

WE SAW A STORM – EXPECT STORM CHASERS TO FOLLOW

On March 15, Clinton County experienced violent thunderstorm with high winds, hail, and most likely, tornadoes. We know of significant property damage in some locations. Although few things in life can be guaranteed (taxes are one, and I will write on that later), I feel safe in predicting visits in the very near future from “storm-chasers”. These are out-of-town contractors who follow the news, and target communities hit by natural disasters, offering their repair services in the immediate aftermath of these events.

I wrote this about storm-chasers on April 9, 2015, after our last tornado....

The problem with such storm chasers is they are such “fly-by-night” outfits. You don’t know who they are, what their experience is, or the quality of their work. And when they are finished with the job and gone, how do you complain if something does not live up to what was promised? You are much better off to go with local contractors, who are established in the area, and whose references you can check. With storm damage, you can talk to your insurance agent about the best way to get a contractor on board to make repairs.

Experience also tells me, these contractors will not obtain the required county or city solicitor permits, before they go out and drum up business. Since these contractors do not maintain a local presence, all cities in Clinton County, and the county itself, require them to obtain permits to solicit before they make their visits. If you visited by a storm-chaser, ask to see their permit. No permit – say good-bye.

ONLINE WORK FROM HOME SCAMS

A retired Clinton woman, let’s call her Jean, made a complaint to me about a scam directed at her. Jean wanted me to share this with readers, and I will.

Jean wanted some extra retirement income, something to earn while working from home. She went online to research opportunities, and posted her email address to a couple of sites which looked interesting. Soon, she received an email which appeared to originate from Full Throttle, an energy drink. The email invited her to come for work for the drink distributor. All she needed to do was allow a “wrapper” installed on her car. Now a wrapper is front to back removable advertising, designed for vehicles, pretty much turning your car into a rolling billboard. In exchange for allowing the “wrapping”, Full Throttle agreed to pay \$300 per week. Jean agreed, and replied to the email with her name and address. She got a quick reply telling her to expect a check for \$1950, and instructions to deposit the check, then send \$1650 to Beijing, China via a Moneygram transfer. Why China? Well, the email explained a Chinese manufacturer custom made the “wrapper” and got paid directly. Once paid, the manufacturer planned to ship the product, and a local graphic artist planned to come and install it.

Within a couple of days, a Priority Mail parcel arrived for Jean, with a check enclosed. While Jean wanted the income, she felt wary about this business of sending money to China, so she called me. We met and went over a few things, and learned the check Jean received was a counterfeit. Doing further research, we learned these “wrapper” offers are a pretty common work-from-home scam right now.

I told Jean, and you are reading it here now, these internet offers of work-from-home opportunities are shot full with scams and frauds. I’m hard-pressed to believe any of them are real. If you’ve got any question about any of them, get hold of me before involving any of your own money!

INCOME TAX FRAUD

One of the most lucrative things a crook can do with your identity, especially if it comes with a social security number, is file a phony income return, to divert someone’s refund to a crook’s account. The US Internal Revenue Service reported this kind of fraud increasing every year, and they expect more than ever this year. In 2013 alone, the IRS received 5 million phony returns, asking for \$30 billion in refunds. The IRS blocked 81% of them, stopping \$24 billion in losses, but that means \$6 billion got through, a staggering sum.

A rural Dewitt man reported this week, he fell victim to this fraud. Fortunately, the IRS caught this one. He received a letter from the IRS asking if he filed a return. The IRS asked him to contact them to confirm this filing, before they planned to process it. In fact, the man did not yet file his return, and informed the IRS. His wife and he needed to meet with an IRS officer to complete his 2015 filing.

If you receive such a letter, do not ignore it. You will need to act within a prescribed time frame to allow the IRS to block a phony return.

You might ask, how do crooks get the information necessary to file a phony tax return, such as W-2’s or Form 1099’s? The IRS reports, “criminals have used Social Security Numbers stolen from nursing homes, hospitals, and public death lists” to generate these returns. Additionally, they use “spear phishing”. If you read this column, you saw I wrote about “phishing”, that is emails or websites disguised to appear legitimate, but which are really traps to capture information or install viruses. Spear phishing is much more targeted. Spear phishers send their emails to specific people in organizations, such as payroll administrators, and disguise them to appear as coming from others in the organizations. The Associated Press reported a number of companies falling victim to these schemes, with the emailers asking for and receiving tens of thousands of W-2’s.

DISH SCAM

I wrote two weeks ago about Ed Goddard getting a call to “upgrade” his DISH service. This is a scam, and it is continuing. I received two calls in fifteen minutes as I am writing this today, from folks reporting they received calls from someone claiming to work for DISH, and wanting to upgrade their receivers. The caller threatens, if they do not upgrade, to expect a shut-off in 5-7 days. This is a scam. If you have questions for DISH, call the contact number on your bill. One of the parties reporting this scam today told me, their Caller ID showed the call as from DISH, with an 800 number. That’s an example of phone spoofing, or the crooks disguising their number.

CONTACT SENIORS VS. CRIME

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

End of column /rmeier