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MELISSA MCGUIRE | DAILY NEWS

Mark Dvorak plays an old, homemade banjo while singing "She'll Be Comin' Around the Mountain" Saturday afternoon with children at the Ludington Area Center for the Arts.

Fun music for children

BY MELISSA MCGUIRE
DAILY NEWS STAFF WRITER

Mark Dvorak taught children about music, a variety of instruments and how art is a part of their life Saturday at the Ludington Area Center for the Arts.

About 32 children and 19 adults came to the performance in the gallery of the arts center.

"I hope to make some music together and learn," Dvorak said as he started the workshop. "The arts are a very important element in us being complete."

Dvorak sang songs the children could sing along to, such as "She'll Be Comin' Around the Mountain" and "What a Wonderful World" at the end, and also started a song about a tree that he added on to with words.

"We thought it was awesome," said Chelsea Duffield, who brought daughter Justice. "She likes music and I love folk music in particular. Anything I can do to help her develop her love of music is great."

"It was good," said Justice. Tatum Lynn, Lexi Comstock and Marissa Stickney all agreed that they liked the last song, "What a Wonderful World" for which he had the words and pictures on a

sheet of paper.

"I think it was a really fun thing to do on a Saturday afternoon," said Shirley Reeds.

Dvorak was pleased with the crowd.

"I thought it was outstanding," said Dvorak. "We were not sure who might be here, but it was nice we had to add more chairs. The arts center is new and I feel like there will be a lot of good things that are going to happen here. I am happy to be here today."

Mike Lenich, a personal friend of Dvorak's, was also pleased with the show. Mike and his wife, Linda, were part of the reason Dvorak came to Ludington.

"I have seen him perform many times and it is always different," Lenich said.

"I am delighted with the turnout," said Executive Director Terry Murphy of the Ludington Area Center for the Arts. "I like the way he connected the educational component to the show while performing. I could tell by the silence when he was speaking that the kids enjoyed it."

Dvorak also performed a concert at the center Saturday night.

mmcguire@ludingtondailynews.com
843-1122 x307



LISA ENOS | DAILY NEWS

Dvorak brought several instruments to Saturday's show.



LISA ENOS | DAILY NEWS

Children and parents enjoy Saturday's show at the Ludington Area Center for the Arts



Dvorak, above, plays a jaw harp and left, receives help during his show Saturday.

Millions will have to repay part of tax credit

BY STEPHEN OHLEMACHER
ASSOCIATED PRESS WRITER

WASHINGTON (AP) — More than 15 million taxpayers could unexpectedly owe taxes when they file their federal returns next spring because the government was too generous with their new Making Work Pay tax credit.

Taxpayers are at risk if they have more than one job, are married and both spouses work, or receive Social Security benefits while also earning taxable wages, according to a report Monday by the Treasury Department's inspector general for tax administration.

The tax credit, which is supposed to pay individuals up to \$400 and couples up to \$800, was President Barack Obama's signature tax break in the massive stimulus package enacted in February.

Most workers started receiving the credit through small increases in their paychecks in April. The tax credit was made available through new withholding tables issued by the Internal Revenue Service.

The withholding tables, however do not take into account taxpayers with multiple jobs or married couples in which both people work. They also don't take into account Social Security recipients with jobs that provided taxable income.

The Social Security Administration sent out \$250 payments to more than 50 million retirees in the spring as part of the economic stimulus package. The payments were meant to provide a

boost for people who didn't qualify for the tax credit.

However, they went to many retirees who also received the credit. Those retirees will have the \$250 payment deducted from their tax credit — but not until they file their tax returns next year, long after the money may have been spent.

"While implementing a credit through reduced withholding is an effective way to provide economic stimulus evenly throughout the year, it is difficult to account for everyone's circumstances," said J. Russell George, the Treasury inspector general for tax administration. "More than 10 percent of all taxpayers who file individual tax returns for 2009 could owe additional taxes."

The tax credit is also available for 2010. Russell said the problems will continue in 2010 if they are not resolved.

For many, the new tax tables will simply mean smaller-than-expected tax refunds next year. The average tax refund this year was about \$3,000.

The IRS, in a response to the audit, advised taxpayers to check their withholding throughout the year to make sure they don't get hit with an unexpected tax bill.

"The withholding system must approximate the tax liability of tens of millions of Americans, and therefore, cannot be tailored precisely to fit every individual situation," Richard Byrd Jr., commissioner of the IRS' wage and investment division, wrote in the agency's response to the report.

