

Three generations of family all Golden Horseshoe winners

By Ryan Quinn
Staff writer

In 1954, in Lewis County, Sharon Parker, won a Golden Horseshoe award — a symbol of one's West Virginia knowledge that eighth graders compete annually to earn.

In 1981, Sharon's daughter, Emily Montgomery, won a Golden Horseshoe in Jackson County.

In 2013, Emily's daughter, Olivia Montgomery, now a senior at Sissonville High, won a Golden Horseshoe in Kanawha County.

Emily said that all three women had more success after earning their Horseshoe pins:

Sharon, who died in 1992, earned a Ph.D. in clinical chemistry at the University of North Carolina before returning to West Virginia, where she worked in labs for Charleston Area Medical Center hospitals.

Emily graduated from medical school at West Virginia University and is currently an OB-GYN doctor.

Olivia isn't yet sure what she wants to do, but she's considering also going into medicine. She's earned a full scholarship to West Liberty University. "She's not sure she wants to take that yet," Emily said. "Mom wants her



Courtesy photo

Three generations of this family have won West Virginia's Golden Horseshoe award, which the state's eighth-graders compete to earn annually. Sharon Parker won in 1954, and her daughter, Emily Montgomery, won in 1981. Emily's daughter, Olivia, won in 2013.

to take it."

Emily, who is married to Kanawha Family Court Judge Rob Montgomery, said that her mother bought her a couple West Virginia history textbooks to help her prepare for the Golden Horseshoe test.

Emily said that as her own kids were growing up, she'd take them to

historic sites around the Mountain State, and the family still tries to take a long weekend at least once a year to go someplace in West Virginia they haven't been before.

Emily was born in West Virginia, but she lived in North Carolina while her mother was pursuing her Ph.D. The family moved back to the Moun-

tain State just in time for her eighth-grade year and the Horseshoe test.

"Academics in general — I think we just want to achieve and we work until we get what we want," Emily said. "As far as the Horseshoe, my mom loved West Virginia, she loved everything about it, and when we moved back from North Carolina, she said we had to move back because the mountains were in her blood, and she just passed that to me and I tried to pass that on to my children."

Each year, eighth graders across the Mountain State compete to earn Golden Horseshoes by trying to score the highest on a test of West Virginia civics, economics, geography and history. The award has been bestowed since 1931.

Joey Wiseman, the state Department of Education's director of middle and secondary learning, said 221 will be given out this year.

There will be at least two for each of the 55 counties and one for the West Virginia Schools for the Deaf and the Blind, and the remaining 110 will be distributed among the counties based on the number of eighth-graders they have in their public school systems. Wiseman said Kanawha, which has the highest enrollment in

the state, will have 13 total winners.

There also were 221 winners in 2013, when Olivia won, and in 1981, when Emily did. Sharon was among 235 winners in 1954.

Students compete with other students in their counties, not statewide. Wiseman said the 50-question multiple choice test, which has been administered online since 2008, usually determines the winners on its own, though an essay portion is used to break tied scores.

Though the number of winners in each county is partially based on public school enrollment, private school and home school students also can compete for the awards.

Education department spokeswoman Kristin Anderson said 15,077 students took the test last school year.

Wiseman said the essay portion this year was given Wednesday, while the multiple-choice portion will given Feb. 21 through March 2, with different counties testing on different days.

Emily said there's lots to learn and see in the Mountain State, though you have to be looking for it.

She said she wants her fellow West Virginians "to understand where they come from, and how proud they should be to be West Virginians."

Program provides free tax prep to qualified individuals

By Ali Schmitz
Staff writer

As tax season gears up, the Internal Revenue Service is encouraging West Virginians to take advantage of free assistance. The Volunteer Income Tax Assistance offers free tax help to people who generally make \$54,000 or less, persons with disabilities, and limited English-speaking taxpayers who may need assistance in preparing their own tax returns.

IRS-certified volunteers provide free basic income tax return preparation with electronic filing to those who qualify.

The IRS has another program for senior-citizens throughout the Kanawha Valley. The Tax Counseling for the Elderly program offers free tax help for all taxpayers, but primarily for those who are 60 years old or older, with questions about pensions or retirement-related issues seniors

may have. IRS-certified volunteers who provide the counseling are often retired themselves, according to the IRS. They are associated with non-profit organizations that receive grants from the IRS.

Before going to a VITA or TCE site, the IRS encourages people to bring these items:

- Photo ID
- Social security cards for you, your spouse and dependents
- Birth dates for you, your

spouse and dependents

- Wage and earning statements
- Interest and dividend statements from banks
- Any health insurance statements
- A copy for last year's federal and state returns
- Proof of bank account routing and account numbers for direct deposit
- Total paid for daycare provider and the daycare provider's tax identifying number

such as their Social Security number or business Employer Identification Number

- Forms 1095-A, B or C, Affordable Health Care Statements
- Copies of income transcripts from IRS and state, if applicable.

Here are some of the qualified locations in the Kanawha Valley. Appointments are required at all locations:

- Goodwill Industries of Kanawha Valley, 215 Virginia

St. West, Charleston, 304-346-0811

■ KEMBA Charleston Federal Credit Union, 1830 Roxalana Road, Dunbar, 304-768-5700

■ Children's Therapy Clinic, 113 Lakeview Drive, Cross Lanes, 304-342-9515

■ City of Hurricane, 3255 Teays Valley Road, Hurricane, 304-546-7578

For a list of all VITA Site locations, service dates and times, visit the wveitc.com or dial 211.

