

Tax agency halts move to debit cards for now

ST. PAUL, Minn. (AP) — The Minnesota Department of Revenue is choosing paper over plastic when it comes to tax refunds.

The state tax agency confirmed Wednesday it is indefinitely postponing a conversion from paper refund checks to preloaded debit cards. An official cited concerns over data security and a decision to focus on promoting direct-deposit refunds instead.

Minnesota lawmakers last spring granted the department permission to move to debit-card refunds. At a House hearing this week, Democratic state Rep. Mary Murphy of Hermantown brought up the high-profile theft of customer data from Target Corp., Neiman Marcus and other prominent retailers. That's when Deputy Commissioner Matt Massman told legislators that the transition to debit cards wouldn't be introduced this year.

"Context is obviously important," he said. "Even if we were comfortable with the security of the tool, it just wouldn't be an ideal time to roll out."

Massman told The Associated Press on Wednesday that the agency needs complete consumer confidence to get them to buy into a new system. He said officials will reevaluate the debit-card program later this year, but he said it was unlikely the change would happen in time for the 2015 tax season either.

"For us right now it's a definite pause," Massman said. "It's on hold."

The department is aggressively pushing to have refunds directly deposited in bank accounts, an option available since 1997. They stress that direct deposit gets refunds out twice as fast, cost the state less in printing and mailing and cuts down on the risk of lost or stolen payments. Last year, nearly three-quarters of income tax filers went that route.

The agency processed about 1.7 million refunds last year, most of them income tax returns. Just shy of 500,000 paper checks were issued last year.

Aside from reducing state costs, the debit cards were cast as a more-convenient option for people who don't have a bank account and face difficulty cashing checks.

Ten states have a prepaid debit card program for tax refunds or are on the verge of implementing one, according to a study by Harvard Kennedy School professor John Friedman. His analysis found the cards resulted in \$1 in savings to government per refund but often pushed costs onto the card users or merchants.



STAFF PHOTO BY SPENSER BICKETT

Jenn Imbleau, left, and Carrie Erickson demonstrate on Cooper the best place to pet a dog is between the shoulders, not on the nose or face.

DOG

► continued from A1

During five years of presentations throughout northern Minnesota, including Warroad, Baudette, Indus, International

Falls, and L-BF, Imbleau said they've reached 4,000 kids. The reason behind coming back to schools again and again is it emphasizes the lessons of the program when kids hear them more than once, Imbleau said.

"It's validating when you're around town for the Fourth of July or an event, and you hear kids asking for permission to pet dogs they see," Imbleau said. "It's great to see they're retaining what they're hearing."

PROPANE

► continued from A1

The next day, he said he learned 25 states are experiencing a propane shortage and must rely on propane from Texas.

"Nobody planned for a cold winter," he said. "We all knew, but I guess nobody else did. I got to tough it out, I guess."

In response to the shortage, the Obama Administration announced Thursday that it is releasing additional funding to help families heat their homes, including \$15.8 million for Minnesota and \$14.2 million for Wisconsin.

In total, more than 450,000 homes in Minnesota and Wisconsin rely on propane as their main source of heat.

Minnesota has established a public propane hotline — 1-800-657-1304 — for people who are in danger of running out of heating fuel or for other propane issues or questions. The hotline will operate 9 a.m. to 4:30 p.m. Monday through Friday.

The hotline is staffed with experts from the Minnesota Department of Commerce who can provide information about energy assistance programs, connect callers with resources in their home county, and provide other information.

Gov. Mark Dayton declared a "state of peacetime emergency in Minnesota" on Monday in response to the persistent cold weather and the increased risk households may run out of heating fuel, which would pose an immediate threat to public safety.

U.S. Sen. Al Franken, D-Minn., this week strongly endorsed Dayton's emergency actions to address the severe shortage of propane, which threatens hundreds

of thousands of Minnesotans who rely on the fuel to heat their homes and farming operations.

He also call on President Obama's administration to immediately take action to help alleviate the shortage.

"I welcome Governor Dayton's fast action to deal with the propane shortage and his effort to lessen the harm it can do to Minnesota families and farm operations," Franken said. "I will continue to press the Obama Administration to do everything in its power to address this issue quickly. With below zero temperatures hitting Minnesota hard this week, we need to alleviate this shortage and ensure propane prices don't continue to skyrocket in Minnesota and other states hit by the shortage."

In addition to issuing the emergency executive order, Dayton instructed the commissioner of the Minnesota Department of Commerce to use his consumer protection authority to help guard Minnesotans from potential price gouging activities.

