

THE CONSUMER ADVOCATE

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How the DA's Office Handles Elder Abuse Cases

BY CHARLES J. HYNES
DISTRICT ATTORNEY, KINGS COUNTY

More than thirty years ago, Governor Hugh Carey appointed me State Special Prosecutor for Nursing Homes, Health and Social Services, to prosecute corruption by nursing home operators. I soon learned much more than financial fraud was being perpetrated in the nursing homes, and that patients who resided within were often the victims of shocking physical, mental and psychological brutality.

Sadly, those of us in law enforcement have learned that elder abuse is not confined to nursing homes, adult homes and long-term care facilities. More and more, elder abuse is committed by children, grandchildren, or other loved ones in the victims' own homes.

I remain convinced that a large number of elder abuse cases go unreported. Many victims are isolated and unable to call for help. Some are scared. Others do not wish to be responsible for the arrest and subse-



quent prosecution of their adult child or grandchild. Some victims simply do not know where to go to seek help.

In 1999, I created the Elder Abuse Unit in response to the growing number of elder abuse cases in Brooklyn. Since its inception, the Unit has prosecuted between 200

and 300 cases per year. Twenty-three cases have been homicides in which the elderly victims were killed at the hands of a relative or caregiver.

Prosecutors in the Elder Abuse Unit, headed by Arlene Markarian, take full advantage of my office's staff of skilled, trained social workers, to help victims with the difficult and often traumatic experience of pressing criminal charges against a family member. The Unit, part of the Domestic Violence Bureau, provides victims access to the Brooklyn Family Justice Center, created in 2005 to provide an array of services to domestic violence and elder abuse victims across Brooklyn. Those services include crisis-counseling and safety planning, Meals On Wheels, financial assistance, access to civil attorneys, help with Family Court orders of protection, and emergency shelter assistance.

The perpetrators of these vicious crimes against the elderly are often individuals who suffer from substance abuse, mental illness or a combination of the two.

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ICE & USCIS: Exercising Discretion in Favor of the Immigrant

BY STACY JACOB, ESQ.

Words can persuade and a convincing argument made to a Department of Homeland Security (DHS) officer who is willing to exercise "prosecutorial discretion" can change a situation from certain deportation to the chance to legally remain in the United States for an extended period of time. Often the hope of last resort, prosecutorial discretion is the authority of a law enforcement agency or officer charged with enforcing a law to decide whether to enforce

the law in a particular case. This can mean deferred action in an immigration case, and indefinitely delaying a citizen's removal.

Immigration attorneys can influence a DHS officer—whether from Immigration and Custom Enforcement (ICE) or U.S. Citizenship and Immigration Services (USCIS)—to favorably exercise prosecutorial discretion with respect to investigations, arrests, detention, parole, the initiation of removal proceedings, and even the execution of

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New Study: Wal-Mart Means Fewer Jobs, Less Small Businesses, More Burden on Taxpayers

NEW YORK: Public Advocate Bill de Blasio and the Hunter College Center for Community Planning and Development released "Wal-Mart's Economic Footprint" a comprehensive review of over fifty studies on Wal-Mart's economic impact across the country.

The joint review of key research papers from the past seven years indicates that the opening of a Wal-Mart in New York City would likely eliminate more jobs than it creates, result in the loss of independently owned small businesses, and create an increased burden on taxpayers.

"The history of the last decade tells us that Wal-Mart stands to be our City's Trojan Horse," said Public Advocate Bill de Blasio. "Wal-Mart's record of driving small businesses out of town and paying below-poverty line wages to its employees will only exacerbate the current decline of New York City's middle class. We must do everything we can to spur job creation in New York City, but that does not include opening our doors to a proven job-killer."

"Studies from all across the country show that Wal-Mart's arrival does not bring the increase in jobs and retail spending that the company promises," said Brian Paul, Center Fellow and Masters of Urban Planning Candidate at Hunter College. "Instead, Wal-Mart captures spending from existing stores, driving them out of business and replacing existing retail jobs with lower-paying Wal-Mart jobs. This is not only about one store in East New York. Wal-Mart is planning a massive expansion into urban markets. Allowing one Wal-Mart to enter New York may open the floodgates and devastate small businesses in neighborhood retail districts throughout the city."

The findings from this review include the following:

1. Wal-Mart's Economic Impacts: Net Loss of Jobs, Fewer Small Businesses

- Wal-Mart store openings kill three local jobs for every two they create by reducing retail employment by an average of 2.7 percent in every county they enter.
- Wal-Mart's entry into a new market



Public Advocate Bill De Blasio

does not increase overall retail activity or employment opportunities. Research from Chicago shows retail employment did not increase in Wal-Mart's zip code, and fell significantly in those adjacent.

- Wal-Mart's entry into a new market has a strongly negative effect on existing retailers. Supermarkets and discount variety stores are the most adversely effected sectors, suffering sales declines of 10 to 40% after Wal-Mart moves in.

- Stores near a new Wal-Mart are at increased risk of going out of business. After a single Wal-Mart opened in Chicago in September 2006, 82 of the 306 small businesses in the surrounding neighborhood had gone out of business by March 2008.

- The value of Wal-Mart to the economy will likely be less than the value of the jobs and businesses it replaces. A study looking at the estimating the future impact of Wal-Mart on the grocery industry in California found that, "the full economic impact of those lost wages and benefits throughout southern California could approach \$2.8 billion per year."

- Chain stores, like Wal-Mart send most of their revenues out of the community, while local businesses keep more consumer dollars in the local economy: for every \$100 spent in locally owned businesses, \$68 stayed in the local economy

while chain stores only left \$43 to re-circulate locally.

2. Wal-Mart's Costs to Taxpayers

- Wal-Mart has thousands of associates who qualify for Medicaid and other publicly subsidized care, leaving taxpayers to foot the bill. For instance in Ohio Wal-Mart has more associates and associate dependents on Medicaid than any other employer, costing taxpayers \$44.8 million in 2009.

- According to estimates, Wal-Mart likely avoided paying \$245 million in taxes in 2008 by paying rent to itself and then deducting that rent from its taxable income.

- Wal-Mart has admitted a failure to pay \$2.95 billion in taxes for fiscal year 2009.

3. Wal-Mart's Low Paying Jobs Contribute to the Decline of the Middle Class

- Median household income declined by 1.8% nationally and 4.1% in New York City in 2009. This decline will be exacerbated by low paying Wal-Mart jobs.

- Wal-Mart's average annual pay of \$20,774 is below the Federal Poverty Level for a family of four.

