

# The Competitive Edge

Helping you lower taxes, gain time, and have fun!

October 2021

## Beware of pandemic-related email schemes

Every day there are evolving phishing scams that use various pandemic-related themes to steal client data. As your tax preparer, it is our responsibility to secure your data.

Taxpayers, especially those who engage in remote banking transactions, remain vulnerable to identity thieves posing as potential vendors. The scammers then trick individuals into opening email links or attachments that infect computer systems.

At this time of year, we urge everyone to step up their efforts to protect their financial data.

Scams may differ in themes, but they generally have two traits:

- They appear to come from a known or trusted source, such as a colleague, bank, credit card company, cloud storage provider, tax software provider or even the IRS.
- They tell a story, often with an urgent tone, to trick the receiver into opening a link or attachment.

Fraudsters continue to impersonate pandemic-related government benefit programs to launch phishing campaigns. Pandemic-related scams

may be delivered by email, social media, phone, or text, and may reference legitimate programs such as Economic Impact Payments. Instead of providing economic relief, these scams collect personal and financial information. Legitimate government programs will have corresponding information on their official government websites.

Phishing emails or SMS/texts - known as smishing - attempt to trick the person receiving the message into disclosing personal information such as passwords, bank account numbers, credit card numbers or Social Security numbers. Anyone with a smartphone is a potential target.

Smishing scams may leverage the child tax credit or other pandemic-related tax-related programs to trick recipients into visiting phishing websites.

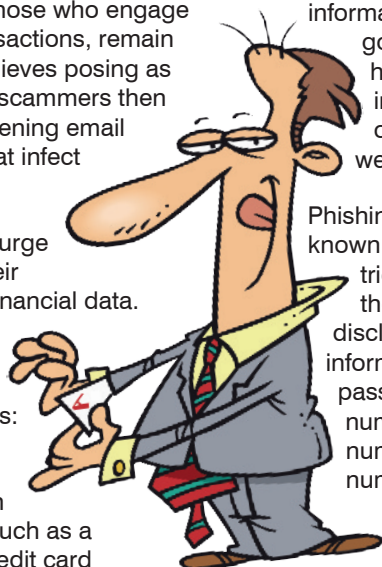
A specific kind of phishing email is called spear phishing. Rather than the scattershot nature of general phishing emails, scammers take time to identify their victim and craft a more enticing phishing email known as a lure. Scammers often use spear phishing to

target high net worth individuals.

In a recurring and very successful spear phishing scam, criminals pose as potential new acquaintances, exchanging several emails with individuals before following up with an attachment that they claimed was their financial information. Once the individual clicks on the URL or opens the attachment, malware secretly downloads onto their computer, giving thieves access to passwords to financial accounts or remote access to the computer. Thieves then use this malware known as a remote access trojan to take over the individual's office computer system, identify pending tax returns, complete them and e-file them, changing only the bank account information to steal the individuals tax refund. This scam remains popular as many tax pros continue to work remotely and communicate with clients over email versus in-person or over the phone because of COVID-19.

Taxpayers should follow basic security steps to protect their accounts and data. For example, using the two-factor or the multi-factor authentication option offered by tax preparation providers or storage providers protects your accounts even if passwords were inadvertently disclosed. Keeping anti-virus software automatically updated helps prevent scams that target software vulnerabilities. Using drive encryption and regularly backing up files helps stop theft and ransomware attacks.

Remember, we are here to help, so feel free to contact us for advice and assistance.



## Tax Alerts:

Great Words Of Wisdom From Your Favorite BeanCounter, Me!

### Thinking Of Renting Your Spare Room On AirBNB?

If you've thought of renting property through sites such as AirBNB, you need to be aware of the tax implications of residential and vacation home rentals.

If you use the property for your own personal use for more than the greater of: 14 days or 10% of the total days rented to others at a fair rental price, it is considered your residence. Rental expenses cannot be more than the rent received.

