## News You Can Use

From the Women of Worth (Visit us @ <u>123 Women of Worth</u>)

APRIL 11, 2012

Welcome to *News You Can Use*. This bulletin is brought to you by the Women of Worth and is meant to provide you with information to help you and your loved ones prosper and experience good health even as your souls prosper for that is the will of God concerning you.

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## **GENERAL INFORMATION**

## JOB OPPORTUNITIES / HIRING EVENTS

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## **DIVERSITY CAREER FAIRS**

Atlanta, GA	<u>Cobb Galleria C</u>	Contro DIV/HIS	Apr. 18, 2012
Detroit, MI	Westin Book Cadilla	ac Detroit DIV/HIS	April 27, 2012
NATIONAL CareerFairs making connections face to face		Advice Career Development Contact Us	Follow us on S III II March 26th, 20 Employer
CareerFairs	e Home Calendar Register	Upcoming 3/29 - In Sheraton I 4/2 - Bo	March 26th, 20

**Upcoming Career Fairs** 

San Antonio, TX (04/11/12) San Jose, CA (04/11/12) New Orleans, LA (04/17/12) New York, NY (04/18/12) Dallas, TX (04/18/12) Albany, NY (04/23/12) Philadelphia, PA (04/23/12) Inland Empire, CA (04/24/12) Chicago, IL (04/25/12)

For details, visit http://www.nationalcareerfairs.com/ .

#### **Targeted Job Fairs**

Event	Туре	Location Date
<u>Oil &amp; Gas</u>	Houston, Texas	04/12/2012
Tech/Eng/Sec Clearance	DC/Tysons Corner, Virginia	04/13/2012
Tech/Eng/Sec Clearance	Irvine, California	04/19/2012
Tech/Eng/Sec Clearance	Los Angeles, California	04/20/2012

### CivilianJobs.com

CivilianJobs.com, where America's military connects with civilian careers, announced their <u>2012</u> <u>military job fairs schedule</u> along with expanded staffing solutions in support of military-friendly companies and employers seeking to hire military. Upcoming career fairs include the following:

- April 11; Ft. Rucker; Enterprise, AL
- April 26; Ft. Benning; Columbus, GA

### 2012 NSHP & LatPro Diversity Job Fair Series:

### New York, April 11

At the 2012 events, Hispanic and bilingual job seekers will have the opportunity to meet fellow Latino professionals, network with prominent Hispanic organizations and interview with top companies seeking employees with diverse backgrounds and language skills.

Attending organizations will meet hundreds of bilingual and multicultural professional candidates in a format that maximizes recruiting efficiency.

LatPro has documented testimonials of recruiters at previous events in a video designed to prepare future participants for the exciting day that they can expect at a LatPro/NSHP career fair. The career fair video can be viewed here: <u>http://www.youtube.com/watch?v=ddwZ-aEw1Lc</u>

Admission is free for all job seekers. Professional dress required.

For more details, exhibitor and sponsorship information, visit: <u>http://network.nshp.org/diversity-job-fairs</u> or contact: <u>http://www.nshp.org</u>

#### **PSI Job Fairs**

### APR 25 Pittsburgh - NAACP Diversity Job Fair

Marriott City Center, Pittsburgh, PA

Open to all job seekers w/ 2-year degree & above. Learn more>

Job Fair in Houston, TX

Thursday, April 12, 2012

Diversity / Professional

Job Fair in New York, NY

Thursday, April 19, 2012

General / Professional

04/18, 2012 (9am-4pm) - Workforce Solutions Multi-Industry Job Fair Victoria, Texas Location: 120 S. Main, Ste. 100 Contact Phone: 361-578-0341 Website: www.gcworkforce.org



Women for Hire Career Expos

- Los Angeles: April 17
- <u>Chicago: April 25</u>

## **ING GRANTS FOR 2012 CLASS PROJECTS**



ING UNSUNG HEROES PROGRAM INVITES K-12 EDUCATORS TO APPLY FOR 2012 CLASS PROJECT AWARDS

For the past fifteen years, the <u>ING</u> Unsung Heroes awards program has recognized K-12 educators in the United States for their innovative teaching methods, creative educational projects, and ability to positively influence the children they teach. Since honoring the first "unsung hero" in 1996, ING has awarded nearly \$3.8 million to nearly 1,600 educators across the country.

Educators are invited to submit grant applications describing class projects they have initiated or would like to pursue.

Each year, one hundred educators are selected to receive \$2,000 each to help fund their innovative class projects. Three of those individuals will be chosen to receive awards of an additional \$5,000, \$10,000, and \$25,000. All awards must be used to further the projects within the school or school system.

All K-12 education professionals are eligible to apply. Applicants must be employed by an accredited K-12 public or private school located in the U.S. and be a full-time educator, teacher, principal, paraprofessional, or classified staff member working on a project with demonstrated effectiveness in improving student learning.

Complete program guidelines, the application form, and information on previously funded projects are available at the ING Web site (<u>http://ing.us/about-ing/citizenship/childrens-education/ing-unsung-heroes</u>).

