Learn to Stay Safe Online at March Lounge & Learn

AARP North Dakota is hosting a series of four lounge and learns in March to help people stay safe online.

Cybersecurity is in the news every day – data breaches, identity theft, and social media scams. Companies are under attack 24/7, but so are you! That’s why it is important to keep your personal information as safe as possible.

Tony Aukland from the N.D. Information Technology Department, will show how North Dakota and its residents are under attack. Real world examples will be given, even attacks that have occurred in our state.

Learn how to keep your information safe and how to be more online savvy with your smartphone, tablet and computer.

Aukland has been in information technology for 25 years and has served many roles, including cybersecurity analyst.

The lounge and learns are all from 5:30-7 p.m. in these four cities. A light meal will be served.

There is no cost to attend, but registration is required. Register online at one of the web addresses below, or call 1-877-926-8300.

We invite you to bring a nonperishable food item that will be donated to the Great Plains Food Bank.

For the latest news: www.aarp.org/nd

Like us on Facebook: www.facebook.com/aarpnd

Follow us on Twitter: www.twitter.com/AARP_ND

Join Our Next Telephone Town Hall on Scams

AARP North Dakota will host a statewide telephone town hall on fraud and scams from 5:30 - 6:30 p.m. Thursday, April 2.

The telephone town hall will be interactive, where you’ll be able to ask questions and participate in the discussion with a fraud expert from the comfort of your home.

This is an opportunity for everyone in North Dakota, no matter where they live, to learn more about the latest scams and how to protect yourself.

We hope you will join the conversation during this town hall event. We'll post more details on our website at www.aarp.org/nd on how to register as the date gets closer.
North Dakota Tax-Aide Sites Open Until Mid-April

Need help filing your 2019 income taxes? AARP Foundation Tax-Aide sites across North Dakota open beginning Feb. 1. This free service is available to low- and moderate-income taxpayers of all ages with special attention to those 60 and older.

You do not have to be an AARP member to take advantage of the service.

IRS-certified volunteers are trained to assist in filing accurate returns and help taxpayers receive all of the benefits, credits, and deductions to which they are entitled. All AARP Tax-Aide sites e-file returns, also at no cost, which helps taxpayers get refunds quickly. Every taxpayer’s return is quality reviewed and all information is kept confidential.

Communities with Tax-Aide offices are:

- Bismarck–Mandan
  - Bismarck Senior Center, 9:30 a.m.-1:15 p.m. Monday through Friday, and 9:15-11:30 a.m. Saturday. You must make an appointment. You can make your own appointment online at bismarcktaxes.setmore.com or by calling 701-751-4074.
  - Edgewood Vista Village, 3124 Colorado Lane, 9:30 a.m.-1:15 p.m. Tuesday and Friday. You must make an appointment. You can make your own appointment online at edgewoodtaxes.setmore.com or by calling 701-751-4074.
  - Morton-Mandan Public Library, 9:30 a.m.-1:15 p.m. Monday, Wednesday and Saturday; and 3:30-7 p.m. Tuesday and Thursday. You must make an appointment. You can make your own appointment online at mandantaxes.setmore.com or by calling 701-751-4074.

- Devils Lake – Dakota Prairie Community Action Agency, 9 a.m.-3 p.m. Thursday and Saturday.

- Dickinson – Public Library, 1-4 p.m. Monday and Wednesday.

- Fargo–Moorhead–West Fargo
  - Olivet Lutheran Church, (Fargo) 9 a.m.-3:30 p.m. Monday and Friday.
  - Hjemkomst Center (Moorhead), 9 a.m.-3:30 p.m. Thursday.
  - Faith Lutheran Church (West Fargo), 9 a.m.-3:30 p.m. Tuesday and Wednesday.

- Grand Forks – Campbell Library (East Grand Forks), 9 a.m.-3 p.m. Wednesday and Friday; and 10 a.m.-1 p.m. Saturday.

- Minot – American Legion, 10 a.m.-3:30 p.m. Monday, Tuesday, Friday and Saturday. You must make an appointment by calling 701-509-1446.

- Wahpeton – Community Center, Monday and Wednesday, 9 a.m.-2:30 p.m. You must make an appointment by calling 701-642-2811.

Individuals should ensure that they have all of the documents they need to file before coming to a Tax-Aide site, including Social Security cards, photo IDs, and a copy of last year’s tax returns.

AARP Tax-Aide sites will remain open until April 15.
Protect Yourself from Census Scams

April 1, 2020, is Census Day — the due date for Americans to take part in the decennial national headcount. Until then, and possibly beyond, you’ll probably hear a lot about, and a lot from, the U.S. Census Bureau.

Census scammers may try to contact you by phone, email, regular mail or home visit, or direct you to phony websites, seeking personal and financial information.

Along with its once-a-decade population count, the actual U.S. Census Bureau conducts more than 130 surveys each year. The biggest, the American Community Survey (ACS), is sent yearly to more than 3.5 million randomly selected homes. With detailed questions about things like income, assets, job status, household amenities, even your commute, the ACS does set off scam suspicions, but it is legitimate, and relatively easy to verify.

No genuine census survey or agent can ask for money, or for your Social Security, credit card or bank account numbers. They also won’t threaten jail time if you don’t answer their questions. Any of these is a sure sign that a supposed census taker is phishing for ways to steal your identity, money or possessions.

Census fraud can hit at home or at work (the Census Bureau conducts business-related surveys, too). Be especially watchful for impostors in early and mid-spring of 2020, when the actual Census Bureau will be sending out reminders to fill out your form and following up on person at households that don’t respond.

