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Identity Theft and You

By Rosanne Dausilio, Ph.D.

According to the F.B.I. and the Federal Trade Commission, identity theft is the fastest-growing

white-collar crime in the United States estimated at 10 million people victimized each year. Nowadays, when your purse or wallet gets stolen, the cash inside may not be the only thing a thief wants to steal. The most valuable items in your wallet are your Social Security number, ATM card, credit cards, bank checks, and any other items containing your personal information.

Additionally, during the course of a busy day, you share this information when making transactions in person, over the telephone and online to buy goods and services. By the way, the fastest growing identity theft form is unauthorized access to checking accounts estimated at 2 million people, 70% of those people do banking or pay bills online.

Do you supply personal information over the internet?

Do you use your credit card online?

Do you hand your credit card to servers at restaurants?

Do you carry your social security card in your wallet?

Are you able to say "yes, that's me," to many of the above? Me, too. As a matter of fact, more than two years ago when I was passing through Caracas, Venezuela, on my way back from Marguerita Island I bought a fan as a souvenir from the gift shop (\$5.00) at the airport. Several months ago (and over two years later) a \$6,000 charge appeared on my Mastercard bill for `vitamins' from (you guessed it, Caracas, Venezuela).

When I reported it to the fraud department and it was finally taken off my bill, it turned out there was a money laundering outfit in Caracas they had been watching. However, the feeling of violation, helplessness, upset, anger—a whole range of feelings—not to mention the time it took to get it taken care of when it was NOT my fault to begin with, to get a new card, to be grilled by the credit card companies, etc...you get the picture, and maybe it's even happened to you. I know I'm not alone.

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Since then it has happened to be on several occasions so I've now got protection (insurance) and sleep peacefully at night. I am now proactive in my own behalf, which we all need to be. What are some of the things I do?

I only take those identification cards with me that I will use on any given day. I take important papers to the post office and hand them to an agent. For instance, my passport was up for renewal this year. As you may know, in order to renew you must send your current passport. I wasn't comfortable putting my passport into just any mailbox. I walked it into the post office and handed it to an agent. I'm happy to report I already have received my new one, together with the old one as a souvenir.

This is a huge topic, impacting all of us. Rest assured I will continue to write about identity theft and provide as much 'what do I do scenarios' as I can, together with resources available to all of us. If you've been impacted by identity theft and want to tell me your story, you can email me at

rosanne@identitytheftandyou.com

. Or sign up for more information at

www.IdentityTheftandYou.com

Rosanne D'Ausilio, Ph.D., industrial psychologist, master trainer, best selling author, is president of Human Technologies Global Inc, a full service training organization specializing in human performance management providing needs assessments, instructional design, and live, customized, world class customer service skills training across industries. Also offered is university certification of agents and/or facilitators from Purdue University's Center for Customer Driven Quality.

Known in the industry as the 'champion for the human,' Rosanne is the author of Wake Up Your Call Center: Humanize Your Interaction Hub, 4th edition, Customer Service and The Human Experience (co authored with Dr. Jon Anton), and her latest Lay Your Cards on the Table: 52 Ways to Stack Your Personal Deck all available at

www.human-technologies.com

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She sits on the advisory board of Help Desk Professional Association, is a columnist for TMCnet.com on Call Center Training, and represents the human element for an Italian Software Company's advisory board, as well as being a dynamic, much sought after keynote speaker.

Fighting Identity Theft

By James H. Dimmitt

Chances are good that you know someone who has been victimized by the fastest growing crime – identity theft. The Federal Trade Commission (FTC) reported that there were 10 million cases of identity theft in 2002 alone. It's estimated that someone's identity is stolen every 79 seconds.

The bad news is with increasing amounts of personal information available to an experienced identity thief, it shows few signs of slowing down. The good news is that identity fraud is now a federal crime with stiff penalties for those who perpetrate these crimes.

Here are a few simple steps you can take now to minimize your risk:

- 1) Check your credit report annually, if not more often. Most victims of identity theft don't realize they've been victimized until 14 months after the crime. By then the damage is done and you will spend a significant amount of time and money trying to correct it.
- 2) Keep your Social Security number private. Do not have it printed on your personal checks or drivers license. Do not share it with anyone, including merchants, unless they can provide a good reason for having it. Once someone has your Social Security number they have the key to unlocking your identity and using it fraudulently.
- 3) Shred offers for pre-approved credit cards that you receive by mail. Do the same with any receipts that contain account numbers or your Social Security number. Identity thieves are not afraid to go "dumpster diving" in order to obtain your personal information.

Identity theft has become the fastest growing crime because it is the most profitable crime. On average, the loss from identity theft is about \$18,000.00. Taking these precautions now can you save you from becoming another statistic in the fight against identity theft.

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James H. Dimmitt

James is editor of "TO YOUR CREDIT", a weekly free newsletter. Subscribe to the newsletter by visiting

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Fighting Identity Theft

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