Deadline: April 30, 2012

## AMERICAN LEGACY FOUNDATION SCHOLARSHIP



The <u>American Legacy Foundation</u>, which works to reduce tobacco use among priority populations in the United States, is accepting applications for the Dr. Alma S. Adams Scholarship for Outreach and Health Communications.

The foundation prioritizes populations that are disproportionately targeted by the tobacco industry, or that lack the tools and resources to combat smoking in their communities. These populations include residents of low-income communities, U.S. racial/ethnic minorities (African American, Alaska Native, American Indian, Asian, Hispanic/Latino, Native Hawaiian, and Pacific Islander), gay/lesbian/bi-sexual/transgender communities, and other populations that have significantly higher than average smoking prevalence rates.

Named for founding legacy board member Dr. Alma S. Adams, the program will award two \$5,000 scholarships to students pursuing undergraduate or graduate studies at an accredited institution of higher education in the U.S. The awards will be granted on the basis of the applicant's record of commitment to community service on behalf of an underserved community, preferably related to tobacco prevention and/or control, and their use of the visual arts, media, creative writing, or

other creative endeavor to convey culturally appropriate health messages aimed at raising awareness of tobacco's harmful impact.

Applications will be accepted until April 30, 2012.

For complete program guidelines and the application form, visit the Legacy Web site (<u>http://www.legacyforhealth.org/adams-scholarship.aspx</u>).

Deadline: April 30, 2012

## **DOLLAR GENERAL YOUTH LITERACY GRANTS**



The <u>Dollar General Literacy Foundation</u>'s Youth Literacy Grants program provides funding to schools, public libraries, and nonprofit organizations working to help students who are below grade level or experiencing difficulty reading.

Applicants must provide literacy programs for new readers, below-grade-level readers, or readers with learning disabilities.

Grants will be provided for the following initiatives: implementing new or expanding existing literacy programs; purchasing new technology or equipment to support literacy initiatives; and purchasing books, materials, or software for literacy programs.

Applicants must be nonprofit 501(c)(3) organizations and/or educational institutions (K-12 private and public schools, colleges and universities) and/or public libraries. All applicants must be located in and provide direct services in a state in which Dollar General operates and be located within twenty miles of a Dollar General store.

The maximum grant amount is \$4,000.

For complete program guidelines, store locator page, eligibility quiz, and the application form, visit the Dollar General Literacy Foundation Web site (<u>http://www2.dollargeneral.com/dgliteracy/Pages/grant\_programs.aspx</u>).

Deadline: May 16, 2012

### MORTGAGE SERVICE SETTLEMENT CONF CALL (04/18/12)







Understanding the Mortgage Service Settlement and the New FHA Streamline Refinancing Plan: A National Faith-Based and Neighborhood Partnerships Conference Call

Date: April 18, 2012

Time: 2:00 PM Eastern

Dial: 1-800-230-1074

Join us for a conversation with U.S. Department of Housing and Urban Development Secretary-Shaun Donovan and HUD Program Staff for a conference call on the Mortgage Settlement and FHA Streamline Refinancing plans. Call participants will hear from senior HUD officials and program staff about the types of assistance available to individuals and families who are underwater and seeking refinancing assistance, who were wrongfully foreclosed upon, or are currently facing foreclosure. This call is a chance for faith and community leaders to learn more about the national mortgage service settlement and the new FHA Streamline Refinancing plan, how they may be accessed, and eligibility requirements. Additionally, listeners will be given accurate and up to date information which will allow them to report back to their church or community members on how to avoid the risk of being the victim of a scam.

To join the call and receive copies of the Settlement handouts, please

RSVP to Partnerships@hud.gov

CALL 202-708-2404



For more information about the Settlement, please visit: www.nationalmortgagesettlement.com

## HARDEST HIT FUND



President Obama established the Hardest Hit Fund <sup>SM</sup> in February 2010 to provide targeted aid to families in states hit hard by the economic and housing market downturn. Each state housing agency gathered public input to implement programs designed to meet the distinct challenges struggling homeowners in their state are facing. States were chosen either because they are struggling with unemployment rates at or above the national average or steep home price declines greater than 20 percent since the housing market downturn.

Hardest Hit Fund programs vary state to state, but may include the following:

- Mortgage payment assistance for unemployed or underemployed homeowners
- Principal reduction to help homeowners get into more affordable mortgages
- Funding to eliminate homeowners' second lien loans
- Help for homeowners who are transitioning out of their homes and into more affordable places of residence.

Each state's plan is included below. For more information about a specific plan, please contact the state housing agency directly.

