

## **April 2007**

### **Tenga Cuidado...Be Careful with Instant Tax Returns**

If you decide to have someone help you with your tax return this year, think twice before accepting an instant tax refund from the tax preparer. A tax preparer may offer to pay you your tax refund immediately after determining your refund in return for a fee. The tax preparer then gets your full refund from the IRS. This amounts to a high interest, short term loan from the tax preparer. The interest charged on these instant refunds is often more than a loan with a 500% Annual Percentage Rate. Most taxpayers are better off waiting the few weeks it takes the IRS to send a refund check and getting their full refund.

Taxpayers who may be eligible for the Earned Income Tax Credit are often encouraged to agree to an instant refund, because the Earned Income Tax Credit results in higher refund; allowing the tax preparer to take a larger fee. The Earned Income Tax Credit is one of the most important benefits for working families, and taxpayers should take advantage of this rather than turning a large portion of the benefit over to a tax preparer.

Also, you should understand that when you agree to an instant refund, the tax preparer has an incentive to maximize your refund, so that a larger fee can be charged. In some instances, tax deductions and credits are claimed that the taxpayer is not entitled to receive. The IRS may mail the requested refund, but after a year or two its review of tax returns will catch the error, and the taxpayer (not the tax preparer who has already received the larger refund) will have to pay the back taxes and interest.

### **Abril es... April is Sexual Assault Awareness Month –**

Sexual violence is an act (verbal or physical) that breaks the confidence of a person and/or their security and it is sexual in nature. Sexual assault is a violent act where sex is used as a weapon. Above all the violation is motivated by anger and/or the need to feel powerful to control, dominate and humiliate the victim. The victims/survivors are forced, obligated and/or manipulated to participate in an unwanted sexual act.

To be violated terrifies all women. When we think about sexual assault, we imagine a person attacking us in a dark alley. We imagine ourselves paralyzed by fear and left for dead. We know this fear when we work a night shift, we go to the store at 11:00 pm or when we come home to a dark, empty house. Since we have never felt completely safe with regard to sexual assault, we use time and energy avoiding the risk. We plan and take precautions.

Sexual assault is more common than we think. For example, every minute and a half somewhere in America, a person is sexually assaulted. One of every six American women is a sexual assault victim, and one in every 33 men. About 44% of the victims are under 18 and 80% are under 30 years old.

Sexual assault leaves a devastating impact on its victims and on our communities. To find out how to protect yourself and overcome a sexual assault, get in contact with an organization that works against sexual abuse. The National Sexual Assault Line can give

you information and help you find an organization in your area. Call 1-800-656-4673. The agencies that work in the four county area are listed in the gray box.

### **Abril es... April is Volunteer Recognition Month**

In the United States, many important jobs are done by volunteers. Latinos also volunteer in their own countries. Being helpful is a quality valued and practiced greatly in Latino culture usually done within the family, neighborhood and church. It is thought of as 'helping other' and is just part of Latino culture. It doesn't need to be done for a particular group of people or at a designated place and time as in the U.S., and it may not require the formal procedures found in the U.S. such as recruiting and training.

In the U.S., volunteering is done in large organizations, and it is important for Latinos living here to understand that people serving them in places such as food pantries, free clinics, and in many English classes are volunteers. It is important to thank volunteers, and also it is important to know who to talk to if someone is not happy with a service received by a volunteer. You can ask to talk with someone who is in charge or is the boss to talk about something that happened to you with a volunteer that wasn't right. They want to know. It is not required, but in the U.S. parents are encouraged to be involved at their children's schools. Attending special events and going to parent teacher conferences are important, and there are also sometimes opportunities to volunteer in their child's classroom. When schools have special parties, dances or field trips, parents can volunteer to help. This is a nice way to support your child's education and is valued in the U.S. Understanding cultural practices in the U.S. is an important way to help you live better and be accepted here.

### **Diabetes – The Silent Killer**

This article answers the question, "How can you cure diabetes?" The answer is that it can't be cured, but it can be controlled with diet, exercise and medicines. The article explains what diabetes is (a malfunction of the pancreas) and distinguishes between the two types of diabetes (type I and type II). The treatments needed for both are also covered as well as symptoms and risk factors. Many people have diabetes and don't realize it. For that reason it's important to be checked and to follow any instructions given by your doctor.

### **La Acupuntura – Acupuncture**

This article explains what acupuncture is and how it can be used to treat many different ailments. It is a part of Traditional Chinese Medicine and is a complete system of healing that was developed in China approximately 3,000 years ago. It is based in the idea that the laws of nature can be used to understand the internal functions of the body. Acupuncture is used not only to treat illness, but also as a preventive measure to maintain health. A first visit is described and a plan is designed from the data collected on that first visit. The frequency of visits can be weekly, monthly, or even seasonal. Some of the problems that can be treated include: disorders of the ears, nose and throat, respiratory gastrointestinal, gynecological, musculoskeletal, and psychological systems.

Fort HealthCare has opened the Integrated Health and Wellness Center, joining the field of integrative medicine. Located at 39 S. Water St. in Fort Atkinson, the center offers acupuncture and massage therapy as well as classes on how to create a healthy mind, body and spirit. There are two clinicians who are fluent in Spanish. Mariano Guetio is a certified acupuncturist and worked as a surgeon in Colombia, South America. His wife, Shelley Cina, is a licensed massage therapist and works at the center as well. Call 920-568-3600 to make an appointment with either of them.

(A \$10 off first visit coupon is at the bottom of the page. These coupons are also available in English at the Center.)

### **Abril 16 – The YWCA Community Celebrates its 10th Anniversary**

We invite you to celebrate and be part of our 10th anniversary, which is possible thanks to all in the community that have believed in our program and have seen us grow. The event will take place on April 16 at KANDU, located at 1741 Adel St., Janesville. For reservations, call the YWCA at 608-752-5445 x215. Funds collected will be used for the program.

### **Ayuda a Combatir...Help to combat discrimination (May 6)**

If you are looking for entertainment for you and your family... Participate in our walk/marathon on May 6. To register and for more information, call the YWCA. There will be many prizes. Help combat discrimination and participate. Funds collected will be used for the program. \$20 per person, \$15 for students

### **Cinco de Mayo – Did you know....?**

On May 5, 1862, the French Army of Napoleón arrived to invade Mexico. Under General Ignacio Zaragoza, 5,000 men defeated the French army in what is known as "The Battle of Puebla." Unfortunately, in the US, many people see the Battle of Puebla as if it were Mexican Independence Day, and that actually happened on September 16, 1810, 50 years previous. It is very strange, but "Cinco de Mayo" is celebrated much more in the United States than in Mexico. People of Mexican descent here in the US celebrate with parades, mariachis, dances and many other festivities.

### **Celebre – Celebrate Responsibly – Cinco de Mayo**

Date: May 5 & 6, 2007

Location: UMOs Center, 2701 S. Chase Ave., Milwaukee

Schedule: 12:00 pm – 9:00 pm, Mass (Sunday 10:30 am)

Special Attractions: Music, Mexican food, kids activity area, marketplace, exhibitions and information, merchants, and rides (beginning Friday, May 4). Entertainment free for the whole family. For more information, call 414-389-6007

The YWCA in Janesville invites you to celebrate Cinco de Mayo with traditional Mexican food, entertainment and crafts. When: May 5 from 3:00 pm until 8:00 pm. At Edison School, 1649S. Chatham in Janesville. Funds received will be used for the program. If you

would like to participate in the event dancing, selling food, selling arts and crafts, etc. there is space available. Call for more information 608-752-5445 x215.