- A Wal-Mart spokesperson publicly acknowledged in 2004 that, "More than two thirds of our people... are not trying to support a family. That's who our jobs are designed for."

- Wal-Mart's 2010 health care offerings have a high annual deductible of \$4,400 which means a family would have to spend \$5,102 of their own money on health care before Wal-Mart's insurance pays anything. Based on the average salary of a Wal-Mart employee this payment represents almost 25% of their annual income. ♦

The full report is available at: <http://advocate.nyc.gov/files/Walmart.pdf>

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Franchising: It's Not Just Fast Food; How to Pick the Right Franchise Opportunity for You

BY RON LLEWELLYN, ESQ.

Although most people associate franchising with fast food restaurants, there is a wide range of opportunities within franchising. In the United States there are upwards of 2,500 franchisors in over 80 different industries, including fast food, retail, service, automotive, restaurants, maintenance, building and construction, business services and lodging.

When picking a franchise there are different factors to consider besides industry. Key among them is cost, but there are various franchise options from which to choose. It is a common misconception that it is very expensive to own a franchise. Actually, costs for starting a franchise can vary significantly depending on the business model. Many franchises may be operated as home-based businesses with minimal overhead and start-up costs. On the other end of the spectrum are retail franchises which may require the purchase or lease of real estate and expensive equipment. Consequently, franchise start-up costs, including franchise fees, may range from less than \$20,000 to over \$1,000,000.

In addition to cost, there can be variety in the level of owner involvement required. Some franchises will require



your personal involvement in operating the business while others may allow you to be a passive owner and hire managers. You can choose to be the owner-operator of a single unit or, as in the case of a master franchisee opportunity, you may develop an entire territory by recruiting other franchisees into the system.

With such a wide array of options, the task of finding the right franchise can be daunting. Most franchises have their own websites and there are a number of third party resources that offer information about franchise opportunities. A franchise

consultant (also referred to as a franchise broker) can help you identify appropriate franchise opportunities in your market. Franchise consultants typically provide these services at no charge since they receive their fees from the franchisors whose concepts they represent.

Once you have narrowed your research to focus on a few opportunities, you should speak with current and former franchisees to get a realistic view of the everyday aspects of operating the franchise and to determine their level of satisfaction with the franchise system. You

should also assess the franchisors to make sure that you are comfortable with the level of support that they will provide. Most franchisors invite prospective franchisees to come to their headquarters and meet with members of their management team for a "discovery day".

After you have settled on a franchise, any disclosure documents and any agreement should be reviewed carefully with the assistance of a franchise law attorney before making a final investment decision. Once the franchise agreement has been executed, it becomes a binding agreement that will determine the critical aspects of your relationship with the franchisor.

Investing in a franchise is a significant commitment of time and resources. While there are many types of franchise opportunities, it is important to take the necessary time to fully research and determine the right opportunity for you before making a final decision. ♦

Ron Llewellyn, Esq. is president of Beacon Business Advisors LLC, a franchise consulting firm, and a franchise attorney in New York. Mr. Llewellyn can be reached at 1-800-903-0721 or by e-mail at ron@beacon-ba.com.

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Joe Schachter
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Putting President Obama's HAMP to Work for You

BY VICTORIA BRITT

The Home Affordable Modification Program (HAMP) is designed to help as many as 3 to 4 million financially struggling homeowners avoid foreclosure by modifying loans to a level that is affordable for borrowers now and sustainable over the long term. The program provides clear and consistent loan modification guidelines that the entire mortgage industry can use. Always try to request relief from the Judge by requesting a settlement conference. You must appear in court for these appearances.

Borrower eligibility is based on meeting specific criteria including:

- 1) borrower is delinquent on their mortgage or faces imminent risk of default
- 2) property is occupied as borrower's primary residence
- 3) mortgage was originated on or before January 1, 2009 and unpaid principal balance must be no greater than \$729,750 for one-unit properties.

After determining a borrower's eligibility, a servicer will take a series of steps to adjust the monthly mortgage payment to 31% of a borrower's total pre-tax monthly income:

- First, reduce the interest rate to as low as 2%,
- Next, if necessary, extend the loan term



to 40 years,

●Finally, if necessary, forbear (defer) a portion of the principal until the loan is paid off and waive interest on the deferred amount.

For more information, visit www.hmpadmin.com or call HAMP Support Center @866-939-4469.

Keep Your Home

Our office, the Law Firm of Figeroux & Associates specializes in keeping you in your home while making it more affordable. Our goal is simple; match you with a loan modification professional who understands your situation and can customize a quick loan solution for you.

If you are struggling with your mortgage payments, trapped in a high interest rate loan or facing the possibility of foreclosure, we have the solution. A loan modification may reduce your monthly payments, lower your interest rate, lower your principal mortgage amount and save you from any potential foreclosure proceedings. The results are dramatic and permanent! In many cases it's possible to reduce your monthly payment by up to 50%. Whether you are struggling with a high interest rate or just falling behind with your monthly payments, a loan modification can help you solve your financial problems.

Unlike refinancing, credit and home

equity are not considered significant qualifying factors. In fact, many of our clients have poor or bad credit and are even upside-down (or underwater) on their mortgage.

Although your situation may be unique to you, it's not to us. We have completed several successful loan modifications and as a result have the experience and knowledge to handle the most difficult and complex situations. By applying the proper modification program to your individual situation, we can help you save your home from foreclosure while making the payments more affordable at the same time.

If you are experiencing hardship (lost your job, have credit problems, can't negotiate a mortgage refinance), we can help. It doesn't matter if your loan is with Bank Of America or Wells Fargo. Our negotiators have established relationships with all of the major lending institutions. These relationships give us the ability to deliver amazing results, and do it consistently. Far better and more effectively than if you had attempted this on your own.

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Consumer Fraud: Be a Consumer, Not a Victim

BY STACY JACOB, ESQ.

Fraudulent, misleading, deceptive or illegal trade practices can, in the worst case scenario, leave a consumer financially devastated. Consumers need to be on alert for scams. After all, crooks are imaginative, and they are particularly great at imaging themselves with your money.

Consumer fraud is a broad category that includes identity theft, internet fraud, income tax fraud, telephone and mail solicitations, fake charities, credit card scams, investment scams, home improvement scams, phony sweepstakes, mortgage fraud as well as a multitude of other deceptive practices. And for the New Yorker, there is the unfortunate status of living in the second worst state for mortgage fraud in 2009, according to the Mortgage Asset Research Institute.

