

**NEWSLETTER** 

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# Have You Made a New Year's Resolution to Join a Fitness Gym?



Paul appeared on the Hampton Roads show Jan 6, 2017 @ 11 on WAVY NEWS 10 and discussed the topic. http://wavy.com/2017/01/06/legal-matters-fitness-center-safety/

# **Protect Your Identity Before Filing Your Taxes**

During tax season, it's even more important than ever to protect your identity. In fact, it's estimated that there are more than 100,000 fraudulent tax returns filed each year claiming billions in refunds.

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### **Our Offices**

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# ....continued from page 1 Protect Your Identity Before Filing Your Taxes

Filing your taxes whether online or via paper requires submitting personal information like your name, Social Security number, address and work information. You can still file your return online and on time while protecting yourself from identity theft and other scams:

## **Avoid Phishing Schemes**

Phishing is an email or call from someone pretending to be someone else and asking for sensitive information like your Social Security number or a password. Some phishers pretend to be from the IRS demanding money that you owe and even threatening legal action for noncompliance.

This is a scam! The IRS will not call or email you asking for money. If you owe taxes, the IRS will send you a letter through regular mail.

## **Use a Legitimate Tax Preparer**

While most tax preparers are legitimate, some are not. Be suspicious of anyone who promises a refund before even looking at your documents. Don't ever sign a blank return or one that is incomplete. You can check the IRS's list of verified tax preparers.

#### **Don't Fall Victim to Tax Return Fraud**

Thieves know that employers mail W-2 forms in January and look for them in the mail. Check with your employers if you haven't received the forms by early February. Send your tax documents to your accountant via certified mail or use a tracking service.

## **Minimize Your Risk of Identity Theft**

- Install anti-virus and anti-malware software on your computer and update system software frequently.
- Never email or text your Social Security number to anyone.
- Don't share your Social Security number unless you absolutely must.
- Create complex passwords for all applications and change them frequently.
- Check credit reports and bank and credit card statements regularly to look for unusual activity.
- File your tax returns as soon as possible to give thieves less time to file a fraudulent return in your name.

If you believe that you have been the victim of fraud, call the Federal Trade Commission (FTC) at 877-FTC-HELP (877-382-4357) or file a complaint online.

You can report any type of tax scam or fraudulent activity to the IRS at their website.

## Tire Treads: Monitor Tread Depth for Safety

Do you check the treads of your vehicle's tires regularly?

Monitoring tire tread is essential for safety for you, your passengers and other road users. Tires should be checked monthly for signs of tread wear and for the proper inflation. A National Highway Traffic Safety Administration (NHTSA) survey found that there were tire issues present before a crash in 9% of accidents. Problems included blowouts, bald tires, tread separation and under-inflation.



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# ....continued from page 2 Tire Treads: Monitor Tread Depth for Safety

Driving on properly inflated tires extends the lifetime of the tire and also increases fuel economy. Underinflated tires can cause longer stopping distances, poor fuel economy and sluggish handling. A tire pressure monitoring system (TPMS) will alert drivers when a tire's under-inflation is 25% - a severe condition.

Tires age whether or not the vehicle is driven, and warm weather and hot roads can accelerate the aging of the rubber. Here are some important tire maintenance safety tips:

- Check your tires monthly for tread wear and proper inflation.
- Inspect tire tread be sure to check all 4 tires and the spare tire too. **A visual inspection is not enough.**
- Use a Lincoln penny to check tread depth. Place the penny head down in the tire tread. If you can see the top of Lincoln's head, the tread depth is less than the recommended minimum of 2/32" and you need new tires.
- Read the owner's manual for tire replacement recommendations.
- Keep your tires inflated to the proper pounds per square inch (psi) according to the owner manual **or** the sticker posted on the driver side door edge.

If you or a family member has been injured in an auto accident or any personal injury, or has been denied Social Security Disability benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800–361-0430** for your initial free consultation. Kalfus & Nachman PC, Personal Injury attorneys in Norfolk, can help you determine whether you need a lawyer for any personal injury case.

## Happy Valentine's Day



# **Hampton Roads Show** February 2nd and 16th



# Case by Case February 8th and 22nd





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## K & N Cares gives back to the Union Mission

It was a simple challenge, like their Facebook page and Kalfus & Nachman would donate two dollars to the Union Mission Ministries. Nearly five hundred clicks later, Attorney Paul Hernandez had the honor of presenting a one thousand dollar gift to Linda Jones, Marketing Director for UMM on the Hampton Roads Show on WAVY News Channel 10, December 21, 2016.

http://wavy.com/2016/12/21/kalfus-and-nachman-cares

If you are interested in your cause being spotlighted for a month, contact our Marketing Director at mlm@knlegal.com

