF NO USE TAX, ENTER ZERO	44 .
46.	PENALTY FOR UNDERPAYMENT OF ESTIMATED TAX	0 .
46A.	FILL IN IF FORM 2210 IS ENCLOSED	
47.	TOTAL TAX AND PENALTY (ADD LINES 44, 45, AND 46)	283 .
48.	TOTAL NEW JERSEY INCOME TAX WITHHELD (ENCLOSE FORMS W-2 AND 1099)	0 .
49.	PROPERTY TAX CREDIT (SEE INSTRUCTIONS)	50 .
50.	NEW JERSEY ESTIMATED TAX PAYMENTS/CREDIT FROM 2011 TAX RETURN	210 .
51.	NEW JERSEY EARNED INCOME TAX CREDIT (SEE INSTRUCTIONS)	0 .
51B.	FILL IN THE BOX IF YOU HAD THE IRS FIGURE YOUR FEDERAL EARNED INCOME CREDIT	
51C.	FILL IN THE BOX IF YOU ARE A CU COUPLE CLAIMING THE NJ EARNED INCOME TAX CREDIT	
52.	EXCESS NEW JERSEY UI/SF/SWF WITHHELD (SEE INSTRUCTIONS)(ENCLOSE FORM NJ-2450)	0 .
53.	EXCESS NEW JERSEY FAMILY LEAVE WITHHELD (SEE INSTRUCTIONS) (ENCLOSE FORM NJ-2450)	0 .
54.	EXCESS NEW JERSEY FAMILY LEAVE WITHHELD (SEE INSTRUCTIONS)(ENCLOSE FORM NJ-2450)	0 .
55.	TOTAL PAYMENTS/CREDITS (ADD LINES 48 THROUGH 54)	260 .
56.	IF LINE 55 IS LESS THAN LINE 47, ENTER AMOUNT YOU OWE IF YOU OWE TAX, YOU MAY MAKE A DONATION BY ENTERING AN AMOUNT ON LINES 58, 59, 60, 61, 62 AND OR 64 AND ADDING THIS TO YOUR PAYMENT	23 .
57.	IF LINE 55 IS MORE THAN LINE 47, ENTER OVERPAYMENT	0 .
	DEDUCTIONS FROM OVERPAYMENT ON LINE 57 WHICH YOU ELECT TO CREDIT TO:	
58.	YOUR 2013 TAX	0 .
59.	NEW JERSEY ENDANGERED WILDLIFE FUND	0 .
60.	NEW JERSEY CHILDRENS TRUST FUND	0 .
61.	NEW JERSEY VIETNAM VETERANS' MEMORIAL FUND	0 .
62.	NEW JERSEY BREAST CANCER REASEACH FUND	0 .
63.	U.S.S. NEW JERSEY EDUCATIONAL MUSEUM FUND	0 .
64.	OTHER DESIGNATED CONTRIBUTION (SEE INSTRUCTION)	0 .
64C.	DESIGNATION CODE	
65.	TOTAL DEDUCTIONS FROM OVERPAYMENT (ADD LINES 58 THROUGH 64)	0 .
66.	REFUND (AMOUNT TO BE SENT TO YOU. SUBTRACT LINE 65 FROM LINE 57)	0 .

DIRECT DEPOSIT INFORMATION

REFUND CHECK BOX ('1' FOR REFUND, '4' FOR NO REFUND) 4

ACCOUNT TYPE ('C' for CHECKING, 'S' FOR SAVINGS)

FILL IN THE CHECK BOX IF REFUND IS GOING OUTSIDE THE UNITED STATES

ROUTING NUMBER

ACCOUNT NUMBER

DO NOT MAIL INDICATOR

POWER OF ATTORNEY INDICATOR

PRESIDENTIAL DISASTER RELIEF INDICATOR

NJ-1040
2012

PAGE 1

STATE OF NEW JERSEY INCOME TAX - RESIDENT RETURN

For Privacy Act Notification, See Instructions
For Tax Year Jan. - Dec. 2012 or Other Tax Year

Beginning ____________ , 20 ____ Month Ending ____________ 20 ____

On-line Federal Extension Confirmation # ____________

STERLING STEVEN A & PAGE S

3717 MISTY MEADOW

WHARTON NJ 07885-0000 1439

1045 12 0

251020752

252020752

S24051405

Under the penalties of perjury, I declare that I have examined this income tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct and complete. If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has any knowledge.

