

Defeat Debt

Credit Advisors Foundation

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The Real Story: CAF Helps Protect Clients From Crime

They are crime victims. They have been denied insurance, denied credit, become ill from stress, lost jobs, been arrested, and forced into bankruptcy. They say the same things other crime victims say: "I never thought it would happen to me." "It has ruined my life." and "I don't know how it could have happened." The number of victims has *doubled* every year, for the last five years. The cost to individuals and businesses last year alone was *\$53 billion*. Six states still have no laws on the books in reference to this crime. Sadly, these consumers have fallen victim to a type of crime that businesses, government agencies, and even law enforcement don't yet fully understand. Meanwhile, the vast-majority have no specifics on how they became victims. Unless you learn your options and take precautions it could *happen to you*. **The crime is called Identity Theft, and YOU are at risk.**



Thieves gain access to information in some surprising ways.

Thankfully, Credit Advisors Foundation can help! We can assist you to set up a privacy shield making use of the superior services offered through your debt management program. CAF can also show you needed areas of improvement in your current home practices.

First, how do the thieves gain access to the information they need to take over your identity? They will do the expected: steal your wallet or purse, or break into your home. They will also attempt the unexpected, like go through your garbage, pretend to be part of a government agency or the utilities and *ask* for

the information. Just like you, thieves shop by mail or the internet. The thieves have been known to steal mail from your mailbox. (Is that why you never got that creditor statement?) They will go through the dumpsters at businesses for 'useful' information. (Always know the security practices of a business that you share vital personal information with: do they shred all sensitive information like applications and bank card receipts like CAF or just throw them in the dumpster? Who, including their employees, has access to your vital information in their possession?)

What will identity thieves do with your information once they get it? They pretend to be **you**. They apply for credit cards, apartments, auto loans, even mortgages. They open phone or wireless service, open bank accounts and write bad checks. Create counterfeit checks or debit cards and *use them*. And when these activities are interrupted by law enforcement they give *your* name. Identity thieves will even file bankruptcy in *your* name to avoid paying debts or to delay evictions.

What can you do to protect yourself? Create a system and secure your information and financial records in your home. Before you throw it out, shred sensitive material. (See the article on page two.) Guard your mail. Bring your mail in as quickly as possible, especially if you have an unlocked mailbox like most of us. If you are traveling and will be unable to pick up your mail, call the U.S. Postal Service and have a postal hold placed on your delivery until you return. (The number to call: 1-800-275-8777) When sending mail, drop it in a post

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Preventing Identity Theft

(Continued from page 1)

office collection box or at your local post office. Unless you have initiated the contact or are sure who you are dealing with, don't give out personal information on the phone. Use the same precautions on the internet.

Stay alert. If your bills don't arrive according to your billing cycles contact your creditor. Thieves have accessed accounts before and changed the billing address to hide their activities. Be cautious of promotions. Identity thieves also use phony promotions to scam information from you.

Review your credit report on an annual basis. At CAF we do this for *every* client as part of our basic service. The talented, knowledgeable folks at CAF review each report for you, comparing the information you've given to the report itself. The CAF counselors contact clients promptly if there are differences between the two and discuss what options are available to head off any problems. Worse case scenario, the CAF counselors will share tactics to use to confirm and report identity theft.

"Don't carry your social security card; leave it in a secured place." advises the FTC. Give out social security numbers only when absolutely necessary. Question how the information will be used, why it is needed, and what will happen if you do not give the information. Can you choose to keep it confidential?

If, like so many consumers, you use a computer at home protecting your personal information is important. The FTC recommends using a firewall to stop internet "invaders", keeping your virus protection updated, and don't download files sent to you by strangers. If you must store financial information on your computer use a password. Again, the FTC recommends, "a combination of letter (upper and lower case), numbers and symbols." Avoid saving your password into automatic log-in features and always log off if you leave your computer unattended.

Managing Your Financial Records for Organization and Security

A reporter once asked Albert Einstein what invention had the most influence and would continue to have the most influence on civilization and society. Mr. Einstein, who had so many astounding thoughts and ideas in his lifetime, stated the most *powerful invention was the pencil and paper*. Those in "the know" once told us with the advent of computers and technology we would become a paperless society. Reality has shown that most offices are producing 80% more paperwork than in the past. At CAF, we know how intimidating it can be to manage or organize all this paperwork, especially *your* financial records. According to organizational groups it doesn't really matter what system you use as long as you have one and use it.

To avoid identity theft shred financial documents

In our society fighting crime and protecting yourself from criminals has changed. But the consequences of ignoring these issues could effect you for years to come. Be smart, use caution, and get as much information as you can to protect you, your family, and *your good name*. To contact our counselors for information call 1-888-942-9027.

If you suspect identity theft, report the fraud to the following organizations:

The three national consumer reporting agencies. Ask all three (Equifax, Experian, and TransUnion) to mark your credit report with a "fraud alert" designation, and to send a copy of your file.

Each creditor granting unauthorized credit or services. Contact the fraud department specifically and find out what documentation (FTC affidavit and/or police report) they will need for resolution.