Special rules generally apply to the rental of a home, apartment or other dwelling unit that is used by the taxpayer as a residence during the taxable year. Usually, rental income must be reported in full, and any expenses need to be divided between personal and business purposes. Special deduction limits apply.

We will use Schedule E to report your rental income and rental expenses on Supplemental Income and Loss. Rental income may also be subject to Net Investment Income Tax. This includes such costs as mortgage interest, property taxes and casualty losses.

If your dwelling unit is rented out fewer than 15 days during the year, none of the rental income is reportable and none of the rental expenses are deductible.



# October Is SIDS Awareness Month

NICHHD outreach efforts are ongoing to help spread safe sleep messages to different audiences

SIDS is the sudden, unexplained death of an infant younger than one year of age. It is the leading cause of death in children between one month and one year of age. In 2006, more than 2,300 infants died of SIDS in the United States.

The NICHHD Spotlights for October—SIDS Awareness Month—highlight the Institute's activities related to SIDS. The first one focused on Timely Advice on Safe Infant Sleep: Research on Sudden Infant Death Syndrome (SIDS) and described the NICHHD's research efforts and findings related to SIDS. The NICHHD's portfolio on SIDS also includes outreach—involving communities in reducing SIDS risk.

## Early NICHHD Outreach Efforts

The NICHHD has been conducting and supporting research to understand SIDS for many decades. In 1974, Congress passed the Sudden Infant Death Syndrome Act (Public Law 93-270), which not only placed the

NICHHD at the forefront of SIDS research, but also charged the NICHHD with providing information to the public about SIDS and ways to reduce the risk of SIDS.

In 1994, the NICHHD, the American Academy of Pediatrics (AAP), and other partners established a



public health campaign to educate parents, caregivers, and health care providers about ways to reduce the risk of SIDS. At the time, research from the NICHHD and other sources revealed that healthy babies should be placed on their backs or sides to sleep to reduce the risk of SIDS.

From these research findings, "back to sleep" became the main message and name of the campaign. The message was further refined in 1996, when findings from NICHHD-supported and other research led the AAP to revise its recommendation to say that healthy babies should sleep wholly on their backs as the best way to reduce the risk of SIDS.

In 1993, before the Back to Sleep campaign began, the U.S. SIDS rate was 1.17 deaths for each 1,000 live births. By 2000, the U.S. SIDS rate decreased by about 50 percent to 0.62 for each 1,000 live births and has continued to decline. Although thousands of infants have not succumbed to SIDS, babies are still dying of SIDS, and rates in certain populations are much higher than the national average.

The NICHHD's goal is ultimately to eliminate SIDS deaths, both in the United States and worldwide. To do so, the Back to Sleep campaign and the NICHHD continue reaching out to various communities with safe sleep messages. A complete list of safe sleep messages is available through the Safe to Sleep Web site at <https://www.nichd.nih.gov/SIDS>

October 6  
German-American Day

October 8  
Fluffernutter Day

October 13  
Navy Birthday

October 15  
White Cane Safety Day

October 15  
Mammography Day

October 26  
Mule Day

October 31  
Halloween

## Arizona - Pork Chimichanga

Prep Time: 35 min

Total Time: 1 Hr 50 min

### Ingredients

1/2 cup vegetable oil, plus more for deep-frying  
2 pounds boneless pork shoulder, cut into rough 1-inch chunks  
1 teaspoon coriander seeds, crushed  
1 teaspoon whole cumin seeds  
6 cloves garlic, smashed  
Kosher salt and freshly ground black pepper  
One 12-ounce bottle pilsner beer, such as Corona  
1 tablespoon sherry vinegar

8 ounces tomatillos, husks removed, rinsed and quartered (about 3 medium)  
1 small red onion, quartered (about 8 ounces)  
1/2 bunch fresh cilantro with tenders stems (1 cup packed)  
3 canned chipotles in adobo sauce  
1/4 cup whole raw almonds  
1 1/2 cup shredded yellow Cheddar  
Six 12-inch flour tortillas  
Guacamole, pico de gallo and sour cream, for serving

