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The Identity Theft Epidemic : What The "Experts" Aren't Telling You

By Jonathan Kraft

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by: **Jonathan Kraft**

Picture yourself walking down the street, all alone. It's late at night. It's a bit brisk, and the wind is blowing through the tall buildings on both sides of you. Suddenly, from out of nowhere, someone runs by you, knocks you over, grabs your wallet, and takes off.

It sounds like a scene from a movie, and there may come a time in the future where this type of person-to-person crime is only found in movies. Why would anyone rob a bank, or rob an individual, when they could simply use a person's information to obtain employment, credit cards, and lines of credit?

By now, everyone knows what Identity Theft is. Identity Theft has been showing up in the news for several years, and there has been a large public awareness campaign since the FTC Report in September 2003.

In their report, the FTC shared that the average Identity Theft victim spends over \$1,400.00, and more than 200 hours, just to clear their good name. Reports now are saying that victims can end up spending much, much more in terms of time, money, and frustration.

Other people may be willing to spend that kind of time and money, but if you don't have an extra \$1400 or 200 hours, read on!

What is Identity Theft?

Identity Theft couldn't happen to me, right?

What can I do to protect myself?

There is good news.

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Identity Theft Insurance?

What is Identity Theft?

ID Theft happens when someone takes any piece of your personal information, and fraudulently uses it to obtain access to your credit, bank accounts, or to obtain employment.

How can it happen?

There are literally thousands of ways your information can be stolen, and, as Harris County district attorney Chuck Rosenthal knows, if it can happen to him, it is proof that identity theft and fraud can happen to anyone. "Rosenthal said nearly \$8,000 was stolen from his account before it was discovered [...] He said that he still has problems because of the crime -- his check was refused when he tried to

buy supplies for his daughter."

There are thousands of stories like this one, which you have already been hearing about in your local or national news.

What can you do to protect yourself?

To be proactive, here are what the "experts" are telling you to do. Read this list carefully, and while you do, think about what it would mean in added time and frustration for your life:

Avoid giving out your Social Security number...Shred or destroy bank and/or credit card information...Shred or destroy any credit card or other direct mail offers...Create passwords containing numbers and letters...Avoid buying or making donations via the phone...Buy goods online only from a reputable Web site...Install a computer firewall at home... Read the privacy statements for all your accounts and your bank's liability clauses...Check your credit report more frequently... Use only one credit card for purchases... Avoid shopping online... Update your computer virus protection daily... Install Spyware software on your computer to be sure that you're not accidentally having your keystrokes recorded... Drop your mail in the blue post boxes, not in your mailbox... Don't leave mail in your mailbox overnight or on weekends... While you're at it, sign up for a locked mailbox, because you can't trust that your mail will stay in your mailbox... The list goes on...and on...and on...

The "experts" are telling you to rearrange your entire life to proactively defend yourself against Identity Theft. However, what no one is telling you is this:

There is no 100% guarantee that your information won't be used. No matter what you do, you are as likely a target for Identity Theft as any other person you know.

Approximately 2,500 Washington County (Maryland) Board of Education employees discovered this when their Social Security numbers, names, birth dates and other private information were accidentally posted on the school system's web site for up to 45 days during 2004.

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Consumer Reports states, "It is an equal-opportunity crime, affecting victims of all races, incomes, and ages. Overall, more than 33 million Americans, about 1 in 6 adults, say they have had their identities used by someone else sometime since 1990."

There is good news

If you become a victim of Identity Theft, you basically have two choices. You can try to handle it on your own, or you can let a professional help you.

If you try to handle it on your own, you might try to contact the Better Business Bureau (BBB). A visit to the BBB's web site reveals this statement:

"If your complaint is against the identity thief, it is unlikely that the BBB can assist you. We urge you to report the identity theft to the Federal Trade Commission.

So you visit the Federal Trade Commission's (FTC) web site, where you read the statement: "The FTC serves as the federal clearinghouse for complaints by victims of Identity Theft. While the FTC does not resolve individual consumer problems, your complaint helps us investigate fraud, and can lead to law

enforcement action."