Tips to spot census scams:

- Verify that a census taker who comes to your home is legitimate. They should have a Census Bureau photo ID badge (with a Department of Commerce watermark and an expiration date), and a copy of the letter the bureau sent you.

- Contact the bureau’s National Processing Center or the regional office to verify the validity of an American Community Survey or other census communication.

- Check that a census mailing has a return address of Jeffersonville, IN, the site of the National Processing Center. If it’s from somewhere else, it’s a scam.

Here are some census scam warning signs:

- You get an email claiming to be from the Census Bureau. For household surveys and the decennial census, the agency almost always makes contact by mail.

- A supposed census agent asks you for money or financial data, such as your bank account number and balance. The Census Bureau will never ask for this information.

- A supposed census taker threatens you with arrest. Taking part in the Census is required by law, but you can’t be imprisoned.

- Don’t give your Social Security number, mother’s maiden name, or bank or credit card numbers to someone claiming to be from the Census Bureau. Genuine Census representatives will not ask for this information.

- Don’t reply, click links or open attachments in a suspicious census email.

- Don’t trust caller ID — scammers can use “spoofing” tools to make it appear they’re calling from a real Census Bureau number. Call the National Processing Center at 800-523-3205, 800-642-0469 or 800-877-8339 (TDD/TTY) to verify that a phone survey is legitimate.

- Check the web address of any supposed census website. Make sure it has census.gov in the address and look for https:// or a lock symbol in the browser window.

- Don’t reply, click links or open attachments in a suspicious census email.

Besides census scams, there are a number of other government impostor scams, in which criminals pose as representatives of agencies such as the IRS and Social Security. In 2019, impostor scams were the most common form of fraud reported to the Federal Trade Commission (FTC) by North Dakotans.

Visit the AARP Fraud Watch Network at www.aarp.org/fraudwatchnetwork to learn more about protecting yourself from fraud and scams.
AARP Accepting Community Grant Applications

AARP is accepting applications for the 2020 Community Challenge grant program to fund “quick-action” projects that spark change in local communities. Now in its fourth year, the grant program is part of AARP’s nationwide Livable Communities initiative, which aims to make communities great places to live for everyone. Since the program began, 376 grants have been awarded nationwide.

Last year in North Dakota, Forman, Jamestown and West Fargo were each recipients of Community Challenge grants. In previous years, Grand Forks, Buxton, Hettinger and Bismarck received grants. Nationwide, 376 grants have been awarded since the program began in 2017.

The Community Challenge is open to 501(c)(3), 501(c)(4) and 501(c)(6) nonprofits and government entities. Other types of organizations will be considered on a case-by-case basis. Grants can range from several hundred dollars for small, short-term activities to several thousand dollars for larger projects. AARP will prioritize projects with permanent or temporary solutions that aim to achieve one or more of the following outcomes:

- Increase civic engagement.
- Create vibrant public places that improve open spaces, parks and access to other amenities.
- Deliver a range of transportation and mobility options that increase connectivity, walkability, bikeability, wayfinding, access to transportation options and roadways.
- Support the availability of a range of housing that increases accessible and affordable housing options.
- Demonstrate the tangible value of “Smart Cities” with programs that engage residents in accessing, understanding and using data, and participating in decision-making to increase quality of life for all.
- Other innovative projects to improve the community.

The 2020 application deadline is April 1, 2020, and all projects must be completed by November 9, 2020. To submit an application or learn more, visit www.AARP.org/CommunityChallenge.

Save Money by Taking a Safe Driving Class

Take the AARP Smart Driver Course and you may be eligible for a discount on your auto insurance premiums of at least five percent. You could also receive a three-point reduction on your driver’s license.

The four-hour driver safety class is taught by trained AARP volunteers. There are no tests.

The cost is $15 for members and $20 for non-members. Pre-registration is required.

Here are upcoming Smart Driver classes. Call the phone number listed to register. You can always find the most up-to-date class schedule at www.aarp.org/nd.

- March 4, Senior Center, Grand Forks, 10 a.m., 701-772-7245
- March 11, Ed Clapp Senior Center, Fargo, 12:30 p.m., 701-298-3976
- March 18, CHI St. Alexius, Bismarck, 8:30 a.m., 701-530-7709
- March 24, Capital Credit Union, Bismarck, 12:30 p.m., 701-426-2294
- March 26, Berthold Baptist Church, Berthold, 1 p.m., 701-440-8511
- March 28, Altru Professional Center, Grand Forks, 9 a.m., 701-780-5939
- April 1, Senior Center, Grand Forks, 10 a.m., 701-772-7245
- April 1, Senior Center, Minot, 10 a.m., 701-852-0561
- April 8, Ed Clapp Senior Center, Fargo, 12:30 p.m., 701-298-3976
- April 14, Faith Lutheran Church, Bismarck, 12:30 p.m., 701-223-2236
- April 15, Senior Center, Kenmare, 1 p.m., 701-440-8511
- April 21, Mandan Golden Age, Mandan, 9 a.m., 701-663-6528
- April 25, Edgewood Vista Village, Minot, 1 p.m., 701-440-8511
- April 29, CHI Riverview, Fargo, 12:30 p.m., 701-237-4700

AARP offers the driver safety course online as well, where you can take it at your own pace in the convenience of your home. For information on the online course, go to www.aarp.org/drive.

Driver Safety Instructors, Class Sites Needed

New volunteers for the Driver Safety program are needed across the state. The program is also looking for more places, such as banks, churches, or senior centers, willing to host the four-hour Driver Safety class.

For more information on volunteering, or to learn more about hosting a Driver Safety class, contact State Coordinator Pete Kuhn at kuhn.nd@juno.com or call 701-772-7975.