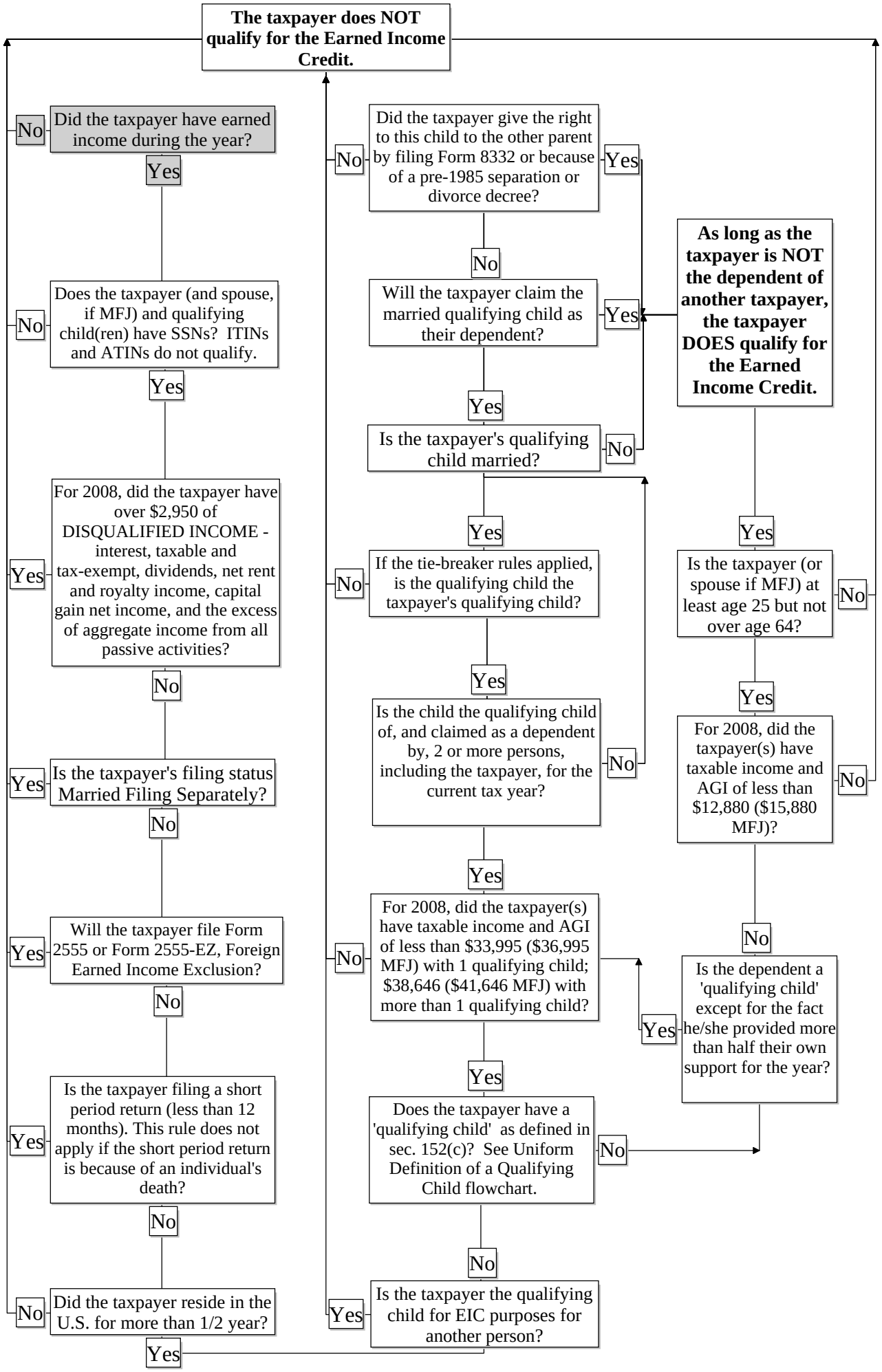Earned Income Credit: does the taxpayer qualify? (for 2008)