

US Schedule D

Capital Gain or Loss Transactions Worksheet

2011

* Check if 28% rate gain or (loss)

(a) Description of property	T S J	*	(b) Code	(c) Date acquired	(d) Date sold	(e) Sales price	(f) Cost or other basis	(g) Adjustments to Gain or Loss	S / L
100 CHAPMAN	T			07/01/1983	03/23/2011	23,789. 23,789.	12,000. 12,000.	11,789. 11,789.	L

PRINTED 11/28/2011

STEVEN A STERLING
 PAGE S
 3717 MISTY MEADOW
 PLUCKEMIN NJ 07978-

	Taxpayer	Spouse
SSN	251-02-0752	252-02-0752
Birth	09/21/1941	02/11/1951
Death		
Day Phone	404-555-1111	
Evening		
Cell or Fax		
PIN	12345	12345

Email _____
 Taxpayer Occupation RETIRED Spouse Occupation HOUSEWIFE
 Filing Status MARRIED FILING JOINT

SAMANTHA	SUMMERS	01/13/1949	253-02-0752	SISTER	12	1
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Preparer ID: _____ Preparation Fee: _____ Date: _____

Preparer: _____

Preparer's Use:	1 _____	4 _____	Time in
	2 _____	5 _____	return
	3 _____	6 _____	min.

Recap of 2011 Income Tax Return

Earned Income	_____	Federal Tax	3,791.
Federal AGI	67,984.	Withholding	3,444.
Taxable Income	42,984.	Refund/(Due)	(347.)
EIC	_____	Tax Bracket	15.0 %

State	NJ	_____	_____	_____	_____
Tax	_____	_____	_____	_____	_____
Withholding	_____	_____	_____	_____	_____
Refund/Due	_____	_____	_____	_____	_____
State	_____	_____	_____	_____	_____
Tax	_____	_____	_____	_____	_____
Withholding	_____	_____	_____	_____	_____
Refund/Due	_____	_____	_____	_____	_____

	Maximum RAL	Partial RAL	2 week check	2 week deposit
Qualifying refund				
Fees				
Net refund				
Fast check				
2 week check				
State check				
Check one				

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.	34,545.	
Railroad tier 1 received this year			
Total	15,972.	34,545.	50,517.
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 44,202.

+ tax-exempt interest: _____ and excluded income from American Samoa (Form 4563) or

Puerto Rico: _____ + 50% of the benefits received: 25,259. **69,461.**

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** 42,939.

Modified AGI 69,461.

\$34,000 (\$44,000) 44,000.

Subtract..... 25,461. X 85%= 21,642.

Minimum 50% of the benefits received or \$4,500 (\$6,000 married filing jointly) 6,000.

Add **B** 27,642.

Taxable social security and railroad retirement tier 1. Minimum of A or B **27,642.**

Lump Sum Payment of Social Security and Railroad Tier 1 Benefits

	Taxpayer	Spouse	Total
Gross amount received attributable to 2011	15,972.	8,820.	24,792.
Using the above modified AGI, this is the taxable amount of the 2011 benefit			16,708.
Amounts taxable from previous years			7,074.
Taxable benefits using the lump-sum election method			23,782.

For the year Jan. 1-Dec. 31, 2011, or other tax year beginning _____, 2011, ending _____, 20

See separate instructions.

Your first name and initial **STEVEN A** Last name **STERLING** Your social security number **251-02-0752**

If a joint return, spouse's first name and initial **PAGE S** Last name **STERLING** 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). **PLUCKEMIN NJ 07978-** Presidential Election Campaign

Foreign country name _____ Foreign province/county _____ Foreign postal code _____ 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

Filing Status

1 Single 4 Head of household (with qualifying person). (See instructions.)

2 Married filing jointly (even if only one had income) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

3 Married filing separately. Enter spouse's SSN above and full name here. ▶ 5 Qualifying widow(er) with dependent child

Check only one box.