▶ ____________________ Your Signature Date

▶ ____________________ Spouse/CU Partner's Signature (If filing jointly, both must sign)

If enclosing copy of death certificate for deceased taxpayer, check box (See instructions)

Paid Preparer's Signature

Federal Identification Number
S24051405

Firm's Name

Federal Employer Identification Number

Pay amount on Line 56 in full.
Write Social Security number(s) on check or money order and make payable to: STATE OF NEW JERSEY - TGI
Mail your return in the envelope provided and affix the appropriate mailing label.If you have an amount due on Line 56, enclose your check and NJ-1040-V payment voucher with your return and use the label for
PO Box 111.
If not, use the label for **PO Box 555.**
You may also pay by e-check or credit card. See instructions.

SCHEDULE
NJ-BUS-1
(Form NJ-1040)

NEW JERSEY GROSS INCOME TAX
BUSINESS INCOME SUMMARY SCHEDULE

2012

Name(s) as shown on Form NJ-1040	Your Social Security Number
STERLING STEVEN A & PAGE S	251-02-0752

PART I NET PROFITS FROM BUSINESS

List the net profit (loss) from business(es). See instructions.

	Business Name	Social Security Number/ Federal EIN	Profit or (Loss)
1.	STEVEN A STERLING	251-02-0752	
2.			
3.			
4.	Net Profit or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 17. If loss, make no entry on Line 17.) .... 4.		

PART II DISTRIBUTIVE SHARE OF PARTNERSHIP INCOME

List the distributive share of income (loss) from partnership(s). See instructions.

	Partnership Name	Federal EIN	Share of Partnership Income or (Loss)
1.			
2.			
3.			
4.	Distributive Share of Partnership Income or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 20. If loss, make no entry on Line 20.) .... 4.		

PART III NET PRO RATA SHARE OF S CORPORATION INCOME

List the pro rata share of income (loss) from S Corporation(s). See instructions.

	S Corporation Name	Federal EIN	Pro Rata Share of S Corporation Income or (Loss)
1.			
2.			
3.			
4.	Net Pro Rata Share of S Corporation Income or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 21. If loss, make no entry on Line 21.) .... 4.		

PART IV NET GAINS OR INCOME FROM RENTS, ROYALTIES, PATENTS, AND COPYRIGHTS

List the net gains or net income, less net loss, derived from or in the form of rents, royalties, patents, and copyrights. See instructions.
Type of Property: 1-Rental real estate 2-Royalties 3-Patents 4-Copyrights

	Source of Income or Loss. If rental real estate, enter physical address of property.	Social Security Number/ Federal EIN	Type - Enter number from list above	Income or (Loss)
1.		251-02-0752	2	976.
2.				
3.				
4.	Net Income or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 22. If loss, make no entry on Line 22.) .... 4.			976.

1045

SCHEDULE
NJ-BUS-2
(Form NJ-1040)

NEW JERSEY GROSS INCOME TAX
ALTERNATIVE BUSINESS CALCULATION ADJUSTMENT

2012

Name(s) as shown on Form NJ-1040	Your Social Security Number
STERLING STEVEN A & PAGE S	251-02-0752

			Column A		Column B
PART I INCOME (LOSS)			Reportable Regular Business Income		Alternative Business Income/(Loss)
1.	Net Profits From Business	1a.		1b.	
2.	Distributive Share of Partnership Income	2a.		2b.	
3.	Net Pro Rata Share of S Corporation Income	3a.		3b.	
4.	Net Gain or Income From Rents, Royalties, Patents, and Copyrights	4a.	976.	4b.	976.
5.	Totals	5a.	976.	5b.	976.
PART II ADJUSTMENT CALCULATION					
6.	Total Regular Business Income	6.	976.		
7.	Total Alternative Business Income/(Loss). (If loss, enter zero)	7.	976.		
8.	Business Increment (Line 6 minus Line 7)	8.			
9.	Adjustment Percentage	9.	0.10		
10.	Alternative Business Calculation Adjustment (Line 8 x 0.10)	10.			
PART III LOSS CARRYFORWARD TO TAX YEAR 2013					
11.	Loss Carryforward to Tax Year 2013			11.	( )

