



Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce
Mediation and Solution*

2nd Quarter 2015

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CHARITY GIVING PROTECTION

By Sidney Elkin

It should be noted that the Federal Trade Commission (FTC) and the Attorneys General of all 50 states have accused four cancer charities of fraud. This action alleged that the Cancer Fund of America, Children's Cancer Fund of America, Cancer Support Services and the Breast Cancer Society have used deceptive fund raising materials and practices to bilk \$187 million from donations.

This development should alert charity donors to check into the legitimacy of charities and non-profits to make sure that donated funds are used as promised. Before donating, research the charity fund raising procedures and learn what percentage of donated monies are used for delivering services and what percentage goes to fund raising administrative overhead including salaries.

Requests for donations may come from phone calls, Email, social networking, mobile devices or direct mail. If a charity telemarketer calls, don't agree to make a donation but ask the following questions:

1. Is the caller a paid fund raiser?
2. What percentage of a donation goes to the charity?
3. What percentage does to the fund raiser?
4. What program are funded by the donations?
5. Is the donation income tax deductible?

Then consult on the internet Charity Navigator, BBB's Wise Giving Alliance or Charity Watch for evaluations of the finances, governance and effectiveness of the charity.

Be wary of signs of charity scams if the solicitor: A. Refuses to give you detailed information about identity, mission, costs and how money will be used; B. Does not provide proof that a contribution is tax deductible; C. Uses organizational names sounding like well-known charities; D. Tries to collect a pledge you never made; E. Requests you donate immediately in cash; F. Promises you are a sweepstakes winner if you make a contribution. (By law, you are not required to make a contribution in order to be entered into a drawing.)

NEVER SEND CASH! Pay contributions by check payable to the charity. Since charities are exempt from the "DO NOT CALL LIST," you can request the caller to remove your number and to stop calling. BE CAUTIOUS OF CHARITABLE CALLS which spring up after an emergency disaster.

SOME IRS LISTED SCAMS

By Sidney Elkin



The Internal Revenue Service (IRS) on a yearly basis reveals some of the worst tax related scams it uncovers. Many of these fraudulent practices occur during tax season but others are pursued all year.

1. **PHONE SCAMS:** Bogus phone callers, claiming they are IRS agents threaten tax payers with arrest, deportation and other actions, in order to obtain money and personal financial information. The public should know that the IRS **NEVER CALLS TAXPAYERS TO MAKE CLAIMS**. They always write to taxpayers about tax matters. You are being scammed if you get calls from persons claiming to be agents of IRS.

2. **PHISING;** Scammers may use fake E-mails or Web sites seeking your personal information so they can file bogus tax returns using your data. **THE IRS WILL NEVER SEND AN E-MAIL ABOUT A BILL OR REFUND, as a first contact and never requests personal information via E-Mail.** This is only done by direct mail.

3. **FAKE CHARITIES:** Often at times of disaster and tragedies, groups and individuals create and pose as fake charities to attract donations which never go to a charity but are pocketed by these schemers.

4. **FILING FAKE DOCUMENTS TO HIDE INCOME:** The IRS reports that some taxpayers file phony 1099's or W-2's or other documents in order to lower taxable income. Filing claims with zero wages or income will quickly get the attention of the IRS.

5. **TAX PREPARERS FALSIFY INCOME TO CLAIM TAX CREDITS:** Preparers may recommend that taxpayers income be inflated in order to secure a larger tax refund or qualify for a bigger Earned Income Tax Credit. The IRS is efficient at ferreting out cheaters.

6. **INFLATED REFUND CLAIMS BY TAX PREPARERS;** Preparers may make claims on tax returns which are not supportable. Or tax preparers have the taxpayer sign a blank return and then prepare two returns, one with a smaller refund, which they show to the tax payer, and one with a larger claim which they submit to the IRS. In this way they could keep the difference between the two refunds. Tax payers are liable and responsible for tax returns completed by a tax preparer.



Cyber Hacking and keeping your information safe

In recent months, there have been several issues with hacking of medical records, credit cards #s and personal information for larger companies. It is important for consumers to protect their information as much as possible.

Accessing your bank accounts or credit card information while using a public wifi is not recommended. There is security or privacy when doing so. Save this type of viewing for your private, secure internet access at home.

Also, when giving out your private information such as social security number, birthday and payment information to companies or agencies, be sure it is needed and that you are on a secure phone line or that the information is shielded in their system.

Please know there is never a 100% guarantee that every company you deal with will never be hacked and your information will not be compromised but you need to take the necessary steps to protect yourself the best you can.

SO WHAT IF YOUR INFORMATION HAS BEEN COMPROMISED?

Don't panic....this is not good news but you can take some action to help prevent any identity theft or problems.

- * Run your credit report – www.annualcreditreport.com
- * Contact the Social Security office to put a 90 day Credit Alert on your file. This will prevent any new lines of credit to be opened.
- * Contact any suspicious creditors in writing to inquire about the debt.

If you feel you may need help with an information breach, please contact ACP at 724-770-2078 and our consultants will be happy to assist you.

DON'T CHANGE YOUR E-MAIL LOG IN By Marion Waelchli

As I age gracefully, and being computer "smart" or so I thought, on sunny early morning I logged onto my email account. A yahoo requested that I "update & change my password. SO, feeling that this was ok I did just what they (yahoo—the scammers) asked.

