

Portland **OPINION** Observer

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Is There Such a Thing As Tax Returns with a Silver Lining?

As Oregonians receive their W-2 forms from their employers and tax forms from the state and federal revenue agencies, marking the beginning of tax season, thousands of Oregon families who worked last year will be eligible for federal and state tax credits that can reduce or eliminate their taxes.

In some cases the credits might even provide additional funds to help families make ends meet. The Oregon Center for Public Policy, a Silverton-based non-partisan research organization, wants to make sure that families who qualify get the credits and know they can receive free tax help.

The Federal government offers the Earned Income Credit to working families. The EIC's value is based on income and family size and can be worth up to \$4,008. The

Federal Additional Child Tax Credit is available to working families with children. Even if a family has no tax liability, they can get money back from these credits.

"Even families who do not earn enough money to have to file taxes, ought to," advises John Lewis, administrator of the Oregon Center for Public Policy. "These families may still qualify for these federal credits. That could mean significant additional income for the family."

Oregon provides working families with two credits, a state Earned Income Credit equal to 5 percent of the federal EIC, and the Working Family Child Care Credit, worth up to 40 percent of out-of-pocket child care expenses.

While neither of the Oregon credits will give back more money

While neither of the Oregon credits will give back more money than the family's state income tax liability, the families may still get money back from the state if taxes were withheld by their employer over the course of last year.

Free help preparing state and

federal tax returns is available from AARP and IRS sponsored "Tax-Aide" sites throughout Oregon. Trained volunteers are available to answer questions, help do taxes, and in some locations even

file the taxes electronically ("e-file").

"Low-income families do not need to pay someone to do their taxes," said Lewis. "All they need to do is call 1-888-AARP NOW or 1-888-227-7669 and find the local Tax Aide site to get free assistance."

"These credits all target their help to low-income families who work," said Lewis. "Even though a family is working, it isn't easy to make ends meet if you're making seven or eight dollars an hour. The credits are a way of providing relief to those who need it the most."

The Center's outreach materials are also helpful for employers and organizations who have contact with Oregon's low income workforce.

"Employers should be telling their employees about these credits. Organizations who work with low-income families should be informing their clients about these credits. Every family who qualifies should be applying for these credits," said Lewis. "No hard-working, low-income family should miss out on this opportunity."

For more information or to request these free outreach tools, contact John Lewis at jlewis@ocpp.org, 503-873-1201, or on the web: www.ocpp.org/tc.

For questions about federal taxes or to find the location of a Tax-Aide site contact the IRS at 1-800-829-1040. For questions about state taxes contact the Oregon Department of Revenue at 1-800-356-4222.

Weight Loss Promotions Thin Your Wallet, Not Your Figure

Fads come and go, but when it comes to diets, the negative health effects can be permanent.

We all know individuals who go on diets even when they don't need to lose weight. According to health experts, fad diets are dangerous when they keep you from getting the calories and nutrients you need to function at optimal levels.

The popularity of most fad diets is usually short-lived, and so is the weight loss associated with the diet. If you stay on a restrictive diet over a long period of time, you may deprive your body of necessary vitamins and nutrients. Teens are especially vulnerable to fad diets because they have bodies that experience dramatic changes and frequent growth spurts.

Some dieters believe pills and capsules that promise to 'burn,

block, flush,' or otherwise eliminate fat from their system will help them to quickly become slimmer. However, medical science has yet to come up with a healthy magic pill, potion or device that guarantees immediate weight loss.

Some pills may control your appetite, but they often have serious side effects. Depending on the ingredients, diet pills can cause nervousness, vomiting or insomnia, and they can be addictive.

The fact is, the only way to lose weight while maintaining overall health is to consistently eat fewer calories than your body needs and uses. This can be done by eating well balanced meals, doing more exercise, or both.


According to the Better Business Bureau, misleading weight loss advertisements are on the rise. Many weight loss promo-

tions promise the loss of several pounds in a week or overnight, without having to restrict favorite foods or exercise regularly.

Since many weight loss promotions only thin your wallet, not your figure, the BBB advises consumers to check out the company's record with the BBB; question vaguely worded testimonials and claims promising immediate, effortless and/or guaranteed weight loss; remember that buzzwords like 'breakthrough, secret, exclusive, or miraculous,' are only descriptive, not scientific words and that they often appear in ads selling fraudulent diet products; and say no to high pressure sales tactics and one-time-only offers.

Consumers can contact the BBB Consumer Hotline at 503-226-3981 for more information.

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