

TO SHRED – OR NOT

The Plus 50 Living Fair for 2015 is now history. This annual event, this year held at the Vista Grande in Clinton on April 28th, seems to be a pretty good place to contact lots of seniors at the same time. This year, Seniors vs. Crime partnered with Senior Medicare Patrol in hosting a shred event. That was a great success. Around 175 folks dropped off material for shredding in a little over four hours. We didn't fill up the truck, but it was very big truck! And 140 folks registered for our door prizes, which is a nice crowd.

It's ironic to me that two days after our shred event, the Federal Trade Commission published "A Packrat's Guide to Shredding", an article written to educate the public on what to keep, and how long to keep it. So I guess this is "better late than never" information I am going to share with you. Here's what the Federal Trade Commission recommends:

SAVE FOREVER

- Birth certificates or adoption records
- Social security cards
- Citizenship papers or passports
- Marriage or divorce records
- Death certificates
- Keep home deeds and car titles as long as you own the property

TAX RECORDS

- Keep the actual tax return copies forever
- Pay stubs or vouchers – shred after checking them against your W-2
- Home improvement receipts – keep them as long as you own your home. Some of these expenses can reduce capital gains taxes
- Tax-related receipts and cancelled checks – hold for seven years

OTHER RECORDS

- Credit card statements or utility bills – shred after paying the bill
- Bank statements and medical bills – shred after one year, unless you are in a dispute with your insurer

Why do we encourage shredding anyway? Because shredding is one way of reducing the risk of identity theft. No identity thief can use what you already destroyed. And nobody wants to be a packrat.

EMAIL PHISHING

In the last two weeks, I've received about a dozen calls from people reporting what I call phishing (pronounced just like what you do with a worm on a hook). My callers tell me of receiving emails which appear to originate from Bank of America, or American Express. The subject line always mentions something eye-catching like "account error" or "suspicious account activity". None of those reporting to me even maintain accounts with Bank of America or American Express, which is a pretty good tip this is a scam. The emails are designed to get you excited and open them up. Most likely the message will instruct the recipient to open a link for more information – if you do, you made a major mistake. This is a very common method of releasing a virus into your computer. Only bad things will happen after that.

I always encourage anyone getting these phishing emails to forward them to reportphishing@antiphishing.org. This website is sponsored by the AntiPhishing Working Group, a coalition of industry, law enforcement, and government whose mission is to identify and halt phishing. If you really want to help them out, before forwarding your suspicious message, go to their website, where you will read detailed instructions on how to pull information from the email, without harm to yourself, and include that in your message to them.

STORM CHASERS AND OTHER PEDDLERS – CONTINUED

In my last article, I wrote about out-of-town roofers approaching Clinton and Camanche homeowners and offering inspections and bids on storm damage repair. This kind of activity is regulated by city ordinances or the county solicitor ordinance. Last week, a senior citizen homeowner informed me of a second company, 33Carpenters, going door to door asking to look at roofs in Clinton. The Clinton City Clerk Pat VanLoo tells me no roofing company received a permit to solicit. The Camanche and Dewitt city clerks also tell me they issued no solicitor's permits for roofers.

I don't know anything about the quality of work these contractors do, but my take on it is, if they don't bother to get a door to door solicitor's permit, even after told to do so, what other corners are they willing to cut?

The Clinton city clerk also informed me a resident called in reporting a man came to their door asking to seal their driveway. This man, Georgio Miller,

also did not receive a door to door permit. In fact, the only permit issued in Clinton which is valid belongs to a Kirby vacuum cleaner salesman. If you are approached by a door to door solicitor, ask for a permit. No permit – call your police agency.

MEAL VOUCHERS FOR SENIOR CITIZENS

The Iowa Department of Aging is distributing meal vouchers for eligible senior citizens who meet certain income guidelines. These vouchers allow seniors to get free meals, either eat-in or take-out, at the Clinton HyVee Kitchen. You must pre-register to participate. If this interests you, call Catherine at Milestone Area Agency on Aging at 855-410-6222, ext. 205. The program ends June 30, 2015.

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us.

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