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Springtime Brings Tax-time and Scam-time

Once again, tax season is approaching and although the IRS scams occur year-round, they intensify during tax season, so please beware!

The IRS issued a consumer alert providing taxpayers with additional tips to protect themselves from telephone scam artists calling and pretending to be with the IRS.

The IRS will NEVER:

- ◆ Call to demand immediate payment, nor will we call about taxes owed without first having mailed you a bill.
- ◆ Demand that you pay taxes without giving you the opportunity to

question or appeal the amount they say you owe.

- ◆ Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- ◆ Ask for credit or debit card numbers over the phone.
- ◆ Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.



The IRS warns about the top 3 tax scams to watch for in 2016.

1. Fraudulent Filing

This occurs when someone files under your social security number, claiming your tax refund before you file. When you submit your return, it's rejected by the IRS and then you have to prove who you are. It's not an easy process and took one victim 4 months to finally get her correct refund.

The IRS has instituted new safeguards this year that should raise red flags if someone files in your name from a different address or different employer,

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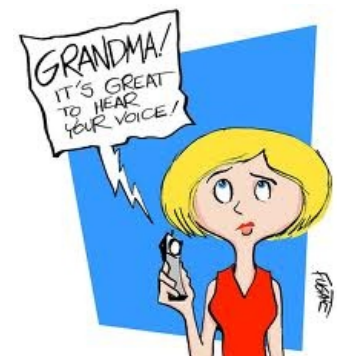
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“Grandparent Scam” What You Need to Know

At the same time IRS scams are increasing, so are the Grandparent’s scams. Spring Break is approaching for many of your grandchildren and they will be off on trips to the East Coast, West Coast and South of the border and the scammers know it. They take advantage of you when you think your precious grandchild has had a

lapse in judgement and gotten into a little bit of trouble while on vacation.

This was the case of an 81-year-old California grandmother who received a call from whom she thought was her 21 year old grandson. She was home alone when she answered the phone, and the caller said, “Grandma”?



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***Inquire before
you wire!***

***Don't wire money
to people you
don't know!***



***The grandmother
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But the best thing you can do is to file early, before a scammer tries to file under your name.

2. IRS Phishing Email

The Phishing Email scam involves an email from the IRS, or one that at least it appears to be from the IRS. "The email says "click here for the latest on your refund," or something similar.

But it's a phishing scam, designed to get you to enter your Social Security Number. Even if you

simply click the link you can invite malware into your PC.

The IRS does not contact taxpayers by email, especially to requesting them to download files or click on links.

3. IRS Phone Scam

The most common scam over the past two years is the IRS phone scam. A caller, claiming to be with the IRS or the Treasury Department, tells you that you are behind on your tax bill, and threatens you

with arrest unless you pay money immediately. Thousands, if not millions of Americans have received these calls.

One thing you need to know is that "the IRS would not be threatening immediate arrest or deportation or something like that." If you get that call, hang up.

For more information on reporting tax scams, go to www.irs.gov and type "scam" in the search box.

"Grandparent Scam" What You Need to Know, cont. from pg. 1

Instantly, she felt the love and emotion when she heard his voice, and she affectionately replied, "Matthew, it's so good to hear from you." That was exactly what the scammer wanted to hear-his name, and all he needed to scam this grandmother out of \$18,000.

Here is how the scam goes as explained by a 31-year-old conman in a CBS News interview: "You just say, 'Hey, how are you, hi grandma, hi grandpa... I'm in a little bit of trouble right now. If I tell you, just keep it between us, I'm on vacation, but I got into a little accident, and I was arrested for a DUI.' You tell them, 'Things got out of control, and I need you

to send me the money.'

The grandmother said, "You are blinded by emotion. Totally blinded. You don't think rationally when this happens. You know, your family comes first."

The conman went on to say, "We target people over the age of 65, mainly, because they're more gullible," the former scammer said: "They're at home. They're more accessible. Once you get them emotionally involved, then they'll do anything for you, basically."

The former scammer said that in order to guard against this kind of act, people should ask a question that only your grandchild would know, such as

the name of your pet, and confide in someone -- even though the person on the other end of the line will beg you to keep it a secret.



To file a complaint with The Federal Trade Commission, go to www.ftc.gov where you can fill out an online complaint form. You can also call the FTC at 1-877-382-4357 to report a complaint.

Assistant Prosecutor Explains the Importance of Having a Designated Prosecutor for Crimes Against the Elderly

What is your name and what do you do for the Prosecutor's Office?

My name is Gloria Sigman and I am an Assistant Butler County Prosecutor that handles felony white collar crimes and crimes against the elderly.

Why is there a special prosecutor for Crimes Against the Elderly?

When Michael T. Gmoser took office as the Butler County Prosecutor in 2011, he initiated the Butler County Crimes Against the Elderly Task Force in order to develop specialized prosecution of crimes against the older adult Butler County population that were in many instances not given a voice in terms of crimes perpetrated against them and more particularly, financial offenses, where a citizen 65 or older may have been victimized because of their age and financial stability. Statistics have proven that the older adult population has and will become a substantial segment of our society in terms of numbers as birth rates decline and modern medicine continues to make strides in geriatric medicine, which prolongs life. The 65 and older population consists in large part of retired, long-

time workers who draw from social security in addition to a pension from their years of employment. As a more financially stable group of citizens, seniors have become the new 'deep pocket' for criminals and are scammed by contractor fraud and family members that may have fallen victim to the rapid contagion of heroin use that permeates practically every household today. Children and grandchildren, nephews, nieces and neighbor addicts, prey on their older family members and neighbors. The amount of crime predicated on heroin addiction has multiplied rapidly making a more financially secure senior a perfect victim. Reluctance to admit being a victim of a scam or theft by a family member and the fact that many older adults are the only provider of a home and financial security for other family members has increased the need to pay particular attention to offenses involving 65 or older adults.