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a

b Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security no.	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If child under age 17 qualifying for child tax credit (see instr.)
SAMANTHA	SUMMERS	253-02-0752	SISTER	

d Total number of exemptions claimed **3**

Boxes checked on 6a and 6b **2**

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**

Add numbers on lines above **3**

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 **7**

8a Taxable interest. Attach Schedule B if required **8a 1,990.**

b Tax-exempt interest. Do not include on line 8a **8b**

9a Ordinary dividends. Attach Schedule B if required **9a 163.**

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 11,858.**

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**

18 Farm income or (loss). Attach Schedule F **18**

19 Unemployment compensation **19**

LSE 20a Social security benefits **20a 50,517.** b Taxable amount **20b 23,782.**

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 67,984.**

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 67,984.**

Tax and Credits

Table with 3 columns: Line number, Description, and Amount. Includes lines 38-55 for Tax and Credits.

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, \$5,800
Married filing jointly or Qualifying widow(er), \$11,600
Head of household, \$8,500

Other Taxes

Table with 3 columns: Line number, Description, and Amount. Includes lines 56-61 for Other Taxes.

Payments

If you have a qualifying child, attach Schedule EIC.

Table with 3 columns: Line number, Description, and Amount. Includes lines 62-72 for Payments.

Refund

Direct deposit? See instructions

Table with 3 columns: Line number, Description, and Amount. Includes lines 73-75 for Refund.

Amount You Owe

Table with 3 columns: Line number, Description, and Amount. Includes lines 76-77 for Amount You Owe.

Third Party Designee

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

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.

Paid Preparer's Use Only

Print/Type preparer's name, Preparer's signature, Date, Check if self-employed, PTIN, Firm's name, Firm's address, Firm's EIN, Phone no.

What Is Form 1040-V and Do You Have To Use It?

It is a statement you send with your check or money order for any balance due on the "Amount you owe" line of your 2011 Form 1040, Form 1040A, or Form 1040EZ. Using Form 1040-V allows us to process your payment more accurately and efficiently. We strongly encourage you to use Form 1040-V, but there is no penalty if you do not.

How To Fill In Form 1040-V

Line 1. Enter your social security number (SSN). If you are filing a joint return, enter the SSN shown first on your return.

Line 2. If you are filing a joint return, enter the SSN shown second on your return.

Line 3. Enter the amount you are paying by check or money order.

Line 4. Enter your name(s) and address exactly as shown on your return. Please print clearly.

How To Prepare Your Payment

- Make your check or money order payable to "United States Treasury." Do not send cash.

- Make sure your name and address appear on your check or money order.
- Enter your daytime phone number and your SSN on your check or money order. If you are filing a joint return, enter the SSN shown first on your return. Also enter "2011 Form 1040," "2011 Form 1040A," or "2011 Form 1040EZ," whichever is appropriate.
- To help us process your payment, enter the amount on the right side of your check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter "\$ XXX-" or "\$ XXX xx/100").

How To Send In Your 2011 Tax Return, Payment, and Form 1040-V

- Detach Form 1040-V along the dotted line.
- Do not staple or otherwise attach your payment or Form 1040-V to your return or to each other. Instead, just put them loose in the envelope.
- Mail your 2011 tax return, payment, and Form 1040-V to the address shown on page 2 that applies to you.

US1040V1

BCA Form **1040-V** (2011)

▼ Detach Here and Mail With Your Payment and Return ▼

**Department of the Treasury
Internal Revenue Service**

2011

Form 1040-V Payment Voucher

- ▶ Use this voucher when making a payment with Form 1040.
- ▶ Do not staple this voucher or your payment to Form 1040.
- ▶ Make your check or money order payable to the "United States Treasury."
- ▶ Write your social security number (SSN) on your check or money order.
251-02-0752 252-02-0752

Enter the amount of your payment ▶	Dollars	Cents
	347.	