In other words, the BBB and FTC will give you information on how to spend 200 hours and \$1400, and will let you report information to them which can "lead to law enforcement action."

Beyond that, you're on your own, because they will not work to restore your individual credit. But they will send you a 25 page book with some very helpful information. Good luck.

This is not to fault the BBB or FTC. It's only to say that they do not have the resources to, on a daily basis, help over 27,000 people restore their good name and credit. Clearly, Americans need a different kind of help to resolve this issue.

Identity Theft Insurance?

Several companies, including Citibank and the three credit repositories, are offering different kinds of credit monitoring services. You have probably seen the very funny Citibank ads, promoting the protection of your information from thieves, and as a result of the ID Theft epidemic, Citibank now offers protection for their credit cards. This is an excellent idea, but credit card fraud only accounts for approximately 40% of Identity Theft cases.

What about the other 60% of identity theft cases? Well, most often, they happen when someone is using your name to obtain credit or employment. The three credit bureaus have stepped in to offer you credit monitoring services, which will let you track what is going on with your credit on a daily, weekly, or monthly basis. This way, if your information is being used by someone you don't know, you will know about it the day it happens and, ideally, you'll be able to do something about it. The cost ranges from \$4.95/month to \$19.95/month. With these services, you're generally still on your own to get the issue

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resolved, but hopefully the early detection will help you be able to resolve the issue in less than 200 hours, and with less than \$1,400.00.

Another company has stepped in, because they have seen this trend, and the need that consumers have for protection from identity theft. Kroll Worldwide is the world's foremost risk consulting company. They've been responsible for things like:

Tracking Saddam Hussein's money after the first Gulf War, creating an evacuation plan for the Sears Tower and many of the world's tallest buildings, and handling high profile cases such as the Enron debacle.

Kroll has created a product which not only monitors credit on a daily basis, and (like the credit repositories) gives you credit reports in a way that you can understand them, but they also assign a personal licensed investigator to you, who will do the work along side of you, to get your credit and identity restored and to track down the thief who committed the crime. This saves you time and money

Identity Theft shows no signs of slowing down. In fact, many state and federal law enforcement agencies are predicting that the problem will get worse before it gets better. Other companies are sure to follow the lead of Kroll in providing Identity Theft solutions. Probably no other company will be able to match the background and experience of a company like Kroll, but they will create similar products to help consumers, and within the next 3–5 years, Identity Theft protection will become an important part of the insurance–type products we use to protect ourselves on a daily basis.

In short, what the experts aren't telling you is this:

There is no guaranteed way to protect your information,

In an advanced age of rapid and electronic banking and communication, your information is publicly available to anyone who wants to find it,

If you've been a victim before, you're more likely to become a victim again, and

Identity Theft, as a crime, is here to stay.

Changing the way that you do things reduces the likelihood that you will become a victim, but you have no way of being sure that your information will stay your information.

The real state of affairs today is that you are walking down that dark street on a windy night, and someone robs you, but you don't know it, or feel it, for days, weeks, or months.

Having Identity Theft protection with highly qualified companies like Kroll is like walking down that street, knowing that you have a highly trained personal bodyguard watching your back and walking by your side.

Jonathan Kraft is a specialist in computer–related Identity Theft and options within the legal system. For

more information on how you can protect yourself and make sure that your information stays your information, visit

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

. He is also author of "Identity Theft – How to Avoid

Becoming the Next Victim!" available at

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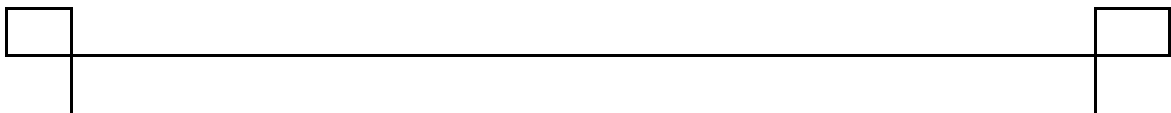
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