



Your Taxes and Financial Matters

By: **Richard P. Król**

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Credit card fraud: Will you be the next victim?

Credit card fraud has been around since the advent of credit cards, but the thieves have advanced with technology.

At first, crooks used low-tech maneuvers like robbery, dumpster diving, or mailbox crashing to steal cards, statements, and merchant receipts. Although still popular, these methods are being eclipsed by more sophisticated techniques that range from phone scams and phishing to phony Web sites and spyware.

Phone scammers use lies to trick victims into disclosing their credit card numbers and other sensitive information. The callers might say they're asking for charitable donations, selling goods or services, or "updating" your account information.

Phishing is the online equivalent, where scammers send e-mails claiming to be from legitimate sources like Pay-Pal, eBay, banks, or even the IRS. The e-mails usually direct recipients to official looking Web sites that use various pretexts to elicit credit card information.

Spyware can be installed on your computer when you open an unsolicited e-mail attachment. Although less frequent, skilled hackers can also insert spyware through unpatched weaknesses in Windows or Web browsers.

The spyware sends the desired data (credit card numbers, etc.) to remote servers whenever the victims enter the information.

Here are steps you can take to guard against fraud.

Photocopy credit cards and other important documents that you keep in your wallet. Use the copies to notify your bank and credit card companies if your wallet is lost or stolen. Then cancel the cards and put a hold on all charges.

Always review your bank and credit card statements to make sure the charges are legitimate. Notify issuers immediately of any unauthorized entries. Then consider changing your account number or canceling the card.

Shred statements or receipts before disposing of them.

Never give personal information to an unsolicited caller. Scammers can falsify names and numbers that appear on your caller ID. Look up the company's number to make sure it's legitimate; then call back if you wish.

Don't open e-mail attachments from unknown parties, and don't respond to unsolicited e-mail requests for personal information.

Avoid writing down your PIN or passwords, and shield the numbers when using ATMs or similar machines. Even if nobody is nearby, thieves may have affixed hidden cameras.

Protect your computer with a firewall, anti-virus software, and an anti-spyware program and update them.

If you have additional questions about the ideas mentioned here and/or the many other strategies available to you, they may be directed to me at 800-CPA-KROL (272-5765), or you may write to:

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Holiday Charitable Giving Offers Tax Benefits

With the holiday season just around the corner, now might be a good time to begin thinking about a year-end charitable gifting strategy. Show your appreciation to charities you admire while receiving tax savings and other benefits.

How do you develop a successful year-end gifting strategy? Here are a few suggestions:

Establish a clear goal for your gift-giving
Compare the tax savings from different gifting options

To help you start thinking about developing a strategy, we have provided some basic information about philanthropic gift-giving.

Giving To Charities

Most charitable gifts also provide you with a current year income tax deduction. There are several types of charitable beneficiaries, including public charities, pooled income funds, private foundations, donor-advised funds and Charitable Remainder Trusts.

Charitable Remainder Trusts:

A Smart Way to Leave a Legacy

One effective and popular choice for individuals who wish to leave a lasting legacy to their favorite charity but also reap various financial benefits is the charitable remainder trust. In exchange for a future gift to charity, the charitable remainder trust provides you with several major tax and economic benefits. A charitable remainder trust allows you to:

Defer capital gains taxes

Increase diversification and cash flow Receive a current-year federal income tax deduction

Reduce future estate tax liabilities
Remember, a charitable remainder trust is irrevocable. Assets in the trust eventually pass to charity, not to your family. You should work with your tax and legal advisors so that a charitable remainder trust, or any other year-end gifting strategy, fits into your overall estate plan. If it does, you could potentially enjoy significant tax and economic benefits as well as leaving a lasting legacy to your favorite charity.

For More Information

If you would like to learn more about year-end gifting, please write in care of:

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Music News

By: **Marek Żebrowski and Krysta Close**

Review: 2009 Paderewski Lecture-Recital

By: **Charles Bragg**

October 4th, 2009, Newman Hall - USC. The program began with Paderewski's Chant d'Amour (Op. 10 #2) for piano (performed by pianist Irene Gregorio), a miniature love story that began quietly but soon became passionate and ended with a romantic glow.

PMC Director Marek Żebrowski then presented a series of video vignettes of interviews with Henryk Górecki, talking about how and why he makes music, some examples of his orchestral music in wildly differing styles, and even video of Górecki playing a folk tune on his violin for some friends. If I carried anything away from this recital, it would be that Górecki is a most eclectic composer. As if to illustrate this point, Marek played a piece Górecki wrote for Wanda and Stefan Wilk, founders of the Polish Music Center, based on a musical rendering of each of their first names. It was as quiet and contemplative as some of the music to come was dissonant and driven.