### Directions

Special equipment: Toothpicks

Heat 1/4 cup of the oil in a large Dutch oven over medium-high heat. Add the pork, coriander, cumin, garlic and salt and pepper, and cook, turning as needed, until the pork is brown, about 15 minutes. Pour in 8 ounces of the beer and the vinegar, scraping up the brown bits from the bottom of the pot. Cover and braise over medium-low heat until the pork is fork tender and the liquid just covers the bottom of the pot, about 45 minutes. Remove the pork, keeping the remaining braising juices in the pot. Let cool and shred. Add the pork back into the pot and set aside.

Combine the tomatillos, almonds, chipotles, onion, cilantro, the remaining 4 ounces beer and 1 1/2 teaspoons salt in a blender. Puree until smooth.

Heat the remaining 1/4 cup oil in a large, straight-sided skillet over medium heat and add the tomatillo mixture. Cook, stirring frequently to prevent the bottom from burning, until reduced by half, about 15 minutes. Take care, the sauce will splatter as it cooks. Pour the green sauce into the pork and toss to combine.

Fill a large, heavy-bottomed pot with about 4 inches of oil, attach a deep fat fry thermometer and heat to 375 degrees F.

Lay a tortilla out on a work surface. Put 1/4 cup of the cheese across the center of the tortilla. Top with about 3/4 cup of the pork and spread evenly. Roll into burritos by folding the bottom half of the tortilla over the pork and cheese filling, and then folding the 2 sides in. Roll up and secure with 2 toothpicks. Repeat with the remaining tortillas, cheese and pork.

Fry the burritos in batches, turning as needed, until golden brown, 2 to 3 minutes. Remove the toothpicks and serve the chimichangas with guacamole, pico de gallo and sour cream.







© Mike Baldwin / Corbis

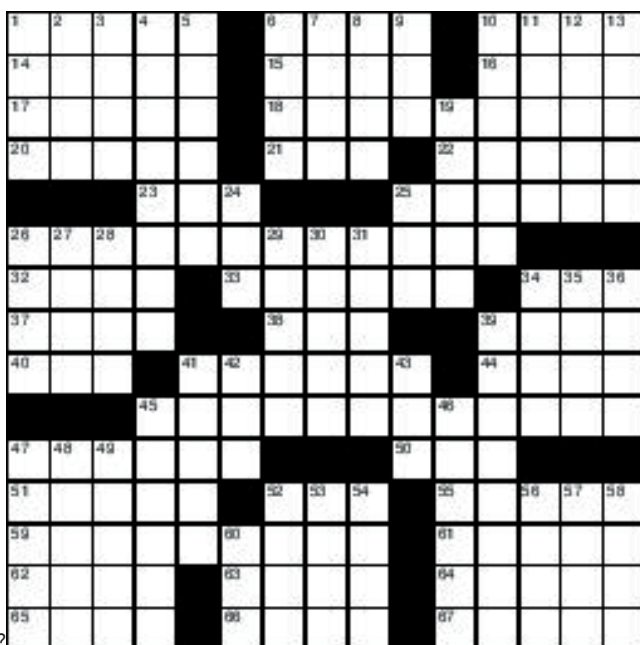


"You feel awkward? You're the one who said we ought to hunt bare."