Instructions

Line 1a.	Enter the amount from Line 17 of Form NJ-1040.
Line 1b.	Enter the amount from Part I, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
Line 2a.	Enter the amount from Line 20 of Form NJ-1040.
Line 2b.	Enter the amount from Part II, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
Line 3a.	Enter the amount from Line 21 of Form NJ-1040.
Line 3b.	Enter the amount from Part III, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
Line 4a.	Enter the amount from Line 22 of Form NJ-1040.
Line 4b.	Enter the amount from Part IV, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
Line 5a.	Enter the total of Lines 1a through 4a.
Line 5b.	Enter the total of Lines 1b through 4b, netting gains with losses.
Line 6.	Enter the amount from Line 5a of this schedule.
Line 7.	Enter the amount from Line 5b of this schedule. If loss, enter zero here.
Line 8.	Subtract Line 7 from Line 6. If the result is zero, enter zero on Line 10 and continue with Line 11.
Line 9.	The adjustment percentage for tax year 2012 is 10% (0.10).
Line 10.	Multiply the amount on Line 8 by 10% (0.10). Enter here and Line 34 of Form NJ-1040.
Line 11.	If the amount on 5b is a loss, enter the amount of the loss on this line. Otherwise, enter zero.

1045

NJ Direct Deposit or Direct Debit Worksheet for Electronic FIling 2012

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

Tax Return Information

1	Refund	
2	Balance Due	23.

Direct Deposit and Direct Debit Information

Check here if you had a Federal refund and want the state refund deposited to the same bank account as listed on the Federal return. This information will not appear below, but will be transmitted to New Jersey with the electronic return.

Check here if you want the state refund deposited into a different account.

Check here to have a refund check mailed to you.

Direct Debit of Balance Due

X Check here if you want your balance due withdrawn from your bank account and enter your account information below. Please note that the account will be debited when the tax return is processed.

Enter the date you want the balance due to be withdrawn from your account 11/29/2013

If the return is transmitted on or before April 18, the requested payment date cannot be later than April 18. If the return is efiled after April 18, the requested payment date should be today. This is today's date 11/30/2013

Check here if you will mail your balance due to New Jersey.

Bank Account Information

Routing number 123456789

Account number 87654321

Account type X Checking Savings

Will the refund or debit you are requesting involve a foreign bank account? Yes X No

Electronic Filing Only

If you used a different account for direct deposit of your state tax refund or requested electronic funds withdrawal for your state tax balance due, rekey the account information below from the check or other document for verification.

RTN: Account:

NJ Dependents Information 2012

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

First name	MI	Last name	SSN	Birth year
SAMANTHA		SUMMERS	253-02-0752	1941

 NJDEP$$1

2013 NJ-1040-ES-V PAYMENT VOUCHER

Payment by Credit Card

You may pay your 2012 New Jersey income taxes or make payment of estimated tax for 2013 by credit card by visiting the Division's website www.state.nj.us/treasury/taxation/ and selecting electronic services.

Payment by E-Check

You may pay your 2012 New Jersey income taxes or make payment of estimated tax for 2013 by e-check. This option is available on the Division's website at: www.state.nj.us/treasury/taxation/
Taxpayers who do not have access to the Internet can make a payment by calling the Division's Customer Service Call Center at 609-292-6400. **Do not use the payment voucher if you pay your taxes by e-check.**

Payment by Check

If you are paying your 2013 New Jersey estimated income taxes by check, be sure to enclose the payment voucher printed below with your check or money order and mail to: State of New Jersey, Division of Taxation, Revenue Processing Center, PO Box 222, Trenton, NJ 08646-0222.

NJ 1040-ES-V 2013

1045

New Jersey Gross Income Tax
Declaration of Estimated Tax Voucher 2013

Calendar Year - Due	Voucher	Your Social Security Number	Spouse's/Civil Union Partner's Social Security No.
04/15/2013	1	251-02-0752	252-02-0752

Be sure to include your social security number on your check or money order to ensure proper credit for this purpose.
If you are married/civil union couple, filing jointly, be sure that the social security number which is first on this payment voucher is the social security number on your check and is listed first when filing your income tax return.

