



**Mind:** Tax Time Scams – Time for a Review and Update

**Body:** Covid 19 Health Scams

**Spirit:** No Regrets

## Tax Time Scams – Time for a Review and Update



The phone rings. You pick it up and the caller identifies himself as being from the government, contacting you on a problem with your taxes.

Your heart races. You begin to wonder *what could possibly be wrong?* You picture investigations, fines, and trouble!

All those thoughts begin to spin in your head while you try to listen to what he is saying.

When you start to ask questions, the caller becomes aggressive and threatens serious consequences—police, criminal charges, and jail—if you don't provide specific information and make a payment right away.

That is called a telephone phishing scam.

Those scams are all too common during tax preparation season. The more sophisticated telephone scammers might even have a telephone call display ID that looks official, so please be very careful.

Or you might have been contacted through a very official-looking email message that demands personal

information or even payment. That is an email phishing scam. Bogus requests can also be sent through the regular mail.

Scammers use the pretext of a government investigation to obtain your personal and financial information. That puts you at risk for identity theft and the loss of your money as they then access your bank accounts and credit cards. The scammers can even present a *positive ruse*—asking for personal information because they claim you qualify for a tax refund or a special benefit.

**Remember: Official government communications will never communicate via text message or message services such as Facebook Messenger or Whatsapp. They will not ask for personal information nor send a refund via email or a clickable link. They will not demand immediate payment via etransfer, bitcoins, prepaid credit cards or gift cards. Official government communications will not use aggressive language nor threaten prison or to send the police.**

### PROTECT AND CHECK!

#### PROTECT!

- Keep your personal information private, including PINS, user IDs, passwords, and access codes.
- Never provide personal or financial access information on the phone, through the

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Internet, or by email.

- Shred, destroy, or keep safe all documents that include any of your private and financial information, including your name and address.
- Your social insurance number (SIN) is very important. It is often used as a tool for identify theft. Never use your SIN card as ID. Reveal your SIN only to organizations that legally require that information, such as a pension application.
- Carry with you only the ID that you require that day; keep the rest in a secure place.
- Report all lost or stolen cards and ID immediately.

## CHECK!

- Check references! Make sure the person or company preparing your taxes is legitimate.
- Do not rely on caller ID to confirm that your caller is from the government. Scammers can obtain caller IDs that look legitimate but are not.
- Do not click on a link within an email unless you know the sender and you are confident the email is actually from that stated sender.
- Confirm with your government office that they did send you a request in the mail for more information or payment. Verify whether you do, in fact, owe any taxes or if you qualify for a refund or benefit.
- Make sure your government office

and agencies have your most current mailing address.

- Check your account statements and bills to ensure they are consistent with your regular billing cycle and that a statement has not gone missing.

If you suspect a scammer, contact your local police or national anti-fraud organization.

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## Covid 19 Health Scams

Beware of scammers offering at home virus tests, preventative protocols, treatments for those infected, and special immediate vaccinations. Many of these scams use personal testimonials to validate their claims, with no reference to research studies nor any legitimate regulatory body approvals. Some may even quote approvals for 'veterinary use' hoping the public does not notice that it has not been approved for human application. check for approvals for Before you act – ALWAYS check with your personal health care professional. If it seems too good to be true – it probably is!

## No Regrets

“Today I bent the truth to be kind and I have no regrets for I am far surer of what is kind than I am of what is the truth.”

*Robert Brault*