Alabama (\$162,521,345) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.hardesthitalabama.com</u> Arizona (\$267,766,006) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>https://www.savemyhomeaz.gov/</u>

California (\$1,975,334,096) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>www.keepyourhomecalifornia.org</u>

Florida (\$1,057,839,136) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>https://www.flhardesthithelp.org/</u>

Georgia (\$339,255,819) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>https://www.homesafegeorgia.com</u>

Illinois (\$445,603,557) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>https://www.illinoishardesthit.org/</u>

Indiana (\$221,694,139) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.877gethope.org/</u>

Kentucky (\$148,901,875) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.ProtectMyKYHome.org</u>

Michigan (\$498,605,738) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.stepforwardmichigan.org</u>

Mississippi (\$101,888,323) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.mshomesaver.com</u> Nevada (\$194,026,240) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: http://www.nahac.org/

New Jersey (\$300,548,144) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.njhomekeeper.gov</u>

North Carolina (\$482,781,786) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.ncforeclosureprevention.gov/</u>

Ohio (\$570,395,099) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.savethedream.ohio.gov/</u>

Oregon (\$220,042,786) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.oregonhomeownerhelp.org/</u>

Rhode Island (\$79,351,573) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: http://www.hhfri.org/

South Carolina (\$295,431,547) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.scmortgagehelp.com/</u>

**Tennessee** (\$217,315,593) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>http://www.keepmytnhome.org</u>

Washington DC (\$20,697,198) <u>Most Recent Quarterly Report</u> <u>Fact Sheet</u> For more information: <u>https://www.homesaverdc.org/</u>

## **HELP FOR HOMEOWNERS**



# NACA SAVE THE DREAM TOUR AMERICAN DREAM EVENTS

The events below are for homeowners with an unaffordable mortgage and homebuyers wanting to purchase a home with the best mortgage in America.

For more information, visit <u>https://www.naca.com/nacaWeb/index\_main.aspx</u> .

Detroit, MI

Flyer

Apr 12-16

Cobo Center

#### Washington, DC

<u>Flyer</u> Apr 19-23 DC Convention Ctr. New York, NY

<u>Flyer</u> Apr 26-30 Javits North

Richmond, VA Flyer May 3-7 Greater Richmond Conv.

Cleveland, OH

<u>Flyer</u> Jun 28-Jul 2 Cleveland Pub. Auditorium

## **MORTGAGE RELIEF (HARP 2.0 FOR UNDERWATER HOME LOANS)**

### HARP 2.0 – Do you qualify for mortgage relief?



By Alison Paoli

The HARP 2.0 refinance program will become <u>widely available to underwater homeowners</u> today and is expected to bring mortgage relief to those who are current on their home loan, but have been unable to refinance into today's historically low mortgage rates because of their negative equity status.

The full implementation of the revamped HARP 2.0 program, which was initially announced by President Obama in late October 2011, has taken several months to come to fruition. And while in recent months it's been available on a manual basis and limited to just the homeowner's current servicer, the series of changes that the computerized version of the program has undergone will dramatically increase the volume and speed of applications processed. (Compare flying 100 people across the ocean versus 100 people swimming across it).

To be eligible for a HARP refinance, you can either use this <u>HARP eligibility calculator</u> with detailed eligibility explanations or follow the general guidelines below:

1. Your loan must be owned or guaranteed by Fannie Mae or Freddie Mac. If you are unsure, you can check both Fannie Mae and Freddie Mac's websites or you can call their toll-free numbers for confirmation.

Fannie Mae: <u>http://www.fanniemae.com/loanlookup/</u> 1-800-7FANNIE (8 am to 8 pm ET) Freddie Mac: <u>https://ww3.freddiemac.com/corporate/</u> 1-800-FREDDIE (8 am to 8 pm ET)

2. You must have closed your current loan on or before May 31, 2009.

3. You must not have made a late payment within the past six months and have had no more than one late payment within the past 12 months.

4. Your loan must fall under the current conforming loan limits. If you are unsure, you can find out here: <a href="http://themortgagereports.com/loan-limits/">http://themortgagereports.com/loan-limits/</a>

#### If you met the general guidelines, what's next?

Zillow's Director of Mortgages, Erin Lantz, recommends you start by contacting your current loan servicer to see if you are eligible.

"You current servicer should be able to tell you if your loan qualifies for a HARP refinance and can help you apply for it. However, just like a regular mortgage program, it makes sense to shop around and compare rates, fees and lender service levels. So start with your current servicer, but it is also a good idea to check out at least one other lender."

HARP Program-specific contact information for major mortgage servicers with whom you already have a mortgage. (Not for new loans or shopping for a new servicer):

Bank of America: 1-800-846-2222 Wells Fargo: 1-877-937-9357 Chase: 1-800-848-9136 Citi: 1-800-283-7918 US Bank: 1-866-932-0462

## **HEALTH FAIRS**



Click on the hyperlinks below for more information about the upcoming health fairs shown here.

#### Running Fit Martian Marathon Health and Fitness Expo

April 13, 2012 Ford Community & Performing Arts Center Dearborn, Michigan

#### John Hancock Sports & Fitness Expo

April 13 -15, 2012 Seaport Boston Hotel Boston, Massachusetts

#### TX3 Kemah Triathlon Multisport and Fitness Expo

April 13 -15, 2012 Kemah Boardwalk Kemah, Texas

#### Pilates on Tour -Arizona 2012 (Rehab Summit)

April 13-15, 2012 Phoenix, Arizona

#### WBFF Fitness Atlantic Super Fitness Expo April 14, 2012 Oakdale Theatre

Wallingford, Connecticut

#### Maine State Health & Fitness Expo

April 14, 2012 Westbrook Performing Arts Center Westbrook, Maine

#### **Texas International Grappling Festival**

April 14, 2012 Humble High School Humble, Texas

#### Omaha Health, Wellness, & Fitness Expo – The Mind, Body, & Spirit Fair

April 14 - 15, 2012 Qwest Center Omaha Omaha, Nebraska

#### **Gluten & Allergen Free Expo**

April 14 - 15, 2012 Westin Lombard Yorktown Center Lombard, Illinois

#### The Southern California Health & Fitness Expo

April 15, 2012 Irvine Marriott Hotel Irvine, California

FIBO 2012 International Trade Show April 19 - 22, 2012 Essen, Germany www.fibo.de

