**Customized Senior Services** to Maintain Lifestyle & Financial Independence

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A Professional Corporation

Specializing in Elder Care, Trusts & Estates, Taxes & Small **Business** 

Certified Senior Advisor (CSA)® ♦ Elder Care Professional ♦ Accredited Estate Planner (AEP)

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Each year people are conned into sending money or providing sensitive information that puts their finances and themselves at risk. The types of scams that are surfacing this year are targeting people in devious ways, using familiar companies or harassing people to the point of breaking. Learn the top scams that you should look out for this year.

# Cash Sharing App Scams

Cash sharing apps like Zelle, Venmo, and Paypal are convenient ways to send money to your friends and family. However, there has been an increase in fraud in these apps from scammers. Typically, fraudsters will text unsuspecting people acting as their bank and have them make electronic withdrawals to another account. Unfortunately, not all transactions can be fixed because the people scammed often give "authorization" – and because consent was given (despite the false pretenses), it's difficult to dispute.

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# What Our Clients Say About Us

"Marcia is a pleasant lady who is congenial and knowledgeable about her own field and those connected."

-CE

# 6 Tips for Successful Spring Cleaning

The flowers are blooming, the birds are serenading, and the house still feels like it's stuck with winter blues. Spring cleaning is a tradition that allows us to freshen up our homes and get a head start on the often hectic seasons of spring and summer. It can feel like a daunting task, but it doesn't have to be difficult. Here are six spring cleaning tips to get you started.

# Clean Room by Room

Approaching your house room by room is the most effective way to deep clean it. Create cleaning checklists for each room to help you get organized and to remind you of the areas that need extra attention. Feel free to skip the areas that have been cleaned recently, and focus on the parts of your home that were largely neglected over the winter.

# **Organize and Clear the Clutter**

One of the biggest parts of spring cleaning is often getting rid of clutter. A systematic four-step approach can be helpful for this. Identify problem areas, analyze reasons for the clutter, determine solutions, and implement them. Sorting your belongings into four categories—trash, give away, store, or put away—can also be effective as you go through the spring-cleaning process. Move the clutter out as soon as possible, whether it's bringing a donation box to a charity or planning a yard sale.

#### Get the Household Involved

Make spring cleaning a household endeavor. Even

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### Health Insurance Scam Calls

One of the most common types of scams is healthcare coverage calls. Lately, a new scam call claiming to be a limited liability company is harassing people by calling at all hours and from several unknown numbers regarding health insurance. Scammers are attempting to wear people down through frequent calling and saying anything to get money or personal information from you. There are ways to reduce scam calls; however, scammers are ruthless and continue to call from unknown numbers (sometimes from different area codes) despite being blocked on mobile devices.

# Phishing E-mail Scams

This scam is not new, but has increased during the last year. Scammers are getting clever and posing as familiar companies to trick you into clicking on links. Big names like Netflix, Amazon, and more have been used in e-mail phishing. Common practices used by scammers include claiming rewards or gifts, asking for payment information, or asking for your password. If you have not entered a contest, do not click on any links that offer a reward. It's also important to note that companies will never ask you for your password or payment information via e-mail.

Source: www.mcampbellcpa.com

Please contact our office for more information.†

"The only limit to our realization of tomorrow will be our doubts of today."

~ Franklin D. Roosevelt



6 Tips for Successful Spring Cleaning ....... Continued From Pg.1

young children can be excellent helpers. Assign age-appropriate chores, so everyone feels included. Try throwing on some music as you all clean or establishing a household reward as an incentive to get the work done.

#### **Tackle the Seasonal Chores**

Many chores need to be done seasonally, especially in preparation for warmer weather. So incorporate them into your spring-cleaning routine to get them out of the way early. For instance, tackle outdoor chores, such as cleaning the grill, patio, and outsides of windows, as soon as the weather warms up. Also, store winter clothing, bedding, decor, and other items. And pull out your spring items to give your home a refreshed look.

# **Keep Cleaning Products to a Minimum**

If you need to shop for new cleaning products for spring cleaning, keep your items to a minimum. Myriad cleaning supplies can create unnecessary clutter, and you probably don't need all of them to keep your home fresh and clean. Opt for a good all-purpose cleaner and microfiber cloths. Those items will cover the majority of surfaces in your home. Then, purchase other specialty cleaning supplies only as needed.

# **Establish New Cleaning Habits**

A thorough spring cleaning that covers the whole house is a great opportunity to establish new cleaning habits, which can make the next spring cleaning even easier. For instance, don't try to do all of your spring cleaning in one day or even one weekend. Instead, tackle items on your spring cleaning to-do list for just 15 minutes each day. That will help to get you in the habit of tidying up for 10 to 15 minutes per day even after you're done with your spring cleaning tasks.

Source: https://www.thespruce.com/spring-cleaning-a-complete-checklist-1900106

Please contact our office for more information.†



You can e-mail us at Lilly@MCampbellCPA.com to receive your newsletter by e-mail!