



MONA WAY MOBILE - Illinois Valley Fire District (IVFD) firefighters responded to 595 Mona Way in rural Cave Junction on Friday, March 25 at 11:40 a.m. for a reported structure fire. The occupant, identified as Delores Brown, was not in the single-wide mobile home, but a neighbor saw a large amount of smoke and called in an alarm. Five units and nine firefighters responded. Damage was estimated at between \$2,000 and \$3,000 by IVFD. 'The fire was kept small,' said Deputy Chief Jeff Gavlik. It appeared that the blaze began in the area of the hearth and burned through the floor and damaged a wall. A cause is sought, said volunteer Lt. Steve Corwin, the district's fire investigator. (Photo by Dale & Elaine Sandberg, IVFD photographers.)

DMV graduated licensing saving teens

Oregon's 5-year-old graduated driver license laws have saved teen-agers lives and prevented injuries on roadways, according to a federal study released March 14.

Overall, the restrictions and requirements of new drivers younger than 18 have improved traffic safety since the program began in Oregon in March 2000, according to the Evaluation of Oregon's Graduated Driver Licensing Program sponsored by the National Highway Transportation Safety Administration. The study cited several safety benefits for all Oregonians:

*Crash rates declined for male and female drivers age 16 to 17, particularly for 16-year-olds in the first six months of holding a license -- when Oregon restrictions are strictest.

*Crash rates for young

male drivers -- typically higher than for young female drivers -- generally fell



closer to female rates.

*Rates of traffic convictions and license suspensions declined for all teen-agers, not only for 16- and 17-year-old drivers but also for those 18 and 19.

*Teen-agers who took driver education courses showed significantly lower rates of traffic convictions, crashes and license suspensions.

During the past decade, Oregon and many other states have introduced graduated driver licensing because the crash and traffic

fatality rates for drivers younger than 18 have been highest of any age group.

"The first six months with a driver license is the most dangerous time for a 16-year-old behind the wheel," said Troy E. Costales, Oregon Dept. of Transportation (ODOT) Safety Division administrator. "So Oregon's strategy is to require more learning time with fewer distractions, such as other teen-agers in the car," he said.

During 1998 in Oregon, before graduated driver licensing, there were 1,196 fatal injury crashes with 16-year-olds behind the wheels of cars, according to ODOT crash data.

That figure declined to 898 in 2000, when graduated licensing began to have an effect. It further declined to 810 in 2001, 743 in 2002 and 751 in 2003.

Bridge work art solicited

Artists are invited to build small bridge sculptures that will be used for an April 23 arts event and then displayed at the Rogue Community College Fire House Gallery.

Deadline is April 1 to submit a commitment notice by phone or email.

"Bridge as Metaphor" is a collaborate project of Art-Works and the Grants Pass Chamber of Commerce, said Tommi Drake, RCC art galleries coordinator.

"These 21 bridges will be used on each table at the chamber installation on April 23," she said. "Artists' names will be highlighted with their bridge."

The 21 bridges also will be exhibited during July in the gallery's Community Exhibit Room. At the exhibit's conclusion, bridges will be auctioned with the proceeds going to the artists.

Bridge criteria call for projects to be no more than 18-inches long and 12-inches high. Any material is welcome, but models must be stable and long-lasting.

For more information contact Drake at 956-7339 or tdrake@rogucecc.edu.

MoD event set

A March of Dimes (MoD) WalkAmerica fundraiser to combat premature births will be held Saturday, April 30 in Grants Pass.

The 10k walk will begin at Riverside Park at 9 a.m. Registration forms are available at WalkAmerica.org.

The Josephine County goal is \$22,000. This means that each volunteer needs to set a personal goal of at least \$200, said MoD.

Tax News

MANAGE MEDICAL EXPENSES WITH AN HSA

If you're concerned about rising medical costs, you might want to take a serious look at a health savings account. Health savings accounts (HSAs) were created by Medicare reform legislation that was passed in 2003.

Think of an HSA as an IRA for medical costs instead of retirement. Intended to be used in conjunction with high-deductible insurance plans, HSAs are designed to help pay your medical expenses until your insurance policy begins picking up expenses.

To qualify for a health savings account, a taxpayer must meet two basic requirements:

- 1. The taxpayer must have a health insurance plan with a high deductible (defined as \$1,000 for an individual and \$2,000 for a family).
- 2. The taxpayer must be under age 65 when setting up the account.