#### FitnessFest Conference and Expo - Scottsdale

April 20 - 22, 2012 Valley of the Sun JCC Scottsdale, Arizona

#### Emerald Cup Bodybuilding, Fitness, Figure, Bikini & Physique Championships and Expo

April 20 -21, 2012 Meydenbauer Center Bellevue, Washington

#### Phoenix Gluten-Free Expo 2012

April 21, 2012 DoubleTree By Hilton Paradise Valley - Scottsdale Scottsdale, Arizona

#### **Gluten Free Waffle Brunch Fundraiser**

April 21, 2012 St. Mark's United Methodist Church Carmel, Indiana

#### **Burn with Kearns MMA Fitness Trainer Course Certification**

April 21 - 22, 2012 The Training Edge Williamsville, New York

#### **Country Music Marathon Health & Fitness Expo**

April 25 - 27, 2012 Nashville Convention Center Nashville, Tennesee

#### **Christie Clinic Illinois Marathon Health & Fitness Expo**

April 26 - 27, 2012 University of Illinois Activities and Recreation Center (ARC) Champaign, Illinois

#### **Burn with Kearns MMA Fitness Trainer Course Certification**

April 27, 2012 Pritchards Martial Arts Wales, United Kingdom

#### **Big Sur International Marathon Health and Fitness Expo**

April 27 - 28, 2012 Monterey Conference Center Monterey, California

#### **Oklahoma City Memorial Marathon Health and Fitness Expo**

April 27 - 28, 2012 Cox Business Services Convention Center Oklahoma City, Oklahoma

#### Australian Fitness Expo

April 27 - 29, 2012 Sydney Convention & Exhibition Centre Sydney, Australia

#### St. Anthony's Triathlon Sports and Fitness Expo

April 27 - 29, 2012 Straub Park St. Petersburg, Florida

#### Pilates on Tour - London 2012

April 27 - 29, 2012 London, England

#### **HITS Triathlon Series Fitness Festival - Marble Falls**

April 27 - 29, 2012 Marble Falls, Texas

#### Eugene Marathon, Half Marathon, 5K and Health & Fitness Expo

April 27 - 29, 2012 The Hilton Eugene & Conference Center Eugene, Oregon

#### City of Richmond 'Get Healthy – Stay Healthy' Health Expo

April 28, 2012 Greater Richmond Convention Center Richmond, Virginia

#### **EUROPA Get Fit & Sports Expo**

April 27 - 28, 2012 Orange County Convention Center Orlando, Florida

#### **Celiac Disease Foundation Annual Education Conference and Food Drive**

April 28, 2012 Hilton Los Angeles/Universal City Universal City, California

#### Celiac Awareness Tour – Philadelphia

<u>April 28, 2012</u> Location TBD Philadelphia, Pennsylvania

#### **Burn with Kearns MMA Fitness Trainer Course Certification**

April 28 - 29, 2012 Ireland Fight Academy Belfast, North Ireland

#### Alive! Expo

April 28 - 29, 2012 Atlanta, Georgia

#### **DivaGirl Fitness Conference**

April 29, 2012 Crowne Plaza Resort and Spa Indialantic (Melbourne), Florida

#### African Holistic Health Wellness & Fitness Expo

April 2012 (Date TBD) Dwyer Cultural Center New York, NY

## **TAX PREP RESOURCES**



## Free Tax Help Is Still Available

by Janet Novack Forbes Staff

The Forbes 2012 Tax Guide

With the minutes ticking away until Tax Day, my inbox is rapidly filling up with questions about where to find free tax help.

So first, an obligatory stern talking to in my mom voice: free is not always good and it's not always better. Sometimes free is just free.

That said, I understand that it costs money to use a professional preparer. I also understand that not everyone is in the position to pay for professional tax services. That doesn't mean, however, that you should settle for subpar services. Good free (or low cost) tax preparation services and software are available. Here are some to consider:

**IRS Free File.** The IRS wants you to use Free File. I know this because they send me a lot of emails telling me so. I also know because they've invested some serious resources into designing a clever logo with an even more clever slogan:



#### EVERYONE is Eligible to Free File!

Let Free File do the hard work for you with brand-name software or online Fillable Forms. You can prepare and e-file your federal return for free. Participating software companies make their products available through the IRS. Some also support state tax returns.

And they also shout at taxpayers <u>on their web site</u>:

Since it's in all caps, you know they're serious.

All snark aside, Free File is a really great resource for taxpayers. There are two versions of Free File: one, a free, federal income tax prep and electronic filing program for eligible taxpayers and the other, Free File Fillable Forms.

