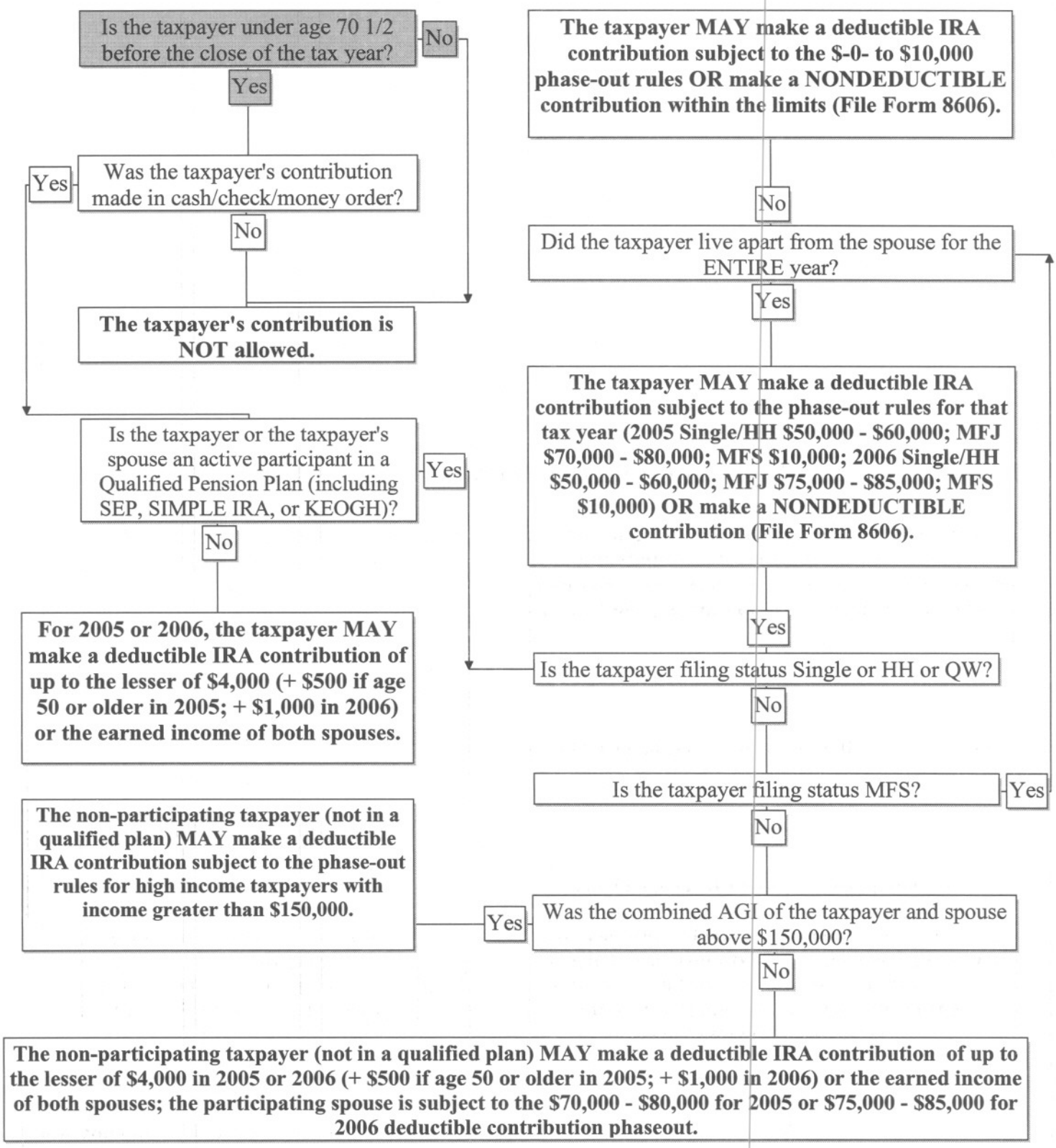IRAs: may a taxpayer make a deductible IRA contribution?