NEWS IN BRIEF

FROM OUR AREA

Reward for reporting gunshot vandalism

Consumers Energy is offering rewards for residents who report gunshot vandalism. Cash rewards of varying amounts are offered for information leading to the arrest and arraignment of those who willfully cause power outages. Information can be given to local law enforcement agencies or the utility's asset protection department, (800) 760-3295.

Mitten tree

Church Women United will have the mitten tree up at National City Bank, downtown Ludington, beginning Nov. 30. Donations of caps, mittens, scarves, yarn or cash will be accepted. The following churches are scheduled:

Monday, Nov. 30
9:30-12:30, Bethany Lutheran Church; 12:30-4, Scottville United Methodist
Tuesday, Dec. 1
9:30-12:30, Church of Latter Day Saints; 12:30-4 Salva-

tion Army
Wednesday, Dec. 2
9:30-12:30, St. Stanislaus Catholic Church; 12:30-4 Seventh Day Adventist

Thursday, Dec. 3
9:30-12:30, St. Simon Catholic Church; 12:30-4 p.m., Community Church

Friday, Dec. 4
9:30-12:30, Harbor Light Fellowship; 12:30-3, St. Paul Methodist; 3-5 p.m. Grace Episcopal Church

Knitted items will be distributed by the Salvation Army. For more information call Norma Koeppel, 843-4253.

Jackomino kids win scarecrow contest

There was a three-way tie for the Just Imagine Scarecrow Contest win: Dawn Jackomino, age 6; Kyle Jackomino, age 8; and Kim Jackomino, age 10, share the championship. Winners were determined by voting. Vote money has been donated to the Ludington Library's Just Imagine expansion campaign.

GETTING IT STRAIGHT

OUR POLICY

We strive to be accurate. If there is an inaccuracy, we will correct or clarify errors. If there is an error, contact Steve Begnoche, managing editor, by calling the Ludington Daily News at 845-5181 x326.

Saturday's description of Ludington's school forest and additional wooded land should have said it is west of Jebavy Drive.

LOTTERY

MICHIGAN LOTTERY RESULTS

SATURDAY:

Midday Daily 3: 3-9-3
Midday Daily 4: 4-0-3-5
Daily 3: 9-4-4
Daily 4: 6-5-2-6
Fantasy 5: 4-7-15-20-33
Classic Lotto: 2-14-34-41-42-46
Keno: 6, 14, 15, 18, 19, 24, 27, 31, 32, 33, 35, 37, 40, 42, 44, 46, 53, 68, 69, 71, 77, 78.

SUNDAY:

Midday Daily 3: 3-7-2
Midday Daily 4: 9-1-3-0
Daily 3: 2-0-2
Daily 4: 8-4-6-0
Fantasy 5: 2-4-14-25-28
Keno: 3, 7, 10, 11, 18, 27, 30, 33, 35, 42, 44, 45, 46, 50, 51, 53, 54, 58, 75, 77, 78, 79.

Tuesday's Mega Millions jackpot is estimated at \$17 Million.

Wednesday's Classic Lotto 47 jackpot is estimated at \$1.3 Million.

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CALL US

KEY CONTACTS AT THE DAILY NEWS

News editor
Patti Klevorn 231-843-1122 x341
Classifieds
Elaine Busch 231-843-1122 x319
Display advertising
JeriAnn Steiger 231-843-1122 x349
Delivery
Marie Roussin 231-843-1122 x334
Accounts payable/receivable
Sandy Carlson 231-843-1122 x330
Web/Multi-media
Andy Klevorn 231-843-1122 x327
Community social news
Diane Nemitz 231-843-1122 x321

Phone: 231-845-5181
Fax: 231-843-4011
WATS: 1-800-748-0407
www.ludingtondailynews.com
E-mail: ldn@ludingtondailynews.com

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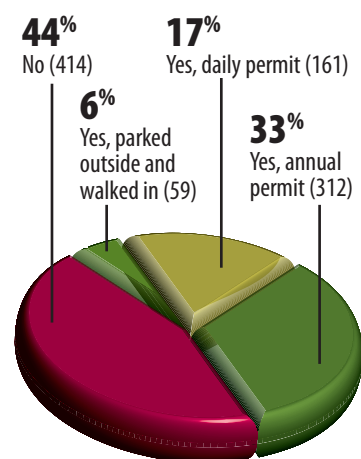
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QUICK POLL

TELLING US WHAT YOU THINK

YESTERDAY'S QUESTION:
Visited a Michigan State Park this year?
Total Votes: 946



TODAY'S QUESTION:
Anyone in your immediate household firearm deer hunt this season? Visit www.ludingtondailynews.com and let us know.