**IRS VITA.** If you've read the blog over the years, you know I'm a big fan of VITA, or the IRS Volunteer Income Tax Assistance Program. VITA is manned by trained volunteers. I used to help coordinate the local VITA program at our senior center and I can vouch for the caliber of volunteers. I can also vouch for the fact that volunteers don't get a penny for their time but do appreciate cookies (clears throat). The VITA Program is generally targeted to taxpayers who make \$50,000 or less and have a relatively simple return. To locate a VITA site across the country, call 1.800.906.9887 or find a site online.

For specific VITA sites, check out this list of contacts:

<u>New Orleans</u>: Loyola University New Orleans' College of Law runs the local VITA program. <u>New York</u> (State): <u>New York State offers a comprehensive list of VITA sites</u> (downloads as a pdf) indicating the languages spoken and whether e-file is available. North Carolina (Triangle area): There are a number of VITA sites available. For more info, <u>check out</u> <u>this pretty comprehensive list</u>. Philadelphia: Community Legal Services offers a few free tax prep options including VITA; Villanova <u>University also runs a program in the nearby suburbs</u>. <u>San Antonio: there is a local VITA website</u> and you can follow them on twitter <u>@VITASanAntonio</u>. Silicon Valley area: you can find your site and more information here.

**IRS TCE.** The IRS offers free preparation for those ages 60 and above through its Tax Counseling for the Elderly (TCE). TCE sites tend to focus on tax issues related to pensions and retirement plans. Like the VITA program, TCE centers are staffed with volunteers. As part of the program, the AARP offers Tax-Aide counseling program at more than 7,000 sites nationwide during the filing season. To find a Tax-Aide site, call 1.888.227.7669 or <u>check out the AARP's website</u>.

**IRS Facilitated Self-Assistance.** Apparently the IRS used up its branding budget on the Free File slogan and logo because the branding on "Facilitated Self-Assistance" clearly needs some work. But the idea of the program is a good one: if taxpayers have a simple tax return and need a little help or do not have access to a computer, they can visit one of the participating tax preparation sites and an IRS-certified volunteer will guide them through the process. You can find a list of locations here (downloads as a pdf).

**AFTC Help.** The Armed Forces Tax Council consists of tax program coordinators for the Marine Corps, Air Force, Army, Navy and Coast Guard. At tax time, volunteers work with members of the military and their families to provide free tax preparation assistance with respect to military specific tax issues, such as combat zone tax benefits and those pesky new Earned Income Tax Credit guidelines. Since this program is coordinated through VITA, call 1.800.906.9887 or find a site online.

**Churches, law firms and generally good guys and gals.** Not all free tax preparation sites are IRSsponsored. Sometimes, the private sector offers free tax services. Check your local newspaper, radio and TV to see if there are any free tax prep services offered near you. But be smart and <u>ask questions before</u> <u>you hand over your financial information</u>. The IRS has issued a recent warning about upticks in fraudulent schemes, especially those aimed at the elderly (<u>similar to the ones circulating last year</u>).

**Commercial/retail software packages.** Most of the popular software packages like <u>TurboTax</u>, <u>CompleteTax</u>, <u>H&R Block</u>, <u>Tax Slayer</u>, <u>TaxACT</u> and <u>Jackson-Hewitt</u>, offer a free bare bones tax preparation option. In most cases, this means a basic return (like a 1040-EZ) or a limited form 1040. Extras – like exile and state returns – may cost you. As with anything, <u>read the fine print</u>.

So there you have it. No excuses. Go, get your taxes done. And you're welcome.



## MARBLE SLAB CREAMERY® AND MAGGIEMOO'S ICE CREAM & TREATERY® ISSUES "YO-BATE" GIVEAWAY TO SWEETEN TAX DAY

**ATLANTA - April 3, 2012** - Marble Slab Creamery® and MaggieMoo's Ice Cream & Treatery® will sweeten the sting on Tax Day, Tuesday, April 17, 2012 by offering customers a free scoop of their delicious new yogurt flavors from 4:00pm - 7:00pm at participating U.S. locations nationwide. The new frozen yogurt flavors include refreshing lemon crème, birthday cake and forest berry. Both brands are managed by GFG Management, LLC, a subsidiary of Global Franchise Group.

In conjunction with the "Yo-bate" giveaway, Marble Slab and MaggieMoo's are participating in a nationwide fundraiser for Boys & Girls Clubs of America. All month long, customers can donate to help support this organization and on tax day, if customers donate \$1.00, their name will be hung in store for the month long celebration.

For more information visit our web sites <u>www.marbleslab.com</u> or <u>www.maggiemoos.com</u> check our Facebook® pages <u>www.facebook.com/marbleslabcreamery</u> or <u>www.facebook.com/maggiemoos</u>. You can join the conversation on Twitter (@Marbleslab or @MaggieMoos) using the hashtag #TaxDay.

\* While supplies last. Limit one offer per guest during the day of the promotion. Counts vary by store. Valid only at participating U.S. stores. No purchase necessary.



From 6:00 p.m.-8:00 p.m. on April 17, 2012, you can get <u>two free Cinnabon Bites at participating</u> <u>Cinnabon locations</u> while supplies last; limit one offer per guest during the day of the promotion.

