

# Better Business Bureau offers tax tips for usual procrastinators

Completing a tax form can be an assignment that even the most responsible individual would want to delay. If you are among the thousands of Americans yet to send off your tax form, here are a few tips and recommendations from the

## Better Business Bureau:

Gather all relevant information such as receipts, financial records, W-2 forms and copies of the past year's tax return. Make sure you have all the documentation you need for the deductions you claim.

If you are going to fill out your own return, utilize free help. The IRS conducts "tax clinics" in most major cities, and you can call a toll free helpline at 1-800-829-1040. For more information, contact the AARP at 1-888-227-7669.

Educate yourself about the latest tax information. You may not be aware of changes in tax law that could represent a tax savings.

If you decide to have someone prepare your taxes for you, there are a variety of options. To determine the tax preparer who may be best for you, take a look at the complexity of your return and whether you have had major events in the last year, such as retirement, death

of a spouse, marriage, divorce, inheritance or a change in the number of your dependents.

If your return is complex, you may want to engage the services of Certified Public Accountant (CPA), a Tax Attorney, or an Enrolled Agent. Enrolled Agents are approved to represent taxpayers before the IRS and can assist people with especially complex tax cases and multiple forms.

If you do not have a complex return, you may want to choose a local or nationally franchised tax preparation service. When selecting a service, be wary of any service that "guarantees" a refund. Some services offer a quick payment on your anticipated refund, but

remember...this is a loan...so read carefully and understand the terms before signing. Make sure that you are able to contact the service year around in the event of an audit, or if your taxes need to be amended.

When selecting a tax preparation service, check their reliability report with the Better Business Bureau. You can request a copy of the BBB's free brochure "Tips on Tax Preparers" by BBB on the consumer hotline in Oregon at 503-226-3981, and in Western Washington at 206-431-2222, or on

the web at <www.thebbb.org.> You can access the IRS on line at <www.irs.gov>.

## Watershed steward course slated

The Watershed Stewardship Education Program (WSEP) is a new training opportunity from Oregon State University Extension Service. A series of eight classroom sessions and four field trips provide practical watershed education for watershed council members, farmers, woodland owners, teachers, urban residents, local government staff, etc. Combining expertise from OSU and community members, WSEP tailors training to fit the educational needs of each area.

WSEP includes a Master Watershed Steward option, which requires participation in the entire series of classroom and field sessions and requires a project. Projects can be on your own property or in your community and can vary in type. Training can also be taken on an individual basis, separate from the Master program. WSEP is accredited with the Certified Crop Advisors Pro-

gram (CCA) and Associated Oregon Loggers (AOL).

Trainings are scheduled April 11, 19, 21, May 9, 17, 19, June 6, 13, 16, July 11, 19, 21, from 6:30 to 8:30 p.m. weekdays and 9:00 a.m. to 4:00 p.m. Saturdays. Evening indoor sessions are at the Columbia Tech Center and Saturday field sessions depart from the Columbia County OSU Extension Service office in St. Helens.

Cost of the Master Program is \$52.00 for eight classes and four field trips, refreshments, lunch and transportation for field days, handouts and a WSEP Learning Guide. Individual modules (two classroom sessions and corresponding field trip) can be taken for \$15 (not including Learning Guide).

For more information, contact Columbia County Extension office at 503-397-3462 or <http://seagrant.orst.edu/wsep>

## Federal mortgage funds available for rural housing

\$35.5 million in loan guarantees is available to rural homebuyers in Oregon. The guaranteed rural housing program allows buyers to purchase a home in rural Oregon with no down payment and 100 percent financing. Participating lenders extend the loan to eligible homebuyers and USDA guarantees the loan, eliminating potential risk to lenders for providing 100 percent financing. There is no monthly mortgage insurance associated with the loan and closing

costs and pre-paid reserves often can be included in the loan request.

The homes must be located in an eligible rural area. Communities with less than 20,000 people that are not located in a metropolitan statistical area are generally considered eligible rural areas.

To be eligible for the program, homebuyers must meet income guidelines, show the ability to repay the loan and demonstrate a history of meet-

ing obligations. The adjusted family income for a family of four ranges from \$57,750 to \$61,900, depending on the county of residence.

USDA Rural Development, together with its partners, provides assistance to hundreds of rural residents. In addition, under agreement with Oregon Housing and Community Services (OHCS), lenders that participate in the USDA program and who also participate in the OHCS bond program can process guaranteed home loans using a combination of the two programs. OHCS lowered its single-family loan interest rate to 5.95 percent in January.