The accounts can be funded with pre-tax contributions made by employers, tax-deductible contributions made directly by the individual taxpayer, or with rollover funds from Archer Medical Savings Accounts or other HSAs. (Rollovers from an IRA, a health reimbursement arrangement, or a flexible spending account are not permitted.)

For 2005, contributions of up to \$2,650 for individuals and \$5,250 for families can be made. An additional \$600 can be contributed by those who reach age 55 by the end of 2005.

The big difference between an HSA and other tax-favored medical savings accounts is that the funds in an HSA can be invested, and the earnings grow tax-free. Withdrawals used for medical expenses are not subject to income tax. Also, unlike funds set aside for medical expenses in flexible spending accounts, unspent funds in HSAs remain in the account to grow tax-free year after year. After age 65, withdrawals can be made and used for any purpose penalty-free but not income tax-free.

While these accounts will not be the best choice for every business or every individual, they certainly should be considered a tax-saving opportunity worth exploring. If you're interested in finding out more about the new health savings accounts, give us a call.

Federal, Oregon, California, and other state tax returns.

Karen M. Bodeving, CPA PC
1624 SE N St.
Grants Pass OR 97526
Phone: 479-3625

Grants Pass Office hours:
9 to 3 Mon. - Fri.
Other hours by appointment



I live in Cave Junction, so arrangements can be made to save you a trip to Grants Pass.

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THE IV B.E.S.T. PROGRAM
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IV B.E.S.T. PROGRAM KICK OFF (90 minutes)
Tuesday, April 5, 6 to 7:30 p.m. County Building, Cave Junction

Envisioning Service Excellence - How businesses have used customer service excellence to create success. This session will feature guest speaker Jeff Stiles of the award-winning Oregon Caves Chevron and will include a panel discussion with Josiah Dean (Oregon Caves Outfitters), Pat Downing (Southern Oregon Guild) and Bill Moore (IVCDO).

Standard Fee: \$10 - Illinois Valley businesses and residents may attend FREE!

SUPERVISION AND CUSTOMER SERVICE TRAINING (two nights, 3 hours each)
Tuesday & Thursday, April 19 & 21, 5:30 to 8:30 p.m. Kerby Belt Building, Kerby

Front Line Supervision - Training for current or future supervisors and lead personnel, coupled with development of customer service skills for working with the public. Presented by Rogue Community College (Small Business Development Center).

Standard Fee: \$76 - IVCDO Scholarships available (see below).

"Q" CUSTOMER SERVICE BASICS (3 hours)
Saturday, April 23, 9 to Noon, Kerby Belt Building, Kerby

Introduces the techniques and skills necessary for successful customer service delivery in any visitor-related business. Participants will be able to use customer contact skills in hospitality, food service, and retail settings. Upon completion, participants will receive a one-year Q Customer Service Completion Certificate and .25 CEUs (from RCC).

Standard Fee: \$25 – All attendees may participate FREE, thanks to a scholarship from Southern Oregon Visitors Association (SOVA).



(We are planning a special End Of Season discussion and celebration later this year, to celebrate our successes and share our experiences. More details in coming months.)

***Special IVCDO Scholarship** – attend all three sessions, bring your completed attendance forms and proof of payment to the IVCDO, and we will reimburse you \$66. Instead of a total fee of \$111 for these sessions, *your out-of-pocket cost to attend all three sessions will be \$10 -WOW!* PLUS! – All participants who complete the training will be awarded an *IV B.E.S.T* certificate.

To register for any or all of these sessions, please come to the IVCDO office at 139 S. Redwood Highway, Cave Junction (next to Caves Pharmacy).

Hurry – these classes will fill up quickly!

Taylor's Sausages
COUNTRY STORE
202 S. Redwood Hwy.
592-5358

Taylor's Pork Sausage
Original, Sage, Hot/Sage, X-mild
\$1⁶⁷ lb.
all frozen
1 lb. packages



Baby Back Pork Ribs
\$3⁹⁸

Wed.- Senior Night \$1
off menu entrees
Sauteed Pacific Ocean Salmon
w/broccoli & rice **\$9⁹⁵**

Thurs.- UBA* open
mic, host Fred Epping.
Scrabble competition.
Ami's Chicken Chimichanga w/green
chili sauce & beans **\$7⁹⁵**

Fri.- 'The Bones' -
Ernest, Rudy, Rob
Baby Backs w/stir fry &
rice **\$9⁹⁵**

Sat.- Cole Brashear
originals & folk
Prime Rib **\$10⁹⁵**

Sun.- Finny's
Tortellini Alfredo
w/chicken **\$5**



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