Free Curly Fries @ Arby's



Visit the <u>Arby's Facebook Page</u> starting on April 13th to get a coupon for a FREE Value Size Curly Fries to use on Tax Day, April 17 and to enter the Arby's Tax Relief Sweepstakes. <u>Click here</u> to find a location near you.

#### Free Shanghai Angus Steak @ Panda Express



Panda Express, the nation's leader in Asian dining experiences is offering everyone a delicious return on Tax Day, April 17. The company will give a free single serving of its newest premium entree, Shanghai Angus Steak(TM), at all participating locations.

Shanghai Angus Steak(TM) brings Asian steakhouse quality to Panda Express. Thick cut slices of Angus top sirloin are marinated in Asian seasonings and wok-seared to perfection with fresh asparagus, grilled mushrooms and onions. Tossed together in a rich and flavorful Asian-style steak sauce, this dish is like nothing else. For those who cannot wait to try the newest Chef creation, Shanghai Angus Steak(TM) will be available at Panda Express starting April 11.

To get this sizzling free offer, guests can simply download the coupon by "Liking" Panda Express on Facebook starting on April 11.

## **ENLARGE CAMPMEETING**



For more information, visit http://www.klmcampmeeting.com/.

## **DOVE AWARDS 2012**



Thursday, April 19, 2012

Fox Theater

Atlanta, GA

For tickets and information, visit http://www.doveawards.com/index.php .



## CASTING CALL: INVENTION USA



**Season 2 of a popular new invention show** is on a nationwide search for everyday inventors who have one of a kind inventions. Our team of hosts will meet each inventor to learn about how they came up with the invention, and then put the invention to the test to see if it really works. They will then make their decision on whether or not they want to use their connections to invest in the invention and help bring it to the public marketplace. You MUST have a working prototype to be considered for this show. We cannot accept drawings or ideas.

For more information, visit <u>http://www.tgroupproductions.com/Casting.aspx</u> .

Deadline: 04/20/12

## **CASTING CALL: MODEL SEARCH FOR "THE FACE"**



Shine America, the producer behind "The Biggest Loser," "MasterChef" and "Tabatha Takes Over," and a major cable network are launching the SEARCH for THE FACE!

Seeking women who aspire to begin or have just begun a career in modeling. No experience necessary and all types are welcome to compete for the ULTIMATE GRAND PRIZE...To become THE FACE of a MAJOR NATIONAL BRAND!

Women at least 18 years of age and 5'7" and above are encouraged to apply.

For more information, visit http://castingduo.com/reality/casting/the-face .

Deadline: 04/26/12

## **CASTING CALL: PRAISE DANCE EXPERTS**



## CASTING CALL: SEEKING PRAISE DANCING EXPERTS FOR NEW COMPETITION SHOW!!!

Are you passionate about praise dancing? Do you help others to improve their praise dancing skills? Do you know all the technical aspects of praise dancing? Are you knowledgeable about different genres of praise dancing?

Yah Productions and One Scribe Media are looking for praise dancing experts and judges NATIONWIDE.

Applicants should have substantial professional experience and leadership experience with praise dancing. ENGAGING, OPINIONATED, UNFILTERED PERSONALITIES are preferred. This project is for someone who wants to share their knowledge of praise dancing by evaluating the skills of others!

If you or anyone you know is interested in applying for this opportunity, please write us with the following: - Name, Age, Location - Contact info - Title - Photos (at least one RECENT full body photo) - Explanation of your experience with praise dancing.

Please use these links to spread the word about the casting call: - Please follow Yah Productions for updates: <u>www.twitter.com/yahproductions</u> - Facebook Casting is Posted at: <u>www.facebook.com/OneScribeMedia</u>.

For more information, visit <u>http://onescribemedia.com/category/cst/</u>.

Deadline: 04/14/12

## **BRIDAL EXPOS**



**Denver Nuggets Brides and Basketball** 

Sunday April 15, 2012 Show Times: 4:00pm-6:00pm Admission: \$12.00 Location: Pepsi Center, 1000 Chopper Circle, Denver CO 80204

Ever heard of a bridal show at an NBA game? We have one for you! The Pepsi Center (Century Link Room) opens its doors early for Brides and Basketball. We attract both the bride and the groom to the bridal show because each ticket they purchase for the bridal show also allows them to attend the game that night. All shows have wedding professionals on site, allowing couples to book a professional on the spot. Brides can register on our

website <u>www.bridesandbasketball.com</u> to attend the bridal show and game for just \$12 per person.

CONTACT INFO: Meggie Gonzalez | 601-795-8254 | email | website

**Elegant Wedding Bridal Show present The New Look of Bridal Shows** 

Show Times: Noon-5pm Fashion Show Times: 1:30pm & 2:30pm every show Admission: \$5 (2 for 1 Bride/Groom)

April 15, 2012 Location: East Lansing Marriott at University, 300 M.A.C. Ave., East Lansing, Michigan 48823

#### **Everything Bridal Shows & Expos**

Don't miss the Largest Bridal Expos of the year! Always Free Admission! The first 200 brides will receive complimentary bridal magazines, Free Totebags, and be entered to win over TWO THOUSAND DOLLARS in door prizes. Including a HONEYMOON VACATION give-a-way. You Must be Present to Win! Everything Bridal Shows presents the Bridal Extravaganza featuring this years hottest fashions along with the top local wedding professionals. Come meet with over 30 of the areas finest wedding professionals to help you create the wedding of your dreams. Don't miss our Band & DJ performances by some of the finest entertainment companies available today. So come join us along with all the wedding professionals here at Everything Bridal Shows to the Bridal Extravaganza at a location near you.