Generally, mortgage fraud describes various forms of criminal actions where the objective is to misrepresent or omit information on a mortgage loan application in order to obtain a loan, or to obtain a larger loan, that would have otherwise been obtained. In the arenas of both commercial and residential real estate, mortgage fraud may involve complex schemes perpetrated by one or more of the following parties: the borrower, a loan officer, a



real estate agent, the appraiser, a title or escrow representative, even an attorney. Moreover, mortgage fraud can overlap with other types of consumer frauds. For example, a person may assume the identity of another and then use that stolen identity to obtain a mortgage, after which the identity thief disappears with the loan money. And the victim is stuck having to prove that he or she never took out the loan and is not liable for the mortgage.

Oftentimes, an individual can avoid being a victim of fraud by following basic advice: never provide credit card numbers, bank information or Social Security numbers to people or organizations you don't know. Even if you are familiar with

a particular organization, be aware that a fraudulent website or telephone caller can "mimic" a legitimate organization. As such, do not provide personal information over the internet or the phone unless you are certain the business is legitimate and are willing to assume the financial risk that it may be phony.

The adage "If it sounds too good to be true, it probably isn't" is still good advice. But in view of the ever increasing and creative ways that fraudsters are finding to scam people, I'll tweak the adage and say: "If it sounds good and may be true, consult a good attorney to find out what you should do." ♦

How the DA's Office Handles Elder Abuse/ *continued from page 1*

Pursuant to a thorough case-by-case review, many of these defendants receive outpatient or residential treatment provided by programs which are under strict court supervision.

Elder abuse can include physical or sexual abuse, financial exploitation, active neglect, or psychological abuse. It could be by someone you love or someone who's supposed to take care of you.

The National Center on Elder Abuse (www.ncea.aoa.gov) recommends the elderly ask themselves the following questions, to see if they may be victimized:

- Are you afraid of anyone in your family?
- Are you afraid of anyone who comes to see you?
- Has anyone close to you called you names, cursed at you or made you feel bad recently?
- Does anyone make you stay in bed or in your room or tell you that you are sick when you are not?
- Has anyone taken things that belong to you without your permission?
- Has anyone taken your money without your permission?

If you suspect that someone may be the victim of elder abuse, you should call 718-250-3309. If you feel the victim is in immediate danger call 911. Please don't wait to get involved—someone's life could depend on it! ♦

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Will the Jobs Come Back?

BY VALERIE WILSON & MADURA WJEWARDENA

As the economy has sputtered along in what has become a jobless recovery since the recession ended in June 2009, an important question is whether the 7.8 million jobs lost since the recession started will ever come back?

In every recession since the early 1980s, manufacturing jobs lost in a recession did not reemerge in the recovery that followed. If the current business cycle yields a continuation of this trend, then a number of jobs lost in the recession may be forever lost. The industry most at risk is professional and business services — this is because over the past several decades it has employed an increasingly large share of workers and contributed increasingly large shares to job losses in recessions. In August 2010, it employed the 2nd largest share of the private sector workforce. Until the 1990s recession, two-thirds of job losses in recessions were in manufacturing and construction. Since then professional and business services has contributed increasingly large shares — from the start of this recession to August 2010, professional and business services contributed 16 percent of job losses, which was almost equal with manufacturing.

In the first part of this report we examine the past trends in professional and business services job losses and establish that the current growth rate in professional and business services jobs — at 38,000 per month — is insufficient to avoid permanent job losses. If this occurs, it is a sign that a trend of decimated manufacturing



jobs has spilled over into professional and business services. Whether this will happen will depend on two things—will a trigger such as information technology that drove the 1990s jobs boom emerge to drive another jobs boom and will structural changes such as offshoring that drove jobs out of manufacturing be avoided? By offshoring we mean the movement of jobs out of the U.S. to lower wage foreign locations.

In the second part of this report we review existing research to estimate the impact of offshoring on future job losses in professional and business services — given the lack of precise research on professional and business services industry, we use services as a proxy to establish the following:

- About 300,000 service jobs are currently being offshored annually.

- Offshoring is still in its initial stages — about 30 million service jobs are susceptible to being offshored and 33 service occupations (or 9.5 million jobs) have a

high susceptibility, 94 service occupations (or 14.3 million jobs) have a medium susceptibility and 33 service occupations (or 6.5 million jobs) have a low susceptibility.

- Most jobs that can be delivered electronically without loss of quality are susceptible to being offshored. Wages, job functions, skill and training levels are not good indicators of susceptibility — skill is only an indicator of when and not if a job will be offshored.

- Offshoring is driven by the availability of efficient data communication and dramatic wage differentials with offshore locations. We examine the trends in these to establish that they will continue to drive offshoring but in different ways from the past.

Job losses since the recession started impact all industries. Between the start of what has been labeled the Great Recession (beginning in December 2007) and August 2010, the economy lost a net of 7.9 million private sector jobs — 7 percent of all pri-

vate sector jobs that existed at the start of the recession. Although the recession officially ended in June 2009, job losses have continued; therefore, we will focus on job losses between the start of the recession and August 2010 (most recent data available at the time this report was written). By comparison, a total of 2.6 million private sector jobs were lost in the early 1980s recession (from July 1981 to November 1982), which was the deepest recession in recent history until now—that was 3.5 percent of all private sector jobs that existed at the start of that recession. Job losses in this recession have affected every major industry; only education/health and government have been spared net job losses.

- Half of all job losses are in manufacturing and construction — over 4 million jobs lost

- Professional/business services had the third highest job losses — 1.4 million jobs lost

- Excluding government, only education/health industries gained jobs — 1 million jobs gained

Since the 1980s, job losses during recessions have been more widespread, affecting almost all major industries. However, this recession is distinct from others in more recent history in that it was triggered by the collapse in financial markets. Financial markets affect all industries through the flow of credit to businesses and consumers. This means that unlike previous recessions, job losses in this recession were not only widespread, but more severe. ♦

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FDA Cleared Laser Therapy for the treatment of Gum Disease

BY EUGENE D. STANISLAUS, DDS

Gum Disease has a direct impact on your overall health. Recent reports have linked gum disease with:

- Heart disease
- Strokes
- Diabetes
- Preterm, low weight babies
- Respiratory disease
- Increased risk of pancreatic cancer

The relationship between gum disease and diseases in other parts of the body is due to the bacteria which causes gum disease, release toxins which can enter the bloodstream and travel to the major organs and begin new infections.