More than 50 banks and mortgage lenders in Oregon participate in the USDA guaranteed program. Additional information can be obtained by calling a participating local lender or an USDA Rural Development office in Portland at 503-414-3335.

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and drive. Neither  
jails nor hospitals  
are enjoyable.**

# Community Calendar

MARCH	APRIL	MAY	JUNE
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

VERNONIA	MIST-BIRKENFELD	COLUMBIA COUNTY
Al-Anon Mondays 6:30 p.m., Head Start Bldg.	M-BRFPD Board 2nd & 4th Tuesday 7:30 p.m., Main Fire Station	Board of Commissioners Wednesdays 10 a.m., Courthouse
Alcoholics Anonymous Mondays 6:30 p.m., Head Start Bldg.	M-B Ambulance Assoc. 1st & 2nd Thurs. 7:00 p.m., Main Fire Station	Citizens for Senior Justice 2nd Tuesday 7:00 p.m., Sunset Park Church
Alcoholics Anonymous Saturdays 7:00 p.m., Head Start Bldg.	M-B Firefighters Assoc. 1st & 2nd Wed. 7:00 p.m., Main Fire Station	COLCO Transportation 2nd Friday 10:30 a.m., Courthouse
Arts & Crafts Society 2nd Thursday 2:00 p.m., City Library	M-B Rescue 3rd Wednesday 7:00 p.m., Main Fire Station	County Council of Seniors 2nd Friday 1:00 p.m., Courthouse
Boosters 2nd Wednesday 7:30 p.m., VHS Library	M-B Helping Circle 2nd Wednesday 10:00 am, 755-2346 for info.	County Fair Board 2nd Monday 7:00 p.m., Fairgrounds 4-H Bldg.
Boy Scout Troop 201 Tuesdays 7:00 p.m., Head Start Bldg.	Natal Grange 2nd Wednesday 7:30 p.m., Grange Hall	County Parks Commission 3rd Monday 6:00 p.m., 1054 Oregon St.
Boy Scout Troop 860 Wednesdays 7:00 p.m., LDS Church	T.O.P.S. Sundays 7:00 p.m., Main Fire Station	Emergency Comm. Dist. (9-1-1) 3rd Tuesday 7:00 p.m., Courthouse
Cemetery Beautification Comm. 2nd Thursday 7:00 p.m., City Library		Historical Society 4th Wednesday Noon, location call 429-3713
Chamber of Commerce 2nd Wednesday Noon, Lew's Place		
Doll Club 4th Tuesday 1:00 p.m., Senior Center		
Girl Scouts Thursdays 6:30-8 p.m., Christian Church		
Izaak Walton League 3rd Thursday For location call 429-7193		
Lions Club 1st & 3rd Tuesdays 6:30 p.m., Lew's Place		
Narcotics Anonymous Wednesdays 6:00 p.m., Head Start Bldg.		
Nehalem Valley Car Club Wednesdays For Info Call 429-4074		
Preschool Story Hour Mondays 10:30 a.m., City Library		
Upr Nehalem Watershed Council 4th Thursday For location call 429-2401		
Vernonia Airport Committee 3rd Wednesday 7:00 p.m., City Library		
Vernonia Cares Directors 1st Thursday For location call 429-1414		
Vernonia City Council 1st & 3rd Mondays 6:30 p.m., City Hall		
Vernonia Comm. Dev. Corp. 2nd Tuesday Noon, City Hall		
Vernonia Grange 2nd Friday 7:00 p.m., Grange Hall		
Vernonia Health Center 2nd Thursday 6:00 p.m., 510 Bridge St.		
Vernonia Planning Comm. 1st Thursday 7:00 p.m., City Hall		
Vernonia Pride For Info Call, 429-5201		
Vernonia Ridge Riders Last Thursday 7:00 p.m., City Library		
Vernonia RFPD Board 2nd Tuesday 7:00 p.m., Fire Station		
Vernonia School Board 2nd Thursday 8:00 p.m., District Office		
Vernonia Sr. Center Board 1st Friday 1:00 p.m., Senior Center		
Vernonia Volunteer Firefighters 2nd Monday 7:00 p.m., Fire Station		
WOEC Directors 3rd Tuesday 7:00 p.m., WOEC		

Organizations and meeting dates not listed may be included by calling 429-9410