Consumers who believe they may have been the victim of price gouging are encouraged to contact the Minnesota Department of Commerce's Consumer Help Line toll-free at (800) 657-3602.

Officials are urging low-income households in northeast Minnesota, especially those with senior citizens, people with disabilities, veterans, and families with children who might be struggling to pay their heating bills help is still available from Minnesota's Energy Assistance Program.

In response to the significant cost increases in propane — which is an unregulated industry in the United States — the Minnesota Department of Com-

merce has begun to take the necessary steps to increase Low Income Home Energy Assistance Program Crisis payments from \$500 to \$1,000 for applicants currently heating their homes with propane and heating oil. Department officials believe the crisis payments will be available as early as next week.

HOW TO APPLY

Minnesota received nearly \$99 million in federal LIHEAP funds for the Energy Assistance Program in November. Last year, Minnesota served 147,636 households with \$109 million in federal funds.

The average energy assistance grant is \$500 per household. Households with an income less than 50 percent of the state median income (\$43,642 for a family of four) may qualify; those who qualify are served on a first-come, first-served basis while funds last. People have until May 31, when the program year ends, to apply for EAP.

EAP pays the utility company directly on behalf of eligible households. Qualifying families must apply for assistance at the local service provider in their area; Minnesota has 32 local service providers. A list of local service providers and information on applying for the Minnesota Energy Assistance Program is available by visiting the Energy Assistance section of the Division of Energy Resources website or by calling 1-800-657-3710 or 651-539-1882. EAP is administered by the Minnesota Department of Commerce.

Other forms of assistance may be available through county social service programs, community-based organizations, and non-profit agencies.

Sheriff's office on propane

The Koochiching County Sheriff Brian Jaspersen would like to share the following information obtained from the Minnesota Gov. Mark Dayton's emergency executive order about propane.

LOW-INCOME ASSISTANCE

Dayton has increased LIHEAP Crisis payments from \$500 to \$1,000 for applicants heating their homes with propane and heating oil. Consumers who need financial assistance to pay heating bills may find help through the Low Income Heating Energy Assistance Program (LIHEAP) at 1-800-657-3710.

Department of Commerce tips:

- Plan ahead — don't wait until you are almost out to order propane.
- To save money and energy, conserve as much as possible by turning down the heat during the day if you are not at home

as well as at night.

■ Air seal windows and close fireplace dampers to stop the heat from escaping your home

Use alternative heat sources safely

The State Fire Marshal reminds residents to use caution when using alternative heating sources such as space heaters.

■ Keep anything flammable — including pets and people — at least three feet away from heating equipment.

■ Make sure portable space heaters have an automatic shut-off.

■ Turn portable heaters off when leaving the room or going to bed.

■ Space heaters need constant watching. Never leave a space heater on when you go to sleep.

■ Never place a space heater close to any sleeping person.

■ Make sure all cords on electric heaters are in good shape and checked periodically for any frays

or breaks in the insulation surrounding the wires.

■ Check the cord and outlet occasionally for overheating; if it feels hot, discontinue use.

■ Place the heater on a level, hard and nonflammable surface, not on rugs or carpets or near bedding or drapes.

■ Use a heater that has been tested to the latest safety standards and certified by a nationally recognized testing laboratory. These heaters will have the most up to date safety features; older space heaters may not meet the newer safety standards.

Jaspersen asks county residents to heed the information provided and make safe and appropriate heating decisions during this cold weather season.

Should you be in need of assistance with heating options, please call 283-4416.

ROBBERY

► continued from A1

Also on Tuesday, police responded to a call at Slumberland Furniture, 1423 Third Ave., where someone reportedly walked out of the store with a 51-inch television.

Lynch reports that police have no suspects or information about whether the suspect fled on foot or in a vehicle. Lynch said officers investigating saw the suspect's footprints leaving the store and it appears the suspect went

around the north corner of a building and then got into a car and left.

A description of the vehicle would be helpful to the investigation, said Lynch.

Meanwhile, Lynch told The Journal that no one has recently been arrested or convicted in a rash of burglaries of occupied residences a few months ago.

And burglaries of garages and homes in December and January prompted Falls Police Officer Mike Musich to speak out at last week's International Falls City Council meeting.

"I'd like to advise the public to secure their residences and outbuildings," he told the council.

Musich said people should lock their garages and not leave valuables, like guns, inside their garages, or inside their unlocked vehicles or inside their unlocked garages.

"The days of not locking your house and garage have long passed," he said.

Police suspect increased drug use in the area is leading people to burglarize residences and garages to gain extra money to purchase drugs, Musich said.

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