Two pieces for violin (Joel Pargman) and piano (Ms. Gregorio) followed. The *Variations* (Op. 4) is a virtuoso piece, dissonant but not atonal, and very energetic, using a folk-like theme as its base. The *Sonatina* (Op. 8) was even more folk-like, and reminded me at times of bluegrass. Perhaps the hills of Appalachia are not so far from the Tatra Mountains after all.

In a complete change of style, Amy Tatum played the *Valentine Piece* (Op. 70) for solo flute. Anyone who has ever gone birdwatching would immediately recognize first the short call notes, separated by long silences, and then the extended melody, as typical of a songbird's repertoire. Next was a piece for flute and piano (Ms. Gregorio), *For you, Anne-Lill* (Op. 58), written for the flautist Anne-Lill Ree. The bell-like ostinato in the piano was accompanied by melodies on the flute, sometimes beautiful, sometimes raucous, giving one the image of a church tower being visited by a series of birds. It ended with the two musicians coming together in a more contemplative manner for a quiet ending.

The last piece was the *String Quartet #1, "Already it is Dusk,"* (Op.62), played by the marvelous Denali Quartet. The title is attributed to a 16th century choral motet that asks for deliverance from evil spirits, and the music alternates between peace and the struggle against evil. The middle movement is extremely dense and dynamic, demanding much skill from the performers. The last movement, *Molto lento-tranquillissimo*, reassures us that our prayers have been heard.

Charles Bragg is a native of Los Angeles and a life-long supporter and intermittent student of classical music. He was awakened to the existence of Polish music beyond Chopin when the college chorus he joined sang the Szymanowski *Stabat Mater*, which he still considers one of the most beautiful pieces of music ever written. He and his wife Alice are Friends of Polish Music at the PMC as well as volunteers for the LA Philharmonic and the LA Opera. □

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Legal

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What the Law Requires of Employers When Hiring Immigrants:

Part 2 of 2

This is the second of a series of articles in which I will attempt to set forth the requirements of the law applicable to the employment of immigrants, and provide some advice on how to reduce the risk to your company or your management of civil or criminal penalties for non-compliance.

Employment of Persons Not Authorized to Work.

The law prohibits any person or entity from "knowingly" hiring or continuing to employ an unauthorized worker. INA §274A(a) (2005). The word "knowingly" in the law is deceptive because the government can infer this knowledge from the circumstances. An employer can be deemed to have "constructive" knowledge that it's employees were unauthorized to work.

Constructive knowledge is defined as "knowledge that may fairly be inferred through notice of certain facts and circumstances that would lead a person, through the exercise of reasonable care, to know about a certain condition."

8 CFR §274a.1(j)(1) (2006).Some of the conditions that would create a presumption that the employer knew that their employee was not authorized to work include the following:

employers fail to complete or improperly complete the I-9;

employers have information available to the company that would indicate that the alien is not authorized to work; or

employers act with reckless and wanton disregard for the legal consequences of permitting another individual to introduce an unauthorized alien into the workforce

An employer has been found to have constructive knowledge that their employees were undocumented when they ignored notices from the immigration service stating that certain employees were not authorized to work. A "no match letter" from the Social Security Administration that was ignored by the employer could also lead to the same presumption against the employer.

Recently, courts have expanded their interpretation of constructive knowledge to include other situations such as where an employer failed to establish company procedures for completing the I9s, or failed to follow up on an expiring work permit, as indicated by the I9 records.

ICE is now scrutinizing company I9s to use inadequate record-keeping as a grounds to find that the employer must have known it was hiring undocumented workers.

Employers may be found to have knowledge of their employees' unlawful status based on "reckless and wanton disregard" for the verification laws. This includes employers who accept employees through recruiters who don't follow the verification rules, or even employers who fail to properly supervise employees with hiring or I-9 compliance. *United States v. Carter*, 7 OCAHO 931, OCAHO Case No. 95A00164 (May 9, 1997). A boss cannot simply claim ignorance and avoid fines or prosecution. The law holds that the person who fills out the employer section of the I-9 does so on behalf of the employer, and therefore any knowledge obtained by that person is imputed to the boss.

Good Faith Defenses

The rules are not absolutely unforgiving. The government does not

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