

Senior Society

Volume 29 Number 3

Valley Senior Services

March 2019

Tax Scams: What to Expect in 2019

Tax scams are a year-round event with crooks, either posing as the IRS trying to trick you into sending them money or faking a taxpayer's identity to claim a refund. For example, one of the newest and most widespread tricks, known as the tax transcript scam, involves a fairly convincing phishing attempt that isn't tied to the filing season. Victims receive an email pretending to be from "IRS Online" with an attachment labeled "Tax Account Transcript." Genuine transcripts are summaries of individuals' tax records and histories. But this attachment carries a dangerous payload -- a piece of malware that tries to steal information from your PC.

The Internal Revenue Service (IRS) says not only does the agency not send unsolicited emails like this to the public; it also would never email a sensitive document such as a transcript to anyone. So, if you receive one of these messages, you know what to do: don't click on the attachment, just delete the email.

How the IRS Contacts You: "The IRS initiates most contacts with taxpayers through regular mail delivered by the U.S. Postal Service," the agency explains. "However, there are special circumstances in which the IRS will call or come to a home or business, such as:

- * When a taxpayer has an overdue tax bill
- * To secure a delinquent tax return or a delinquent employment tax payment, or
- * To tour a business, for example, as part of an audit or during criminal investigations.

"Even then, taxpayers will generally first receive a letter or some-

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Fund Drive

Susan M. Johnson

Staff Changes

Bethany Ness has resigned her position as the Resource Specialist for Valley Senior Services in Traill and Steele counties. We want to thank Bethany for the work she did in both counties and wish her the best. We have great staff in both counties that will continue to make sure that our services continue until we fill this position.

If you want to inquire about our services or have any questions, please call Myrt in Hillsboro at (701) 636-5953 or (800) 845-1715 or Bernie in Fargo at (701) 356-1422 or (877)827-1916.

If you are qualified, your rights to receive the services provided by this organization without regard to race, color, religion, sex, national origin, age or handicap are protected by Federal Law. If you believe you have been discriminated against, please contact: Brian Arett, Valley Senior Services, P.O. Box 2217, Fargo, ND 58108. (701) 293-1440.

Trail/Steele Ride Service Schedule

All vehicles available in both counties.

Rides Open to the Public

Bus Schedule

(wheelchair lift equipped):

Mondays, Wednesdays,
& Fridays--call for an appointment

Van Schedule:

Tuesdays, Wednesdays &
Thursdays--
call for an appointment

Please Note: Please call 1-800-845-1715 (Hillsboro 636-5953) for a ride reservation, even if you have already called the driver.

Steele/Trail Bus Schedule

Please call 1-800-845-1715 from 8:30 am to 3:30 pm
for a ride reservation.

Tuesday, March 5 - Grand Forks

Cooper - 8:15 (call) Finley - 8:30 (call) Sharon - 8:40 (call)
Aneta - 8:55 (call) Northwood - 9:40 (call)

Wednesday, March 6 - Fargo

Finley - 8:15 (call) Sharon - 8:30 (call) Hatton - 8:50 (call)
Portland - 9:15 (call) Mayville - 9:25 (call) Hillsboro - 9:50 (call)

Monday, March 11 - Fargo

Aneta - 8:15 (call) Sharon - 8:30 (call) Finley - 8:45 (call)
Hope - 9:10 (call) Page- 9:30 (call) Galesburg - 9:40 (call)

Tuesday, March 12 - Fargo

Finley - 8:15 (call) Northwood - 8:45 (call) Hatton - 9:15 (call)
Portland - 9:30 (call) Mayville - 9:35 (call) Hillsboro - 10:00 (call)

Monday, March 18 - Grand Forks

Hatton - 8:45 (call) Portland - 9:15 (call) Mayville - 9:25 (call)
Hillsboro - 9:55 (call) Buxton - 10:25 (call) Reynolds - 10:35 (call)

Wednesday, March 20 - Fargo

Northwood - 8:45 (call) Hatton - 9:15 (call) Portland - 9:30 (call)
Mayville - 9:35 (call) Hillsboro - 10:00 (call)

Thursday, March 21 - Grand Forks

Hope - 8:10 (call) Finley - 8:30 (call) Sharon - 8:45 (call)
Aneta - 9:00 (call) Northwood - 9:30 (call) GF County (call)

Friday, March 22 - Fargo

Cooper - 8:10 (call) Luverne - 8:40 (call) Hope - 9:00 (call)
Page - 9:30 (call) Galesburg - 9:40 (call)

Tuesday, March 26 - Fargo

Northwood - 8:45 (call) Hatton - 9:15 (call) Portland - 9:30 (call)
Mayville - 9:35 (call) Hillsboro - 9:55 (call)

Wednesday, March 27 - Fargo

Sharon - 8:30 (call) Finley - 8:45 (call) Portland - 9:15 (call)
Mayville - 9:25 (call) Hillsboro - 10:00 (call)

Thursday, March 28 -

Grand Forks

Finley - 8:30 (call)
Sharon - 8:45 (call)
Hatton - 9:15 (call)
GF County (call)



