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## The checks are in the mail; plans for the money vary

By Irene Sege, Globe Staff, 7/28/2003

It's Christmas in July for 25 million middle-class families, thanks to Uncle Sam and an advance tax credit of \$400 per dependent child. President Bush says the givebacks will stimulate the economy, the Democrats in Congress aren't so sure, and Americans, according to recent polls, are split on the issue.

Like the idea or not, the checks are in the mail -- they started going out Friday -- and the time has come to decide what to do with the money: Pay bills? Buy a bicycle? Dine at the Ritz? Fix the sink? Heed groups such as the Arlington Partners in Education Foundation, which suggests that Arlington residents donate the money to help cash-strapped schools?

Of course, if you earn too little, you won't be getting a check at all, because your tax liability is too low. Make too much -- the credit starts phasing out for married couples making more than \$110,000 in adjusted gross income -- and you're out of luck.

But most people with dependents should start seeing checks this week. The Globe asked a few of them what they plan to do with the money.

Boston city councilor Jerry McDermott, 35, of Brighton

Children: 13-month-old daughter

"Like every good husband, I will take that check and hand it over to my wife. . . . By buying Huggies, I'm not going to jump-start the economy. If we didn't have to lay off schoolteachers and we could do something for seniors about prescription drugs, that would be a better allocation of money. That's me. I'm a Democrat. But I will definitely spend it. I will go out there and try to keep this economy rolling."

Barbara Penzner, 46, of Newton, a rabbi at Temple Hillel B'Nai Torah in West Roxbury

Children: 15-year-old daughter, 9-year-old son

"I've already donated half of it to one cause [the temple], and I expect to donate a significant part of the rest of it. I actually spoke about it in our congregation and said, `This is money that doesn't belong to us and should be used to support our community, which is being stripped of services because of these tax cuts.' "

Novelist **Tom Perrotta**, 41, of Belmont, whose books include "Election" and "Joe College"

Children: 9-year-old daughter, 6-year-old son

"I didn't know I was getting it. We're going on vacation in a couple of weeks. Maybe it will go for that. . . Of course, I'm happy to get the money back. It doesn't mean I'm happy about the way the government is managing resources in total."

Jazz drummer **Brooke Sofferman**, 30, of Maynard

Children: 2-year-old daughter, 2-month-old twin girls

"Probably pay for bills and such. I hate to say that. Probably day-to-day bills. Probably paying our mortgage. . . . You get the instant gratification of the money, so, of course, I'll have a positive opinion of it."

2003 Massachusetts Teacher of the Year **Jeffrey Ryan**, 48, of Watertown, who teaches at Reading Memorial High School

Children: 22-year-old daughter with special needs, 16-year-old son

"To tell you the truth, it's such a piddling amount, I haven't really thought a heck of a lot about what to do with it. It's just one more silly handout from the Bush administration. It's just a handout to his rich millionaire laissez-faire capitalist friends."

Icarus chef and co-owner **Chris Douglas**, 47, of Dorchester

Children: 10-year-old daughter, 7-year-old son

"I haven't been planning on spending it because I wasn't really aware it was coming. I don't know. It's my [13th] anniversary, so maybe we'll go out for a nice dinner someplace. I want to try Excelsior. I also want to try UpStairs on the Square."

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