

The Monthly Monitor

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6 Things You Probably Didn't Know About Hospice

Many families wait too long to choose hospice for a loved one because they don't realize what hospice is really about and what benefits it can provide. In fact, there are many misconceptions about hospice. Here are six realities about this type of care that you might not have known.

1. **Hospice is not about "giving up"**: Some people equate hospice with giving up. In fact, it's about choosing to focus on preserving a higher quality of life during the time that remains and to make the most of those precious months, weeks or days. The goal is not only to make the patient more physically comfortable – and keep them at home as long as possible if that's their desire – but also to address their emotional and spiritual needs and those of the family, too.
2. **It can help you avoid trips to the ER**: When a loved one in hospice care has trouble breathing or some other emergency in the middle of the night, there's no need to call an ambulance, drive to the ER or try to contact their primary-care physician. A hospice nurse is available 24/7, and he or she will be able to help over the phone or come out to visit and provide care.
3. **Hospice can help families provide better care**: Every person's end-of-life journey is different, but many changes happen along the way that families aren't familiar with and don't know how to handle. Hospice aides and nurses can help families understand why those changes are taking place and how best to respond, as well as provide instruction in practical skills such as changing the bed linens when the bed is occupied.
(ARTICLE IS CONTINUED ON THE NEXT PAGE...)

- 4. It can help turn wishes into reality:** Whether they voice them or not, many dying people have desires and wishes that may go unanswered if no one asks about them. Hospice nurses won't hesitate to ask, "What do you want, and how do you envision this going?" or to say, "Tell me three things that are most important to you as we go through this process." A practical desire that's easy enough to solve might be moving the bed into the living room to be closer to the family instead of staying sequestered in the bedroom. Or perhaps the person wants to leave the house for a meaningful outing or simply do something they love one last time. "I had a patient once who loved, loved, loved garage sales," says Fox. "She wanted to go to garage sales as much as possible until she wasn't able to. So we made sure she had a wheelchair, a ride, a volunteer to go with her and portable oxygen so that she could do some garage sale-ing. "Another patient loved baseball. She wanted to make sure she could watch the baseball games on TV as long as she was able to. We coordinated her pain medications around those ballgames so that she was properly medicated for pain but wasn't overmedicated so that she was able to stay awake."
- 5. Hospice social workers can help bridge family rifts:** Hospice social workers can step in when family members clash over care decisions, which is not at all uncommon. "Sometimes there are family issues, and they may become more exaggerated at end of life," says Fox. "If the daughter and mother always fight and that's the way they communicate, at end of life it may just get worse," says Fox. As a neutral third party, the social worker can help "get a little more like-mindedness" and help the family focus on the patient's end-of-life wishes and on closure.
- 6. Hospice helps with bereavement:** Hospice care doesn't end when the patient dies. A hospice team member will help the family take care of the practical tasks and logistics that need addressing. But hospice also helps family members understand and move forward in the grief process and provides bereavement support for 13 months.

Security Update: How to Spot & Avoid Income Tax Scams

Filing your taxes can be stressful on its own, but today it's more important than ever that you are aware of cybercriminals who prey on unsuspecting taxpayers. These criminals count on you being confused by all of the tax forms coming in the mail, and the amount of information the IRS can request. Cybercriminals use this confusion to try and obtain your personal and financial information. Here are some of the most common tax scams to look out for, along with ways to ensure you don't become a victim of them:

Phishing is a scam using unsolicited email or a fake website, posing as a legitimate website, to trick you into providing personal and financial information. The email or fake website can also be used to infect your device with malware. Cybercriminals use the information collected to commit identity theft or financial theft. Phishing is an effective scam during tax season because many people feel comfortable providing personal information to the IRS.

It is important to keep in mind that the IRS will not initiate contact with taxpayers by email to request personal or financial information. They also won't send you an email about a bill or refund out of the blue. Don't click on anything claiming to be from the IRS that takes you by surprise. Official IRS websites have URL addresses beginning with www.irs.gov, so if an IRS site you are looking at has a different address, don't enter any information, no matter how official it looks. If you receive an unsolicited email that appears to be from the IRS, report it by sending it to phishing@irs.gov.

IRS Impersonation Telephone Scam: Another common scam occurring during tax season involves callers pretending to be IRS agents. These callers try to convince you to pay an outstanding tax debt that doesn't exist. They can sound very convincing when they call, and may use fake names and IRS identification badge numbers to sound official. They may even threaten you with jail time or garnishment if you do not immediately settle the debt by sending a wire transfer or prepaid debit card. *(ARTICLE IS CONTINUED ON THE NEXT PAGE...)*

The callers typically alter the caller ID to make it look like the IRS is calling and leave urgent callback requests if the phone is not answered.

