

## **IT'S THAT TIME AGAIN – BE WATCHFUL!**

As April 30<sup>th</sup> fast approaches we Canadians are getting ready to prepare our taxes, gathering receipts, recording expenses, and looking to make every possible legal deduction we can find.

And in the process we are online to more sites and services gathering the necessary information, and that exposes us to risk of personal information being exposed or possible hacking and loss of privacy.

So how do you protect yourself?

As we posted previously, first make sure you've got good reliable anti-malware software installed on your computer AND keep your system up to date with the Windows updates and software updates. If you don't have both of these done, then DO IT NOW!

For the most part we'll be looking for medical receipts, possibly business expense items, and possibly an online filing service like H&R Block or TurboTax.

Many of us use Online Banking regularly to make payments online, or to keep track of our finances. If you're one of us, then make sure you change your password frequently. To be safe, I recommend at least quarterly, but monthly is a good idea. The same applies to your online purchasing accounts, like Amazon, eBay, Wish or anywhere you generally shop online.

Unless you've used a service like TurboTax or H&R Block previously, ignore requests from Online services your might receive in email. They are quite often phishing scams trying to get personal information to access your good name and fortune and steal from your bank or use your Online services to get goods or services for themselves.

If you use or want to use such a service, then go directly to the service website and subscribe.

### **Stop Trying to Show How Smart You Are!:**

Almost all of us use Facebook to interact with our 'friends' and people we know. Lately there's been a plethora of 'games/quizzes' ranging from "Only the smartest can pass this quiz" or "What type of animal are you?" which ask you to fill in a simple form with personal information.

**DON'T DO IT!!!**

Far too often these 'services' are simply gathering enough personal information to impersonate you or gather information to start a phishing or email campaign pretending to be legitimate government or bank services to get more detailed information and begin stealing from you.

If you're a Facebook regular, then you've seen the RCMP or Police Services warnings against these 'games'. Believe them!

### **Avoid Online "Preparation" Aids:**

Personally, I use TurboTax for my business and personal tax filing and preparation. I'm not making any recommendation for their particular services, I'm just familiar with them and too lazy to switch.

However, I've been receiving pitches from third party 'services' to help me gather up all my 'hard to get' deductions for business expenses. Just fill in this little form with my personal information, like my S.I.N, name/address etc., and if I'd like them 'to check my credit cards' the credit card information.

Uh huh!. I may be getting older but I'm not senile yet. I admit my shoebox method of accounting isn't great, but I can sure use my calculator or Excel to total up what's needed to prepare my taxes.

And, my bank keeps 18 months of records for me to download safely in my PJs at my computer, so I can review all of my expenses and payouts easily. Check your Online banking to see if statements are available online for the entire year. Most are.

These 'preparation' aids are NOT the legit tax eFiling or preparation software. They are another form of phishing or scam.

So now with a HUGE pot of coffee, a few aspirins and large cleared spot on my desk to spread out all the receipts, TurboTax and I are joyfully finding out how much I owe the government this year.

Be safe and enjoy the wonderful time of year we call "Tax Time".

Mike Hedley

**Creative Networking**