Enrollment up in W.Va.'s Smart529 college savings program

By Ali Schmitz
Staff writer

Half of the new enrollments in the state's college savings program over the last two years come from West Virginia residents.

Smart529, a college savings program administered by state Treasurer John Perdue, is available nationally, but West Virgin-

ia residents now comprise about a quarter of the total enrollment, according to a news release from Perdue's office.

They believe the uptick was caused by outreach and education efforts conducted by the state. Bright Babies, one program available to only West Virginia residents, gives parents \$100 for a college savings account if they enroll their

child before his or her first birthday or the first anniversary of his or her adoption.

According to the release, 3,343 West Virginians registered for the program in the 2015 fiscal year, which is about half of the program's total gain for the year. In the 2014 fiscal year, 2,804 West Virginians registered for the program.

Smart529 covers college ex-

penses like tuition, fees, room and board, books, equipment, and supplies required for attendance. It can be used at most two- or four-year accredited colleges or universities, vocational, technical and graduate schools in the U.S.

The plans also offer a state income tax deduction.

Smart529 accounts also can be transferred from one bene-

ficiary to another. For instance, if one child decides not to attend college, but another does, funds can be used for his or her education.

Withdrawals may be made at any time from the account. Adults also can set up contributions to be made automatically through automatic payroll direct deposit.

Beneficiaries may be any age.

According to the U.S. Securities and Exchange Commission, Smart529 accounts have no state guarantee, and investments in them could decline in value depending on the market.

Investors also should consider any college saving plan's fees.

For more information about Smart529, visit its website at www.smart529.com.

State Attorney General's Office offers tips for identity security

By Ali Schmitz
Staff writer

The West Virginia Attorney General's Office is offering advice for people throughout the state to protect their identities.

While identity theft is less common in West Virginia than most other states, there still

were almost 1,500 identity theft complaints from people in the state in 2015, according to numbers released by the Federal Trade Commission.

The Attorney General's Office urges people to never share personal information, including date of birth, address, bank account, credit card or Social Security numbers.

Sometimes it's not as simple as keeping quiet.

According to the Federal Trade Commission, some identity thieves take more complicated approaches to finding information, from rummaging through garbage to pretending to work for companies or government agencies.

Because identity thieves

sometimes might take to rummaging through garbage, the Attorney General's Office also recommends shredding any financial documents or paperwork that may contain personal information.

They also encourage people to monitor financial accounts and billing statements for suspicious activity and to review

credit reports to make sure there are no questionable changes. Some of the basic clues include seeing unexpected withdrawals from bank accounts, not receiving bills or other mail or having checks declined by merchants.

Sometimes there are no signs of theft. The Federal Trade Commission recom-

mends ordering free copies of credit reports to make sure there are no changes. Each of the three national credit companies offer free credit reports once a year.

Victims of identity theft or scams can contact the Attorney General's Office's Consumer Protection Hotline at 1-800-368-8808.

As consumers seek alternatives to big banks, credit unions gaining popularity

By Kate White
Staff writer

Credit unions have reached record high membership numbers in recent years as more and more consumers search for alternatives to big banks.

In 2015, 3.7 million people joined not-for-profit financial institutions, according to information from the Credit Union National Association.

Credit union employees attribute the increase to multiple factors, like better marketing, advances in technology and digital innovation, among other things.

Joining a credit union also has gotten much easier.

Traditionally, membership has been restricted to groups based on employment, fraternal or religious affiliations. But in recent years those restric-

tions have lessened, allowing membership to those obtaining car loans from a particular automobile dealership — even absent a link to core membership criteria.

Credit unions typically pass on the savings from their not-for-profit status through their entire product line, allowing customers higher rates on savings accounts and lower rates on loans and credit cards, ac-

ording to the National Credit Union Administration, an independent federal regulator.

In an effort to catch up with their for-profit competitors, credit unions have joined forces to expand cash access for customers. The CO-OP ATM network is made up of roughly 30,000 cash machines, which don't charge usage fees. The cooperative also shares branches — more than 5,000 across

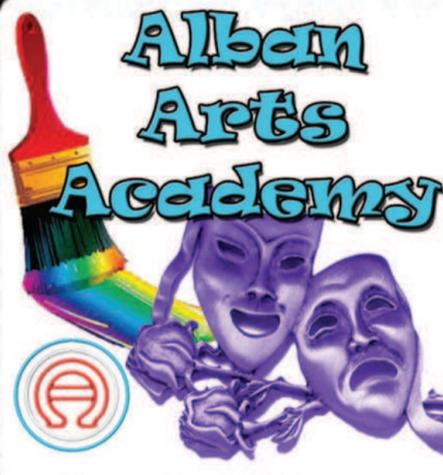
the country — to entice customers.

Banks seek to maximize profits for their stockholders; credit unions, instead, attempt to pass through the funds earned to its members in the form of better terms or lower fees or rates.

Things like free checking, with no minimum balance requirements, lower overdraft fees and lower interest rates on

home or car loans are benefits for credit union customers.

Still, banks generally hold an advantage in convenience due to the number of available ATM and banking locations. Also, because of their higher volumes of business, they are often able to offer significantly higher incentives such as rewards for opening an account or agreeing to authorize direct deposit.



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