About an hour later my sister asked me how I was enjoying my time in Morocco. Upon stating WHAT, I found out that I had been hacked AGAIN.

Now keeping in mind that I volunteer at the ACP and do know better, just take it from me—never, NEVER ever change your password—unless you are speaking directly with a human or representative of that company. It has only taken me 3 weeks of relaying the new information to all my email contacts; not to mention feeling like a fool for falling for this. Take care, and a bit of information—if you have Armstrong email they will NEVER contact you to change your password.

Also remember that banks, the IRS and Social Security will NEVER call you on the phone. All of their correspondence is done by mail. When in doubt contact ACP and we will be able to help you with your concerns.

MOTHER TERESA'S WISDOM

People are often unreasonable and self centered.

FORGIVE THEM ANYWAY

If you are kind, people may accuse you of ulterior motives.

BE KIND ANYWAY

If you are honest, people may cheat you.

BE HONEST ANYWAY

If you find happiness, people may be jealous.

BE HAPPY ANYWAY

The good you do today may be forgotten tomorrow.

DO GOOD ANYWAY

Give the world the best you have and it may never be enough.

GIVE YOUR BEST ANYWAY

For, you see, in the end it is between you and God.

IT WAS NEVER BETWEEN YOU AND THEM ANYWAY

MOTHER TERESA



CALLING ALL VOLUNTEERS



ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer (we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Randi Livengood at 724-770-2078 or email info@acp-beaver.org.

Spring

Summer Vacation Tips

Everyone deserves some time to relax and enjoy after a long year of working hard to pay the bills. Just be sure that your vacation is going to what you want it to be.... Fun, safe, relaxing, enjoyable...



When booking a hotel or place to stay, check the reviews or ask friends for their personal recommendations.

- If you are renting a house/ condo from someone online, be sure to have something in writing with ALL THE DETAILS. Ask for photos and references to contact.
- When booking a hotel, check several sites for the best price. Also try calling the hotel directly for any special rates they may have available.

What should you bring? My Mom always said, “BRING ONLY WHAT YOU NEED..” Well, I need a lot..

- Money – Only bring the credit cards and cash you need. Keep it in a safe place and be sure to check it often. If at any point something is missing, report it ASAP.
- Food – Bringing your own food for snacks and some meals can reduce the amount of money you have to spend. Eating at restaurants everyday can be very expensive. Check with your hotel to see if they have a free breakfast.
- Clothes/ suitcases – When flying, the baggage fees can add up so pay attention to your packing. Consider wearing an extra layer on the plane. Also, you may be able to wear a few items of clothing several times during your trip. Plan out your wardrobe and what you truly NEED to bring.
- Documents – You should always have your medical insurance card with you, driver's license or ID and passport if traveling out of the US. Most other documents are not needed.

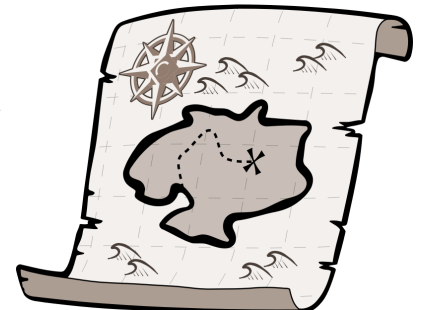
We wish everyone a safe and fun summer!!!



Travel Tip...

When you are planning to drive somewhere, PRINT OUT directions.

GPS can be unreliable in certain remote areas so be safe and have a printed copy of the directions to and home from your destination.



Easy Summer Grilling Potatoes (serves 6-8)

One of my family's favorites side for summer time grills.

3 lbs potatoes
 3 TBS Olive oil
 Garlic salt – to taste
 Grated parmesan cheese – to taste



Lay out a large sheet of aluminum foil.

Cut the potatoes into approximately 1" cubes. No need to peel the potatoes.

Combine all ingredients in the center of the aluminum foil.

Add another large sheet of aluminum oil to cover and roll in the edges of the foil to seal shut.

Please the foil pack on the top shelf of your grill while you are grilling other foods. It will take approximately 30-40 minutes to cook the potatoes.

Remove and serve.

Cheap Easy Ice-cream Cake



Ingredients:

1 12oz container of whipped topping
 1 jar of caramel sauce
 1 jar hot fudge
 1 Heath Bar
 2 boxes of ice-cream sandwiches (box of 24)

Directions:

1. Unwrap 12 ice-cream sandwiches and lay them into a 9x13 pan. You may have to cut some of the sandwiches to fit.
2. Pour the desired amount of caramel sauce and hot fudge over the sandwiches making sure to get it into the cracks.
3. Crush up the Heath Bar and sprinkle on top of hot fudge.
4. Top with remaining 12 ice-cream sandwiches.
5. Top with whipped topping. Use a spatula to spread it evenly.
4. Put into the freezer for at least 1-2 hours before serving.

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Intern/ Volunteer Opportunity with Alliance for Consumer Alliance Protection of Beaver County

We are a non-profit organization that:

- Provides consumer information and education
- Mediates, negotiates and facilitates resolution of consumer/ business complaints
- Helps resolve credit report problems
- Offers consumer credit counseling and establishes family budgets
- Attempts to protect the public from misrepresentation and scams

If you are looking for a chance to assist consumers, consider the Alliance for Consumer Protection.

As little as 1 day a week for 3-4 hours is all it takes to make a difference.



ALLIANCE FOR CONSUMER PROTECTION
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