

## Staying Warm this Winter

# What can I do to help lower my heating bill?



With the economy being in a slump, consumers are concerned about doing everything possible to conserve energy and reduce their costs.

Below are suggestions on how to help lower your heating expenditures and ultimately help protect our environment.

- ❄️ Arrange to have your tank filled in late summer or early fall when prices are generally lower.

- ❄️ Talk to your heating oil dealer about participating in a budget plan to help stabilize your monthly bill. You can also talk to your heating oil dealer about “cap” or fixed price protection programs, which can help keep costs down.

- ❄️ Obtain a home energy audit to ensure that your furnace and appliances are running efficiently before the season begins.

- ❄️ Achieve conservation gains by weatherizing your home, i.e., installing the proper insulation in your house and around your hot water heater. Quick and easy fixes such as caulking and weather stripping windows and doors to seal out cold air also help save energy.

- ❄️ Install a programmable thermostat and reducing temperature settings on your thermostat, especially when you are not at home.

Homeowners who buy a variety of fuels to heat their homes can help ensure they receive what they pay for. When purchasing heating fuel or firewood, consumers should be aware of the following tips:

- ❄️ Home heating oil is sold by volume in gallons.

- ❄️ The seller must provide a “serialized” delivery ticket with the company’s name and address printed on it; consumers name and address; delivery date; number of gallons delivered; grade of fuel delivered; and the signature of the person making the delivery.

- ❄️ Firewood is sold by a “cord” which measures 128 cubic feet or a 4x4x8 space.

- ❄️ The receipt should have the seller’s name, address, telephone number, price paid, and the amount and kind of firewood purchased.

“If purchasing kerosene at a service station make sure the pump has a Weights and Measures inspection sticker on it,” said Stephen Scaturro, Director of Consumer Affairs/Weights and Measures. “The sticker indicates that the pump has passed its annual inspection.”



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Freeholder  
JOSEPH H. VICARI  
Chairman

STEPHEN SCATURRO  
Director



1027 Hooper Avenue,  
Bldg. 2

732-929-2105  
or 732-929-2166

## COUNTY OF OCEAN DEPARTMENT OF CONSUMER AFFAIRS DIVISION OF WEIGHTS & MEASURES

*“We’re Watching Over You”*



### A Message From Joe Vicari: Freeholder Chairman

**With Tax Day  
just around the corner,  
scammers are hard at work  
coming up with ways to score  
every last penny.**

**Not all professional tax preparers have your best interest at heart. Some will throw in stealing your money as part of their service.**

While there are many legitimate professional tax preparers who have solid reputations, not all tax preparers have your best tax interest at heart. Unscrupulous and unethical tax professionals use customers to make money by redirecting some of the taxpayer's refund to their own accounts. They also justify charging higher fees by advertising guaranteed larger refunds for their clientele.

Ocean County Freeholder Joseph H. Vicari, who serves as liaison to the Department of Consumer Affairs, reminds consumers to remember that no matter who does your return, you're the one who's on the hook for everything on the tax form sent to the IRS on your behalf.

Most tax preparing professionals feel a need to justify their services to taxpayers. And they do this by preparing a tax return that gives you the most value by paying the lowest possible tax. While there are plenty of ways to do this legally, a few tax preparers go beyond what's indicated in the U.S. tax code. They put down deductions that aren't legal, excessive tax exemptions and/or credits that aren't allowed in your particular case. Really crooked tax professionals will employ all three of those methods in order to give you a tax return that looks too good to be true.

The tax law is cumbersome, complicated and most people don't take the time to read or understand it. So when presented with a return higher than you thought you were going to get, it's very tempting to go along with it. After all...you did hire a professional who must know more than you do about how to maximize the deductions available to you. The problem with that is even if you don't know your tax preparer has done something illegal, you're held ultimately responsible for your return and what's sent to the IRS.

Prior to hiring a professional tax preparer, research their background. You should ask for independent references you can double check, ask friends and family for names of the people who do their taxes and if they would recommend them, and call the Ocean County Department of Consumer Affairs at 732-929-2105 and check to see if they have a valid license and/or if any complaints have been filed against them.

