



Tax Scams and Scares

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Ask the Agent

Q: Is it safe to file my income taxes online? How soon can I expect to get my return?

A: According to the Internal Revenue Service, about 90 percent of returns will be filed electronically. Choosing e-file and direct deposit remains the fastest and safest way to file an accurate income tax return and receive a refund. The IRS issues more than 9 out of 10 refunds in less that 21 days from the time they receive the forms. However, it is possible that some returns require additional review and may take longer.

For more information call the Geary County K-State Research & Extension office at: **785-238-4161**



K-State Research and Extension is an equal opportunity provider and employer. *ksre.k-state.edu* If you have already filed your tax return for 2017—Kudos! As of March 9, 2018, the Internal Revenue Service (IRS) had received over \$69.4 million in returns of the expected \$155+ million they will receive by the end of this year's standard tax season. In other words, if you haven't filed yet, you most certainly are not the only one by a long stretch!



Source: www.irs.gov —filing season statistics

Taxpayers have until Tuesday, April 17, 2018 to file their 2017 tax returns. The filing deadline has been pushed back from the traditional date (April 15) for several reasons, according to the IRS. First, the April 15 falls on a Sunday this year which would normally give us an extra day—moving the tax day to Monday, April 16. However, April 16 is a holiday for Washington, D.C. —Emancipation Day. By law, Washington holidays impact the tax deadlines the same as federal holidays do. So—we all get an extra TWO days to file. That's no reason to procrastinate that far, though.

When we get pushed for time, we get less attentive to the details of the task at hand. We might be more apt to reach out for "deals" we may have otherwise been suspicious of. This makes us an easier target for tax scams and scares. Thousands of people have lost millions of dollars and their personal information to tax scams. Typically, scammers use standard USPS mail, telephone, or email communications to set up their victims.

The IRS doesn't make contact with taxpayers through email, text messages or social media to request personal or financial information. Most contact is made through regular mail, but there are special circumstances where they may call or come to a home or business. This situation most likely arises when a taxpayer has an overdue tax bill. It also may be due to the IRS intending to secure a delinquent tax return or a delinquent employment tax payment from a business. If there is an audit or criminal investigation related to the tax payer or business, that too may warrant an "in-person" visit.

Even in these situations, taxpayers will generally receive multiple letters (aka notices) from the IRS in the mail. Check out the inside story on how to identify a potential tax scam.

Family Conversations Jars

Have you ever been in a restaurant where they provide question prompts on cards to promote table talk? With so many people choosing to ignore their dinner partners by talking, texting, or any variety of other activities on their phone, it 's refreshing to have a normal "conversation" at the table.

It's also important to have these relationship building conversations at home. Yes, family meals really are important. Just how important are family sit-down meals? Read on...

- According to Pediatrics and Adolescent Medicine in 2004, children ages 11-18 who dine frequently as a family, experience less depression and suicidal tendencies, and have better grades.
- Additionally, frequent family dinners are the single most important factor in the development of a child's vocabulary (Harvard Research, 1996).
- Columbia University's 2012 study shows that regular family dinners increase the likelihood of excellent relationships between parents and teenagers. In turn, these excellent relationships lead to a radical decrease of substance abuse in teenagers.

Source: www.familiesalive.org A significant reason the data supports mealtime is due to the meaningful communication that can occur during meal time. You learn more about each other, make your meal time more engaging, and strengthen the relationships in your family.

Family Connections

One way to help conversations get started is by using a Family Conversation jar. Create this jar by taking a regular wide-mouth mason jar or recycled mixed nuts container and wrap it in a bright colored paper so that you can always find it. Next, type up or print questions that anyone in the family could answer. Here is a sample of questions you could use:

1) If you could be famous for one thing, what would it be and why?

2) If you could meet any US president, which one would you choose and why?

3) Name one time when someone has shown you a lot of love.

4) If you could choose one award to win (real or made-up), what would you pick and why?

5) If you could ask God one question, what would it be?6) What does your dream home look like?

7) Tell me about a time when you had to be really brave.8) If you could only do one thing for a whole day, what would you pick?

9) Where is the most beautiful place you have ever been? 10)When you are a parent, what traditions from our family would you like to carry on? What things would you change?

You can include simplified questions for younger children such as "What is your favorite color?" "What is your favorite toy and why do you like it so much?" "What zoo animal do you like best? Why?" You can put these questions on different colored paper to help you distinguish them for the younger kiddos.

Family Resource Management

In a recent press release from the Internal Revenue Service (IRS), a trending scam was reported related to false tax refunds. This quickly growing scam involves fake tax refunds being deposited into taxpayer bank accounts. The IRS went on to share how to return the funds and avoid becoming a victim of this scam.

This scam came to light following a breach in various tax preparer's computer files.

The IRS reports that this scam has taken on several different versions.

In one approach, criminals posing as debt collectors acting on behave of the IRS contact taxpayers to say a refund was deposited in the bank account in error, and they ask the taxpayer to forward the money to their fake collection agency.

A second version includes a fraudulent refund, as well. In this case, though, an automated call with a recorded voice saying he is from the IRS threatens criminal fraud charges against the taxpayer along with threat of an arrest warrant and a "blacklisting" of their Social Security Number (SSN). The message includes a case number and a telephone number to call to return the refund. With

Scams Targeting Taxpayers

today's technology advances, it is also possible for these criminals to make the caller id name and number appear as if it is a legitimate phone call.

If you find yourself being baited with these scams or other tax-related communications, be wary and do not provide any personal information to the fake tax collectors. Your next step is to discuss the call with your financial institution and tax preparers immediately. They need to know your information, if not your identity, has been compromised.