Now there is a new, less traumatic treatment for moderate to severe gum disease called LANAP. LANAP is an acronym for Laser Assisted New Attachment Procedure. It is the only FDA approved laser-based approach for treating gum disease. LANAP utilizes safe and proven laser technology to gently remove harmful bacteria and diseased tissue from the gums.

Traditionally, moderate to advanced periodontal disease was treated with gum



surgery, which required cutting and suturing. This regimen usually took eight visits. The first four visits consisted of deep scaling and root planning, followed by four quadrants of periodontal surgery. However, LANAP is performed in only two visits without a scalpel or suturing. As with LANAP, periodontal surgery removes harmful bacteria from the roots of the teeth allowing the gums to adhere more firmly to the teeth. However, LANAP is a less painful alternative because the gum tissue is not cut with a scalpel, and there are no stitches. The patient benefits are less pain, faster healing, reduced risk of infection, less bleeding, less post-treatment discomfort, and less gum tissue loss.

LANAP is the only procedure for the

treatment of gum disease that actually helps the bone supporting the teeth to regenerate. LANAP restores your gums to good health, reducing your body's susceptibility to the serious health problems associated with gum disease. ♦

Eugene D. Stanislaus, DDS is Brooklyn Heights Dental's primary dentist. In addition to being an experienced cosmetic and restorative dentist, he is one of only four dentists in New York City who are licensed to perform LANAP (Laser Assisted New Attachment Procedure) periodontal treatment. Along with his associate dentists, Dr. Stanislaus has the experience and skill to help give you the healthy and beautiful smile you've always wanted.

Study Confirms that Common Painkillers Pose Dangers to the Heart

BY STEVE MITCHELL

Think twice about your ticker if you regularly pop painkillers such as ibuprofen (Advil and generic) or celecoxib (Celebrex). A major study published this week in the British Medical Journal confirms previous concerns that long-term use of the drugs can lead to heart attacks and strokes.



While all of these painkillers, known as non-steroidal anti-inflammatory drugs (NSAIDs), can be dangerous for the heart, some pose less of a risk than others, according to the study, which looked at 31 trials that included more than 116,000 people. Naproxen (Aleve, Naprosyn, and generic) appeared to pose the lowest risk of a heart attack, while diclofenac (Voltaren and generic) had the highest risk of cardiovascular death among the NSAIDs currently available in the United States.

For more on the use of these pain relievers, see our Best Buy Drugs report on NSAIDs. ♦

Steve Mitchell is an associate editor for Consumer Reports Health Best Buy Drugs

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More Information Call

The Brooklyn Tabernacle
Family Ministries
Donna Thornton: 718.290.2070
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Safeguard Your Social Security Number

To mark the 75th anniversary of the Social Security Program, the New York State Consumer Protection Board (CPB) is reminding consumers of the importance of safeguarding their Social Security number, which can be used by scammers to commit identity theft and as a gateway to access other personally identifying information. Identity theft affects more than 10 million Americans each year.

"The Social Security Program has dramatically improved the lives of older Americans for 75 years, but the misuse of Social Security numbers has been linked to many cases of identity theft," said former Governor David A. Paterson. *"Following the Consumer Protection Board's safety tips for Social Security numbers can help consumers reduce the risk that they will fall victim to identity theft."*

"For millions of consumers, their Social Security number is key to financial protection," said Mindy A. Bockstein, the CPB's Chairperson and Executive Director. *"But for identity thieves, unguarded Social Security numbers are keys to the vault of information to access credit, benefits and services that are not rightfully theirs. As we celebrate the 75th anniversary of Social Security this month, we are reminding consumers of all ages of the importance of safeguarding this valuable personally identifying information for short-term and long-term security."*



"We are indeed fortunate to be at a point in time where we are at the 75th anniversary mark of the program that has brought income security to millions of New York families through the decades," said Michael J. Burgess, Director of the New York State Office for the Aging. *"Today, as we face challenging economic times, and can look back in our nation's history to see how the leadership and wisdom of Franklin Roosevelt made for better lives for New Yorkers and all Americans, we must continue to insure the program remains strong for future generations to come and that beneficiaries are protected from any fraud and scams that may jeopardize the payments they deserve to receive."*

Over the past several years, the CPB has

received complaints and inquiries from consumers and businesses with respect to data security and identity theft prevention. Many of these dealt with how to safeguard Social Security numbers. This has led the CPB to issue scam alerts warning consumers about phishing and other incidents where con artists are looking to

trick individuals into revealing their Social Security number.

Since the creation of the Social Security program, the use of Social Security numbers has expanded. The original purpose of this number was to track individuals' accounts within the Social Security program. It has since come to be commonly used as an identifier for employee, patient, student, credit and other records. This expanded use of the number has increased identity theft risks.

Thus, the CPB urges consumers to keep the following tips in mind to protect their Social Security number:

■ Keep your Social Security card in a secure place, and never carry it with you unless there is a unique circumstance requiring the card.

■ Provide your Social Security number only when necessary. When someone directly inquires about your number, ask:

■ Why is the number needed?
-How will the number be used?
-What are the consequences of declining to provide the number?

■ Ask to use another type of identifying number whenever possible.

■ Only transmit your Social Security via the Internet to reputable companies that use a secure server.

■ Do not provide your Social Security number over the telephone unless you initiated the call, are certain with whom you are speaking, and the Social Security number is necessary to complete the transaction.

■ Do not respond to unsolicited e-mails that ask for your Social Security number or direct you to a website where you are asked to input your Social Security number, even if they seem to be from a legitimate company with which you do business.

New York State continues to be a leader in Social Security number protection by enacting laws limiting the collection, display and/or transmission of these numbers by businesses, educational institutions and even government. For example, New York State law prohibits the printing of Social Security numbers on identification and membership cards, and on certain documents mailed to customers, and bars the e-mailing of unencrypted Social Security numbers. Further, schools cannot use Social Security numbers for posting or public listing of grades or class rosters. Consumers can access more information about Social Security number safety and identity theft protection by visiting the CPB's website at www.nysconsumer.gov. ♦

The CPB, established in 1970 by the New York State Legislature, is marking its 40th anniversary as the State's top consumer watchdog and think tank. The CPB's core mission is to protect New Yorkers by publicizing unscrupulous and questionable business practices and product recalls; conducting investigations and hearings; enforcing the Do Not Call law; researching issues; developing legislation; creating consumer education programs and materials; responding to individual marketplace complaints by securing voluntary agreements; and, representing the interests of consumers before the Public Service Commission and other State and federal agencies.