On the opposite end of the spectrum of a typical, older crime victim that may be surrounded by family and friends is the potential victim living alone whose health may be failing. With an accumulation of at least a substantial financial base, a senior living alone

becomes a target for a paid or unpaid worker who may go into the home and endanger themselves to the victim, offer to take them to the doctor and pay their bills. This can be a stranger or a family member. I have prosecuted criminals who victimized senior citizens living alone stealing dollar amounts up to \$500,000 by influencing an older adult to give the new friend and/or caregiver a power of attorney which becomes a license to steal.

Tell me about the types of cases you've tried.

In one case, an addicted son left his ailing and frail mother alone with no food or water and kept her from using a phone for days. The son physically abused the mother and failed to provide for her safety and well being. This case was most difficult as the mother, after having been removed from her home and going through thousands of dollars to support her son's habit, was admitted with bruising and declining health but was able to heal, somewhat. She realized the only hope for her almost middle-aged son was that she be willing to testify against him and that perhaps in prison, he would finally get 'clean.'

In terms of white collar crime, most recently I prosecuted an unpaid church treasurer who managed, with the complete trust of at least two pastors and a medium sized congregation, to steal in excess of \$800,000 in a little over a decade on the job.

What is the best way to keep myself from being a victim of a financial crime?

It is human nature to trust others, especially a friend or employee that appears to be caring or hard working. In our times, sadly, there are so many broken humans for reasons associated with drug abuse and their own difficult lives that one can never be too careful about who they become associated with even if only on the telephone or through Facebook. Just when you think it could never happen to you.....it does. When in doubt, talk it out with someone else.



Michael T. Gmoser
Butler County Prosecutor

The time for a political party's unity is before an election-not after.

-Michael T. Gmoser

A Word From the Prosecutor:

In September of 2011, The Butler County Crimes Against The Elderly Task Force was created because I quickly recognized that in Butler County older citizens were under represented in crimes against them. Since it's inception, the task force has brought together members of law enforcement, the business community and elderly service organizations in an effort to protect the seniors of Butler County. As part of the task force, I have made myself available for speaking engagements where I have spoken to over 1000 seniors educating them on how to protect themselves against these scammers.

This newsletter is another format we're using to communicate information which is distributed to seniors through agencies, meals-on-wheels and senior centers. The Task Force Hotline (1-888-662-3673) was created so residents can report scams and fraud and is answered by Susan Monnin, my Community Outreach Director. The Butler County Prosecutor's website is utilized for posting recent scams targeting Butler County residents and can be accessed by going to www.butlercountyprosecutor.org.

Most importantly, I have designated an assistant prosecutor, Gloria Sigan, who specializes in crimes against the elderly and has a 100% conviction rate.

It is my passion to protect the seniors of Butler County, and it's through these initiatives that we plan on regularly communicating to our older citizens on how to avoid becoming a victim.

Do You Know What Agencies Are Available to You and What Services They Offer?

Butler County's Elderly Services Program (ESP)

Helps older adults maintain independence in their homes.

Who Is eligible?

Services are available to Butler County residents age 65 and older who need help with certain activities of daily living. Home-delivered meals are available starting at age 60. Eligibility for each service is determined by an ESP care manager during a home visit.

There is no income qualification for this program. However, depending upon your income, you may be required to help pay for the cost of your care through a co-payment.

How do I apply?

Call (513) 868-9281 to speak with a nurse or social worker who can answer questions on the phone and if ESP is right for you, a care manager will schedule an in-home visit to verify your eligibility.

BEFORE YOU WIRE MONEY

ARE YOU WIRING MONEY TO:

- » THE IRS FOR TAX DEBT?
- » TO GET A FAMILY MEMBER OUT OF JAIL?
- » TO COLLECT LOTTERY WINNINGS?
- » TO PAY LEGAL FEES FOR PURCHASING R&D?
- » TO SOMEONE YOU HAVE NEVER MET IN PERSON?



- IF YOU ARE THREATENED WITH ARREST OR GOING TO JAIL
- IF YOU ARE NOTIFIED OF OVERDUE TAXES OVER THE PHONE
- IF YOU HAVE BEEN TOLD YOU WON A LOTTERY
- IF YOU ARE TOLD TO **NOT** VERIFY INFORMATION BEFORE WIRING MONEY
- IF YOU ARE TOLD TO LIE ABOUT WHY YOU ARE SENDING A WIRE TRANSFER
- IF YOU HAVE BEEN SENT A CHECK IN ADVANCE FOR MYSTERY SHOPPING
- IF YOU HAVE A "CLOSE FRIEND" YOU HAVE NEVER MET IN PERSON BUT SUDDENLY FINDS THEMSELVES IN NEED OF MONEY

IT IS A SCAM!!!



**ALWAYS INQUIRE
BEFORE YOU WIRE!**

**SCAM HOTLINE
1-888-662-3673**