STERLING STEVEN A & PAGE S
3717 MISTY MEADOW
WHARTON NJ 07885-

Indicate the return for which payment is being made by checking the appropriate box:

R X NJ-1040 N NJ-1040NR NJ-1080C F NJ-1041

Make Checks Payable To: NJ Division of Taxation
Revenue Processing Center
PO Box 222
Trenton, NJ 08646-0222

$ 50.00

0120125102075200055TER1312060000005000

NJEST$$2

2013 NJ-1040-ES-V PAYMENT VOUCHER

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NJ 1040-ES-V 2013

1045

New Jersey Gross Income Tax
Declaration of Estimated Tax Voucher 2013

Calendar Year - Due	Voucher	Your Social Security Number	Spouse's/Civil Union Partner's Social Security No.
06/15/2013	2	251-02-0752	252-02-0752

Be sure to include your social security number on your check or money order to ensure proper credit for this purpose.
If you are married/civil union couple, filing jointly, be sure that the social security number which is first on this payment voucher is the social security number on your check and is listed first when filing your income tax return.

STERLING STEVEN A & PAGE S
3717 MISTY MEADOW
WHARTON NJ 07885-

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R X NJ-1040 N NJ-1040NR NJ-1080C F NJ-1041

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Revenue Processing Center
PO Box 222
Trenton, NJ 08646-0222

$ 50.00

01201251020752000SSTER13120600000005000

NJEST$$2

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Payment by Check

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NJ 1040-ES-V 2013

1045

New Jersey Gross Income Tax
Declaration of Estimated Tax Voucher 2013

Calendar Year - Due	Voucher	Your Social Security Number	Spouse's/Civil Union Partner's Social Security No.
09/15/2013	3	251-02-0752	252-02-0752

Be sure to include your social security number on your check or money order to ensure proper credit for this purpose.
If you are married/civil union couple, filing jointly, be sure that the social security number which is first on this payment voucher is the social security number on your check and is listed first when filing your income tax return.

STERLING STEVEN A & PAGE S
3717 MISTY MEADOW
WHARTON NJ 07885-

Indicate the return for which payment is being made by checking the appropriate box:

R X NJ-1040 N NJ-1040NR NJ-1080C F NJ-1041

Make Checks Payable To: NJ Division of Taxation
Revenue Processing Center
PO Box 222
Trenton, NJ 08646-0222

$ 50.00

01201251020752000STER131206000000005000

2013 NJ-1040-ES-V PAYMENT VOUCHER

Payment by Credit Card

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Payment by E-Check

You may pay your 2012 New Jersey income taxes or make payment of estimated tax for 2013 by e-check. This option is available on the Division's website at: www.state.nj.us/treasury/taxation/
Taxpayers who do not have access to the Internet can make a payment by calling the Division's Customer Service Call Center at 609-292-6400. **Do not use the payment voucher if you pay your taxes by e-check.**

Payment by Check

If you are paying your 2013 New Jersey estimated income taxes by check, be sure to enclose the payment voucher printed below with your check or money order and mail to: State of New Jersey, Division of Taxation, Revenue Processing Center, PO Box 222, Trenton, NJ 08646-0222.

NJ 1040-ES-V 2013 1045

New Jersey Gross Income Tax
Declaration of Estimated Tax Voucher 2013

Calendar Year - Due	Voucher	Your Social Security Number	Spouse's/Civil Union Partner's Social Security No.
01/15/2014	4	251-02-0752	252-02-0752

STERLING STEVEN A & PAGE S
3717 MISTY MEADOW
WHARTON NJ 07885-

Be sure to include your social security number on your check or money order to ensure proper credit for this purpose.
If you are married/civil union couple, filing jointly, be sure that the social security number which is first on this payment voucher is the social security number on your check and is listed first when filing your income tax return.

Indicate the return for which payment is being made by checking the appropriate box:

R X NJ-1040 N NJ-1040NR NJ-1080C F NJ-1041

Make Checks Payable To: NJ Division of Taxation
Revenue Processing Center
PO Box 222
Trenton, NJ 08646-0222

$ 50.00

0120125102075200005STER131206000000005000

NJEST$$2

NJ 1040-ES Estimated Tax Worksheet and Vouchers 2013

Name: STEVEN A & PAGE S STERLING **SSN:** 251-02-0752

2013 Estimated Tax Worksheet

1	Total income expected in taxable year		
2	Other retirement income exclusion		
3	New Jersey gross income		
4 a	Number of exemptions ___ x $1,000		
b	Number of exemptions ___ x $1,500		
5	Medical expenses in excess of 2% of line 3, qualified Archer MSA contributions, and health insurance costs of the self-employed		
6	Alimony and separate maintenance payments		
7	Qualified conservation contribution		
8	Health enterprise zone deduction		
9	Total exemptions and deductions		
10	Taxable income		
11	Property tax deduction		
12	New Jersey taxable income		
13	Tax — Single or married filing separately: ☐ Married filing joint, head of household, or qualifying widow(er): ☐		
14	Credit for income taxes paid to other jurisdictions		
15	Balance of tax		
16	Sheltered workshop tax credit		
17	Balance of tax after tax credit		
18	New Jersey income tax withheld or to be withheld		
19	Property tax credit		
20	Total payments and credits		
21	Estimated total due (Check here ☐ to use 2012 tax 189.)		200.
	If your estimated tax is less than or equal to $400, no estimates are required.		
	Estimate desired, if different from required	200.	