To file a consumer complaint with the NYS Consumer Protection Board (CPB), call our toll-free hotline at 800-697-1220 or visit CPB's website at www.nysconsumer.gov. In addition to the online complaint form, the website is home to important consumer safety information.

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Why Voluntary Insurance?

The real question is, why not? Voluntary insurance plans can resolve a bevy of market pressures faced by human resource and benefits managers today, at no cost to their companies. As a unique opportunity to satisfy competing priorities, voluntary insurance programs accomplish the seemingly impossible—help create a more attractive benefits package in the face of diminishing budgets, rising health care costs, and a heated competition for talent.

Voluntary insurance is made available to employees by their employers and is 100 percent employee-paid through payroll deduction. It can include policies for accident, cancer/specified-disease, dental, life, short-term disability, specified health event, hospital intensive care, lump sum critical illness, and vision. It is traditionally viewed as coverage that exceeds core benefits packages, yet as many companies are cutting back on health care coverage to curb rising costs, the need for voluntary insurance has become essential to many businesses.

More than half of the country's employers provide voluntary insurance, tapping into a remarkably easy way to look after the well-being of their workforce through the following:

Customized Benefits Packages

Employees can select coverage relevant

continued on page 10

Numerous Challenges — One Solution

	EMPLOYER IMPACT	EMPLOYEE IMPACT	SOLUTION
Rising Health Care Costs	According to a 2009 survey, employers perceive healthcare costs as the number one challenge to achieving short-term success in today's economic uncertainty. ¹	Since 1999, family premiums for employer-sponsored insurance have increased 120% while wages have gone up 44% and inflation has risen 29%. ²	Voluntary insurance supplements core packages at no direct cost to employers and may reduce corporate taxes by cutting FICA tax contributions.
Pressure to contain expenses means shifting many costs to employees.	Controlling health and medical insurance costs is the second highest priority among companies today. ³	The average annual family premium increased 27% since 2004, to \$12,680 in 2008. ⁴	Voluntary insurance policies can help employees manage rising health care costs by providing them with cash benefits for out-of-pocket medical expenses.
Growing financial stress among employees can decrease morale, satisfaction, and productivity.	One-third of workers are experiencing difficulty paying off debt, and nearly half (48 percent) are so worried that it is distracting them from work. ⁵	Sixty-two percent of all personal bankruptcies in the U.S. in 2007 were caused by health problems. ⁶	Employees with voluntary insurance coverage are less concerned overall with medical finances issues than those without voluntary insurance. ⁷
Pressure to contain expenses means shifting many costs to employees.	Nearly one-quarter of employers believe they are more likely to lose employees to competitors with better benefits packages. ⁷	Benefits was ranked as the most important factor in terms of retention for employees. ⁸	Among employers, 41 percent say offering voluntary benefits is a good way to look after their employees, and 40 percent say voluntary benefits help increase

¹"2009 Top Five Total Rewards Priorities," Deloitte, LLC Survey, 2009. ²"Why Supplemental," Aflac/RTI Market Research Survey, 2009. ³"Employer Health Benefits," Kaiser Family Foundation/KRET Survey, 2008. ⁴Pierson, B., "Simply Put It's Good Financial Planning," Supplemental Disability Insurance, Aug. 2008. ⁵"Workplace Options Survey, February 2009." ⁶Harvard research study conducted by Drs. David Himmelstein and Steffie Woolhandler of Harvard Medical School, Elizabeth Warren of Harvard Law School, and Deborah Thorne, a sociology professor at Ohio University, June 2009. ⁷"Small Business" Now More Than Ever" Aflac/Accelerant Research Survey, 2009. ⁸Spherion Corporation "Emerging Workforce Study," 2009. ⁹"Why Supplemental," Aflac/RTI Market Research Survey, 2009.



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Why Voluntary Insurance?

continued from page 9

to their circumstances and build a benefits plan tailored to their specific needs.

Cash Benefits

Voluntary insurance policies pay benefits regardless of any other health coverage, helping cover deductibles, copayments, and other unexpected expenses.

Make Benefits More Accessible

The cost of health care continues to outpace inflation and household earnings at a

pace greater than 2 to 11.1. To reduce the burden on corporate bottom lines, benefits decision-makers are often forced to pass larger portions of these increases onto their workforce.

The result, however, is that employees are now faced with some tough decisions, with many resorting to drawing from personal savings, dipping into retirement accounts, and increasing use of credit—all of which can lead to personal bankruptcy. When an employee faces financial difficulties, an employer feels the impact as well in the form of decreased job performance, absenteeism, and dissatisfaction. At

the same time, HR managers remain tasked with attracting and retaining the best employees.

Market conditions have created a need for voluntary insurance. Businesses of all sizes and across all industries have adopted voluntary insurance policies because they help to bring resolution to every component of this complex cycle.

So the question really isn't, why voluntary insurance? The question is, why not?

Have a question? Please contact Wilfred Coger at 212.908.2577 or via email at wilfred_coger@us.aflac.com ♦

SENIOR MATTERS

Ageism

BY VICKI ELLNER



One size does not fit all when it comes to aging and the face of ageism. "Ageism" is discrimination based on age, and especially prejudice against the elderly. It is different from other "isms," such as racism or sexism, because it is not static but progresses as a person moves through the life cycle. Ageism may come from external or internal sources, since an individual may be an ageist in respect to him or herself.

Take for instance the scenario of a 73-year-old man who was a successful and dynamic self-made businessman with close family ties. As he perceived his declining value to his family and the community, he began to express feelings of worthlessness. His daughter sought to reassure him with little success and questioned whether what her father was experiencing was a normal aspect of aging.

We are all familiar with the stereotypical slights about seniors such "senior moments" and being "over the hill" and must remain acutely aware of the effects of negative stereotypes of seniors that exist in the media, healthcare and the workplace. Fact is that feelings of worthlessness are not a normal part of aging. As individuals we all must respect our and others integrity throughout our lives.

Prudent advice for the 73-year-old man here and his family would be recognizing his grief and anger and the need to consult a primary care physician for help with depression. Help him connect with other seniors who have had similar experiences with ageism.

Another possible avenue to explore would be to translate his skills and knowledge into volunteerism. With his business experience, he could undoubtedly find ways to benefit many nonprofit organizations that would recognize and value his contribution. Help him see that his life experience has left him with some "psychic income" that should be a source of pride for him.

No one escapes from age and aging, and we all may become victims of ageism in the future. But new studies show that seniors who stay positive about aging also remain vigorous and healthy longer than their pessimistic counterparts.