The IRS will never call taxpayers demanding payment on the spot, nor will they call about taxes owed without first having mailed you a bill. The IRS will not demand payment without giving you the opportunity to question, or appeal the amount you owe. They will not require you to use a specific payment method for your taxes, such as a prepaid debit card, and will never threaten to bring in law enforcement to have you arrested for not paying. If you receive a call like this, hang up immediately and contact the Treasury Inspector General for Tax Administration at 1-800-366-4484 to report the call.

Return Preparer Fraud: The majority of tax return professionals provide honest, high-quality service, but there are some dishonest preparers out there who prepare tax returns with the intent of committing refund fraud or identity theft. They may use flyers, phone calls and/or emails to lure victims with the promise of larger than normal tax refunds. Once they have your personal information, they may falsify your tax return to obtain a huge refund, which they deposit into their bank account, or use the information on your return to steal your identity. Common victims of this scam are people who are not required to file a tax return, non-English speaking individuals, and the elderly, but anyone is a potential victim.

You should be on the lookout for anyone promising inflated refunds. You should be suspicious of anyone who promises a large refund without looking at your records, asks you to sign a blank return, or charges fees based on the amount of the refund. Reputable tax preparers will not cold call you and promise you a large return without reviewing your records. Before choosing a tax preparer, you should ask for their IRS Preparer Tax Identification Number, or PTIN, and verify it with the Directory of Federal Tax Return Preparers at www.irs.gov.

The Bottom Line. Never respond to unexpected emails or other communications that are supposedly from the IRS. Never provide personal information to someone who calls you out of the blue, even if they claim to be from the IRS. You should only provide personal information to the IRS when you are the one who initiates the call. You should only provide personal information to a licensed tax professional after you have verified them with the IRS. Following the tips mentioned above will help you from becoming a victim of an income tax scam.

Here's Something Interesting...

Tesla's Market Cap is now **LARGER** than the 3 big auto companies...**COMBINED!** Yep, you read that right!

Tesla Inc (TSLA) Market Cap: **\$115 billion**

General Motors (GM): \$47 billion
Ford (F): \$35 billion
Fiat/Chrysler (FCAU): \$26 billion
\$108 billion



“Be Kind,
whenever
possible.
*It is always
possible.”*

DALAI LAMA



How to Help Support the Australian Wildfires Relief Effort

The wildfires in Australia have destroyed millions of acres of land, killed at least two dozen people so far and left thousands more people and animals in danger. The overwhelming images of the land under siege have led to support from people around the world, and now many are wondering what they can do to help victims and support firefighters. There are many organizations, charities and people coordinating donations to victims. Here's how you can help:

- **Fire departments:** In both Victoria and New South Wales, two of the states hardest hit by the blazes, you can donate directly to the state fire authority or to a local fire brigade, many of which are volunteer-based. "Experience tells us that donation of money is much more effective and provides more flexibility than the donation of material items or pre-loved goods," the Victorian Country Fire Authority says on its website. For fire departments in Victoria, [donate at cfa.vic.gov.au](http://cfa.vic.gov.au).
- **World Wildlife Fund Australia:** This chapter of the international wildlife conservation organization is accepting donations to care for injured wildlife and, when the fires clear, to plant 10,000 native trees in critical koala habitat, including in "koala triangle," the heartland of Australia's healthiest wild koala populations. Donate at donate.wwf.org.au.
- **Australian Red Cross:** Since July, the Australian Red Cross has assisted more than 18,600 people affected by the fires, according to its website. The organization says that it is currently supporting thousands of people in evacuation centers and recovery hubs. Learn more about where your money goes and donate at redcross.org.au. (The American Red Cross is also accepting donations for bushfire relief efforts. More at redcross.org.)
- **Victorian Government:** The Victorian Government, in partnership with Bendigo Bank and The Salvation Army, has established a fund for affected families and communities. According to the government's website, an advisory panel will recommend where funds are distributed. More at vic.gov.au/bushfireappeal.

Patience, Please!

We know that everyone is antsy to get their tax forms and filing completed! If you have a Non-Qualified brokerage account (an individual or joint account), your 1099 forms do not generate until **AFTER** January 31st!

Please expect for those forms to be mailed out in Mid-Late February. We wish we could speed things up, but unfortunately, we cannot! They are coming, we promise! 😊



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