

PINE RIDGE AREA CHAMBER OF COMMERCE

BUFFALO TRACKS

CHAMBER NEWS

January 2012	Dear Chamber Members,				
Inside this issue:Board/Directors1IRS2	visitor center. In the next couple of months we will have our animal and art				
Calendar 3	displays complete. New for 2012, we will be adding an Indian Cowboy and Warrior/Veterans display.				
Membership 4	The Cowhey display will be leasted in the new addition on the East side of the				
Board of Directors	Reservation in the process. Also PRACC will be providing cultural training for the National park system and other partners. This will mark the second year of the				
President – Kimberly Tilsen-Brave	training and in the past has been well received.				
Heart	PRACC staff will attend the 2012 tourism conference in Pierre, SD January 18 &				
Vice– Tina Merdanian Secretary-	19. SD tourism has graciously donated booth space for PRACC for the third year. The booth will promote tourism to Pine Ridge and offer printed promotional material. If you have brochures or rack cards you would like us to display, please let us know. Ivan Sorbel will also be presenting the results and advertising the				
Jo White	cultural training at two breakout sessions.				
Treasure- Arlin Whirlwind Horse	If you would like to be a guest on the KILI radio show, contact Samantha White at the office or prjobs@gwtc.net. The radio show is Tuesdays at 5:00pm and Saman-				
5th Member Connie Smith	tha is always looking for new material for the show.				
Directors Marquittee Heathershaw Howard Olsen Gerald Cournoyer	PRACC will be preparing for another tax season and volunteering with the IRS. It is not to early to be thinking about taxes. Many reservation residents are still using early tax loans that are extremely expensive. Please remind your employees these types of loans are very costly and take money out of there pockets. VITA is a free income tax filing program for individuals to utilize. The return is E-filed and only takes seven to ten days to process. The refund can be direct deposited into an individuals bank account for quicker returns. VITA save taxpayers thousands of dollars nation wide.				
Staff Ivan Sorbel Rose Brunsch Samantha White					
Cole Hunter	Our site will open January 12. The first day returns can be e-filed is January 17th. Any returns completed prior will be stored and then filed on the 17th. FREE TAX PREP				

Best to Avoid Tax Refund Anticipated Loans

Many taxpayers who want to get their tax refunds early resort to taking up Refund Anticipated Loans or RALs from tax preparers. These refunds come in the form of checks or gift debit cards. Similar to payday loans, RALs are short-term loans with high interest rates. And if the tax preparer computes your refund amount erroneously, you could end up paying more in the form of fines. For instance it your refund amount comes up to less than the loan you take, you would have to pay the difference plus fees and fines.

In addition, there will be an administrative fee as well. The usual interest rates charged are between 50 to sometimes 500%. This makes RALs hardly worth the while unless you are in very dire need of urgent funds. After all, the RALs normally arrive only a short while before the IRS refund itself in most cases. These days, you can receive your refund in as few as 10 days if you file your return electronically and if you opt for direct deposit of your refund into your bank account.

This year, the IRS has introduced another means for you to receive your refunds. Instead of getting it in a check, you can receive your refund in the form of a prepaid debit card. Using this debit card, you can obtain cash from Automatic Teller Machines or use it to purchase goods and services from retailers. According to the IRS, these cards would arrive faster than checks and will enable you to avoid paying check cashing fees. All these make applying for RALs somewhat redundant. But if you still feel you need to apply for an RAL from a tax preparer, you should take the following steps.

1. Check the tax preparer's credentials. Ideally you would want the preparer to be a certified public accountant (CPA), a tax lawyer or an enrolled agent. These preparers belong to a professional organization that requires members to adhere to a code of ethics. For good advice on this matter call us at (813) 229 7100.

2. Do not engage a tax preparer based on some by far-fetched promises that they will reduce your tax obligations or increase your tax refunds etc. The fact is until the preparer studies your tax situation, there is no way to know whether you'll get a refund or how big it will be.

3. Ask for referrals from friends and check the preparer out with the Better Business Bureau at www.bbb.org or by calling (520) 888 5353.

4. Make sure your tax preparer can be contacted all the time. You may need to contact your preparer after tax season is over.

5. Always read the contract. Be clear about the cost of the service and whether your tax preparer will represent you in case of an audit?

6. Similarly, check your tax return before you sign it. Ask the preparer to explain anything you don't understand.

IRS Problem Solver Blog

www.getirshelp.com/irsblog

Pine Ridge Area Chamber of Commerce Volunteer Income Tax Assistance 7900 Lakota Prairie Drive (by the Lakota Prairie Ranch Motel) Kyle, SD 605-455-2685 Free Tax Preparation for basic returns, E-file capable Open M-F 8:30-4:00, call for appointments after 4:00pm Site Closed January 18-20, 2012

January 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 Happy New Year 2012	2	3	4	5	6	7
8	9	10 KILI Radio Show 5:00 pm	11	12 PRACC Board Meeting VITA Starts	13 Kiyaksa Pow wow Kyle, SD	14
15 >	16 MLK Day Office Closed	17 No Radio Show 1st day for e-file VITA		19 >	20	21
22	23	24 KILI Radio Show 5:00 pm	25 Elder Day	26	27	28
29	30	31 KILI Radio Show 5:00 pm	1 February	2	3	4
5	6	7 KILI Radio Show 5:00 pm	8	9	10	11
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Contact the Chamber at Ph 605-455-2685/2650 Fax 605-455-2785 E-mail pracc@gwtc.net www.pineridgechamber.com www.lakotamall.com

COME JOIN US AT THE CHAMBER!

Welcome New Members

Native Sun News

4447 S. Canyon Rd, Unit #5 Rapid City, SD 57701 605-721-1381 www.nsweekly.com RENEWALS

Lakota Plains Propane Badlands Head Start Badlands Trading Post The 1st Nat'l Bank of Gordon Double Q Country Radio Oglala Lakota College Crazy Horse Memorial Foundation Harris Sales Co. Inc. Prairie Edge Singing Horse Trading Post Trees Water & People

Lakota Express Inc.

See our new "Short Term Labor" posts at: www.pineridgjobsbank.com

PINE RIDGE JOBS BANK