You can combat ageism in your community and family circle — having the knowledge about the pervasiveness of this insidious dynamic is the first step. View each person, regardless of their age, as a unique human being with individual strengths, weaknesses, abilities, aspirations, opinions, opportunities and history. ♦

Vicki Ellner is a Patient/Senior Advocate as well as President/Chair Senior Umbrella Network of Brooklyn (SUN-B). SUN-B is a 501 (c)3 Not-for-profit organization that focuses on an agenda dedicated to advocating for seniors; and also acts as a resource and referral network promoting access to services. Visit www.sunb.org

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Restaurateurs: It's About More Than Food

BY MARILYN SILVERMAN

After years and years of perseverance, hard work, dedication, and, lest we forget, sacrifice, you've built a phenomenally successful chain of family-themed restaurants in your community where you're a pillar of respectability. But then suddenly, out of the blue—how did that happen—you're confronted with every business owner's nightmarish scenario—an audit. But there's no reason to fret or panic—if you're an astute entrepreneur who recognizes the critical importance of hiring an accountant, the inevitability of an audit is greatly reduced.

An unfortunate truism is that by and large, restaurateurs typically possess scant knowledge of accounting and bookkeeping practices. This can potentially have a detrimental impact on the business. Albeit it's not mandatory to have a universal grasp of the process, nonetheless, these entrepreneurs should have a basic textbook elementary understanding of certain aspects of accounting as it relates to the restaurant industry, e.g., cash flow management, maintaining records, credit card and cash sales, taking inventory, profit and loss statements and maximizing profits. Leave other financial details to the professional—the accountant who should be employed by every restaurant. The key words in this sentence are maximizing profits.

Let's first define accounting terminolo-



gy to the budding restaurateur.

Cash Flow Management entails tracking all incoming and outgoing cash. Obviously, the goal of restaurants is to generate more income than expenses so as to maximize their overall profits.

Maintaining Records entails meticulously tracking your cash flow, including income and expenses. Your income includes the totality of cash, credit card and checks received. Outgoing expenses should be recorded with the help of receipts and invoices.

Credit Card and Cash Sales are recorded via the Point of Sales (POS) system that typically keeps track of all credit card and cash sales. All receipts should be filed and recorded in a Profit and Loss (POL) document. It must be emphasized that it's of critical importance to keep close tabs on your inventory.

Taking Inventory involves a regular assessment of the supplies, products and ingredients you have on hand so as to prepare and serve your hungry customers. Inventory is an important aspect of

managing restaurants' accounting because it represents an investment in food and supplies that are needed to make a profit—again that word.

Profit and Loss Statement (POL) serves as a report that summarizes income, expenses and inventory illustrating a restaurant's total profits and losses over a specified time period including cash flow, sales and labor expenses.

Here are some helpful tips that just might help you avoid an audit—that dreaded word again.

First of all, a well-organized accounting system must be set up. Remember to record all of your business transactions. Don't merely depend on your bank statement and credit card bills. Hire a professional accounting and bookkeeping service provider. Don't do it alone. Many

accounting professionals specialize in the restaurant industry. A paid per hour system is a more affordable methodology than hiring an in-house staff and saving money is the name of the game.

Now, let's talk about the current epidemic of tax fraud and how vigilance might prevent this. You must keep an eye on your staff who might be tempted to engage in illegal behavior.

Employees, instead of ringing up sales, might stash the cash in their pockets. They might treat themselves to the readily available food and drinks and not consider it stealing. They might manipulate invoices and accept vendor kickbacks.

There are a few types of fraud you should be familiar with:

Payroll Fraud is when fictitious employees' names appear. Bookkeeping Fraud is when employees manipulate restaurant records and steal cash and write bogus checks. Cashier Fraud is when daily records are altered and the employee keeps the cash. Restaurants are a very competitive industry with a myriad of ethnic restaurants showcasing foods from around the globe popping up on every city block. Unless a restaurant owner is also an accountant which is unlikely, hiring an accountant should be at the top of your to-do list.

For more information on hiring an accountant for your restaurant contact the Law Firm of Figeroux & Associates 718-834-0190 or visit www.falaw.us ♦

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Safety Precautions for Space Heaters

As heating costs rise and temperatures dip, energy costs are on everybody's mind. Portable electric heaters can be an efficient way to warm your room or supplement central heating; however, if not used properly, they can be a fire or electric shock hazard. According to a National Fire Protection Association (NFPA) study, there are about 3,000 portable heater fires annually. Of those fires, most were caused by improper use.

The Association of Home Appliance Manufacturers (AHAM) and the following safety groups, U.S. Consumer Product Safety Commission (CPSC), Underwriters Laboratories (UL) and the Electrical Safety Foundation International (ESFI), urge consumers to follow these simple and important safety tips when using portable electric heaters:

1. Read the manufacturer's instructions and warning labels before using your portable electric heater.
2. DO NOT leave an operating heater unattended and always unplug heater when not in use.
3. DO NOT use your heater with a power strip or extension cord. Overheating of a power strip or extension cord could result in a fire.
4. String out cords on top of area rugs or carpeting. Placing anything, including furniture, on top of the cord may damage it.
5. Keep combustible materials, such as furniture, pillows, bedding, papers, clothes and curtains at least three feet from the front of

the heater and away from the sides and rear. DO NOT block heater's air intake or outlet.

6. Keep flammable materials, such as paint, gas cans and matches, away from the heater.
7. Unless the heater is designed for outdoor use or in bathrooms, DO NOT use in damp or wet areas. Parts in the heater may be damaged by moisture.
8. Check periodically for a secure plug-outlet fit. If the plug does not fit snugly into the outlet or if the plug becomes very hot, the outlet may need to be replaced. Check with a qualified electrician to replace the outlet.
9. Unplug the heater when not in use by pulling the plug straight out from the outlet. Inspect the heater's cord periodically. DO NOT use a heater with a damaged cord.

10. DO NOT plug any other electrical device into the same outlet as your heater. This could result in overheating.

11. Heaters should be kept away from children and not be placed in a child's room without supervision.

12. Place heater on a level, flat surface. Only use heater on table tops when specified by the manufacturer. DO NOT place your heater on furniture. It could fall, dislodging or breaking parts in the heater. ◆

This safety campaign is sponsored by the following brands: Bionaire, DeLonghi, Holmes, Honeywell, Lasko, Patton and Sunbeam. For more information, visit <http://www.heater-safety.org>.