Your local police department. Ask for a copy of the report or at least the report number to forward to creditors and credit reporting agencies.

To reach the FTC for more information: FTC's Identity Theft Hotline: toll-free 1-877-IDTHEFT (438-4338) TDD 202-326-2502

Mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington D.C. 20580

Internet:

www.consumer.gov/idtheft.

The consequences of ignoring identity theft issues could effect you for years to come.

before discarding them. How long should you keep paperwork before sending it to the shredder?

Here are some guidelines:

Monthly bills (utility and credit cards): until you receive the next statement. Check that your payment was received and correctly credited to the account. Every quarter send your credit card statements to CAF for monitoring.

Pay stubs: until tax time

Bank and investment statements: until tax time

Insurance policies: as long as they're in effect

Real estate records: as long as you own the property

Tax records: at least six years

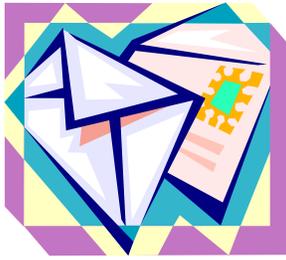
By organizing your financial records it will be easier to keep track of your financial situation and be prepared at tax time.

Word Search * Word Search * Word Search * Word Search

BILLING
BILLIONS
CONFIDENTIAL
CREDITOR
CRIME
FEDERAL
FINANCE

IDENTITY
INFORMATION
MAIL
NAME
REPORT
RISK
THEFT

C R E D I T O R I
O G N I L L I B N
N A M E K M R I F
F E D E R A L L O
I S V I E I T L R
D X S C P L T I M
E K K G O H F O A
N E M I R C E N T



Kid's Korner

The Price is Relative Value— the object of this game is to teach children (and maybe some of us adults, too) about relative value. *You'll need:* pictures of products from magazines or newspapers, pencils, paper and a referee.

How to play: the referee holds up a picture and players guess the price in terms of relative value. In other words, how many weeks of allowance, or special jobs, (for example: baby sitting, mowing lawns, pet sitting and so on) would it take to pay for the item.

How to win: the closest to the cost, without going over scores a point. After all pictures played the person with the most points wins.

Quotes—living your goals

“If a man empties his purse into his head, no one can take it from him. An investment in knowledge always pays the highest return.” *Ben Franklin*

“A goal is never reached by what you're going to do, but rather by what you are doing right now.” *Unknown*

“It's a little like wrestling a gorilla. You don't quit when you're tired—you quit when the gorilla is tired.” *Robert Strauss*



*Kites rise highest
against the
wind—not with
it. Sir Winston
Churchill*

**YOU'RE INVITED TO A CLIENT
ADVISORY MEETING!!!**



November 18, 2003 7-8 pm CST

Omaha clients: 1818 South 72nd Street

**Out of area clients: Conference Call toll free:
877-288-4427 enter code #293106**

**The purpose of this meeting is to involve our clients
in our organization and give us feedback so we can
make a greater impact on our clients and community.**

Refreshments and Door Prizes Provided!

Please call Emily at (402) 501-8182 to R.S.V.P.

“Behold the turtle. He makes progress only when he sticks his neck out.” *James B Conant*

“You may be on the right track, but if you just sit there you'll get run over.” *Paul H. Dunn*

“Success is not forever, and failure is never final.” *Don Shula*

Credit Advisors Foundation

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We're on the web!
www.creditadvisors.org

Get out of debt, with no regret!

The Kitchen on a Dime

At less than a dollar per serving, Skillet Chicken and Chive Dumplings provides filling comfort food at low cost. To stretch the meal, double the dumpling recipe.

Skillet Chicken and Chive Dumplings

1 lb. Skinless, boneless chicken thighs, cut into 1 1/2-inch chunks

Salt

Freshly ground pepper

3 Tbsp. Butter

2 cups thinly sliced carrots

2 cups thinly sliced celery

3 cups chicken broth

2 Tbsp. Chopped fresh mixed herbs, such as marjoram, mint and/or thyme

1 1/2 cups buttermilk baking mix, such as Bisquick

1/2 cup milk

1/4 cup plus 2 Tbsp. snipped chives

Season the chicken with salt and pepper. In a large,

deep skillet with a lid, heat the butter. Cook the chicken over medium-high heat until golden, about 8 minutes total. Remove chicken to a plate. Add the carrots and celery to the skillet. Reduce the heat to medium and cook, about 5 minutes stirring often, until the vegetables are softened. Return the chicken to the pan, add the broth and 1 Tbsp. of the chopped herbs. Bring to a simmer.

In a mixing bowl, stir together the baking mix, milk, remaining 1 Tbsp. of mixed herbs and 2 Tbsp. of chives. Continue stirring until a soft dough forms. Drop the dough by heaping teaspoons on to the simmering stew. Cover, reduce the heat to medium-low and simmer 15 to 17 minutes, until the dumplings are cooked through and puffy.

Gently stir in the remaining 1/4 cup of chives. Season to taste with salt and pepper. *Makes four generous servings.*



This home-made favorite will keep your family happy.