“Please always remember,” Vicari cautioned, “tax preparers can save you money by taking advantage of legal deductions you were unaware of, however, they can also get you into a lot of trouble too.”





## Making Seniors Aware of Potentially Dangerous Internet Tricks

Seniors are not only a rapidly growing demographic; they are a rapidly growing presence on the Internet and social networking sites. As a result they are potential targets of cybercriminals who prey on the trusting and uninformed.

The Internet brings a global marketplace of information, products and services into the privacy of our homes every day. Like all Internet users, seniors can benefit from increased awareness about cyber security.

"The Internet has become a fast and easy way for people of all ages to access information and entertainment," said Freeholder Joseph H. Vicari, Chairman of the Department of Consumer Affairs. "Unfortunately, it's also become an effective tool for crooks looking for easy access to personal information, such as social security numbers or bank account numbers and passwords. We want to make sure senior citizens know of some simple steps to protect themselves."

Some steps all Internet users should take:

- Make sure you have anti-virus and anti-spyware software installed on your computer, and make sure it is updated on a regular and frequent basis.
- Make sure your computer's firewall is turned on. It is an effective way of blocking unauthorized access to your computer and sensitive information in your computer files.
- If you are using a wireless router for your home network, make sure it has adequate security. It is recommended to use a minimum of WPA or WPA2 security encryption on home routers.
- Don't get fooled by phishing. Beware of links in emails to sites you don't recognize, never provide personal information as a result of an email or pop-up, and remember that reputable businesses never ask for personal information via email or pop-ups.
- Downloading "free" software, music or videos may come at a high price – malware or spyware that may infect your computer and steal personal information. Download files only from sites you know and trust.
- Don't reveal personal information about yourself or your friends and family in a way that may compromise their safety or identity. Familiarize yourself with the privacy settings on the social networking sites you use and choose the appropriate options for you.
- As recommended by the National Cyber Security Alliance, make your passwords "long and strong" by combining capital and lowercase letters with numbers and symbols. Separate passwords for separate accounts also makes it more difficult for cybercriminals.

"No one wants to lose money on an Internet transaction, but losing personal information – your identity – could do even more long-term damage to your financial well-being," continued Vicari. "Take every precaution to assist yourself in playing it safe on the Internet."

If you think you have been cheated or your identity has been compromised, call the Ocean County Department of Consumer Affairs at 732-929-2105 for assistance.

## Smishing - What is it??

Smishing is like phishing, a technique that uses e-mails that look legitimate to trick victims into handing over vital information, but with smishing, identity thieves ply their scam through messages to a mobile phone, not a computer.

The slang term smishing, sometimes spelled SMiShing, is a combination of the abbreviation for text messages — SMS, or Short Message Service — and phishing. Smishing is also known as vishing.

"People's phones are becoming their computers," said Stephen Scaturro, Director of the Ocean County Consumer Affairs Department. "Identity thieves began to key in on smartphones in a big way 12 to 18 months ago," he said.

### The scam works like this:

Criminals set up an automated dialing system to text or call people in a particular region or area code. Sometimes, they use stolen customer phone numbers from banks or credit unions. With a victim's information in hand, the crooks can drain bank accounts, buy things with a charge card or set up a phony account. Smartphone users inadvertently have downloaded malware, designed to mine personal information, by responding to e-mails on their phones.

While consumers have become widely aware of phony lottery notices coming via e-mail in phishing schemes, smishing can easily catch people off guard, both because it's relatively new and designed to trigger a sense of alarm.

"They play on a person's flight-or-fight reaction," Scaturro said. "They want you to click on or answer something without thinking. They get a person to instantly react."

"Phishing, smishing — it's all the same in terms of the brand of theft. But a message popping up on a mobile phone, as compared with a computer, holds more urgency," Scaturro said. "And smishing e-mails sent to smartphones contain links to bogus sites that aren't always easy to spot because of the size of the phone screen and other limitations."

Tracking smishing scam artists can be difficult, since many operate in other countries.

If you get a text alert about an account, don't respond before you verify that it's legitimate, suggests Ocean County Freeholder Joseph H. Vicari, who serves as liaison to the Ocean County Department of Consumer Affairs. Vicari further suggests keeping your bank phone number in your cell phone so you can easily contact them to verify it's for real.

