

IRS Warns Seniors About Rising Fraud Threats

ATLANTA — As World Elder Abuse Awareness Day approaches on June 15, IRS Criminal Investigation’s Atlanta Field Office is drawing attention to financial crimes targeting the elderly.

Elder abuse takes many forms, with financial fraud being one of the most devastating. According to the 2025 Internet Crime Complaint Center’s report released in April, seniors lost \$7.748 billion to scammers in 2025, an increase of 59 percent from 2024.

Older adults across the United States face a range of evolving threats, including government-impersonation calls, fraudulent investment and cryptocurrency schemes, tax-related identity theft, and scams emerging through online marketplaces, romance interactions, and social media.

In FY 2025, IRS-CI initiated 97 new elder fraud

investigations nationwide. During this FY, 64 new elder fraud cases have been opened. From FY 21 to FY 26, nearly 97 % of prosecuted elder fraud cases resulted in convictions.

Many cases of elderly financial abuse fall under categories like wire fraud, tax crimes, identity theft, money laundering, or cyber scams, and may not be specifically categorized as elder fraud.

“IRS Criminal Investigation special agents use a combination of education, investigation, prevention, and partnerships to help protect older adults from financial scams,” said Special Agent Demetrius Hardeman of the Atlanta Field Office. “Protecting seniors from financial fraud is one of our highest priorities.”

The following are the types of financial crimes used against the elderly and

how to protect against them:

Government-Impersonation Scams — Scams where fraudsters pose as government officials or agencies to trick victims into providing money or personal information, often by claiming urgent legal or tax issues.

- Verify any unexpected call or message using an official phone number.
- Never pay through gift cards, wire transfers, cryptocurrency, or prepaid debit cards.

Romance Scams — Scams in which criminals create fake romantic relationships online to gain victims’ trust and ultimately steal money or sensitive information.

- Never send money to someone known only online.
- Be cautious of individuals who avoid video calls or meeting in person.

Cryptocurrency and Investment Fraud — Schemes that promise high returns or investment opportunities, often involving cryptocurrency, but are designed to steal money from unsuspecting investors.

- Research investments independently and consult trusted financial professionals.

- Be skeptical of “risk-free” or “guaranteed” investment claims.

Lottery and Sweepstakes Scams — Fraudulent messages claiming the victim has won a lottery or sweepstakes, requiring payment of fees or personal information to claim the nonexistent prize.

- Real prizes do not require upfront payment.
- Hang up, delete the email, or report suspicious offers.

Grandparent Scams — Scams where criminals pretend to be a grandchild or another relative in distress, asking for urgent financial help to exploit seniors’ compassion and trust.

- Call a trusted family member to confirm the sto-

ry.

- Do not act under pressure or secrecy.

Tech Support Scams — Scams in which fraudsters pose as tech support representatives, claiming there is a problem with the victim’s computer and demanding payment or access to personal information.

- Never give control of your computer or share passwords with anyone who contacts you.

- Do not click any links or call a number that pops up on your screen warning of a computer problem.

Online Marketplace and Social Media Scams — Scams involving fraudulent listings or offers on online platforms or social media, where victims are tricked into sending money or goods without receiving what was promised.

- Use a secure website whenever you purchase items online.

- Be wary of links posted on social media, especially quizzes.

Tax-Related Identity Theft — Crimes where thieves

use stolen personal information to file fraudulent tax returns or claim refunds in the victim’s name.

- Safeguard Social Security numbers, tax records, and financial documents.

- Review credit reports regularly and consider freezing credit if needed.

Power of Attorney Abuse or Theft by Trusted Individuals — Financial exploitation where someone with legal authority or trust misuses their access to steal money or assets from the person they are supposed to protect.

- Involve multiple family members in financial decisions.

- Review bank statements regularly and monitor for unusual activity.

The IRS-CI Atlanta Field Office encourages the public to share information regarding known or suspected tax and financial fraud. To report a suspected crime, taxpayers may visit IRS.gov or contact the CI Atlanta Field Office by email at atlantafieldoffice@ci.irs.gov.

CROSSWORD PUZZLE

FreeDailyCrosswords.com

ACROSS

- 1) Made public
- 6) "Candida" playwright
- 10) Handheld organizers (Abbr.)
- 14) "In bad company," to Bierce
- 15) Like petting zoo animals
- 16) Letter before kappa
- 17) HDL, familiarly
- 20) Time in a recording studio
- 21) Marathoner's asset
- 22) __ center (games room)
- 24) Checked out, as before a heist
- 25) Chocolate-coated goodie
- 30) Torch's misdeed
- 33) Be of service
- 34) Home to most of Turkey
- 35) "__ Hate Me" (Spike Lee movie)
- 38) Gang-infested area, perhaps
- 42) __ provencale
- 43) Brief moments, in brief
- 44) West who married a Kardashian
- 45) "On the contrary!"
- 47) Friendly Islands native
- 48) Searcher for the Golden Fleece
- 51) First baseman in a comedy routine
- 53) Going wild
- 56) Short operatic piece
- 62) Drizella and Anastasia, to Cinderella
- 64) Gin fizz flavorer
- 65) Leave out
- 66) Map within a map
- 67) Festival setup
- 68) Wallow in dejection
- 69) Tattoo-removing tool