Current year overpayment: ________

Credit: ☐ All (Check here ☐ for equal division)
☐ 1st installment only

Amount applied to 2013 tax: ________

Payment due	04/15/2013	06/15/2013	09/15/2013	01/15/2013
Amount	50.	50.	50.	50.
Overpayment				
Balance	50.	50.	50.	50.
Date paid				
Amount paid				

SCHEDULES
A & B
(Form NJ-1040)

NEW JERSEY GROSS INCOME TAX

2012

Name(s) as shown on Form NJ-1040	Your Social Security Number
STERLING STEVEN A & PAGE S	251-02-0752

Schedule A

CREDIT FOR INCOME OR WAGE TAXES PAID TO OTHER JURISDICTION

If you are claiming a credit for income taxes paid to more than one jurisdiction, a separate Schedule A must be enclosed for each. See instructions.

A COPY OF OTHER STATE OR POLITICAL SUBDIVISION TAX RETURN MUST BE RETAINED WITH YOUR RECORDS

1.	Income actually taxed by other jurisdiction during tax year (indicate name ____________________) (DO NOT combine the same income taxed by more than one jurisdiction) (The amount on Line 1 cannot exceed the amount shown on Line 2)	1.	
2.	Income subject to tax by New Jersey (From Line 28, Form NJ-1040)	2.	
3.	Maximum Allowable Credit Percentage (Divide Line 2 into Line 1) 1 / 2	3.	%

	IF YOU ARE NOT ELIGIBLE FOR A PROP. TAX BENEFIT ONLY COMPLETE COL. B.		COLUMN A		COLUMN B
4.	Taxable Income (after Exemptions and Deductions) from Line 36, Form NJ-1040	4.		4.	
5.	Property Tax and Deduction — Enter in Box 5a the amount from Worksheet F line 1. See instructions. 5a. ____ Property tax deduction. Enter the amount from Worksheet F, line 2. See instructions.	5.		5.	- 0 -
6.	New Jersey Taxable Income (Line 4 minus Line 5)	6.		6.	
7.	Tax on Line 6 amount (From Tax Table or Tax Rate Schedules)	7.		7.	
8.	Allowable Credit (Line 3 times Line 7)	8.		8.	
9.	Credit for Taxes Paid to Other Jurisdiction — Enter in Box 9a the income or wage tax paid to other jurisdiction during tax year on income shown on Line 1. See instructions. 9a. ____ Credit allowed. (Enter lesser of Line 8 or Box 9a). **(The credit may not exceed your New Jersey tax on Line 39).**	9.		9.	

- If you are not eligible for a property tax benefit, enter the amount from Line 9, Column B, on Line 41, Form NJ-1040. Make no entry on Lines 37c or 49, Form NJ-1040.
- If you are eligible for a property tax benefit, you must complete Worksheet I to determine whether you receive a greater benefit by claiming a property tax deduction or taking the property tax credit.

Schedule B

NET GAINS OR INCOME FROM DISPOSITION OF PROPERTY

List the net gains or income, less net loss, derived from the sale, exchange, or other disposition of property including real or personal whether tangible or intangible.

1.	a. Kind of property and description	b. Date acquired (Mo., day, yr.)	c. Date sold (Mo., day, yr.)	d. Gross sales price	e. Cost or other basis as adj. (see inst.) and expense of sale	f. Gain or (loss) (d less e)
	FED SCH D					12,007.

2.	Capital Gains Distributions	2.	69.
3.	Other Net Gains	3.	
4.	Net Gains (Add Lines 1, 2, and 3) (Enter here and on Line 18. If loss enter ZERO here & make no entry on Line 18)	4.	12,076.

NOTE: For tax year 2012 and after, Schedule C, Net Gains or Income From Rents, Royalties, Patents, and Copyrights, has been eliminated from this page. Use Part IV of Schedule NJ-BUS-1 (Form NJ-1040) to report that income.