March/April Foot Care

Hillsboro

March 5 - 7:00 until done
March 6 - 7:00 until done
April 1 - 7:00-noon;
 Kiwanis #1 - 1:00 until
 done
April 2 - 7:00 until done

Mayville

March 4 - 7:00 until done

Reynolds

March 1 - 8:00 until done
(KT Hall back door)

Buxton

March 1 - 10:30 until done

Galesburg

March 26 - 8:00 until
done (Community
Center)

Hatton

March 29 - 7:00 until done
(Hatton Medical Building)

Hope

March 21- 7:00 until done

Page

March 21 - 11:00 until
done

Finley

March 19 - 7:00 until done

*Foot care located at local
senior centers unless
otherwise noted*

March is National Nutrition Month

Love Your Heart, Eat Your Fiber!!

By McKenzie Schaffer, Dietetic Intern, NDSU

Fiber is an important part of our diet. It creates a feeling of fullness and keeps us all “regular.”

We have two different types of fiber: soluble and insoluble. The difference between the two is one’s ability to dissolve in water, along with several health advantages.

Insoluble fiber does not dissolve in water. It assists with stimulating the movement of material through the digestive system. Eating more insoluble fiber can be helpful to those who experience constipation or irregular stools. Insoluble fiber is found in whole-wheat flour, wheat bran, nuts, beans, potatoes, green beans and cauliflower.

Soluble fiber dissolves in water and forms a gellike material. It can be beneficial for lowering blood cholesterol and blood glucose levels. Soluble fiber is found in food sources such as oats, peas, beans, citrus fruits and carrots.

Fiber not only helps keep our digestive system in check, but it also benefits many other parts of our body.

Heart disease: Soluble fiber may help lower total blood cholesterol, as well as the low-density lipoprotein (LDL or “bad”) cholesterol. Eating foods high in fiber also may have other health benefits, such as decreasing blood pressure and inflammation.

Weight management: A fiber-rich diet will slow the digestion process, as well as create a feeling of fullness sooner, resulting in earlier satiety cues and fewer calories consumed.

Diabetes: foods that have soluble or insoluble fiber may be beneficial for those with diabetes. Soluble fiber creates a gellike consistency to slow the diges-

tion of food, which allows the body to better regulate blood glucose levels after meals. Insoluble fiber is helpful in reducing the risk of Type 2 diabetes.

Digestive issues: Consumption is beneficial to the formation and frequency of bowel movements. Insoluble fiber, found in whole-wheat flour, is known to help alleviate constipation and irregular stools. A fiber-rich diet also may help lower a person’s risk for colon cancer.

Nutrition experts recommend 14 grams of dietary fiber for every 1,000 calories per day, or 25 grams for women and 38 grams for men each day. Amounts may vary depending on your energy needs.

Try these tips to increase fiber intake*:

- Find recipes that incorporate oats in baked goods, meat loaf, etc.
- Add beans to salads or soups.
- Chop vegetables to add to pasta or stir-fry dishes.
- Add fruit to cereal, pancakes or smoothies.

*Drink plenty of water and increase fiber intake slowly to keep bowel movements regular.

Here are some foods high in fiber (nutrition per half cup, cooked):

Black beans, 7.5 grams, 25% daily value
Raspberries, 4.0 grams, 13% daily value
Whole-wheat pasta - 3.1 grams, 10% daily value
Broccoli - 2.6 grams, 10 % daily value

Article retrieved by Vanessa Berg, MS LRD CDE on 2.4.19 from <https://www.ag.ndsu.edu/faithcommunitiesalive/news-letters/fca-articles/love-your-heart-eat-your-fiber>

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Non-Profit Org.
U.S. Postage Paid
Fargo, ND 58102
Permit No. 1123

Tax Scams

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times more than one letter, often called notices, from the IRS in the mail." If you do receive a suspicious message purporting to be from the IRS claiming you owe money, don't get involved in a phone conversation or chain of emails. Instead, call the agency at 1-800-829-1040 to check it out.

To protect yourself against these types of crimes, here are 5 key actions you should:

1. Safeguard your personal information, notably your Social Security number. Ensure you have up to date security software on your PC to avoid data theft.
2. File your tax return as soon as possible. If it's rejected, it's possibly because someone already fraudulently claimed your refund. You'll need to complete an Identity Theft Affidavit to put this right.

3. If you plan to use a tax preparer, seek recommendations from trusted acquaintances. Always check out the preparer's credentials
4. Be aware of "frivolous tax arguments" - individuals or groups claiming that, for some obscure reason, you don't have to pay tax at all.
5. Don't be tempted to make untrue statements or claims on your own return. If you do, you potentially risk going to jail.

One final point: If you need to visit the IRS online, go straight to www.irs.gov. Any other address that turns up in a Google, Bing, Yahoo or other search could be a fake, even if it looks like it belongs to the IRS. Paying taxes is a painful fact of life. Don't make it hurt even more by falling for a tax scam -- remain skeptical and vigilant!

(scambusters.org, January 26, 2019)