



## TAX SCAMS IDENTITY THEFT

As we head into another tax season we should all be vigilant of the ever expanding con artists using the tax system to prey on the unsuspecting. Part of the new problem is identity thieves know the IRS waits until the March deadline to review EIN's and Social Security Numbers so these thieves file very early. In that period of time, the thief collects the tax refund and after the IRS review, the business owner or individual receives communications from the IRS demanding a return of the tax refund.

Quick action is critical. First call the IRS Identity Protection Specialization Unit (800-908-1490). You need to establish a record. Next complete IRS form 14039-Identity Theft Affidavit and submit the form to the IRS. We recommend filing your "correct original" tax return by certified mail or overnight mail with a letter of explanation. You should also contact the Social Security Administration as the improper tax return can affect your credits. It is not a bad idea to pull your credit report as well.



## SOCIAL SECURITY BENEFITS

Retirement, disability and survivor benefits are all funded by the Social Security tax. The benefit amount each worker can expect to receive varies depending on credit earned and years worked. A summary of available benefits is below.

Retirement benefits are available to American workers who have earned enough credits and met the age requirements to qualify. A person born in 1929 or after will require 40 credits (or 10 years of work) to collect retirement. The earlier you begin to collect benefits the less you will receive.

If you were born in 1938 or before, your full retirement age is 65. If you were born after 1938, your full retirement age will be between 65 and 67, depending on the year and month of your birth. It is not mandatory that you retire once you reach your full retirement age. In fact, if you keep working beyond that age, you can continue earning credits and increasing the amount of benefits you ultimately will receive up to the age of 70.

Seniors can work while they collect benefits, but this could lead to smaller monthly payments.

In some instances spouses, ex-spouses, dependent children and disabled children are eligible to receive family retirement benefits based on worker credits.



# OLDER DRIVERS

While many adult drivers are safe, studies show that drivers older than 80 fall into a higher risk category equal to that of teenage drivers. Older adults can suffer from slower reaction time, reduced cognitive processing and peripheral vision as well as trouble multi-tasking in the technology enhanced vehicles of today.

Living alone or in a home requires a different skill set than driving a vehicle, it is important to regularly drive with an older adults to gage their skills. Michigan Department of State does reserve the right to reexamine a driver they believe may not be able to operate a vehicle safely.

The Michigan Secretary of State has launched a new website to help senior drivers, family, caretakers and medical professionals. The website [www.michigan.gov/agingdriver](http://www.michigan.gov/agingdriver) provides information to help aging drivers safely maintain their independence and switch to other transportation options when it's time to give up the keys.

Warning Signs/Self Assessment taken from:

*Physician's Guide to Assessing and Counseling Older Drivers*

- I get lost while driving.
- My friends or family members say they are worried about my driving.
- Other cars seem to appear from nowhere.
- I have trouble finding and reading signs in time to respond to them.
- Other drivers drive too fast.
- Other drivers often honk at me.
- I feel uncomfortable, nervous, or fearful while driving.
- After driving, I feel tired.
- I feel sleepy when I drive.
- I have had some "near-misses" lately.
- Busy intersections bother me.
- Left-hand turns make me nervous.
- The glare from oncoming headlights bothers me.
- My medication makes me dizzy or drowsy

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