



## Better Business Bureau® Senior Awareness Initiative **Shining a Light on Eclipse Safety**

Ohioians are readying for a once-in-a-lifetime opportunity this spring. On April 8th, the Greater Cleveland area will be in the path of totality - meaning total darkness - for the solar eclipse. [According to the National Aeronautics and Space Administration \(NASA\)](#), this will be the last eclipse visible in the contiguous United States for the next 20 years. Stores are already stocking eclipse-related merchandise and online vacation rental owners have reported that they have experienced an uptick in inquiries for their units. With the anticipation for the event growing each day, Better Business Bureau® (BBB®) [Serving Greater Cleveland](#) is providing the following advice so consumers can protect themselves from getting burned by an eclipse-related scam:

### **Fake Merchandise and Events**

Consumers should be on the lookout for fake or poor-quality merchandise or “watch party events” advertised online ahead of the eclipse. Research companies before you purchase at [BBB.org](#). Check to make sure websites list a physical address, read other customers’ experiences, and pay with a credit card for added protection. Use a web service such as [WhoIs.net](#) or [Lookup.ICANN.org](#) to see where a website is registered. Sites registered recently or located overseas may be red flags that the webpage is fraudulent.

### **Eclipse Glasses**

Watchers who want to view the eclipse as it’s happening will need to purchase special sunglasses since normal sunglasses will not provide adequate protection. [NASA](#) and their partner the American Astronomical Society (AAS) recommend that consumers use a [pinhole projector](#) or specialty-made eclipse glasses that comply with the international ISO [12312-2 quality standard](#). Appropriate welding glasses with a filter shade of 12 or higher may also work, but those are an uncommon variety and will tint the eclipse green. Furthermore, the AAS has cited they’ve “heard reports of people ordering “Shade 14” welding goggles from random online stores and receiving much lighter filters than they were promised.” Consumers should do their due diligence to protect their vision.

### **Vacation Rentals**

Both short-term vacation rental owners and consumers should be careful of scams and unscrupulous practices. The Cleveland area is not the only major city in the path of totality. Dallas, Little Rock, Indianapolis, and Buffalo will also be able to experience total darkness. Owners of potential renter properties should always understand what their homeowner's insurance will cover if their property is rented. Renters should be on the lookout for fake rental websites and red flags such as an owner listing a property on a short-term rental website only to ask that a renter wire them money outside of the platform.

If you’ve spotted a scam (whether or not you’ve lost money), report it to [BBB.org/ScamTracker](#). Your report can help others avoid falling victim to scams. You can also visit Scam Tracker to view the latest reported scams.



## Better Business Bureau® Senior Awareness Initiative Close The Books on Scammers This Tax Season

Better Business Bureau® Serving Greater Cleveland (BBB®) is warning consumers to look out for [IRS impersonators](#) and unscrupulous tax preparers during the upcoming tax season. These bad actors may lie about their credentials to get taxpayers' personal information. Other times, they may cite they have information such as social security numbers and maiden names to gain their victims' trust or shock them into compliance.

IRS impersonators typically obtain their victims through unsolicited phone calls but may also contact taxpayers through spoofed emails, text messages, or social media channels. Scammers also offer to help create a taxpayer's IRS [Online Account](#) at [IRS.gov](#). In reality, consumers do not need any such service to create an online account, and providing a third party with access to it will put the taxpayer at risk of identity theft. Taxpayers should always establish their accounts themselves at [IRS.gov](#).

Scammers may also pose as tax preparers. Consumers should carefully vet and research any tax preparation service, software, or individual. Tax preparers must have an active [preparer tax identification number](#) (PTIN) through the IRS. Consumers can use the IRS' [searchable online tax preparer database](#) to find the credentials of nearby individuals or companies.

Consumers should always be careful to whom they provide personally identifiable information (PII) information, such as social security numbers and date of birth. This information can be used to file taxes and, in turn, steal refunds. BBB has these tips:

- **The best way to avoid tax identity theft is to file your taxes as early as possible.** File before a scammer has the chance to use your information to file a fake return.
- **In the U.S., jot down your Identity Protection PIN (IP PIN) from the IRS before you file your return.** This is a six-digit number, which, in addition to your Social Security number, confirms your identity. It is important to note that you cannot opt out once you get an IP PIN. You must provide the IP PIN each year when you file your federal tax returns. The IRS will provide your IP PIN online and then send you a new IP PIN each December by postal mail. Visit [the IRS](#) for more information about the program. [Read BBB's tips about the IRS PIN.](#)
- **If you are the victim of tax identity theft in the U.S., contact the IRS at 1-800-908-4490.** You should also file a complaint with the Federal Trade Commission (FTC) at [ftc.gov/complaint](#) or by calling 1-877-FTC-HELP. The FTC also offers a personalized identity theft recovery plan at [identitytheft.gov](#).

Visit <https://www.bbb.org/all/taxtips> for more information. The IRS advises taxpayers who owe taxes or think they do to [view tax account information online](#) at [IRS.gov](#) or call the IRS at 800-829-1040.



## Better Business Bureau® Senior Awareness Initiative

### Mourners All Fired Up About Online Cremation Service

Local consumers have complained to Better Business Bureau® (BBB®) Serving Greater Cleveland about an online funeral home misrepresenting itself as a locally based business. Consumers have also made other shocking allegations such as the company failing to release loved ones' cremated remains until a premium is paid and not providing death certificates.

The company, named Legacy Funeral Services, also uses the name [Heritage Cremation Provider](#). Legacy Funeral Home advertises itself as a local family-owned business but is based in Colorado Springs, Colorado. A local consumer from Wickliffe told BBB “I had used Heritage for services regarding my mother. The company advertised a price and that they were local but upon picking up my mother's remains, I found out that they were not and that they charge for services that the actual cremation provider has to file by law. I had used Heritage for death certificates and they charged multiple service charges for doing so. My mother passed in November and still have not received them in January.” Another consumer from Newton Falls reported to BBB “This business is a shame. My brother recently passed in Georgia and our local funeral home in Ohio contacted them for us while I flew down. My brother lay in the county coroner's office for 5 days! They (didn't fill out the necessary paperwork)...and took hours to return phone calls. I asked if I could just come in, only to find out they are located in Colorado.”

Legacy Funeral Home (dba Heritage Cremation Services) has an “F” rating from BBB for failure to have [required competency licenses in several states](#), failure to respond to five complaints, and failure to be transparent about their location. BBB recommends consumers file a complaint and contact their [Attorney General](#), the [FTC](#), and the [DOJ](#). BBB Serving Greater Cleveland is providing the following advice for consumers navigating the funeral process:

- **Compare Prices** - Shop around and compare prices from at least two different funeral homes.
- **Avoid Emotional Overspending** - A loved one often does not need an elaborate coffin or funeral display to be properly honored.
- **Know Your Rights When Planning a Funeral** - The [FTC Funeral Rule](#) protects consumers by [establishing legal guidelines](#) for providers of funeral services to follow. If a consumer is planning a funeral, regardless of whether it is being planned or when a death occurs, they should review the FTC's guidelines for [shopping for a funeral](#) to see the rights they have.

If you attempted to resolve a matter with a company and were not satisfied, contact BBB to file a complaint. Consumers can start the complaint process by visiting the [BBB.org/Complaint](#). For individuals who have spotted a scam (whether or not they've lost money), they can report it to [BBB.org/ScamTracker](#).