DOWN

- 1) Umps man them
- 2) Skin lotion additive
- 3) Outback bounders, for short
- 4) Some gridiron players
- 5) Prefix with "bel" or "meter"
- 6) Fourteen pounds, in England
- 7) Rogue computer in "2001"
- 8) Iowa State city
- 9) Greeley's direction
- 10) "Simple Simon" vendor
- 11) Day of "Pillow Talk"
- 12) Make amends
- 13) All-you-can-eat fare, maybe
- 18) Chile's Cape __
- 19) Tex-Mex munchie
- 23) Reliable source of profit
- 25) Rummy cake
- 26) Race track shape
- 27) Zilch
- 28) Place for recyclables
- 29) Soccer stadium cheer
- 31) BBQ fare
- 32) __ Paulo, Brazil
- 34) Gets grayer
- 35) iTunes selection
- 36) Georgetown athlete
- 37) Barbara who played a genie
- 39) Follower's suffix
- 40) Original "King Kong" studio
- 41) __ Solo of "Star Wars"
- 45) "Maybe later"
- 46) Vending machine input
- 47) Spelling of "Beverly Hills, 90210"
- 48) Tilter's combat
- 49) What a protractor measures
- 50) Place for a tan
- 52) Waste maker, in a proverb
- 54) Place for a proton
- 55) San __ (Italian resort)
- 57) Terrorist group, as Obama calls it
- 58) Sicilian spewer
- 59) Miss Trueheart of "Dick Tracy"
- 60) Pre-Christmas buy
- 61) Sagan's specialty (Abbr.)
- 63) Apple seed

SPAGHETTI WESTERN

By Fred Piscop

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2025 Annual Drinking Water Quality Report

South Holmes Water Association
PWS# 0260014
June 2026

We're pleased to present to you this year's Annual Quality Water Report. This report is designed to inform you about the quality water and services we deliver to you every day. Our constant goal is to provide you with a safe and dependable supply of drinking water. We want you to understand the efforts we make to continually improve the water treatment process and protect our water resources. We are committed to ensuring the quality of your water.

The South Holmes Water Association works around the clock to provide top quality water to every tap. We ask that all our customers help us protect our water sources, which are the heart of our community, our way of life and our children's future.

Please share this information with anyone who drinks this water (or their guardians), especially those who may not have received the report directly (for example, people in apartments, nursing homes, schools, and businesses).

Contact & Meeting Information
If you have any questions about this report or concerning your water utility, please contact Lonnie Sanders, Manager/Operator, at 662.582.7382 (Cell) or 601.686.4925 (Office). We want our valued customers to be informed about their water utility. If you want to learn more, please attend any of our regularly scheduled meetings. They are held on the second Tuesday of each month at 5:00 PM at 456 HWY 17 South, Picens, MS 39146.

Source of Water
Our water source is from wells drawing from the Cockfield Aquifer. The source water assessment has been completed for our public water system to determine the overall susceptibility of its drinking water supply to identified potential sources of contamination. A report containing detailed information on how the susceptibility determinations were made has been furnished to our public water system and is available for viewing upon request. The wells for the South Holmes Water Association have received lower susceptibility rankings to contamination.

Period Covered by Report
We routinely monitor for contaminants in your drinking water according to federal and state laws. This report is based on results of our monitoring period of January 1st to December 31st, 2025. In cases where monitoring wasn't required in 2025, the table reflects the most recent testing done in accordance with the laws, rules, and regulations.

As water travels over the surface of land or underground, it dissolves naturally occurring minerals and, in some cases, radioactive materials and can pick up substances or contaminants from the presence of animals or from human activity; microbial contaminants, such as viruses and bacteria, that may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife; inorganic contaminants, such as salts and metals, which can be naturally occurring or result from urban storm-water runoff, industrial, or domestic wastewater discharges, oil and gas production, mining, or farming; pesticides and herbicides, which may come from a variety of sources such as agriculture, urban storm-water runoff, and residential uses; organic chemical contaminants, including synthetic and volatile organic chemicals, which are by-products of industrial processes and petroleum production, and can also come from gas stations and septic systems; radioactive contaminants, which can be naturally occurring or be the result of oil and gas production and mining activities. In order to ensure that tap water is safe to drink, EPA prescribes regulations that limit the amount of certain contaminants in water provided by public water systems. All drinking water, including bottled drinking water, may be reasonably expected to contain at least small amounts of some contaminants. It's important to remember that the presence of these contaminants does not necessarily indicate that the water poses a health risk.

