

Get A Larger Tax Return And A Refund NOW for Free

Newark Now's Financial Empowerment Center and TD Bank, America's Most Convenient Bank, have partnered for a second year to provide Refund NOW, Newark, NJ's only free rapid anticipation loan program. Refund NOW offers filers FREE rapid anticipation loans (certain restrictions apply) that are payable in one to two business days. The program complements the hugely popular Newark Now Volunteer Income Tax Assistance program (VITA). VITA provides free quality, professional tax services for low- and moderate-income NJ families who earn less than \$42,000 and individuals without dependents who earn \$25,000 or less. Newark Now's VITA prepares taxes for free and helps filers access the Earned Income Tax Credit (EITC) which makes refunds larger.

TD Bank provides the rapid anticipation loan free of charge to the tax filer. "TD Bank, America's Most Convenient Bank is proud to partner with Newark Now to provide Refund NOW at no cost to the individual. We recognize that in today's tough economic times every dollar of a tax refund is highly valued," says D. Nicholas Miceli, Market President, TD Bank.

Traditional Rapid Anticipation Loans (RALs) are fee-based loans secured by a taxpayer's federal refund, and the term of the loan usually lasts only one to two weeks. RALs typically cost between \$32 to \$130 in loan fees, plus the ancillary fees, and can result in high Annual Percentage Rates (APRs) of 50% to 500%. Nearly 9 million taxpayers received RALs in 2006, costing them nearly \$1 billion in loan fees. Traditional fee based RALs target low-income taxpayers, especially recipients of the Earned Income Tax Credit, a special tax benefit for working families. Nearly two thirds of RAL borrowers are EITC recipients, yet they make up

only about 17% of tax-payers.

For more information please visit www.newarknow.org or call 973-624-FREE (3733) or email taxes@newarknow.org.

Refund NOW Locations and Hours:

Newark Now Financial Empowerment Center
103 Bloomfield Ave.
Newark, NJ 07104
Hours: Mon.-Thurs. 3pm - 7pm

Newark City Hall
920 Broad Street, Room B29
Newark, NJ 07102
Hours: Mon. - Thurs. 3pm - 7pm

VITA Locations and Hours:

Newark City Hall
920 Broad Street, Room B29
Newark, NJ 07102
Hours: Mon. - Fri. 3pm - 8pm, Sat. 10am - 2pm

Financial Empowerment Center
103 Bloomfield Ave.
Newark, NJ 07104
Hours: Mon. - Fri. 3pm - 8pm, Sat. 10am - 2pm

One Stop Career Center
990 Broad Street
Newark, NJ 07102
Hours: Mon. - Fri. 10am - 2pm
Essex County Department of Citizen Services
50 South Clinton Street, 1st Floor
East Orange, NJ 07018
Hours: Wed. - Fri. 10am - 2pm

Refund NOW pioneers FREE rapid anticipation loans and is independently administered by Newark Now Financial Empowerment Center and TD Bank. Refund NOW is an asset-building initiative for families and individuals that offers

a free alternative to costly Refund Anticipation Loans (RALs). Refund NOW educates participants about the advantage of VITA's FREE income tax preparation and encourages asset building by saving money normally spent on tax service fees. To begin a solid financial relationship, TD Bank will open savings and checking accounts to assist customers.

Need Access to Financial Information?
Having difficulty navigating the current financial crisis?
Concerned with credit card debt, mortgage or loan payments?

Mayor Cory A. Booker, the City of Newark, the Municipal Council and the Brick City Development Corporation present the

NEWARK FINANCIAL HELPLINE

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TO FINANCE PROFESSIONALS
& TRAINED VOLUNTEERS

CALL | 973 733-4311
City of Newark Non-Emergency Call Center

February 23-27, 2009
9a.m. - 7p.m. Daily

For all details and legal disclaimer please visit
NEWARKFINANCIALHELP.COM for all details

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Newark & Maplewood

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"Einstein met Paul Robeson after a concert where the operatic singer had performed," said Taylor. "They struck up a friendship as Princeton residents and as classical music fans."

Robeson soon asked Einstein to speak on behalf of anti-lynching campaigns, which led to Hoover's surveillance of both.

"Hoover's considered any-

one who had a different world view than his own as suspect," said Taylor. "Robeson's socialist perspective eventually led to the House Committee on Un-American Activities to revoke his passport and made him a pariah during the blacklisting era of the 1950s."

Robeson's views and blacklisting, opined Taylor, has still kept the singer/actor/student athlete from receiving his full due today. He and Jerome has seen book reviewers leave out their mentions of Robeson in

their critiques.

"Hoover and HCUA Chairman Cong. Joe McCarthy wanted Einstein to testify," added Taylor. "Einstein was such a famous person, almost like a rock star, that they couldn't touch him."

Taylor said that the pleasure in researching and writing "Einstein on Race and Racism" came from covering new ground. Their work took them to the Schaumburg Center in Harlem to find Einstein quotes in contemporary African American newspapers and to interview

Einstein's acquaintances in Princeton and elsewhere.

Taylor, filling in for the absent Jerome, said that their book has a movie option on it; they would be script consultants.

Taylor and Davis then turned the presentation into a forum on local race relations. Two of the audience members informed their guest of the township's reputation for diversity and its race relations committee. Taylor felt that Einstein would have welcomed Obama's election to the Presidency.

Taylor expressed his concern about African Americans' scholastic aspirations, namely that pursuing some disciplines or professions would label this students by their peers as "acting white."

"I go to the Schaumburg Center in the heart of Harlem and find few African Americans studying and researching there," said Taylor. "Then I find pushers dealing drugs a block away. A majority of those in the country's prisons are African American."