

**SPECIAL REPORT: YOU ARE AT RISK!**

# Identity Theft

From the Publisher of *Success from Home*

**PROTECT  
YOURSELF**

with **IDENTITY THEFT SHIELD<sup>SM</sup>**

**HOW VULNERABLE  
ARE YOU?**

**TAKE OUR TEST**

**What Thieves Want  
(And How They Get It)**

**WHAT YOU  
NEED TO KNOW  
NOW**

\$3.95 US

The biggest threat today is not someone breaking into your safe or jewelry box or ransacking your dresser drawers. It's culling through your trash and mail—along with other methods of thievery, compliments of our high-tech world. With so much data being transmitted electronically, in one fell swoop thieves have access not only to people on your street, but millions of unwitting victims.

Information about us is gathered and disseminated—with and without our knowledge—from the time we're born until the day we pass away. Computers, networks and the Internet have increased the amount of personal information about us that resides in far-flung databases. They make it quick and easy to spread our personal information

globally. What happens to this personal information remains very much unregulated, and it is often sold to *anyone*, with no questions asked.

It is becoming easier and easier for unscrupulous characters to make someone—anyone—an unwitting victim. Last year, for example, ChoicePoint, an infor-

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In the past, stealing someone's identity (or creating a new one) meant doctoring driver's licenses, passports or birth certificates. "To steal someone's identity today no longer requires forged birth certificates or smudged photographs in driver's licenses but a smattering of technical knowledge," says Chris Cherrington, an analyst at Frost and Sullivan, a research firm.

mation broker that provides key personal data to businesses about individuals, was conned into giving away the sensitive personal information of thousands to a criminal ring posing as legitimate businesses. Soon after, hundreds of unsuspecting people had their addresses changed on their personal files. Typically, address changes are an initial step before ID thieves open fraudulent lines of credit in a victim's name. Law enforcement officials are still gathering information to determine how many people were affected.

Thieves today don't need skeleton keys and crowbars to rob us. With less effort they can snatch and abuse our identities and the fruits of our labor. The crime isn't perpetrated by punks and drug addicts trying to make a little quick cash. Identity theft—a crime that took root in the 1990s and has spiraled upward ever since—has been linked to international drug trafficking and terrorism.

Here are some alarming statistics. A commercially sponsored Gallup poll released in August 2005 found that roughly two-thirds of consumers who have not experienced identity theft say it is unlikely to happen to them. Also, only 6 percent have purchased some form of identity theft protection, and just 4 percent have purchased identity theft insurance and checked their credit report to see if they are victims of identity theft.

### PERCENTAGES OF COMPLAINTS IN 2004 THAT MENTION: \*