CartoonStock.com

## Across

- 1 Marked for removal
- 6 Grabbed the tab
- 10 Morsels in fried rice
- 14 Rudimentary seed
- 15 Not fooled by
- 16 \_\_\_ arms (angry)
- 17 Show as similar
- 18 Musical shootout site?
- 20 Send to Washington
- 21 Sidelines yell
- 22 Country's Haggard
- 23 Beer source
- 25 Have a \_\_\_ interest
- 26 Musical literary detective?
- 32 \_\_\_ sapiens
- 33 Geneticist's study
- 34 Tie the knot
- 37 "The Virginian" author Wister
- 38 Slower, in mus.
- 39 Stir up
- 40 Check endorser's need
- 41 Like the Six Million Dollar Man
- 44 "If all \_\_\_ fails ..."
- 45 Musical voting method?
- 47 Strut showily
- 50 \_\_\_-mo
- 51 At full speed, on the briny
- 52 Margery of nursery rhyme
- 55 Shell games
- 59 Musical city and its surroundings?
- 61 Ankle bones
- 62 "Put a lid \_\_\_!"
- 63 Tailless cat
- 64 Playful swimmer
- 65 Fruity drinks
- 66 \_\_\_-bitty
- 67 Has to have



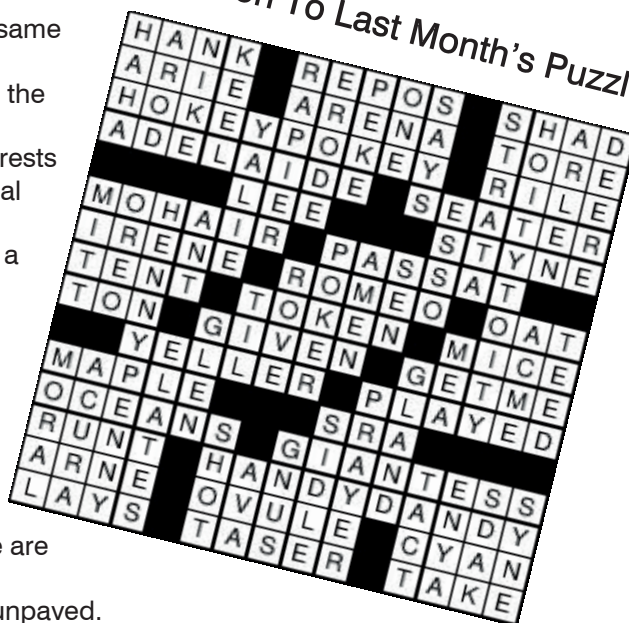
## Down

- 1 Loser to Clinton in '96
- 2 Devil's work
- 3 Skywalker of sci-fi
- 4 Nucleus orbiter
- 5 Word before plate or implant
- 6 Flat busted
- 7 "Puppy Love" singer Paul
- 8 Scratch inducer
- 9 Cry from Homer Simpson
- 10 Least tainted
- 11 Dizzying designs
- 12 Lunar valley
- 13 Knock-\_\_\_
- 19 Signs to heed
- 24 Orchestra's place
- 25 Vintner's vessel
- 26 Right away, when doubled
- 27 Hockey great Gordie
- 28 Prayer closer
- 29 Fielding average lowerer
- 30 Queeg's ship
- 31 Jazzman's "go!"
- 34 Humorist Rogers
- 35 "Born Free" lioness
- 36 Scout's doing
- 39 Move with one's job
- 41 Form of bingo
- 42 Hazardous for driving
- 43 "60 Minutes" network
- 45 Tees, e.g.
- 46 Longtime Dodgers skipper Walter
- 47 Mead research site
- 48 Make changes to
- 49 Abstract composer Erik
- 52 "Shucks!"
- 53 "... and that \_\_\_ hay!"
- 54 Like artificial fruit
- 56 Johnson of "Laugh-In"
- 57 Teacher's deg.
- 58 Lancelot and others
- 60 "\_\_\_ seeing things?"