Spring Bridal Extravaganza April 25, 2012 Show Times: 7:00 PM Location: Lake Isle Country Club, 660 White Plains Road, Eastchester NY 10709

A Perfect Bridal Show at The Empire Room April 22, 2012 Show Times: 12pm - 4pm Admission: Free Location:581 State Fair Blvd, Syracuse NY 13209

See, hear and taste all that Wedding professionals have to offer when planning your perfect wedding .Don't miss the Great Diamond Dash...Great Food, Fun & Prizes. Don't wait in line...Preregister today!

CONTACT INFO: 315-487-9333 | email | website

#### Southern Bridal Show & Expo

April 22, 2012 Show Times: 11:00 am to 4:00 pm Admission: \$8 Online | \$10 at the Door Location: 1025 Blue Ridge Road, Jim Graham Building,North Carolina State Fairgrounds,Raleigh NC 27607

The Southern Bridal Show & Expo<sup>™</sup> is a spectacular event held in the Jim Graham Building at the NC State Fairgrounds. Meet over 150 Triangle wedding experts who will inspire you. Enjoy hourly wedding fashion previews featuring the latest trends in bridal wear and tuxedo. Our bridal shows have attracted the best vendors from the entire region for over 10 years. Raleigh, Durham, Cary, Wake Forest, Chapel Hill – no matter where you are tying the knot, you will find what you are looking for at a Forever Bridal event. Pre-register and purchase tickets online at <u>www.foreverbridal.net</u>!

CONTACT INFO: Miriam Morton | 919-873-1700 | email | website

The Spring Mid-South Wedding Show April 22nd 2012 Show Times: 1 PM to 5 PM Fashion Show Times: 2 PM Admission: \$12.00 Location: Whispering Woods Hotel & Conference Center, Goodman Road at Hacks Cross, Olive Branch, MS 38141

10 lucky couples will win Bachelor/Bachelorette parties from the Fox & Hound, along with thousands of dollars in additional door prizes. There will also be vendors, samples, bridal seminars, games and lots of wedding planning fun, with Kirk "The Wedding Guy" and Dingo Entertainment. Complimentary tickets will be available from local merchants, while supplies last. See our web site for locations. First 200 Brides will receive FREE Honeymoon Hotel accommodations. FREE engagement photos will be done at the show, so be sure to dress up!

CONTACT INFO: Kirk Houston | 901-368-6782 | email | website

Bridal Trade Shows

Thur. April 19

Parsippany,NJ

The Great Bridal Expo

4/16/2012 5:30 PM

NEW YORK MARRIOTT MARQUIS

1535 Broadway New York, NY 10036 <u>map</u>\_

4/22/2012 12:00 PM <u>THE WESTIN BEACH RESORT & SPA FT LAUDERDALE</u> 321 North Ft. Lauderdale Beach Blvd Ft Lauderdale, FL 33304

### WAYS TO SAVE

Free Everyday with Rachael Ray Magazine Subscription



Sign up to receive a FREE subscription to <u>EveryDay with Rachael Ray magazine</u>. You will need to enter **JR44YNSE** into the promotional code box. Offer is available for a limited time.

For more information, visit <a href="https://w1.buysub.com/pubs/MR/EVR/EVR">https://w1.buysub.com/pubs/MR/EVR/EVR</a> Free.jsp?cds page id=112040&cds mag code=EVR&id=1334160279907&lsid=21021104398026311&vid=1</a> .

Free Admission @ Museums from B 0f A **Bank of America** Museums on Us Bank of America is featuring a new mix of museums & cultural attractions for Museums on Us 2012. What does that mean for you? If you show your Bank of America card, you'll get free admission at participating museums & cultural attractions on the first full weekend of the month. The free admission offer is valid the cardholder only. A few of the freebies: • In metro-Atlanta, you can get free admission to the High Museum of Art, Atlanta History Center, Booth Western Art Museum & Tellus Science Museum. • In Richmond, your card is valid for free admission to the Children's Museum of Richmond. Check the **<u>2012 Museums on Us participant roster</u>** to find a museum near you. Free & Cheap Museum/Theater Admission from Target Arts + Culture If you're planning to visit museums or check out a theatre production in 2012, you can get in free or on the cheap, thanks to Target Arts + Culture.

Though the specifics vary by city, you'll find a mix of free & cheap opportunities:

- In Atlanta, Target Free Second Tuesday = free admission to Imagine It! The Children's Museum of Atlanta. The freebie takes place from 1:00 p.m.-7:00 p.m. on the second Tuesday of the month.
- In Richmond, Target \$1 Family Night = \$1 admission to the Children's Museum of Richmond. The freebie takes place from 5:00 p.m.-7:30 p.m. on the third Friday of the month.

