

Tax Tips

IRS Scams

By Michael Aston EA

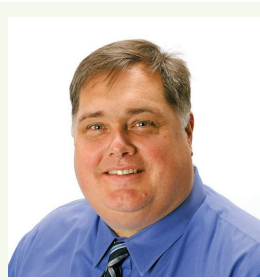
Scammers often impersonate the IRS by phone or email, in person, or by mail or delivery service, costing people their time and money. By staying vigilant against schemes and scams, taxpayers can protect themselves.

Scammers Can Pose As the IRS By Mail

One of the most devious schemes involves mail in a cardboard envelope from a delivery service or the USPS. The enclosed letter includes the IRS masthead and wording that the notice is "concerning your unclaimed refund." The contact information does not belong to the IRS, but the mailing looks official. This scheme seeks sensitive personal information from taxpayers that can be used by identity thieves to steal the taxpayer's refund and other sensitive information.

It's Now Easier to Spot When It's Not the IRS At the Door

Scam artists may also appear at the door posing as IRS agents. To help combat these scams, the IRS recently announced that it is ending most unannounced visits to taxpayers by agency revenue officers. Instead, revenue officers will contact taxpayers through an appointment letter, known as a 725-B Letter, and schedule a follow-up meeting. Taxpayers who receive a request from IRS in the mail or by phone can contact IRS customer service to authenticate it.



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Scammers May Also Find Taxpayers On the Web

Taxpayers should be on the lookout for a surge of tax scams as identity thieves send emails and text messages promising tax refunds or offers to help "fix" tax problems. They may pose as the IRS or tax professionals, urging the taxpayer to click fraudulent links so the identity thieves can steal valuable personal information. Taxpayers should remember that the IRS never initiates contact regarding a bill or tax refund by email, text, or social media.

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The Alhambra Earns Eco Accolades for Green Initiatives

The Alhambra, an urban community with commercial and office space for rent, is determined to reduce its environmental impact. In 2023, its eco-friendly innovations earned the campus an Energy Star score of 88, making this the 12th year of certification. This score means that The Alhambra is more energy efficient than 88 percent of similar properties nationwide.

Known for its conscious development of spaces that allow tenants to work and play, The Alhambra has also been certified LEED Gold by the U.S. Green Building Council since 2012. LEED certification identifies The Alhambra community as an example of sustainability and demon-

strates leadership in transforming the building industry with a commitment to building a healthy, sustainable future.

How does The Alhambra do it? By weaving green initiatives into as much of the fabric of their community as possible. The Alhambra's Bloom Energy fuel cells generate clean, reliable electricity that meets approximately 75 percent of the total energy demand for the campus, with lower CO2 emissions than the local electrical grid and virtually no particulate emissions that cause smog and respiratory diseases. Landscape and plumbing upgrades have reduced the campus' water usage by 10 percent. In March 2020, The Alhambra installed EV

Your Insurance

Auto Insurance Deductibles & Your Coverage

By Regina Talbot

What is a Deductible in Car Insurance?

Put simply, a deductible is an amount you agree to pay upfront for a covered insurance claim. Then the insurance company, in most cases, covers the additional amount to repair or replace your vehicle up to your coverage limit.

For example, suppose you file an insurance claim for \$2,000, and your policy has a \$500 deductible. In that case, you will be responsible for the \$500 before the remaining \$1,500 is paid by your insurer.

Auto Liability

Auto liability insurance coverage, with limits selected by the insured, pays for the damage if you're legally responsible for injuring someone or damaging another vehicle (or other property) in an auto crash. A liability deductible is not required.



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Auto liability coverage falls into two categories. The first is bodily injury liability which covers medical expenses, pain and suffering, lost wages, and other special damages. The other is property damage liability which covers damaged property and may include loss of use.

Liability coverage also pays legal defense and court costs. State laws usually dictate the minimum amounts of insurance required, but higher amounts are available.

Contact State Farm Agent Regina Talbot at (626) 357-3401 for more information.

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charging stations in the parking garage. Based on the number of charging sessions available, the campus has avoided 58,082 kg of greenhouse gas emissions—the same as planting 1,489 trees and letting them grow for ten years.

The strides a prominent and multifarious institution like The Alhambra has made toward reducing its carbon footprint demonstrates that change is always within reach. Learn more at thealhambra.net/innovation.