

IDENTITY THEFT – HOFFMAN

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2. Online,

3. By telephone toll-free at 1-877-ID THEFT (877-438-4338) or TDD at 202-326-2502, or

4. By mail to Consumer Response Center, FTC, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

Under the *Identity Theft and Assumption Deterrence Act*, the *Federal Trade Commission* is responsible for receiving and processing complaints from people who believe they may be victims of identity theft, providing informational materials to those people, and referring those complaints to appropriate entities, including the major credit reporting agencies and law enforcement agencies. For further information, please check the *FTC's identity theft Web pages*. You can also call your local office of the *FBI* or the *U.S. Secret Service* to report crimes relating to identity theft and fraud.

Contact all creditors with whom your name or identifying data have been fraudulently used. For example, you may need to contact your long-distance telephone company if your long-distance calling card has been stolen or you find fraudulent charges on your bill. Contact all financial institutions where you have accounts that an identity thief has taken over or that have been created in your name but without your knowledge. You may need to cancel those accounts, place stop-payment orders on any outstanding checks that may not have cleared, and change your Automated Teller Machine (ATM) card, account, and Personal Identification Number (PIN).

Under certain circumstances, the Social Security Administration may issue you a new Social Security number — at your request — if, after trying to resolve the problems brought on by identity theft, you continue to experience problems. Consider this option carefully. A new Social Security number may not resolve your identity theft problems, and may actually create new problems. For example, a new Social Security number does not necessarily ensure a new credit record because credit bureaus may combine the credit records from your old Social Security number with those from your new Social Security number. Even when the old credit information is not associated with your new Social Security number, the absence of any credit history under your new Social Security number may make it more difficult for you to get credit. And finally, there's no guarantee that a new Social Security number wouldn't also be misused by an identity thief.

There is no better insurance against identity theft than constant diligence. It is a sad but inescapable fact of modern life.

The U.S. Department of Justice has developed an Internet resource center to answer your questions on this alarming subject. This service can be accessed at <http://www.usdoj.gov/criminal/fraud/idtheft.html>.

Also, the Federal Trade Commission has developed an exceptional resource center available on-line at:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html#two>

Drawing from these government resources, ICA urges all DCs and concerned citizens to read and carefully consider the important information offered in this article.

STUART HOFFMAN, D.C. is president of ChiroSecure, ICA's professional liability risk purchasing group. Besides malpractice insurance, which has the most competitive rates in most US states, ChiroSecure also offers Life/Health & Disability Insurance and Business Owner's policies. For more information or to get a free quote contact Dr. Hoffman at 480-657-8500 or ChiroSecure at 1-800-802-4476. You can also visit ChiroSecure's website at www.ChiroSecure.com for more information.

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The *Matrix*, authored by Joan Fallon, D.C., F.I.C.C.P., is a supplement to the *Journal of Clinical Chiropractic Pediatrics*, Volume 6, No. 3 published by the ICA Council on Chiropractic Pediatrics. The document has received wide publicity and written up in several non-chiropractic publications including *Medical News Today*.

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