

Social Security checks may go directly to banks

People receiving social security or supplemental security income checks can have them deposited directly in the financial institution of their

choice. Tom McPherson, Social Security manager in Pendleton, said recently. Direct deposit arrangement can be made with a bank.

savings bank, savings and loan association, federal or state-chartered credit union, or similar institutions. There are several advantages to direct deposit, McPherson said. They include:

A person does not have to stand in line to cash or deposit checks.

Money is immediately available in the person's account if he or she is away from home. There are no check cashing problems because the payments go directly into an account.

A person does not have to worry about losing his or her check or having it stolen.

Smith says Ullman misleading public on value-added tax

Denny Smith, Republican candidate for Congress in the second congressional district, said Congressman Al Ullman

is misleading the public on his presentation of the Value Added Tax (VAT).

In a news conference held prior to Ullman's recent presentation in Portland on his "national sales tax" to the annual meeting of the Oregon Tax Research Organization, Smith cited two examples of Ullman's misleading the public.

"Number one," said Smith, "Ullman says that the new tax will not be an additional tax, meaning there will be no increase in total taxes. But according to Ullman's new tax bill, which he introduced Nov. 7, total national sales tax revenues would be \$148 billion and would only reduce other taxes by \$130 billion. That is an \$18 billion tax increase."

"Second," Smith stated, "Ullman says that the new national sales tax would be an incentive for savings and investments. I fail to see how taxing away more of a person's spendable income will leave them with any more money to save or invest."

Smith went on to say that Ullman's new national sales tax would be extremely inflationary and regressive. It would hurt the poor and senior citizens the most. Those living on fixed incomes have to spend a larger share of their dollars on necessities.

"Mr. Ullman has lived in Virginia for too long," Smith said. "He has forgotten how hard Oregonians have to work to make ends meet."

Drunk driving considered as 'very serious'

Driving while intoxicated, either under the influence of alcohol or another drug, is a very serious offense in Oregon. Some facts about the penalties for DWI, available from the Morrow County Sheriff's office, may make a person think twice about driving while under the influence of any intoxicant.

If you refuse to take a chemical test when you are requested to do so after an arrest for DWI, your license will be suspended for 120 days.

A blood alcohol reading of .10 percent establishes the fact that you were driving under the influence of intoxicants. You may be convicted at a lower BAC level or without a chemical test if the officer has enough evidence to convince a judge that you were driving while intoxicated.

Oregon law provides that you may also be convicted of DWI if you are driving under the influence of dangerous or narcotic drugs, or if you are driving under the influence of a drug and alcohol.

You are not allowed to forfeit bail, plead guilty or no contest to any other charge in exchange for a dismissal of a DWI charge.

Driving while intoxicated is a Class A traffic infraction. The maximum penalty is a \$1,000 fine. A judge may order you to take part in a rehabilitation program, after a diagnosis of your drinking habits. A judge may also suspend your license, require you to take part in a defensive driving course or place limitations on your license.

If it is a second, third or subsequent DWI charge, it will be prosecuted as a Class A misdemeanor. Both a fine and jail sentence may be imposed if you are convicted. The law also requires a one year suspension of your driver's license following a second conviction within five years, and a three year suspension if it is your third or subsequent conviction within five years.

A license suspended can be partially reinstated only if you take part in an approved rehabilitation program, receive the necessary recommendations, and you are otherwise qualified under the law for consideration of a partial reinstatement.

When a license has been suspended for any reason, you must pay an \$8 fee before it can be reinstated.

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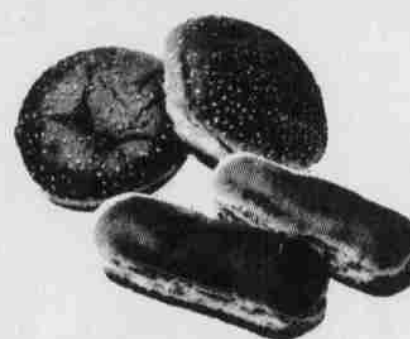
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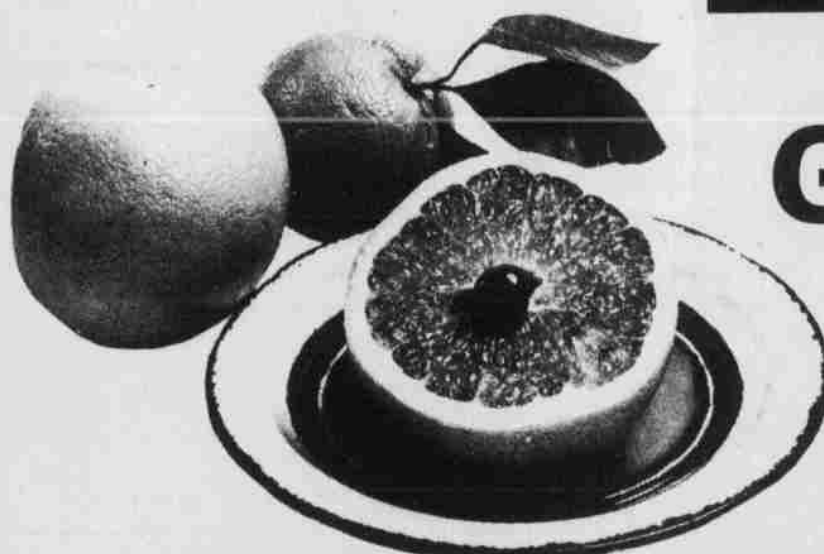
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