To find a free or cheap Target Arts + Culture happening near you, just <u>select your city in the drop-down</u> <u>menu on Target's Arts + Culture site</u>.

Save \$25 @ Aeropostale (thru 04/25/12)



#### Save 40% @ Justice for Girls (thru 04/23/12)



## 40% off your entire purchase\* now through 4/23/2012

#### 3 easy ways to shop

- 1) online: enter code 774 at checkout on shopjustice.com
- (2) in-store: present this coupon to save in Justice stores
- (3) by phone (866)246-5822 (6 am midnight ET, 7 days a week)

40% off discount is valid in-store through Monday, 4/23/2012 close of business and valid online now through Tuesday, 4/24/2012 at 6:59 AME T. Valid at Justice stores in the U.S. and Puerto Rico, and at shopjustice.com. To find the Justice store near you, visit shopjustice.com. Cannot be redeemable for merchandise only. Not valid on gift cards, or on previously purchased or Brothers merchandise. Not redeemable for cash or cash equivalent. Limit one coupon per purchase. Discounts given at the time of purchase will be deducted from returned merchandise. In the event of a return or exchange, discount will be forfielted and may not be reused. This coupon cannot be sold. Associates of Tween Brands, Dress Barn, Maurices and Ascena are not eligible to receive discount.



Valid only at US store locations and online at shopjustice.com

#### Save \$15 @ Carson Pirie Scott & Co (thru 04/22/12)







Save \$50 @ Bebe (thru 04/15/12)



VALID 4/15/12 ONLY

YOUR PURCHASE OF \$250 OR MORE\*

O OFF

"Valid at bebe.com and bebe stores. 2b bebe and bebe outlet stores are excluded. To redeem in-store, present click-to-print coupon at time of purchase. To redeem online, enter code SPRING12 at checkout. Limit one per client. Non-transferable. Coupon is invalid upon redemption. No copies/faxes; cash or credit back. Cannot be used in conjunction with any other offer. Not valid on sale items, bridal gowns, promotions, gift cards, shipping, prior purchases or price adjustments. In-store offer valid in the U.S., Canada, the U.S. Virgin Islands and Puerto Rico. Associates of bebe stores, inc. and affiliates are not eligible. Other restrictions may apply. Minimum purchase required; minimum purchase does not include tax, gift cards, shipping or handling. Offer valid 3/15/12 from 12:00 am PDT through 11:59 pm PDT.

DC: 3A / CATALOG \$20 OFF \$125+ DC: 3E / CATALOG \$50 OFF \$250+

\$



## **MEALS & DEALS**

Free Popcorn @ AMC Theaters (04/13/12 - 04/15/12)



Going to see a movie this weekend? You might be interested in <u>FREE movie theater popcorn</u> while you are there! Make sure you visit the AMC Theaters Facebook page and print a coupon for a FREE small popcorn! (Valid 4/13-4/15)





Free Kids Meal w/Value Meal @ Steak Escape (thru 04/30/12)

## **CONTESTS**

WIN A \$1,000 SPA & WELLNESS GIFT CARD (thru 04/30/12)

## Win a \$1,000 Spa & Wellness Gift Card

## Win a \$1,000 Spa & Wellness Gift Card



It is our mission to introduce a new generation of Americans to the benefits of a healthy lifestyle and to open up the spa industry to the masses. You can help spread the word by telling your friends and family about us!

From now through April 30, 2012, you can enter for your chance to win the Grand Prize: A \$1,000 Spa & Wellness Gift Card!

We'll also choose Five First Prize Winners who will each receive a \$100 Spa & Wellness Gift Card. To enter the giveaway just follow these easy steps:

1. Fill out the form below and submit

 Send to at least FIVE friends by using our address book feature or by manually entering their email addresses

 When FIVE or more of your friends register with SpaWeek.com, your email address will be automatically entered to win the giveaway

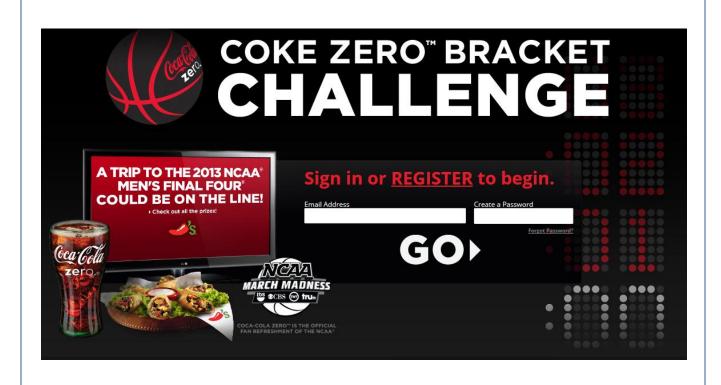
For more information, visit http://www.spaweek.com/referMyFriend.

#### WIN A \$25,000 KITCHEN MAKEOVER (thru 04/15/12)



For more information, visit <u>http://www.americastestkitchen.com/KMSweeps2012/index.php</u>.

WIN A TRIP TO THE 2013 NCAA MEN'S FINAL FOUR (thru 04/30/12)



For more information, visit https://cocacola.promo.eprize.com/koz2012bracketbuilder/:b/ .