# Identity Theft — What You Can Do to Avoid Becoming a Victim

**By Stuart Hoffman, D.C.**

The federal government estimates that between 750,000 and 1.1 million Americans will become the victim of some form of identity theft in the coming year. Health care professionals are a tempting target because more information about such licensed individuals is readily available to the public. Health care facilities, with information — rich records that often include credit card and social security numbers are also tempting targets for identity thieves. This is an area in which doctors of chiropractic need to be aware, involved and proactive, not only to protect one's own information and identity, but that of patients whose information is in the care of the practice.

To reduce or minimize the risk of becoming a victim of identity theft or fraud, there are some basic steps you can take. For starters, just remember the word "**SCAM**":

***S –*** *Be* ***stingy*** *about giving out your personal information to others unless you have a reason to trust them, regardless of where you are.*

## At Home

1. Start by adopting a "need to know" approach to your personal data. Your credit card company may need to know your mother's maiden name, so that it can verify your identity when you call to inquire about your account. A person who calls you and says he's from your bank, however, doesn't need to know that information if it's already on file with your bank; the only purpose of such a call is to acquire that information for that person's personal benefit. Also, the more information that you have printed on your personal bank checks — such as your Social Security number or home telephone number — the more personal data you are routinely handing out to people who may not need that information.
2. If someone you don't know calls you on the telephone and offers you the chance to receive a "major" credit card, a prize, or other valuable item, but asks you for personal data — such as your Social Security number, credit card number or expiration date, or mother's maiden name — ask them to send you a written application form.
3. If they won't do it, tell them you're not interested and hang up.
4. If they will, review the application carefully when you receive it and make sure it's going to a company or financial institution that's well-known and reputable. The *Better Business Bureau* can give you information about businesses that have been the subject of complaints.

## On Travel

1. If you're traveling, have your mail held at your local post office, or ask someone you know well and trust another family member, a friend, or a neighbor to collect and hold your mail while you're away.
2. If you have to telephone someone while you're traveling, and need to pass on personal financial information to the person you're calling, don't do it at an open telephone booth where passersby can listen in on what you're saying; use a telephone booth where you can close the door, or wait until you're at a less public location to call.

***C – Check*** *your financial information regularly, and look for what should be there and what shouldn't.*

## What Should Be There!

1. If you have bank or credit card accounts, you should be receiving monthly statements that list transactions for the most recent month or reporting period.
2. If you're not receiving monthly statements for the accounts you know you have, call the financial institution or credit card company immediately and ask about it.
3. If you're told that your statements are being mailed to another address that you haven't authorized, tell the financial institution or credit card representative immediately that you did not authorize the change of address and that someone may be improperly using your accounts. In that situation, you should also ask for copies of all statements and debit or charge transactions that have occurred since the last statement you received. Obtaining those copies will help you to work with the financial institution or credit card company in determining whether some or all of those debit or charge transactions were fraudulent.

## What Shouldn't Be There!

1. If someone has gotten your financial data and made unauthorized debits or charges against your financial accounts, checking your monthly statements carefully may be the quickest way for you to find out. Too many of us give those statements, or the en-

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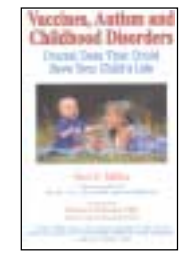
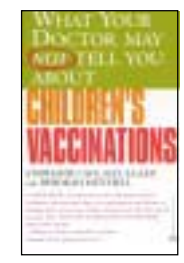
# VACCINATION BOOKS

## Help Parents Make an Informed Decision



### VACCINES, AUTISM AND CHILDHOOD DISORDERS

Autism is a complex disability resulting in brain damage, immune dysfunction, self-destructive behavior patterns and unresponsiveness to other people. It often strikes in early childhood following an apparently normal development. Many parents believe that childhood vaccines, especially MMR are responsible. Congress recently held several hearings to investigate the causes of, and cures for, this growing epidemic. The testimony hints at a medical cover up. This book chronicles Congressional efforts to expose the truth, summarizes vaccine studies on both sides of the debate, and provides parents with crucial data to make informed decisions. In addition, this vaccine guide documents correlations between vaccines and several new diseases, provides numerous case histories, includes 28 charts and graphs plus more than 500 references, reviews the most recent data including the controversial Wakefield, Finnish and Denmark studies. **$12.95**

### WHAT YOUR DOCTOR MAY NOT TELL YOU ABOUT CHILDREN'S VACCINATIONS

Family Medical Doctor Stephanie Cave informs parents about the over-vaccination of children today. She explains why she believes vaccinations are associated with dramatic increases in brain and autoimmune diseases such as autism, asthma, diabetes, learning disabilities, and ADHD. Dr. Cave also provides vital, down-to-earth information as to which vaccinations may be risky and what parents should consider before vaccinating their children. Includes information on hepatitis A and B, DPT, HIB, polio, MMR, chickenpox, pneumococcus; research and safety track records for various shots. **$13.95**

### VACCINES: ARE THEY REALLY SAFE & EFFECTIVE?

This parent's guide to childhood shots, written by Neil Miller, discusses thirteen different vaccines and provides information and statistics on their effectiveness, or lack thereof, as well as possible long-term consequences. Some of the vaccines covered are: smallpox, hepatitis B, polio, tetanus, diphtheria, measles, and pertussis. The National Childhood Vaccine Injury Act, along with information on reporting reactions, promoting vaccine safety and natural immunity are also included. **$11.00**

### IMMUNIZATION: HISTORY, ETHICS, LAW AND HEALTH

Catherine Diodati masterfully takes her readers on a compelling journey through the science, history and ethics behind mass immunization. With over 350 documented resources, interviews with leading health care authorities, case history reviews and Health Ministry (Canada) surveys, this book is the most comprehensive in it's field to date. Meticulously researched. **$28.00**

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