The 84th Precinct

The 84th Precinct is situated in the northwestern section of Brooklyn. It is a diverse Precinct with many ethnic and economic strata living and working in close proximity. It is comprised of four distinct residential districts and a varied business community. The Residential areas are: Brooklyn Heights, Boerum Hill, Vinegar Hill and the Farragut Residences.

The Downtown Brooklyn Business district encompasses the Fulton St. Mall, Atlantic Ave., Antique & Middle Eastern strip, Court Street's Lawyers Row, Montague St. restaurants and upscale shops, MetroTech's financial and utility district, as well as the commercial factories and artists lofts of mixed use, Vinegar Hill. The 84th Precinct is the seat of local Government as well. The Brooklyn Borough Hall, the Municipal Bldg., the Brooklyn House of Detention, NYC Fire Dept. H.Q., the Board of Ed H.Q., Transit Authority H.Q., NYPD "911" Bldg., and the Transit Museum are all within its confines.

The 84th Precinct also plays host to the Court system. The Federal, State Supreme, Criminal, Civil, Bankruptcy and Family Court are within its boundaries. Additionally, each day a prime conduit for thousands of people commuting



to and from Manhattan via the major arterial highways, subway and local roads is through the 84th Precinct. The focal point of the surface commute is the East River bridges: The Brooklyn Bridge and the Manhattan Bridge. The 84th Precinct is an exciting composite of all the elements noted above. It is a wonderful community to serve. ◆

Contact Information

- Precinct: (718) 875-6811
- Community Affairs: (718) 875-6850
- Crime Prevention: (718) 875-6363
- Domestic Violence: (718) 834-4579
- Youth Officer: (718) 834-4581
- Auxiliary Coordinator: (718) 875-6368
- Detective Squad: (718) 875-6687

Defending the Fourteenth Amendment

The Fourteenth Amendment to the Constitution is enshrined in U.S. history as the cornerstone of American civil rights, ensuring due process and equal protection under the law to all persons. Equally important, however, is the Fourteenth Amendment's affirmation that all persons born or naturalized in the United States and subject to its jurisdiction are, in fact, U.S. citizens. But the question of who is entitled to U.S. citizenship is most often raised during debates over illegal immigration. While most of the debate turns on the question of who can become a citizen through legalization and naturalization, some groups argue that the way to end illegal immigration is to change the rules of the game by denying citizenship to the U.S.-born children of illegal immigrants. Rarely, however, does the immigration advocacy community explore the impact of the birthright citizenship debate as it relates to the Fourteenth Amendment.

Restrictionist groups and legislators have persisted in their attempts to restrict or repeal birthright citizenship in State Houses and the U.S. Congress. Over the years, several bills have been introduced that would deny U.S. citizenship to chil-



dren whose parents are in the U.S. illegally or on temporary visas. The Fourteenth Amendment to the Constitution—the cornerstone of American civil rights—affirms that, with very few exceptions, all persons born in the U.S. are U.S. citizens, regardless of their parents' citizenship. Following the Civil War and the emancipation of the slaves, the Fourteenth Amendment restated the longstanding principle of birthright citizenship, which had been temporarily erased by the Supreme Court's "Dred Scott" decision which denied birthright citizenship to the U.S.-born children of slaves. The Supreme Court has consistently upheld birthright citizenship over the years.

America has to continue maintaining and celebrating our tradition of birthright citizenship—a tradition which is intimately tied to our heritage of civil rights. ♦

ICE & USCIS: Exercising Discretion in Favor of the Immigrant/continued from page 1

final removal orders.

However, there are limits to prosecutorial discretion. One must keep in mind that a DHS officer's ability to exercise prosecutorial discretion is by no means a grant to break the laws of the United States. Such discretion is limited to a DHS officer's legal authority to act. If the Immigration and Nationality Act (INA) makes a determination or action mandatory, the officer generally does not have any discretion to act contrary to that mandate. Thus, even where a DHS officer may be sympathetic to an immigrant's unique concerns, that DHS officer still cannot make decisions that would undermine or be in direct conflict with federal law.

In situations where the DHS officer can exercise prosecutorial discretion, there are several important factors that the officer will consider. Among the factors is the individual's immigration status, with lawful permanent residents being looked upon most favorably. DHS officers will also consider the length of the immigrant's residence in the United States. Length of residence, coupled with community ties and involvement, will encourage the favorable exercise of prosecutorial discretion. Humanitarian concerns, such as an immigrant's medical problems or the serious medical issues of a family member, will influence a DHS officer's decision. Of significant importance is

whether the immigrant has a criminal history and if he or she has cooperated with law enforcement authorities with respect to past or current investigations. These as well as other factors can influence a DHS officer to favorably exercise his or her prosecutorial discretion, or, conversely, to ensure that the immigration laws are strictly enforced.

It is nonetheless important to understand that a favorable grant of prosecutorial discretion is not permanent and can be reversed if the circumstances change. For example, if at the time the DHS officer made a decision in an immigrant's favor the immigrant had no criminal record, but is later convicted on felony charges, there is a considerable likelihood that the original favorable decision may be reversed. And the immigrant may once again find himself in deportation proceedings, this time without the benefit of a sympathetic DHS officer.

While an immigrant can claim a right to a fair deportation proceeding, she cannot assert a right to have a DHS officer exercise prosecutorial discretion. Even so, with the right immigration lawyer, a DHS officer could be influenced to be more than just "fair," but truly compassionate. ♦

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Six Tips for Buying an Automobile

Purchasing a new or used automobile is a major investment for the average American today. Not only is there the initial cost of the automobile itself to consider, but in a commuter society, reliable transportation is a key factor to financial prosperity for most Americans. Many of us depend on our cars to get to the places where we can earn more money, so that we can not only pay off the car loan, but also the car insurance, the mortgage, the credit card, and the household bills. Having a dependable vehicle is as central as ever to the way most Americans earn their daily bread.

The last thing an auto buyer should expect after buying a new or used car are problems that result from auto fraud, which occurs when the seller of the vehicle either fails to disclose the complete history of the car you are buying, or alters or destroys evidence pertaining to any part of the vehicle's age, condition or inherent or acquired defects. Auto fraud can come in a variety of forms when purchasing a used car. Odometer roll-backs, salvage or flood vehicles, yo-yo sales, credit consolidation sales, and resale of damaged vehicles without full disclosure are all examples of auto fraud.

Here are six tips on how to avoid auto fraud:

Tip 1: Make friends with a mechanic
A mechanic can be your best friend when it comes time to purchase a car. More than anybody else, a good and experienced mechanic can tell you the specific problems to watch out for when buying a particular brand or model of a car, and can also tell you which cars are relatively hassle-free. Based on what

type of car you are looking for, your needs for the car could widely vary. Once you know the type of vehicle you want, twenty minutes talking to a friendly mechanic can help you determine the best manufacturer.

