

Beware of potential for tax identity fraud

Every two seconds, someone's identity is stolen. And with tax season upon us, con artists are stealing Social Security numbers to file for fraudulent tax refunds.

To date, the IRS has identified around 15 million false tax returns alone.

Here are some warning signs that you may be a victim of tax identity theft:

- If someone files a fraudulent tax return using your identification, and then you file your return, the IRS will contact you by mail.

The letter will state that more than one return was filed using your Social Security number. Note that the IRS will not contact you by phone, email, text or social media.

You can check the legitimacy of any IRS mailing by calling 1-800-829-1040.

- You'll also get an IRS notice if someone uses your

Social Security number to get a job, and the employer reports that income to the IRS using your number. The letter will indicate that you did not report all of your earnings on your tax return.

- Receiving a W-2 or Form 1099 from an employer for whom you didn't work.

What to do if you fall victim to tax identity fraud:

1. Contact the IRS immediately using the contact information on the notice you received. You'll be asked to fill out an IRS Identity Theft affidavit, Form 14039.

2. Contact your bank and credit card companies and inform the credit bureaus of the fraud.

3. Ask one credit bureau — Experian, TransUnion or Equifax — to place a free fraud alert on your report, and the others will follow. A fraud alert lasts 90 days, but you can

renew it.

4. Access your credit report free from all three credit bureaus. Ask the bureau that places your fraud alert how to obtain your reports.

5. File an identity theft report with the Federal Trade Commission. This will help you get fraudulent information removed from your credit report and stop companies from trying to collect debts related to fraudulent activity.

6. File a police report. Bring the form you filed with the FTC to the police.

It's becoming ever more difficult to protect our identities, but here are some steps you can take to protect yourself and your family:

- Monitor your credit reports. You can order free reports from all three credit bureaus once a year at www.annualcreditreport.com.
- Never give your Social

Security number or other personal information to phone callers.

- If you file your tax return electronically, be sure to use a private, protected wireless network. Filing your return from the local coffee shop, library or other public place is not a good idea.

- Provide information to your tax preparer in person; avoid sending a fax that may easily be seen by someone else.
- Shred papers that contain sensitive personal information.

Hopefully, you will never encounter any form of identity theft. Make sure to protect your personal information to the best of your ability, and know what to do if you've been victimized.

Sign up for the Fraud Watch Network at www.aarp.org/FraudWatchNetwork to get the latest information on ID theft and scams.

Judy Roth to speak at Friendship Club Thursday

Judy Roth of the Florence Area Humane Society will be the guest speaker at the February meeting of the Friendship Club, at Three Rivers Casino and Hotel tomorrow, at 10:45 a.m. Reservations are required.

On March 18, the club will hold its postponed fundraising luau. Tickets are \$15 and all proceeds benefit Florence charities.

For more information, contact Betty Fieldson at 541-997-2842.

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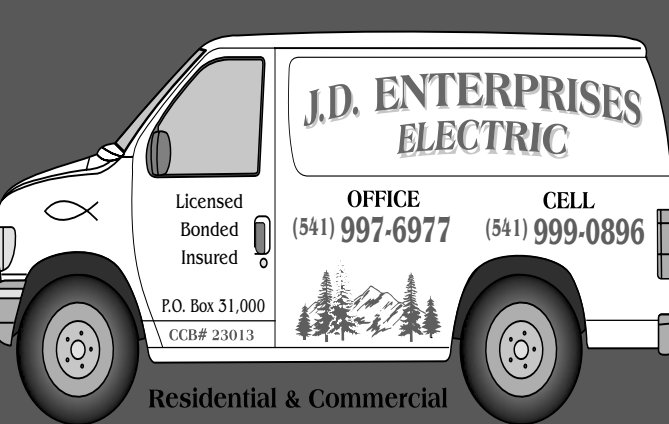
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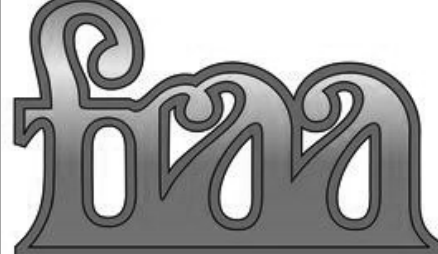
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February

For details, check our website at www.fraaoregon.org

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4 • 2-5pm Oil painting w/Michael Wood	5 • 10am-noon Beginning Knitting	6	7 • 9am-12pm Oil painting w/ John Leasure
8	9	10 • 2-3pm Demo: Zentangle	11 • 2-5pm Oil painting w/Michael Wood	12 • 1-3pm Introduction to Zentangle Version 2	13 • 4-6pm Speakeasy: Poetry as a Soul Food A Comm. Feast	14 • 9am-12pm Oil painting w/ John Leasure • 3-5 2nd Sat. Gallery Tour
15	16	17 • 2-4pm Bead Weaving Bracelet	18 • 2-5pm Oil painting w/Michael Wood	19	20	21 • 9am-12pm Oil painting w/ John Leasure
22	23	24	25 • 2-5pm Oil painting w/Michael Wood	26 • 1-3pm The Shady side of Zentangle	27 • 4-6pm Speakeasy: Inspiration What Inspires You	28 • 9am-12pm Oil painting w/ John Leasure • 2-pm Demo: Watercolor vs. Acrylic

ONGOING CLASSES

OIL PAINTING
 Wednesday
 2-5pm
 Michael Wood
 Contact at fjwood@msn.com

OIL PAINTING
 Saturday
 9am-12pm
 John Leasure
 Contact at 541-991-2754

FREE EVENTS THIS MONTH:

Feb. 10 – Zentangle Demo

Feb. 13- SpeakEasy- "Poetry As Soul Food"

Feb. 27 – SpeakEasy – "Inspiration"

Feb. 28 - Demo: Watercolor versus Acrylics- A Comparison

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