1045

STEVEN A & PAGE S STERLING
3717 MISTY MEADOW
PLUCKEMIN NJ 07978-

PO BOX 970011
St. Louis MO 63197-0011

251020752 CT STER 30 0 201112 610

SCHEDULE B
(Form 1040A or 1040)

Department of the Treasury
Internal Revenue Service (99)

Interest and Ordinary Dividends

▶ **Attach to Form 1040A or 1040.** ▶ **See Instructions.**

OMB No. 1545-0074

2011

Attachment
Sequence No. **08**

Name(s) shown on return **STEVEN A & PAGE S STERLING** Your social security number **251-02-0752**

Part I		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 ▶ (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. CHAPMAN FEDERAL SAVI NEW CITY BANK	125. 1,865.
2	Add the amounts on line 1	1,990.
3	Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040A, or Form 1040, line 8a ▶	1,990.
Note. If line 4 is over \$1,500, you must complete Part III.		Amount

Part II		Amount
5	List name of payer ▶ BRIDGEPORT FUND	163.
6	Add the amounts on line 5. Enter the total here and on Form 1040A, or Form 1040, line 9a ▶	163.
Note. If line 6 is over \$1,500, you must complete Part III.		

Part III		Yes	No
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.			
7a	At any time during 2011, did you have a financial interest in or signature authority (or other authority that is comparable to signature authority) over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? See instructions for exceptions and filing requirements for Form TD F 90-22.1		X
b	If "Yes," enter the name of the foreign country ▶		
8	During 2011, 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.		X

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule B (Form 1040A or 1040) 2011

**SCHEDULE D
(Form 1040)**

Capital Gains and Losses

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service (99)

▶ **Attach to Form 1040 or Form 1040NR.** ▶ **See Instructions for Schedule D (Form 1040).**
▶ **Use Form 8949 to list your transactions for lines 1, 2, 3, 8, 9, and 10.**

2011
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

Note: Please round and use whole dollars on this form.	(e) Sales price from Form(s) 8949, line 2, column (e)	(f) Cost or other basis from Form(s) 8949, line 2, column (f)	(g) Adjustments to gain or loss from Form(s) 8949, line 2, column (g)	(h) Gain or (loss) Combine columns (e) (f), and (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
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)				7

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

Note: Please round and use whole dollars on this form.	(e) Sales price from Form(s) 8949, line 2, column (e)	(f) Cost or other basis from Form(s) 8949, line 2, column (f)	(g) Adjustments to gain or loss from Form(s) 8949, line 2, column (g)	(h) Gain or (loss) Combine columns (e) (f), and (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 ()
15 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (h). Then go to Part III on page 2				15 11858.

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule D (Form 1040) 2011

Part III Summary

16 Combine lines 7 and 15 and enter the result 16 11,858.

- 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 Form 1040 through line 43, or Form 1040NR through line 41. Then 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 Form 1040 through line 43, or Form 1040NR through line 41. Then 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 ()

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 Form 1040 through line 43, or Form 1040NR through line 41. Then 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

2011

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			42,984.
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	11,858.		
8	Smaller of line 3 or line 4			
9	Subtract line 8 from line 7. If -0- or less, enter -0-		11,858.	
10	Add lines 6 and 9		11,964.	
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-			11,964.
14	Subtract line 13 from line 1. If -0- or less, enter -0-			31,020.
15	Smaller of line 1 or \$68,000 if married filing jointly or qualifying widow(er); \$34,000, if single or married filing separately; \$45,550 if head of household	42,984.		
16	Smaller of line 14 or line 15	31,020.		
17	Subtract line 10 from line 1. If -0- or less, enter -0-	31,020.		
18	Larger of line 16 or line 17		31,020.	
19	Subtract line 16 from line 15		11,964.	
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			3,804.
34	Add lines 23, 29, 32, and 33			3,804.
35	Tax on line 1 amount			5,596.
36	Tax on all taxable income. Smaller of lines 34 or 35			3,804.

