

EITC Available

Called "the tax break for hard-working people," the Earned Income Tax Credit is available to some individuals who don't earn a high income. You may qualify for the EITC on your 2000 tax return if you:

- Earned less than \$10,380 and have no qualifying child
- Earned less than \$27,413 and have one qualifying child
- Earned less than \$31,152 and have more than one qualifying child

For more information, contact the IRS at 1-800-829-3676 or visit www.irs.gov.

Get Help In Choosing an Insurance Company

Oregonians can learn how their insurance company treats its policyholders from the latest edition of the "Consumer Guide to Oregon Insurance Complaints." The report, published annually by the Oregon Insurance Division, ranks insurance companies from best to worst based on the number of consumer complaints to the division.

Complaint statistics give consumers another way to measure an insurance company against its competitors. A smart shopper looks not only at a company's premiums and financial strength, but also at its complaint record, which is a good indicator of customer satisfaction.

The latest report covers complaints closed by the Insurance Division in 2000 in six major lines of insurance: personal auto, homeowner, health, health care service contractors, life, and annuities. The Insurance Division resolved 4,040 complaints in those lines during 2000, compared with 4,128 complaints in 1999.

In addition to the complaint rankings, the booklet includes tips consumers can use to help make informed insurance decisions and save money.

A free copy of the booklet can be ordered by writing to Publications, Oregon Insurance Division, 350 Winter St. NE, Room 440, Salem, OR 97301-3883; or by calling 1-888-877-4894 (toll-free in Oregon). The booklet also is available on the Insurance Division's Web site at www.oregoninsurance.org.

Do You Need Flood Insurance?

Homeowners concerned about flooding may want to look into buying flood insurance, according to the Oregon Insurance Division. That's because most homeowner insurance policies don't cover flood damage.

Larry Culbertson, Consumer Assistance manager for the Insurance Division, says that after a flood occurs, his office frequently hears from consumers who have filed flood claims with insurers, only to learn their losses weren't covered.

"Many people don't know that coverage for flood damage is usually excluded from standard homeowner or business insurance policies," Culbertson said. "But they can protect their property by purchasing flood insurance under the National Flood Insurance Program (NFIP), as long as their community participates in the program."

The NFIP recommends buying flood insurance even in low- or moderate-risk areas. Flood insurance can be purchased from private insurance companies and agents that participate in the program. Coverage is available for homeowners, renters, and businesses.

Culbertson says consumers should be aware that a 30-day waiting period usually exists before flood coverage becomes effective.

More information about flood insurance, including cost, is available from participating insurance companies and agents, on NFIP's Web site (www.fema.gov/nfip), or by calling 1-888-FLOOD29.

OSU Forest Exhibit Seeks Images

Oregon State University Extension Foresters are looking for images to include in a traveling exhibit entitled "Seeing the Forest: Supporting the American Dream 2002/03."

The exhibit's objective is to make Oregonians more aware of how their personal decisions are tied to the forests here and around the world. Most public attention is directed toward forest management practices, scrutinizing how forests are managed and the effects of that management on forest ecosystems.

Less attention is paid to how consumption and demand for forest products affects forests and the sustainability of their management. The OSU Extension Foresters wants to examine the link between our consumption and our forests and is

asking artists and viewers to consider the effect of the American lifestyle on forests in Oregon and around the world.

The exhibit will open on Aug. 1, 2002, at the Oregon Trail Interpretive Center in Baker City, Ore. It then will travel to Springfield, Grants Pass, Newport, and Corvallis before moving to the state Capitol in Salem in February 2003. The exhibit will include supporting text, brochures, a questionnaire, corkboards for visitors' comments, and a publicity poster.

The submission deadline is May 17, 2002. For more information, contact Brad Withrow-Robinson, Seeing the Forest Project, OSU Yamhill County Extension, 2050 Lafayette Ave., McMinnville, OR 97128; 503-434-7517.

Career Fair Focuses on Agriculture, Natural Resources

A career fair and conference in Portland, Ore., will offer minority students and professionals in agricultural and natural resources a variety of opportunities for networking and professional development.

"Developing One Nation: Bringing Together Culture, Diversity, and Technology," the 17th annual conference of the National Society for Minorities in Agriculture, Natural Resources and Related Sciences, is scheduled for April 4-6.

Advance registration is encouraged, with information available at 503-244-4320. Information also is available at <http://agsci.orst.edu/manrrs/gen-info.html>. Society membership is not required to attend the conference, but registration fees are discounted for MANRRS members.

Conference activities are designed to develop a partnership between minority college students and professionals from academic institutions, government agencies, and industry. A special "Junior MANRRS Program" geared toward high school students also is planned.

Organizers expect about 900 people to attend workshops, tours, and seminars during the three-day event, which will include trips to Mount St. Helens, the Willamette River, the Columbia River Gorge, and other areas of interest throughout the region. Workshops will cover a variety of subjects, including trends in computer application in agriculture and forestland management, internships, fellowships and scholarships, food science marketing, grant writing, and dealing with racial prejudice.

MANRRS accepts membership from people of all racial and ethnic groups working in agriculture and related sciences. The society works as a springboard for career entry and advancement, and provides role models and networking opportunities.

MANRRS also offers opportunities to students to enhance leadership, organizational and public speaking skills, and to experience professional critique of scholarly achievements.

The conference is supported by: Oregon State University; University of Washington; University of California at Davis; U.S. Department of Agriculture, Forest Service and Natural Resources Conservation Service; U.S. Department of Energy, Bonneville Power Administration; and the U.S. Department of the Interior, Bureau of Land Management, and Fish and Wildlife Service.