

Protect Yourself From Identity and Asset Theft

It's a sad thing that an article like this needs to be written, but we live in a day where increasing technology and decreasing morals have made it necessary to protect ourselves in ways we didn't have to worry about in the past.

It's easy today, for someone intent on doing so, to steal your identity, spend your money, and make your life a temporary living hell. To help you protect yourself from this possibility, in this issue and the next I'll offer eight useful, common sense strategies.

Here are strategies one through four:

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your check book they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.
2. When you are writing checks to pay on your credit card accounts, **DO NOT** put the complete account number on the "For" or "Memo" line. Instead, just put the last four numbers. The credit card company knows the rest of the number but anyone handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone number on your checks instead of your home phone. You can also leave a phone number off completely, and when asked by a cashier for your phone number just say, "It's unlisted." Most will accept that. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address.
4. Never have your Social Security number printed on your checks. You can add it if it is necessary, but I'd be asking some hard questions about why I had to give my SSN on a check in the first place. If you have it printed on your checks, anyone can get it.

Next month I'll give you the remaining four strategies, but this gives you something to get started with.

Remember, there are people out there looking for identities that are easy to steal, so they can use those identities to steal even more. They are **SICK** minds to be sure, because they believe they deserve the fruits of your and my hard labor more than we do, but just because we can't understand them doesn't mean we're immune to their evil.

Please begin putting these strategies to work immediately. You'll sleep better.