

5 Ways to Avoid Being Scammed in 2018

Every year millions of Americans are cheated out of their hard-earned money by scammers. The types of scams are always evolving as crooks try to find new ways to smooth talk, confuse, or intimidate their "marks". But you don't have to be one of their victims. Here are five ways to protect you and your family from scammers.

1. Talk to someone.
The Federal Trade Commission (FTC) suggests that "before you give up your

money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend". One prevalent scheme is known as the "Grandparent Scam" where a con artist phones and pretends to be a grandchild in legal trouble and begs for money to be wired to them to pay for bail or an attorney. AARP advises: "Never wire money to an unknown person. If you receive a call about a family member in distress in a foreign country, verify the information with family members. Another method is to have a family password, such as the name of a pet, which you can use for verification of the caller's identity."

2. Back up your computer files.
The number of ransomware attacks has tripled since 2015 and it is only expected to get worse. In a ransomware attack malware takes control of your computer and you will not be able to open or access your files until you pay ransom to a computer hacker. Last year the average ransom for hijacked files was more than \$1,000. Invest about 50 or 60 bucks in a large capacity external hard drive to store copies of your data. Be sure to disconnect the drive after you run your backup, otherwise the backup drive could become infected as well.



A security freeze on your credit report prevents fraudsters from opening new financial accounts in your name.

3. Put a security freeze on your credit reports and monitor your existing accounts.

A security freeze (also known as a credit freeze) is a tool lets that lets you restrict who has access to your credit report. The FTC says this "makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your file, they may not extend the credit. You will need to call the three credit reporting agencies to freeze your accounts:

Equifax — 1-800-349-9960
Experian — 1-888-397-3742
TransUnion — 1-888-909-8872

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(Avoiding scams...continued from page 1.)

You will be asked for your name, address, date of birth, Social Security number and other personal information. Fees commonly range from \$5 to \$10."

"A security freeze on your credit report prevents fraudsters from opening new financial accounts in your name. But a freeze does nothing to prevent someone from accessing your existing banking, credit card and retirement savings accounts. That's on you," says AARP. "The easiest way? Set up free alerts with your financial institution, so you'll be notified when a transaction occurs. If you don't want to be contacted for each action, consider requesting a "Card Not Present" alert on credit cards, so you'll know when charges are made by phone or online; you can also ask the bank to notify you when withdrawals are made from your accounts. Even with alerts, take a few minutes (ideally, each day) to review all your financial accounts online, or closely read mailed statements and quickly report problems."

or pay a processing fee or postage and handling or supply your credit card or bank account number to get your prize. And remember: "You can't win a contest you didn't enter. If someone says you did, they're lying," advises NBC News.

5. File your taxes early.

In recent years rip-off artists have found a new scam: filing for another person's tax refund. Experts believe that billions of dollars in fraudulent tax refunds have been claimed by criminals. AARP says, "Many of them use e-file services to pose as consumers during tax season, and if you are one of those targeted, you won't find out until you try to file your return. This year it's even more important to file your return before swindlers submit one pretending to be you. Why? Because of the Equifax breach

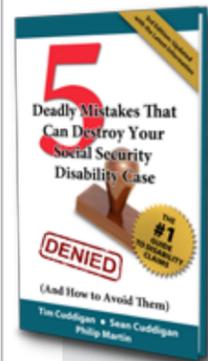


last year in which the Social Security numbers (SSN) of millions of Americans were compromised, refund-seeking cheats may already have your necessary nine digits."

The best way to defeat the scammers is to be proactive in defending your money and personal information. The Better Business Bureau, the FTC, AARP, and many other organizations who advocate for consumers have lots of free information to help you defend yourself against scammers. A quick internet search will arm you with actionable ways to defeat these modern-day pirates.

4. Never pay for a contest prize.

So you have won a contest? Congratulations! But did you really win? If you are asked to pay a fee to claim your prize—then someone is trying to cheat you. If the contest is legitimate then you will never have to buy something



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com



Comfort Food

From the kitchen of Janet Cuddigan

Winter hasn't gone away just yet. So for those not-as-warm-as-you-would-like days still ahead of us try this Crockpot recipe for hamburger stew. I think you'll find it tasty and easy to make.

Crockpot Hamburger Stew

- 1 1/2 pounds lean ground beef
- 2 large potatoes, sliced
- 2 stalks celery, sliced
- 2 onions, thinly sliced
- 1 (15 ounce) can peas
- 3 small carrots, sliced
- 1 (10.75 ounce) can condensed tomato soup
- 1 1/4 cups water
- Salt and pepper to taste

Cook the ground beef in a skillet over medium-high heat until evenly brown. Drain, crumble, and set aside.

Place the potatoes in a layer to cover the bottom of your Crockpot. Sprinkle the celery over the potatoes, and cover with a layer of ground beef. Season each layer with salt and pepper. Throw in the carrots, onions and peas. Mix together the tomato soup and water, and pour over the top. Cover, and set to low for 6 to 8 hours.

Adapted from allrecipes.com.

Why Should You Hire An Attorney for a Social Security Disability Claim?

Because You're 3 Times More Likely To Get Your Benefits

Nearly two out of three initial applications for Social Security disability are denied.

The disability process can be frustrating and disheartening especially when you are in real need of the benefits you may be entitled to—benefits you paid for with your Social Security taxes.

Regardless how deserving of benefits you may be, a December 2017 study by the U.S. Government Accountability Office (GAO) confirms that the road to obtaining Social Security disability benefits is long and difficult to navigate.

The GAO study also cited various factors that improved a claimant's chances of receiving Social Security benefits. Significantly, if a claimant had a representative such as an attorney, they were three times more likely to be allowed benefits than someone who had no representation at all.

For more about the advantages of hiring an attorney for your disability claim read our blog at cuddiganlaw.com.



Drop Quote

Source: Gore Vidal

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Your task is to "drop" each letter into the appropriate square in each column, until the entire quote is revealed

For the puzzle solution go to cuddiganlaw.com/library/newsletter

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We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

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Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.