

Beware of fraud, identity theft

Tax filing season has begun and the Oregon Department of Revenue wants to remind taxpayers to file early, file electronically, and immediately report suspected identity theft. Oregon, other states, and the IRS have seen significant increases in the filing of fraudulent tax returns, often using stolen identities and fictitious W-2s as a way to try and claim refunds.

"We know tax fraud is on the rise," said Kris Kautz, the department's interim director. "Our goal is to avoid paying on fraudulent claims to protect Oregon's tax dollars from misappropriation and protect our taxpayers from fraud."

In 2014, the department saw 4,700 fake returns trying to claim a total of nearly \$8 million in refunds. They stopped all but 159 of those fake refunds from being issued, preventing nearly \$7.8 million from getting into the hands of fraudsters.

Through mid-November 2015, the department saw nearly 4,000 fake returns, claiming more than \$7 million in refunds.

The department is providing easier reporting options through their website and dedicated identity theft phone line. To report potentially fraudulent activities or to flag your account for possible fraud, go to www.oregon.gov/dor and click on "Report Fraud or Identity Theft" under "Get Help" at the bottom of the page, or call 503-947-2000.

Online services use two-factor authentication and require taxpayers to validate specific tax information before they can access their Revenue Online accounts.

The department is following up on suspicious returns. If they think someone is using your personal information to file a fraudulent return, they will send you a letter asking you to verify your identity.

You can verify your identity by mail, by phone, or by taking our new online identity verification quiz.

The Legislature funded a plan to incorporate commercial data analytics and real-time withholding matching to help the department catch more fraudulent tax activity.

"These added security measures may add a bit more time to your filing but it's to protect you as an individual and our state's funds," Kautz said.

How can you protect yourself?

- E-file as early as you can. If the department gets your real return first, they can better stop fraudsters from using your information.

- If you think or know your identity was stolen, notify the Dept. of Revenue immediately using the reporting feature on their website or call 503-947-2000. The department can flag your account and watch for potentially fraudulent returns and help you get your real return processed correctly. You should also flag your account with the IRS by calling 1-800-908-4490.

- For more information on protecting yourself or what to do if you're a victim of identity theft, visit: www.irs.gov, www.consumer.ftc.gov, and www.identitytheft.gov.

Visit www.oregon.gov/dor to get tax forms, check the status of your refund, or make tax payments; or call 1-800-356-4222 toll-free from an Oregon prefix (English or Spanish); 503-378-4988 in Salem and outside Oregon; or email questions.dor@oregon.gov. For TTY (hearing or speech impaired), call 1-800-886-7204.

Of a certain age...

By Diane Goble
Columnist

In some cultures, those who reach a certain age quietly walk away from their villages and go off to die so they won't be a burden to their family. I'd like to think we've risen above that in this day and age, but here I find myself approaching that certain age living in Sisters, where it seems, though unspoken, that's pretty much what's expected.

We have developers here who only think on the large scale and argue over pittances instead of asking people what they want and making it happen. When I talk to my senior friends and neighbors, they lament over feeling they will be forced to leave family and friends, and regular activities to seek housing elsewhere, alone among strangers.

When we talk about our housing needs, it's for one-story, smaller units at affordable rents for seniors on fixed incomes. We talk about tiny houses, studio or one-bedroom apartments, not three-story facilities with amenities for a hundred residents. But that's not profitable for the developers.

Those of us in our 70s, 80s and 90s do just fine living independently at Tamarack Village but these are two- and three-bedroom apartment homes and they keep raising the rents until they've become unaffordable for single seniors, but there is nowhere else to go in Sisters. These are better suited to growing young families who hope to find jobs and populate our schools and become homeowners. The waiting list is a year long because we have

no other housing options.

People are aging better than they did years ago. We eat healthier, we exercise, we're active, some of us still have jobs, a lot of us do volunteer work. We visit our doctor regularly and catch things early so we're not sickly. We don't so much need assisted living as to help each other, and if we have elder communities of small units, we're more likely to carpool, share community meals, share coupons and buy in bulk, spend less time alone, stay involved in the community, mentor young people, be useful.

When I moved into Tamarack Village, I was told they couldn't raise the rent on my unit... a good thing because my rent was already 50 percent of my income. I'm one of those "rent-burdened" people you may have read about. It's my own fault. I choose helping others over accumulating wealth and possessions. Not that I expect a reward, but to become homeless at this point seems cruel and excessive punishment in return for pursuing a spiritual path over material goals.

I told the Affordable Housing people last month that I was 30 days from

being homeless if they raised my rent. So guess what? January 1 they raised my rent! It didn't go up much, but at the same time my auto insurance went up, my health insurance premium went up, my Internet service went up and my Social Security didn't. If I didn't work odd jobs to earn extra money, I'd be gone already. I'll be 75 in a few months, how much longer will I be able to keep that up?

Now, I realize that this is happening all over Oregon between gentrification and the retiring rich folks from the south moving up here to take advantage of the lower cost of living, abundance of water, and wide open spaces, but they seem to have no regard for history or community or the natives. It's like Columbus discovering a new land to exploit, and wiping out the natives and their culture all over again.

It's really a loss to Sisters that people who have contributed to the town's vitality and appeal as workers, as volunteers, as mentors, as caregivers, have to move on by a certain age. Have we outlived our usefulness just because we can't keep up with the cost of living in Sisters?

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