1099-R DETAIL REPORT - 2011

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	24-8020752	T	7		1715NJ		18625		E 227	18398	5864	4956
SCRIPPS INVESTMENT P	24-9020752	T	7		1179NJ		11793	11793		11793		
					----		-----	-----	---	-----	-----	-----
					2894		30418	11793	227	30191	5864	4956

Alternative Minimum Tax - Individuals

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.

2011
Attachment
Sequence No. **32**

▶ Attach to Form 1040 or Form 1040NR.

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 67,984.
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 and line 28 is more than \$223,900, see instructions.)	28 67,984.

Part II Alternative Minimum Tax (AMT)	
29 Exemption. (If you were under age 24 at the end of 2011, see instructions.)	
IF your filing status is . . . Single or head of household \$112,500 Married filing jointly or qualifying widow(er) 150,000 Married filing separately 75,000	AND line 28 is not over . . . \$48,450 74,450 37,225 THEN enter on line 29 . . .
If line 28 is over the amount shown above for your filing status, see instructions.	
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 <ul style="list-style-type: none"> • 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 3,791.
35 AMT. Subtract line 34 from line 33. If zero or less, enter -0-. Enter here and on Form 1040, line 45	35

Declaration Control Number (DCN)

00 - 200752 - 00004 - 2

IRS Use Only - Do not write or staple in this space.

Form **8453**

**U.S. Individual Income Tax Transmittal
for an IRS e-file Return**

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service

For the year January 1-December 31, 2011

2011

▶ See instructions.

Please print or type.

P R I N T C L E A R L Y	Your first name and initial STEVEN A		Last name STERLING	Your social security number 251-02-0752	
	If a joint return, spouse's first name and initial PAGE S		Last name STERLING	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.	Important! You must enter your SSN(s) above.
	City, town or post office, state, and ZIP code (If a foreign address also complete spaces below.) PLUCKEMIN NJ 07978-				
	Foreign country name		Foreign province/county	Foreign postal code	

**FILE THIS FORM ONLY IF YOU ARE ATTACHING ONE OR MORE
OF THE FOLLOWING FORMS OR SUPPORTING DOCUMENTS.**

Check the applicable box(es) to identify the attachments.

- Appendix A, Statement by Taxpayer Using the Procedures in Rev. Proc. 2009-20 to Determine a Theft Loss Deduction Related to a Fraudulent Investment Arrangement
- Form 1098-C, Contributions of Motor Vehicles, Boats, and Airplanes (or equivalent contemporaneous written acknowledgment)
- Form 2848, Power of Attorney and Declaration of Representative (or POA that states the agent is granted authority to sign the return)
- Form 3115, Application for Change in Accounting Method
- Form 3468 - attach a copy of the first page of NPS Form 10-168a, Historic Preservation Certification Application (Part 2 - Description of Rehabilitation), with an indication that it was received by the Department of the Interior or the State Historic Preservation Officer, together with proof that the building is a certified historic structure (or that such status has been requested)
- Form 4136 - attach the Certificate for Biodiesel and, if applicable, Statement of Biodiesel Reseller or a certificate from the provider identifying the product as renewable diesel and, if applicable, a statement from the reseller
- Form 5713, International Boycott Report
- Form 8283, Noncash Charitable Contributions, Section A, (if any statement or qualified appraisal is required) or Section B, Donated Property, and any related attachments (including any qualified appraisal or partnership Form 8283)
- Form 8332, Release / Revocation of Release of Claim to Exemption for Child by Custodial Parent (or certain pages from a divorce decree or separation agreement, that went into effect after 1984 and before 2009) (see instructions)
- Form 8858, Information Return of U.S. Persons With Respect to Foreign Disregarded Entities
- Form 8864 - attach the Certificate for Biodiesel and, if applicable, Statement of Biodiesel Reseller or a certificate from the provider identifying the product as renewable diesel and, if applicable, a statement from the reseller
- Form 8885, Health Coverage Tax Credit, and all required attachments
- Form 8949, Sales and Other Dispositions of Capital Assets, (or a statement with the same information), if you elect not to report your transactions electronically on Form 8949

DO NOT SIGN THIS FORM.

