

THE SOURCE

What is The SOURCE?

The SOURCE is a not-for-profit employee support organization designed to help employees keep their jobs, receive training to enhance their employment, and help employees move into better positions within or across companies. The SOURCE works with employees from:

- American Seating Co.
- Butterball Farms, Inc.
- Cascade Fresh Cleaning Co.
- The Decc Co.
- Employment Group
- Grand Rapids Foam Technologies
- Grand Rapids Spring & Stamping
- Imperial CRS, Inc.
- Michigan Family Resources
- Oliver-Tolas Healthcare Packaging
- Pridgeon & Clay
- Richwood Industries
- Ridgeview Industries
- Spectrum Industries
- Vi-Chem Corp.
- Wolverine Coil Spring

Our Location is:

1409 Buchanan Ave. SW
Grand Rapids, MI 49507

Please call us at 452-5295 for more information or feel free to stop by the office at any time. Our office is open 8 am to 5 pm Monday through Friday, but special arrangements may be made for after hour appointments.

www.grsource.org

Email: info@grsource.org

Have Your Taxes Done For FREE at The SOURCE!

Beginning Monday, January 11th, The SOURCE will begin scheduling appointments for free preparation of tax returns.

Appointments will be offered on Mondays from 6-9 p.m. and Saturdays from 9 a.m. to noon starting Monday, January 25th.

This tax season marks the seventh straight year that The SOURCE has provided this service as one of 15 Volunteer Income Tax Assistance (VITA) sites in the Grand Rapids area. VITA sites are run by volunteer professionals from the community who are trained to help you claim all the tax credits for which you qualify. Last year tax refunds that were processed at The SOURCE amounted to over \$781,000 for almost 400 individuals and families.

Keep Warm This Winter

If you or your family are in need of a hat, scarf, and/or gloves to stay warm this winter season, stop by The SOURCE and visit our mitten tree. We will have various sizes available for men, women and children.

We are also looking for more donations, especially scarves, men's hats and men's gloves. Please drop off any of these items at The SOURCE and place your donations under the tree in the lobby. Thank you!

To qualify for free tax preparation at The SOURCE, you must meet the following income guidelines:

- »Single individuals and families with no children that earn less than \$29,000
- »Families with one or more children that earn less than \$49,000

For-profit tax preparation locations charge anywhere from \$60 to \$400 for the same services that The SOURCE will offer for FREE!

The SOURCE will not be taking walk-ins, so make sure you call in advance to schedule an appointment. When you arrive for your appointment, please bring the following:

«All your W-2 forms

«A valid social security card or resident card for each person in the household

«Documentation showing the amount you paid in rent or mortgage for the year. If you rent, know your landlord's name and address.

«If you own your home, know its taxable value

«Know how much you paid in heating expenses from November 2008 to October 31, 2009. This should be listed on your October's bill or call DTE at 800-477-4747.

«Any other tax forms you received from your bank, Unemployment, Social Security, or other assistance.

«A copy of last year's return, if possible.

«Bank routing numbers and account numbers for direct deposit.

Call The SOURCE starting January 11th at 452-5295 to schedule your appointment.



In this Issue:

- Financial Resources
- Tips to Avoid Fraud
- The Healthy Corner: 8 Ways to prevent holiday weight gain



Eight Ways to Prevent Holiday Weight Gain

The holiday season is a really tough time to be worried about losing weight; instead, it is much more practical to focus on preventing gaining weight. Here are some ways to prevent holiday weight gain.

1. **Say yes to soup.** Cut the number of calories you'll consume at a meal by 20% by filling up first on a low-calorie, broth-based soup instead of a salad.

2. **Stay active.** Extra physical activity can offset extra calories.

3. **Rest.** You're more likely to crave comfort foods like sweets, chips and starchy pastas when you're sleep deprived.

4. **Relax.** Holiday stress is a trigger for you to eat more and crave unhealthy foods. Relax with yoga or meditation and spend time with loved ones while taking a walk or playing a game.

5. **Make food trade-offs.**
Swap:

- Cream-based dips with salsa
- Wine with wine spritzers
- Regular eggnog with light eggnog
- Chocolate chip cookies with ginger thins
- Dark meat poultry with light meat
- Fruit cake with angel food cake
- Chocolate candy with a candy cane

6. **Practice portion control.** Fill one quarter of the plate with a lean protein. Another quarter of the plate should be filled with a grain. The remaining half of the plate should be used for fruits and vegetables.

7. **Sip lightly.** Alcoholic beverages contain hundreds of empty calories.

8. **Don't arrive hungry.** Starving yourself before a party only ensures that you'll go overboard during the festivities.

Did You Know The SOURCE Can Help You Find Financial Resources?

If you or your family are experiencing financial difficulties, The SOURCE can help you evaluate how to best resolve these problems. The case-workers at The SOURCE can recommend financial resources for concerns such as:

- Budgeting
- Credit Counseling
- Financial Counseling
- Financial literacy classes
- Loan modification on your mortgage
- Saving money

For more information or to discuss financial concerns please contact **The SOURCE at 452-5295.**



Tips to Avoid Fraud!

The time between Thanksgiving and Christmas is the biggest shopping season of the year. As we enter the holiday season this is a good time to remind everyone to take additional precautions against identity theft or fraud. Because of the distractions of the holidays and crowded shopping environments, conditions are ripe for identity thieves to take advantage of the situation.

To reduce or minimize the risk of becoming a victim of identity theft or fraud, you can take some basic steps. For starters, just remember the word "**SCAM**":

S Be **stingy** about giving out your personal information to others unless you have a reason to trust them.

- Don't have information such as your social security number or home telephone number printed on your personal bank checks
- Never give out your personal information to anyone over the phone, unless it is a vendor you know very well, and you have initiated the call yourself.
- If you are traveling, have your mail held at your local post office, or ask someone you know to collect your mail while you're away.

C **Check** your financial information regularly, and look for what should be there and what shouldn't.

- You should be receiving monthly statements from every bank account you have that list transactions for the most recent month or reporting period.
- If you're not receiving monthly statements, call the financial institution or credit card company immediately and ask about it.
- Checking your monthly statements carefully may be the quickest way for you to find out if someone has gotten your financial data.
- If someone has managed to get access to your mail or other personal data, and opened any credit cards in your name or taken any funds from your bank account, contact your financial institution or credit card company immediately to report those transactions and to request further action.

A **Ask** periodically for a copy of your credit report.

- Your credit report should list all bank and financial accounts under your name, and will provide other indications of whether someone has wrongfully opened or used any accounts in your name. The SOURCE can help you pull your credit report.

M **Maintain** careful records of your banking and financial accounts.

- Even though financial institutions are required to maintain copies of your checks, debit transactions, and similar transactions for five years, you should retain your monthly statements and checks for at least one year, if not more. If you need to dispute a particular check or transaction, your original records will be more immediately accessible and useful to the institutions that you have contacted.

Remember con artists are experts at gaining your confidence. So be certain to treat *all* unsolicited opportunities with extreme caution. Whether you hear about the opportunity through an email, phone call, or mail, be certain to check out both the person and the company making the offer.

If it seems too good to be true, IT IS!

Source:

www.makinglifebetter.com

Source: United States Department of Justice