

3. *Giving advice, making suggestions, or providing solutions prematurely or when unsolicited.* This takes away people's personal sense of power. Help them research the problem and come to their own conclusion about what needs to be done.
4. *Persuading with logic, arguing, or lecturing, moralizing, preaching, or telling clients their duty.* The underlying assumption of these messages is that the client has not reasoned through the problem adequately and needs help to do so. Nothing is more annoying than someone preaching at you something you already know (but do not really care about).
5. *Judging, criticizing, disagreeing, or blaming.* These messages imply that something is wrong with the client or with what the client has said. Even simple disagreement may be interpreted as critical. People with addictions are hypersensitive to criticism. They will often react very strongly in a negative way.
6. *Interpreting or analyzing.* We are frequently and easily tempted to impose our own interpretations on a person's statement and to find some hidden, analytical

meaning, implying that we know what the person's *real* problem is.

7. *Questioning or probing.* People often mistake questioning for good listening. Although we may ask questions to learn more about the person, the underlying message is that we might find the right answer to all his or her problems if enough questions are asked. In fact, intensive questioning can interfere with the spontaneous flow of communication.

Seven communication rules that have been found effective for interacting with persons who misuse alcohol and drugs:

1. Be brief
2. Be positive
3. Be specific and clear
4. Label your feelings
5. Offer an understanding statement once an issue has been viewed from the person's perspective
6. Accept partial responsibility, when appropriate
7. Offer to help ●

Major IRS Scam Exploits Unpaid Tax Fears

Tax season is here and for crooks it's always tax scam season—the latest IRS scam has been labeled the most prominent spam-delivered virus in the world.

In this Snippets issue of Scambusters, we take a close-up look at this IRS email scam which has turned up on millions of PCs.

Bogus "Notice of Underreported Income"

Messages purporting to come from the IRS have been dropping into millions of email inboxes in recent months, with the ominous subject heading "Notice of Underreported Income."

This phony IRS spam is said to account for 10% of all email spam sent out during those months.

In one version, the message asks you to click on a link that takes you to a bogus IRS page where you're asked to provide your Social Security number and credit card information, supposedly to make an additional tax payment.

In other words, it is simply an IRS phishing scam.

In other cases, the message contains an attachment you're supposed to click to install a tax statement viewer.

In reality, clicking the attachment installs a virus called the Zeus Trojan, which enables the scammers to hack bank accounts.

Researchers say this Trojan—said to be missed by most anti-virus software—has been draining more than a million dollars a day from victims' accounts.

We've said it before and we'll say it again—the IRS never makes unsolicited contact by email. And when they do use email to respond to a message you sent them, they never ask for personal information.

If you receive this IRS scam message, simply ignore it and delete it. If you're still worried that it might be genuine (though we assure you it isn't), contact the IRS by phone.

Just don't click on that link! And if you already did, contact your bank and the police straightaway.

www.scambusters.org

IRS News Release - IR-2010-12

Haiti Relief Donations Qualify for Immediate Tax Relief

WASHINGTON — People who give to charities providing earthquake relief in Haiti can claim these donations on the tax return they are completing this season, according to the Internal Revenue Service.

Taxpayers who itemize deductions on their 2009 return qualify for this special tax relief provision, enacted Jan. 22. Only cash contributions made to these charities after Jan. 11, 2010, and before March 1, 2010, are eligible. This includes contributions made by text message, check, credit card or debit card.

"Americans have opened their hearts to help those affected by the Haiti earthquake," said IRS Commissioner Doug Shulman. "This new law provides an immediate tax benefit for the many taxpayers who have made generous donations."

Taxpayers can benefit from their donations, almost immediately, by filing their 2009 returns early, filing **electronically** (www.irs.gov/efile/index.html) and choosing **direct deposit** (www.irs.gov/newsroom/article/0,,id=217791,00.html). Refunds take as few as ten days and can be directly deposited into a savings, checking or brokerage account, or used to purchase Series I U.S. savings bonds.

The new law only applies to cash (as opposed to property) contributions. The contributions must be made specifically for the relief of victims in areas affected by the January 12 earthquake in Haiti. Taxpayers have the option of deducting these contributions on either their 2009 or 2010 returns, but not both.

To get a tax benefit, taxpayers must itemize their deductions on **Schedule A** (www.irs.gov/pub/irs-pdf/f1040sa.pdf). Those who claim the **standard deduction** (www.irs.gov/publications/p501/ar02.html#en_US_publink1000221051), including all short-form filers, are not eligible.

Taxpayers should be sure their contributions go to qualified charities. Most organizations eligible to receive tax-deductible donations are listed in a searchable online database available on www.IRS.gov under **Search for Charities** (www.irs.gov/charities/article/0,,id=96136,00.html). Some organizations, such as churches or governments, may be qualified even though they are not listed on IRS.gov. Donors can find out more about organizations helping Haitian earthquake victims from agencies such as **USAID** (www.usaid.gov).

The IRS reminds donors that contributions to foreign organizations generally are not deductible. IRS Publication 526, Charitable Contributions, (www.irs.gov/publications/p526/index.html) provides information on making contributions to charities.

Federal law requires that taxpayers keep a record of any deductible donations they make. For donations by text message, a telephone bill will meet the recordkeeping requirement if it shows the name of the donee organization, the date of the contribution and the amount of the contribution. For cash contributions made by other means, be sure to keep a bank record, such as a cancelled check, or a receipt from the charity showing the name of the charity and the date and amount of the contribution. Publication 526 has further details on the recordkeeping rules for **cash contributions** (www.irs.gov/publications/p526/ar02.html#en_US_publink1000229833).

This year's special Haiti relief provision is modeled on a 2005 law that, in the wake of the Dec. 26, 2004, Indian Ocean **tsunami** (www.irs.gov/newsroom/article/0,,id=133843,00.html), allowed taxpayers to deduct donations they made during January 2005 as if they made the donations in 2004.

Editor's Note: PBA thanks the IRS and especially Jackie Keller, Senior Relationship Stakeholder Tax Consultant for the Internal Revenue Service, for all the IRS Bulletins and Tax Tips.

Need to contact the PBA?

Call: 1-800-733-3722