For Paperwork Reduction Act Notice, see the instructions.

Form **8453** (2011)

BCA

US8453\$1

X00 CHAPMAN 07/01/1983 03/23/2011
STEVEN A & PAGE S STERLING

23789.

12000. T
251-02-0752

Department of the Treasury
Internal Revenue Service

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

2011

Declaration Control Number (DCN) ▶ 00200752000041

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

Part I Tax Return Information-Tax Year Ending December 31, 2011 (Whole Dollars Only)	
1 Adjusted gross income (Form 1040, line 38; Form 1040A, line 22; Form 1040EZ, line 4)	1 67,984.
2 Total tax (Form 1040, line 61; Form 1040A, line 35; Form 1040EZ, line 10)	2 3,791.
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 11; Form 1040-SS, Part I, line 12a)	4
5 Amount you owe (Form 1040, line 76; Form 1040A, line 45; Form 1040EZ, line 12)	5 347.

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, 2011, 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. I further understand that this authorization may apply to future Federal tax payments that I direct to be debited through the Electronic Federal Tax Payment System (EFTPS). In order for me to initiate future payments, I request that the IRS send me a personal identification number (PIN) to access EFTPS. 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 a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 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 TRAINING 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 2011 electronically filed income tax return.
 I will enter my PIN as my signature on my tax year 2011 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 ▶ 01/01/2012

Spouse's PIN: check one box only
 I authorize TRAINING 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 2011 electronically filed income tax return.
 I will enter my PIN as my signature on my tax year 2011 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 ▶ 01/01/2012

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 2011 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 ▶ S24000000 TRAINING Date ▶ 01/01/2012

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

Name: STEVEN A & PAGE S STERLING

SSN: 251-02-0752

Gross Income	2009	2010	2011
Wages and salaries			
Interest and dividends			2,153.
Business income			
Sale of assets - gain or loss			11,858.
Pension and IRA distributions			30,191.
Rents, royalties, etc			
Unemployment and social security			23,782.
Other income			
Total gross income			67,984.
Adjustments to Income			
Adjusted gross income			67,984.
Itemized or Standard Deductions			
Medical expense deduction			
Taxes			
Interest			
Contributions			
Miscellaneous deductions			
Other itemized deductions			
Total deductions			13,900.
Exemptions			11,100.
Taxable Income	0	0	42,984.
Tax (2011 - 1040, line 44)	0	0	3,804.
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			3,791.
Estimated tax penalty			
Refund or (Balance Due)			(347.)
Federal marginal tax bracket	0.0 %	0.0 %	15.0 %
State refund or (balance due)			
1st resident state refund (balance due)			NJ
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 2011:

Name: STEVEN A & PAGE S STERLING

SSN: 251-02-0752

Enter the earlier year for which benefits were received in 2011. 2010

What was the filing status on the earlier year tax return?

- a Married filing jointly
- b Married filing separately and you lived with your spouse at anytime during the earlier year.
- c Neither a nor b.

Use this worksheet for a year after 1993.