If you are one of the 90% of taxpayers who file electronically and your tax return is rejected because a return bearing your SSN has already been filed, you need to take that VERY seriously.

In these cases, the IRS recommends you follow their Taxpayer Guide to Identity Theft which can be downloaded at: https://www.irs.gov/newsroom/taxpayer-guide-toidentity-theft.

If you submitted your tax return via standard mail, and have it rejected, you should resubmit your tax return along with IRS form 14039, Identity Theft Affidavit, stating that you were a victim of a tax preparer data breach.

Recipe for Family Mealtime

I recently read a brochure title "Say YES To Family Meals" published by Iowa State University Extension and Outreach. If offered a fun, yet meaningful Recipe for Family Mealtime:

- 1) Start with one busy family.
- 2) Add a strong desire to share more time together.
- 3) Blend in creative ideas about when and where to eat.
- 4) Stir in compliments and pleasant conversation topics
- 5) Sprinkle with good manners.
- 6) Add a dash of thanks.
- Serve with a variety of simple, healthy foods.

YIELD: One family with stronger communication skills and deeper feelings of connection.



Family Health & Wellness

If you have found that your family has dropped out of the habit of family meals, consider these ideas to change the trend and get your family back to the table:

- ⇒ Be creative and flexible about when and where to eat. Family meals can be shared at home, at a restaurant, in a park, or near the playing field. Simply eat with your children whenever possible, even if it isn't every day.
- ⇒ Serve a variety of foods. Consider family preferences and MyPlate when planning meals. Try to include a variety of foods daily.
- ⇒ Make mealtime pleasant. Eliminate distractions by turning off the televisions and radio. Put phones away and mute them so that even the vibrate option won't distract you. Practice making positive comments, taking turns talking, and listening without interruption. Postpone negative conversations until another time.
- ⇒ If children ask about why manners matter, remind them that good manners are a way of showing respect for others. If you practice them at home, you'll be more likely to use them away from home.

FCS Extension Agents have access to a wide variety of resources. Below you will find just a sampling. For more information about topics important to YOUR family, contact me at Geary County K-State Research & Extension 785-238-4161.

Walk Yourself to Happy...

A popular activity—it's easy, cheap, fun and has many benefits:

- Helps to build a strong heart, lungs and bones.
- You'll feel better and happier.
- Walking burns calories, and helps to control your weight.
- Connects you with your neighborhood. Source:



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Using Pyrex ® in Pressure Cookers

The popularity of electric pressure cookers has brought other safety issues besides food safety.

One is about using Pyrex ® inside the electric pressure cooker. According to Corelle Brands, maker of Pyrex ®, it is not recommended to put this



Prime Times for Brain Development...

Visual Development: Birth to 12 Months

Language Development: Birth to 12 Years

Emotional Attachment: Birth to 18 months

Sensory Development: Birth to 18 months



Source: Fact Sheet: Prime Times for Learning, K-State Research & Extension Publication #MF3319



glassware in these appliances. The glass is not made to be put under pressure and it could crack or explode. If you have further questions, contact the Corelle Brands Consumer Care Center at 1-800-999-3436.

Stay Strong, Stay Healthy

What is Stay Strong, Stay Healthy?

It is an evidence-based strength training program designed for older adults. The eight-week program includes 16 exercise classes that meet twice weekly for one hour.

Why strength training?

Strength training keeps your body and mind functioning at their best!

Regularly completing strengthening exercises will help you build muscle and increase bone density, preventing frailty and osteoporosis.

What are the benefits of strength training?

Strength training:

- Increases muscle strength
- Improves balance
- Enhances flexibility
- Strengthens bones
- Relieves arthritis
- Helps control weight
- Lifts depression
- Reduces stress
- Reduces risks for heart disease

How does Stay Strong, Stay Healthy work?

The program's goal is to improve health and quality of life.

Classes incorporate:

- Warm-up exercises
- Eight strengthening exercises, with or without hand and leg weights
- Cool-down stretches

Over the course of the program, you will learn exercises to improve strength, balance and flexibility.

After the eight weeks are over, you can continue the strength training program in the comfort of your own home or with a group.

Location: Council Grove United Methodist Church 1st session Monday, April 9th 10-11:30 AM, 2nd session Thursday, April 12th 9-10 AM Weeks #2-8 (April 17 – May 31)- class meets every Tuesday and Thursday 9-10 AM Pre-registration is required. \$20 registration fee. Sign-up by April 4th

For more information: Shandi Andres, Flint Hills District (620) 767-5136 <u>sdandres@ksu.edu</u> Deb Andres, Geary County (785) 238-4161 <u>dandres1@ksu.edu</u>

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Geary County P.O. Box 28 119 E. 9th Street Junction City, KS 66441

Upcoming Geary County Extension Programs

Requires pre-registration. Call 238-4161 to pre-register

March

Walk Kansas 2018 Continues!

April

Walk Kansas 2018 Continues!

- 9 <u>Stay Strong, Stay Healthy**</u>—A regional program offered in Council Grove at the Council Grove United Methodist Church fellowship hall. See insert for registration information.
- 13 <u>Medicare Basics**</u>— This free educational program is designed for anyone interested in learning more about the Medicare maze, particularly those who are nearing age 65, who are soon to qualify because of a disability or who are helping family members with insurance and financial matters. We will cover Medicare eligibility, how and when to apply, what is covered by the various parts, and how to fill the gaps. We will also explain programs available to assist low income individuals and how to watch out for Medicare fraud. This free 2 hour program is being offered at the Dorothy Bramlage Public Library in Junction City from 2—4 p.m. Please call the Geary County K-State Research and Extension office by April 11 to reserve your seat. 785-238-4161.



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