We are required to monitor your drinking water for specific contaminants on a monthly basis. Results of regular monitoring are an indicator of whether or not our drinking water meets health standards. In addition to the contaminants listed in this table, we tested for additional chemicals for which the state and EPA have set standards. We found no detectable levels of those chemicals.

Monitoring And Reporting Of Compliance Data Violations
Significant Deficiencies
During a sanitary survey conducted on 12/08/2021, the Mississippi State Department of Health cited the following significant deficiency(ies): Condition of Source Facilities
The system is scheduled to complete corrective actions by 5/25/2022 using a compliance plan or are within the initial 120 days minimum. Our system has failed to meet the compliance deadline and enforcement action is pending.

Lead Educational Statement
Lead can cause serious health problems, especially for pregnant women and your children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. Our water system is responsible for providing high quality drinking water and removing lead pipes, but cannot control the variety of materials used in plumbing components in your home. You share the responsibility for protecting yourself and your family from the lead in your home plumbing. You can take responsibility by identifying and removing lead materials within your home plumbing and taking steps to reduce your family's risk. Before drinking tap water, flush your pipes for several minutes by running your tap, taking a shower, doing laundry or a load of dishes. You can also use a filter certified by the American National Standards Institute accredited certifier to reduce lead in drinking water. If you are concerned about lead in your water and wish to have your water tested, contact our water system. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure are available at <https://www.epa.gov/safewater/lead>.

Our system has completed the Lead Service Line Inventory, and no lead lines were found. The methods used to make that determination were visual inspections, water operator knowledge and archived records. This inventory report is available for viewing at our office upon request.

All sources of drinking water are subject to potential contamination by substances that are naturally occurring or man-made. These substances can be microbes, inorganic or organic chemicals and radioactive substances. All drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that the water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline at 1.800.426.4791.

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by Cryptosporidium and other microbial contaminants are available from the Safe Drinking Water Hotline 1.800.426.4791.

PWS #: 0260014	TEST RESULTS											
Contaminant	Violation Y/N	Date Collected	Level Detected	Range of Detects or # of Samples Exceeding MCL/ACL	Unit Measurement	MCLG	MCL	Likely Source of Contamination				

Inorganic Contaminants – Salts and metals which can occur naturally in the soil or groundwater or may result from urban stormwater runoff. Industrial or domestic wastewater discharges, oil and gas production, mining, or farming.

10. Barium	N	2025	3041	0032 - 3041	ppm	2		Discharge of drilling wastes, discharges from metal refineries, erosion of natural deposits.				
14. Copper	N	2021(23*)	0	0	ppm	1.3	AL=1.3	Corrosion of household plumbing systems; erosion of natural deposits; leaching from solid plastic pipes.				

16. Fluoride	N	2025	.102	.1 - .102	ppm	4	4	Erosion of natural deposits; water additive which promotes strong teeth; discharge from fertilizer and aluminum facilities.				
17. Lead	N	2021(23*)	1	0	ppb	0	AL=15	Corrosion of household plumbing systems, erosion of natural deposits.				

20. Nitrite (as Nitrogen)	N	2025	.226	No Range	ppm	1	1	Runoff from fertilizer use; leaching from septic tanks, sewage; erosion of natural deposits.				
Sodium	N	2024*	77.8	74.4 – 77.8	ppm	20		Road Salt, Water Treatment Chemicals, Water Softeners and Sewage Effluents.				

Disinfection By-Products – Substances formed when disinfectants, like Chlorine, used to treat drinking water react with naturally occurring materials in the water.

61. HAA5	N	2025	2	0	ppb	0	60	By-Product of drinking water disinfection.				
62. THM [Total trihalomethanes]	N	2025	4	0	ppb	0	80	By-product of drinking water chlorination.				

Chlorine	N	2025	4 - RAA	2 - 4	mg/l	0	MRDL = 4	Water additive used to control microbes				
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* Most recent sample. No sample reported for 2025.
Sodium: EPA recommends that drinking water sodium not exceed 20 milligrams per liter (mg/L). Excess sodium from salt in the diet increases the risk of high blood pressure and cardiovascular disease.

Terms and Abbreviations
In the table you may find unfamiliar terms and abbreviations you might not be familiar with. To help you better understand these terms we've provided the following definitions:

Action Level (AL): The concentration of a contaminant which, if exceeded, triggers treatment or other requirements that a water system must follow.

Maximum Contaminant Level (MCL): The "Maximum Allowed" (MCL) is the highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.

Maximum Contaminant Level Goal (MCLG): The "Goal"(MCLG) is the level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.

Maximum Residual Disinfectant Level (MRDL): The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary to control microbial contaminants.

Maximum Residual Disinfectant Level Goal (MRDLG): The level of a drinking water disinfectant below which there is no known or expected risk of health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.

Parts per billion (ppb) or micrograms per liter (ug/L): one part by weight of analyte to 1 billion parts by weight of the water sample.

Parts per million (ppm) or Milligrams per liter (mg/L): one part by weight of analyte to 1 million parts by weight of the water sample.

RAA: Running Annual Average