1	Enter the total amount of Social Security or RR Tier 1 received for the earlier year and reported on your tax return(s) for that year	15,972.	
	Enter the amount of lump-sum payment for the earlier year received this year	8,820.	24,792.
2	One-half of line 1		12,396.
3	Enter the adjusted gross income reported on the tax return for the earlier year		36,605.
4	Enter total exclusions/adjustments claimed in earlier year on Forms 8815, 8839, 2555, or 2555EZ. Also include any student loan interest deduction and certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico		
5	Enter any tax-exempt interest received in the earlier year		
6	Add lines 2, 3, 4, and 5		49,001.
7	Enter taxable benefits reported on the tax return for the earlier year return		4,197.
8	Subtract line 7 from line 6		44,804.
9	Based on the filing status listed above - a: \$32000; b: \$0; c: \$25000		32,000.
10	Subtract line 9 from line 8. If 0, none of the additional payment is taxable		12,804.
11	Based on the filing status listed above - a: \$12000; b: \$0; c: \$9000		12,000.
12	Subtract line 11 from line 10. If 0 or less, enter 0		804.
13	Smaller of line 10 or line 11		12,000.
14	One-half of line 13		6,000.
15	Smaller of line 2 or line 14		6,000.
16	Multiply line 12 by 85%		683.
17	Add lines 15 and 16		6,683.
18	Multiply line 1 by 85%		21,073.
19	Refigured taxable benefits. Smaller of line 17 or line 18		6,683.
20	Taxable benefits reported on earlier year return		4,197.
21	Additional taxable benefits		2,486.

Use this worksheet for a 1993 or earlier year.

1	Enter the total amount of Social Security or RR Tier 1 received for the earlier year and reported on your tax return(s) for that year		
	Enter the amount of lump-sum payment for the earlier year received this year		
2	One-half of line 1		
3	Enter the adjusted gross income reported on the tax return for the earlier year		
4	Enter total exclusions/adjustments claimed in earlier year on Forms 8815, 2555 or 2555EZ, and certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico		
5	Enter any tax-exempt interest received in the earlier year		
6	Add lines 2, 3, 4 and 5		
7	Enter taxable benefits reported on the tax return for the earlier year return		
8	Subtract line 7 from line 6		
9	Based on the filing status above - a: \$32000; b: \$0; c: \$25000		
10	Subtract line 9 from line 8. If 0, none of the additional payment is taxable		
11	One-half of line 10		
12	Refigured taxable benefits. Smaller of line 2 or line 11		
13	Taxable benefits reported on the earlier year tax return		
14	Additional taxable benefits		

Name: STEVEN A & PAGE S STERLING

SSN: 251-02-0752

Enter the earlier year for which benefits were received in 2011. 2009

What was the filing status on the earlier year tax return?

- a Married filing jointly
- b Married filing separately and you lived with your spouse at anytime during the earlier year.
- c Neither a nor b.

Use this worksheet for a year after 1993.

1	Enter the total amount of Social Security or RR Tier 1 received for the earlier year and reported on your tax return(s) for that year	15,972.	
	Enter the amount of lump-sum payment for the earlier year received this year	8,820.	24,792.
2	One-half of line 1		12,396.
3	Enter the adjusted gross income reported on the tax return for the earlier year		36,511.
4	Enter total exclusions/adjustments claimed in earlier year on Forms 8815, 8839, 2555, or 2555EZ. Also include any student loan interest deduction and certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico		
5	Enter any tax-exempt interest received in the earlier year		
6	Add lines 2, 3, 4, and 5		48,907.
7	Enter taxable benefits reported on the tax return for the earlier year return		4,166.
8	Subtract line 7 from line 6		44,741.
9	Based on the filing status listed above - a: \$32000; b: \$0; c: \$25000		32,000.
10	Subtract line 9 from line 8. If 0, none of the additional payment is taxable		12,741.
11	Based on the filing status listed above - a: \$12000; b: \$0; c: \$9000		12,000.
12	Subtract line 11 from line 10. If 0 or less, enter 0		741.
13	Smaller of line 10 or line 11		12,000.
14	One-half of line 13		6,000.
15	Smaller of line 2 or line 14		6,000.
16	Multiply line 12 by 85%		630.
17	Add lines 15 and 16		6,630.
18	Multiply line 1 by 85%		21,073.
19	Refigured taxable benefits. Smaller of line 17 or line 18		6,630.
20	Taxable benefits reported on earlier year return		4,166.
21	Additional taxable benefits		2,464.

Use this worksheet for a 1993 or earlier year.