## Fun State Facts - New Mexico

1. New Mexico is one of the four corner states. Bordering at the same point with Colorado, Utah and Arizona.
2. The Palace of Governors in Santa Fe, built in 1610, is one of the oldest public buildings in America.
3. 1/4 of New Mexico is forested, and the state has 7 National Forests including the Nation's largest, the 3.3 million acre Gila National Forest which includes the Gila Wilderness.
4. The Navajo, the Nation's largest Native American Group, have a reservation that covers 14 million Acres.
5. In some isolated villages, such as Truchas, Chimayo', and Coyote in north-central New Mexico, some descendants of Spanish conquistadors still speak a form of 16th century Spanish used no where else in the world today.
6. At Lake Valley, miners discovered silver in veins so pure that the metal could be sawn off in blocks, instead of having to be dug out by traditional methods.
7. New Mexico has far more sheep and cattle than people. There are only about 12 people per square mile.
8. Since New Mexico's climate is so dry 3/4 of the roads are left unpaved. The roads don't wash away.

## Solution To Last Month's Puzzle



## THE RAVEN GOD

by Alane Adams

Pub Date: Sep. 12th, 2017  
ISBN: 978-1-943006-36-6

Sam and his brave friends must rally to defend Orkney in the final installment of Adams' (The Red Sun, 2015, etc.) Young Adult fantasy series.

Thirteen-year-old Sam has settled into his "witch-boy" life in Orkney, still wracked with guilt that he killed his father, the powerful god Odin, while under the sway of another. When Odin's wife, Queen Frigga, appears, she carries the message that Odin is in the dangerous underworld, and that he must be found—fast.

His death has torn the veil protecting Orkney, and the mischief-maker Loki is stirring up civil war in a plot to seek revenge on Odin for cursing his wife and children.

But the quest will not be easy: Sam will need his imp friend, Mavery; the spunky witch, Perrin; and his friends Leo, Howie, and Keely if he's going to accept the challenge.

As Orkney prepares for an attack from Surt, lord of the fire world, Sam is given a toy ship that holds more magic than it appears; meanwhile, Keeley must convince a king that his people need not go to war, while Howie finds ways to be clever as he stays behind to defend Orkney.

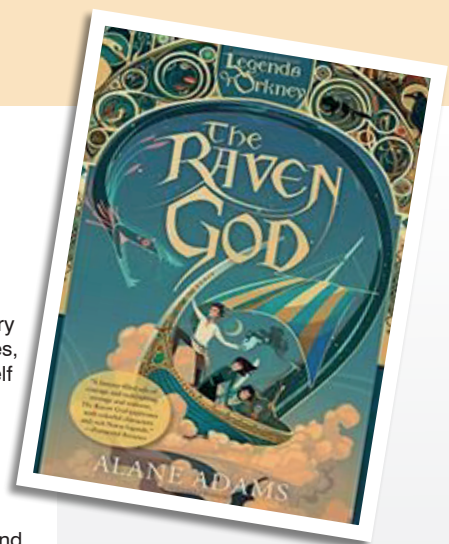
Page count: 344pp  
Publisher: SparkPress

The shape-shifting Loki impedes them at every turn, and Sam will be asked to make sacrifices, test his memory, and above all, forgive himself ("I'm just a kid who found himself making all kinds of mistakes before he figured out who he was").

The overarching feud between Odin and Loki makes a nice framework for a novel that sprawls across multiple worlds, characters, and adventures. Witty dialogue keeps the story buoyant, and there's also thoughtful world building, with every colorful setting making the fictional universe more fully realized.

There's also no shortage of captivating magic, from spells to powerful pendants, as well as a variety of mythical creatures. More than 20 characters appear in the first 50 pages, though, so readers should tackle the first two novels in the trilogy first—especially if they want to savor the emotionally tender ending.

A fast-paced, satisfying caper to a trilogy that's sure to enchant fans of adventure-driven fantasy.



### Sarcastic One Liners

- Arguing with a woman is like buying a lottery ticket. You know you're not gonna win, but you're sure as hell gonna try.
- I hope the guy who invented Autocorrect burns in hello!
- The grass may be greener on the other side but at least you don't have to mow it.
- There's no "I" in "team" but there are 5 in "individual brilliance".
- I hope when I inevitably choke to death on gummy bears people just say I was killed by bears and leave it at that.