

# TRIAD NEWSLETTER

Safety for Older Adults

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## U.S Post Office Can Help Keep Your Mail Safe

By Phyllis Rose Freelance Writer/Editor RSVP Volunteer

The greatest non-technological threat to your identity is your mailbox, writes Jerri Ledford at [thebalance.com](http://thebalance.com). The two most common methods thieves use are mail theft and rerouting your mail.

To reroute your mail, thieves will simply go to the post office, fill out a change of address card to indicate mail should no longer be delivered to your address but to theirs. This request can even be made on the Postal Service's website, but that requires verification, says Ledford. If the thieves don't have that verification, they're left with the old fashioned method of filling out the form.

To protect your mail and your identity, the Postal Service offers various services to help you. First, you can rent a post office box. Different box sizes are offered depending on what you need, according to [usps.com](http://usps.com). If you get lots of packages, choose a larger size. If packages are too large, the post office will hold them for you. Some post office locations offer smartphone alerts to inform you when you have mail.

Another way to protect your mail is to sign up for Informed Delivery which allows you to preview incoming mail digitally, according to [usps.com](http://usps.com). You will see greyscale images of your mail prior to delivery. Not all post offices offer this service, but you can check availability in your area by going to the website and putting in your zip code. Then, you will need to create an account and verify your identity. This is a free service.

An easy way to protect your mail is to put your mail on hold with the post office when you are going to be out of town. In some areas, this can



be done online, but if that's not available in your area, you'll need to go to the local post office to fill out the form. To submit a hold form online, you will need to create an account first at [usps.com](http://usps.com). That involves creating a user name, a password, and also answering two security questions.

To protect packages you may be shipping, the postal service offers various types of insurance. With Registered Mail, your packages can be insured for up to \$50,000. For smaller packages or pieces of mail, you can insure them for loss or damage up to \$5,000. Express and Priority Mail include insurance in the price of the postage.

You can also request that packages be held at the Post Office for pick up. Usually, packages must be picked up within 15 days or five days for Priority Mail Express. You will receive an email when your package arrives. When you pick up the package, you must show a photo ID.

Helping to prevent mail theft and fraud is the Postal Service's law enforcement arm, the U.S. Postal Inspection Service, according to [uspis.gov](http://uspis.gov). They investigate any crimes related to the postal service. One of their goals is to assure customers that they "can entrust their correspondence to the mail."

While you're doing what you can to protect your mail, it's good to know that the Postal Service also has your back helping to protect you from mail theft and fraud.

### WHAT IS TRIAD?

Law-enforcement, seniors, and concerned citizens working together to increase older adult safety and to allay their fears of crime.

**You're invited  
to attend our next  
Triad council  
meeting.  
Tues., April 14  
9:30-10:30am  
at  
Senior Services in  
Kalamazoo**

### TRIAD SPEAKERS BUREAU

Presenters available to give talks on various senior safety concerns

### Kalamazoo County Triad

**Coordinator  
Traci Furman  
269-382-0515  
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org**

### Senior Services



# Be Careful of Tax Scams

By Phyllis Rose Freelance Writer/Editor RSVP Volunteer

April 15, the dreaded tax day, is fast approaching. Be careful of tax scams or you'll have more to dread than paying taxes. You may be cheated out of your money if scammers trick you into sending them money or revealing your personal identification information.

To avoid scams, be aware of popular tricks used by fraudsters. These tricks are always being tweaked and changed so you have to be vigilant to avoid being taken. According to the IRS at [irs.gov](https://www.irs.gov), the latest scam is a caller saying your Social Security number can be cancelled due to unpaid taxes. If you get one of these calls, just hang up, advises the IRS.

Another hint of a fraudulent call is a demand for tax payment via a prepaid debit card, iTunes gift card, or wire transfer, says the IRS. Think about it. Why would the IRS want an iTunes gift card?

Surprisingly, people fall for this. A 20-year-old college student put \$500 on three iTunes cards using her debit card, reports Clark Howard, consumer expert, writing at [clark.com](https://www.clark.com). A scammer had called and threatened her with arrest. So, she bought the cards, called the scammer back and read off the 16-digit code from the back of the card. The scammer had instant access to the cash and the student was out of her money with no way to get it back. Scam callers may also ask you to make payment to an entity other than the U.S. Treasury or threaten to call the police, says the IRS. Don't believe them.

If scammers get your personal information, they can file a refund in your name. Then, when you file electronically, your return is rejected because someone else has already filed in your name, says Howard. It may take a year or more to get it straightened out.

Another scam involves tax preparers. In this scam, the



preparer doesn't sign the return or include a valid Preparer Tax number, says Howard. It helps them make a quick buck off of your return. This is a form of "ghosting." Hints that things aren't on the up and up with your preparer include not getting a receipt for your preparation fee; falsifying income; creating fake deductions; and sending your refund to their account and not yours.

Some tax fraudsters have even perpetrated a fake hostage scam to get someone to pay up, says Howard. A few years ago, when a customer asked a supermarket clerk for \$2,400 in prepaid cards, the clerk became suspicious. The clerk questioned the woman who said she'd received a call from the IRS saying her daughter was being held hostage until she paid her tax bill. The clerk called the police who investigated and found the daughter was safe. It was a scam.

If you suspect you've been a victim of an attempted tax scam, call the IRS at 800-829-1040. You may also report the caller ID and callback number to the IRS at [phishing@irs.gov](mailto:phishing@irs.gov) with "IRS Phone Scam" written in the subject line.

Taking care not to be scammed can take the dread out of tax season as you look forward to getting your long-awaited tax refund.

**If you experienced or observed suspicious behavior Triad can help.**

**Order a free Senior Safety Tips Booklet  
or schedule the Triad Speakers Bureau**

Contact the Kalamazoo Triad Coordinator Traci Furman 269-382-0515  
[tfurman@seniorservices1.org](mailto:tfurman@seniorservices1.org)