1	Enter the total amount of Social Security or RR Tier 1 received for the earlier year and reported on your tax return(s) for that year		
	Enter the amount of lump-sum payment for the earlier year received this year		
2	One-half of line 1		
3	Enter the adjusted gross income reported on the tax return for the earlier year		
4	Enter total exclusions/adjustments claimed in earlier year on Forms 8815, 2555 or 2555EZ, and certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico		
5	Enter any tax-exempt interest received in the earlier year		
6	Add lines 2, 3, 4 and 5		
7	Enter taxable benefits reported on the tax return for the earlier year return		
8	Subtract line 7 from line 6		
9	Based on the filing status above - a: \$32000; b: \$0; c: \$25000		
10	Subtract line 9 from line 8. If 0, none of the additional payment is taxable		
11	One-half of line 10		
12	Refigured taxable benefits. Smaller of line 2 or line 11		
13	Taxable benefits reported on the earlier year tax return		
14	Additional taxable benefits		

Name: STEVEN A & PAGE S STERLING

SSN: 251-02-0752

Enter the earlier year for which benefits were received in 2011. 2008

What was the filing status on the earlier year tax return?

- a Married filing jointly
- b Married filing separately and you lived with your spouse at anytime during the earlier year.
- c Neither a nor b.

Use this worksheet for a year after 1993.

1	Enter the total amount of Social Security or RR Tier 1 received for the earlier year and reported on your tax return(s) for that year	15,972.	
	Enter the amount of lump-sum payment for the earlier year received this year	8,085.	24,057.
2	One-half of line 1		12,029.
3	Enter the adjusted gross income reported on the tax return for the earlier year		36,391.
4	Enter total exclusions/adjustments claimed in earlier year on Forms 8815, 8839, 2555, or 2555EZ. Also include any student loan interest deduction and certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico		
5	Enter any tax-exempt interest received in the earlier year		
6	Add lines 2, 3, 4, and 5		48,420.
7	Enter taxable benefits reported on the tax return for the earlier year return		4,126.
8	Subtract line 7 from line 6		44,294.
9	Based on the filing status listed above - a: \$32000; b: \$0; c: \$25000		32,000.
10	Subtract line 9 from line 8. If 0, none of the additional payment is taxable		12,294.
11	Based on the filing status listed above - a: \$12000; b: \$0; c: \$9000		12,000.
12	Subtract line 11 from line 10. If 0 or less, enter 0		294.
13	Smaller of line 10 or line 11		12,000.
14	One-half of line 13		6,000.
15	Smaller of line 2 or line 14		6,000.
16	Multiply line 12 by 85%		250.
17	Add lines 15 and 16		6,250.
18	Multiply line 1 by 85%		20,448.
19	Refigured taxable benefits. Smaller of line 17 or line 18		6,250.
20	Taxable benefits reported on earlier year return		4,126.
21	Additional taxable benefits		2,124.

Use this worksheet for a 1993 or earlier year.

1	Enter the total amount of Social Security or RR Tier 1 received for the earlier year and reported on your tax return(s) for that year		
	Enter the amount of lump-sum payment for the earlier year received this year		
2	One-half of line 1		
3	Enter the adjusted gross income reported on the tax return for the earlier year		
4	Enter total exclusions/adjustments claimed in earlier year on Forms 8815, 2555 or 2555EZ, and certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico		
5	Enter any tax-exempt interest received in the earlier year		
6	Add lines 2, 3, 4 and 5		
7	Enter taxable benefits reported on the tax return for the earlier year return		
8	Subtract line 7 from line 6		
9	Based on the filing status above - a: \$32000; b: \$0; c: \$25000		
10	Subtract line 9 from line 8. If 0, none of the additional payment is taxable		
11	One-half of line 10		
12	Refigured taxable benefits. Smaller of line 2 or line 11		
13	Taxable benefits reported on the earlier year tax return		
14	Additional taxable benefits		