Tip 2: Arrange for financing through your bank or credit union

Whenever possible, you'll want to seek financing approval from your bank or credit union before shopping for your car. Banks almost always offer a substantially lower rate than what a used car dealership will offer. If you have a prior lending history with your bank and are in good standing, you can usually receive up to 90 per cent financing. Car dealerships make huge profits by providing their own financing to auto buyers, so they want you to borrow from them. By securing an auto loan through your bank for an amount you can afford before purchasing a car, you'll find yourself in far more control when negotiating a final price.

Tip 3: Ask for a copy of the warranty, take it home and read it

Many used car dealers are notorious for providing "dealer warranties." While the big print in these documents promises comprehensive coverage and prompt service for the vehicle you buy, it is the small print that dealers refer to when something actually does go wrong with your car. The phrase "wear and tear items not included" is a common one in dealer warranties, and one you will hear over and over again if your car begins to have problems.

Remember that car dealers are always try-



ing to increase the final sales cost of your car through add-ons and features. A dealer warranty is often pitched as a vital add-on by the car salesperson, but unfortunately, when push comes to shove the true value of the warranty is sometimes questionable. Make sure you clarify exactly what is covered with the car salesman. If your concerns are not explicitly answered in the warranty, ask for a signed, authorized amendment from the dealer with the correct wording that you are seeking.

Tip 4: If necessary, amend the warranty to protect yourself from Lemon fraud

After you have satisfied yourself that you are getting adequate repair and maintenance coverage for the price of your warranty, you'll want to make sure the following statements are somewhere on the warranty:

"THIS CAR HAS NOT BEEN RETURNED TO A DEALER OR MANUFACTURER BECAUSE OF LEMON LAW DEFECTS OR COMPLAINTS."

"THIS CAR HAS BEEN INSPECTED FOR COLLISION DAMAGE AND COLLISION

REPAIRS AND HAS BEEN FOUND TO BE FREE OF COLLISION DAMAGE OR REPAIRS."

If these statements aren't on the warranty, insist that they be added, acknowledged and signed by an authorized representative of the dealership.

Tip 5: Take it for a long spin

Leave a copy of your driver's license with the dealer and take the car out for a while. Drive the car in multiple road conditions: city streets with heavy traffic, highways with open spaces, straight and curvy roads, and hills. Test the brakes, steering, features, air conditioning and gauges. If you can arrange it, pick up your new friend the mechanic and bring his highly trained ear along for the ride. Let him take a look under the hood. If he likes what he sees, and you have faith in his judgment, then you are probably in good shape.

Tip 6: Don't be in a rush

Above all else, don't let a car salesman rush or cajole you into a one-day, stop and shop sale. Avoid impulse buying. It is to the salesman's benefit, and only his benefit, if the sale happens quickly. It is to your benefit to do as much research as possible to insure you purchase a safe and reliable vehicle. You should be prepared to spend at least two weeks doing adequate research before making a used car purchase.

Source: www.naca.net

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Taking Control of Your Back Taxes

BY KANETTA BAPTISTE

We know that in life, there are two things that are certain: death and taxes. And, nowhere is this more true than in the good ole United States of America. With the Internal Revenue Service (IRS) and unfiled back taxes, one good fact is that the IRS has an unwritten policy about not prosecuting people who voluntarily file back taxes. However, things are different if the IRS finds you first; they can punish individuals with up to 1 year in prison and \$10k for every year unfiled. You probably will not go to prison because the U.S. doesn't have enough prisons for all non-filers, but be assured that they will impose much harsher penalties if they find you before you voluntarily file your taxes. Here are six steps to taking control of your back taxes.

Step One: Gather All Your Tax Documents

When was the last year you filed? Do you have a copy of your tax return? Do you have W-2s and other tax documents for the years you need to file? If you are missing any crucial tax documents, you can request copies of your tax documents from the Internal Revenue Service for free.



Step Two: Prepare the Tax Returns or Hire a Tax Professional

If you are going to prepare your tax returns yourself, be sure to use a reliable and easy-to-use software program. You can find an overview of prior year software. You should plan on spending about 2 to 3 hours per tax return you need to file.

An experienced tax professional, on the other hand, can help you deal with the IRS. The best way to find a tax pro is to ask your friends, and find a professional with significant experience in preparing back taxes. Good reasons to hire a tax pro: if you need advice on how to handle incomplete tax documentation, or an advocate who will negotiate with the IRS on your behalf.

Either way, you'll be doing plenty of work yourself, such as tracking down missing information.

Step Three: Prepare Your Tax Returns

You won't know if you are getting a tax refund or owe the IRS until you or your tax professional have prepared your tax returns.

Step Four: Protect Your Tax Refunds

Believe it or not, late filers are most likely than the general population to have tax refunds. You absolutely need to know that there are strict time limits for refunds, audits, and debt collection. Your plan of action should provide an estimate for how long it will take to get your refund checks. If you owe other tax debts, you

need to know how much of your refunds will be applied to other tax years. If you think you might owe next year, you should plan on making estimated tax payments to avoid owing.

Step Five: Pay Off Your Tax Debts

You should create a plan for how you will pay off your tax debts, if any. You also need to plan on how to protect yourself from an IRS investigation, assessment, levy, or lien. Fortunately, it is very easy to do this, but it requires patience, good judgment, the ability to talk courteously with the IRS, and the advice of a competent, experienced professional. Your plan of action may be as simple as setting up a monthly payment plan, or writing a check for the full amount. But you need to have a plan, because ignoring the IRS can get you into big trouble real fast.

Step Six: Plan Ahead

How about planning ahead to boost up next year's tax refund? Your plan of action should focus on the future, not just the past. This is a good opportunity to review your overall tax situation, and to come up with strategies for reducing your taxes and achieving your financial goals.

Remember to get to your taxes before the IRS gets to you. For a free, no obligation consultation, please call 718-834-0190 ext 117. ♦

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If you have failed to file a tax return for a number of years, you could be sentenced up to 5 years in a federal prison or charged a \$100,000 fine. In deciding whether to prosecute, the government looks for people who have been delinquent for at least 3 years.

If you have concerns, be aware that your conversations with non-lawyers are not privileged, should the government decide to investigate you.

Do you have a tax liability? Need a free consultation? Call 718-596-3234 ext. 105 to schedule an appointment.

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