



Don't Be A Victim Of Identity Theft And Fraud

by Will Marling

(NAPSA)—I'm angry. Actually, beyond angry...I'm furious. Apparently, I need to shout even louder, as my diplomatic attempts to confront a serious crime seem to be ignored. I am a professional, working in the field of identity theft victim assistance and helping identity theft victims, along with violent crime victims. Here's what I found:



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According to a Javelin Strategy & Research report, at least 30,000 people a day are victims of identity theft and fraud. You read that right, 30,000. And seemingly every-

where you turn, there is Internet "wisdom" that continues to be replicated over and over: "You can protect yourself from this crime. You don't need any help. Anything that can be done for you, you can do for yourself in dealing with identity theft." Oh, really?!

What about the truly complex and varied crime of identity theft? Just "take care of it yourself" is the answer being given. That answer works until you're a victim. Ask the 30,000 victims. When you become a victim, you might discover that someone in another country posed as you in your online bank account and transferred your savings to another account, his account. Or maybe some thief has opened a credit card account in your name and now you are left with thousands of dollars in debts. It is then you are scrambling to file reports, get law enforcement involved and find competent allies to assist you.

You report it to the Federal Trade Commission but it is only

collecting data. It isn't investigating cases. You find that while many states have identity theft laws, law enforcement might be reluctant to take a report. If it is "serious" enough (defined by someone in authority), you might get a case file opened. But are they going to pursue prosecution with the same level of intensity as other crimes? Some will, for sure. Many will not.

To boot, you could have signed up for a service to protect yourself and help with remediation but the "experts" told you not to bother. And now? Now you're left with hours of calls to make, forms to complete, lawyers to pay and the need to beg for help from people who don't work for you. They work for the government or the bank or for law enforcement. They might seem apathetic because they don't care or simply because you're one of the 30,000. That angers me.

Here's the contradiction. Internet sources are quoting officials and "experts" who are arguing that you don't need anyone's help. Then why are people calling my organization, the National Organization for Victim Assistance (NOVA), and asking for aid? If it were so easy to solve this problem, would we be seeing the staggering numbers of victims we are seeing? Would the millions of victims need help solving their identity theft problems if they could easily implement the six or seven typical pieces of advice that are offered?

Honestly, those things alone aren't solving most of the identity theft victimizations. They usually are but a start at closing the obvious gaps. Victims who are doing those things alone wonder why their lives continue to spin out of control. That infuriates me because

it doesn't protect consumers or offer much support to victims.

With just about every other crime, officials will recommend reputable third-party services. For your car, electronic security systems are an option. For your house, monthly home monitoring is a possibility.

If you're concerned about personal safety, you might get recommendations ranging from carrying a firearm to training in self-defense. If you are concerned with identity theft, a company such as LifeLock, online at www.lifelock.com, is a reasonable and responsible investment in protecting your personal information. That is why NOVA has partnered with LifeLock to provide education and assistance to victims of identity theft.

What we need to do is educate people as to ALL their options, because even the simplest compromise has significant implications and not just for the account holders. It isn't just your credit cards and your bank account that are at risk. It is your Social Security number, your medical history and your reputation. The risk is enhanced by all the entities that have your information legally as well as their lack of ability to protect it.

I implore those who have their own professional agenda to stop inferring that because I want to use a reputable third-party service to help protect my personal information, I'm somehow wasting my money or I lack good judgment. People need to know the truth about identity theft. If they do, they are more likely to take action to protect themselves.

•*Mr. Marling is executive director of NOVA and a certified identity theft risk management specialist.*