

## VPD gets grant, buys Powerpoint

Vernonia Police Department has received a Neighborhood Answers grant, awarded by RadioShack Corporation as part of its continuing effort to improve the quality of life for America's families. Vernonia Police Department is one of 107 agencies to receive grant money in the latest quarterly cycle of RadioShack's Neighborhood Answers grant program. The program funds worthy causes that help families protect children from abduction, violence and abuse.

"Through the Neighborhood Answers grant program, RadioShack has the ability to support programs in local communities that aim to help keep children safe," said Laura Moore, senior vice president and chief communications officer for RadioShack Corporation. "We believe our contributions to agencies like Vernonia Police Department will positively impact families across the nation, reinforcing RadioShack's commitment to the safety and security of the American family."

Vernonia Police Department

used their grant to purchase a Powerpoint projector to be used for both in-house training and community programs and projects.

Neighborhood Answers grants requests are accepted year-round and are evaluated quarterly by local review councils coordinated through RadioShack district offices. Grants are awarded quarterly in February, May, August and November.

To be considered for a Neighborhood Answers grant, an organization must be a tax exempt nonprofit designated as a 501(c)(3) by the Internal Revenue Service, offer solutions to help prevent family violence/abuse an/or child abduction, and directly impact or benefit, through programs or services, a RadioShack community. Grant requests should be limited to \$500 or less.

Neighborhood Answers grant guidelines and the application forms are available online at web site <[www.RadioShackCorporation.com/cr/contr\\_ib\\_program.shtml](http://www.RadioShackCorporation.com/cr/contr_ib_program.shtml)>.

## Bits & Bites

By Jacqueline Ramsay



The town looks a little naked with all the Christmas trim gone, but

Valentine's Day isn't far off.

What's cooking around town? Where to start - Have you noticed the sentinel trees at Washington Grade School have become firewood. It sure opened up their back yard.

At the lake, Scout Troop 201 has an Eagle Scout project in

progress. There are pale blue painted rectangles and rust colored paint squiggles around the lake. Lights and water may be for picnicking and night strolling.

The ducks put on quite a show while the lake was frozen - skating on the ice. I met a fellow that could not understand why the ducks weren't interested in his offering of bread. Since you've been helping us feed cracked corn to them, the ducks are not so eager to rush the walkers.

There don't seem to be as many people out and about town yet this year. Could it be the rain, fog, ice and all the cold bugs floating around?

Wednesdays at noon at the

Senior Center offers good food and lively music. Those that don't hang around till 2:00 are missing some very good music. Take time to stop and partake of a slice of life you don't get in a lot of small towns.

Well, after watching Channel 12 for 10 minutes this a.m., I think I'll put on my jammies, crawl back in bed and wait for next weekend. It's supposed to be warm.

A tidbit from Vernonia Cares. They need small, tightly lidded containers (not glass) for repackaging items they receive in bulk for redistribution to patrons. Also your clean plastic and paper shopping bags.

Keep well and warm.

## Tax refund loans not always good idea

As tax season approaches, the Oregon Division of Finance and Corporate Securities wants to remind consumers that although refund anticipation loans (RALs) get your tax refund into your hands faster, there will be considerably less of it than if you file electronically and can wait a short time.

RALs are short-term, high-cost loans secured by and repaid from the proceeds of a consumer's tax refund. These loans have become extremely popular for taxpayers who want to access their refunds more quickly than waiting for a paper check or even direct deposit. Nationwide in 2002, consumers took out 12.7 million RALs and paid \$1.14 billion in associated fees, according to a recent report by the National Consumer Law Center and the Consumer Federation of America.

RALs target the working poor who receive the earned income tax credit (EITC). Using data from the Internal Revenue Service for tax years 2000-2002, the report mentioned above found that in Oregon 192,600 families received the EITC. Of this number, approximately 43,000 families got an RAL. More than 18,000 of these families were in small cities or in rural areas of the state.

RALs cost the average taxpayer from \$35 to \$300 in fees. The effective annualized percentage rate can range from 70 percent for a \$5,000 loan to 700 percent for a \$200 loan.

Example: A taxpayer due a refund of \$1,000 might pay a \$30 loan fee to the lender, plus a tax-preparation fee of \$120, and an administrative fee of \$25 to the tax preparer. That taxpayer would receive \$825, instead of the \$1,000 he or she could receive.

If instant cash is a desire rather than a need, consider these alternatives to avoid the costs of an RAL:

- Go electronic: Abandon the traditional paper return and file from your computer. Last year, around 52 million taxpayers filed their returns electronically. You will get the money in two to three weeks - without paying loan fees or interest. A new Internal Revenue Service (IRS)

partnership with tax preparers and software companies offers free online tax preparation and electronic filing. You can contact the IRS at 800-829-1040 or visit <[www.irs.gov/efile](http://www.irs.gov/efile)>.

- Direct deposit: Electronic filers who opt for a direct-deposit refund do even better. The IRS says the money generally shows up in taxpayer bank accounts in 10 to 14 days. Almost 42 million people got their refunds this way last year.

To check to see if your tax preparer is licensed or to file a complaint about a tax preparer, you can contact the Oregon State Board of Tax Practitioners, at 503-378-4034 or visit <[www.open.org/~ortaxbrd](http://www.open.org/~ortaxbrd)>.



Police Chief Matt Workman displays the Seniors Safe brochures being presented to the Vernonia Senior Center. This program, from the National Child Safety Council, was made possible by donations from local business and people.



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