

# National Crime Prevention Month



# Domestic Violence Awareness Month

## Don't have your identity stolen



Every person in the country is unique and has an identifying name and numbers assigned to him or her that help regulate aspects of his or her professional and personal life. When some form of a person's identification is stolen, this is known as identity theft, and it can wreak havoc on finances and personal credit. There are a number of steps men and women can take to avoid being victimized by identity theft. In the United States, a driver's license and a social security number are used to identify individuals. (In Canada, individuals are issued social insurance numbers.) Credit cards are also issued in a person's name, and unique numbers assigned enable individuals on the account to make purchases on credit. From debit card PIN numbers to other sources of identification, the average person has a lot of information that separates him or her from others. Identity theft has become a prolific problem. Having so many sources of identity around makes it easier for identity thieves to target individuals. In a largely digital society, thieves have learned how to capture credit card numbers and access social security numbers from correspondence over the Internet or simply by reading magnetic-stripped cards right in a wallet. The identities of the deceased are also being stolen thanks to information published online. The Federal Trade Commission estimates that as many as nine million Americans have their identities stolen each year. According to a McMaster eBusiness Research Centre study, 6.5 percent of the total Canadian population reported being a victim of identity theft in 2007. Most identity theft cases involve fraudulent credit card transactions. There are different ways to protect yourself from identity theft. The first step is identifying the various ways thieves might gather a potential victim's personal information.

**Simple stealing:** Thieves can get personal information and credit cards simply by taking wallets or purses. Some take mail, including bank statements or newly issued credit cards, out of mailboxes. Some thieves take information from personnel records or bribe employees who may have access to this information.

**Trash hunting:** They say one man's trash is another man's treasure, and some identity thieves put this adage to the test. When individuals discard bank statements or credit card bills without shredding them, the papers can be taken out of trash cans or bags. Anything thrown out with a form of identification on it can be stolen and used.

**Phishing, vishing and shmishing:** Phishing is a term that describes identity theft tactics surrounding e-mail and Internet use. With phishing, individuals are lured to give out personal information via an e-mail that is thought to be from a reputable financial establishment. Anti-phishing technology has been developed to pinpoint phishing e-mails, but hackers and phishers have developed their own methods to thwart it. Physically asking for information over the phone is known as vishing. Information requested over texts or short messages is known as shmishing.

**Skimming:** Thieves use special devices attached to credit card readers to store data for later use. There are also devices that can read credit card information while the card is still in a wallet.

**Pretexting:** According to the FTC, pretexters use a variety of tactics to get personal information. For example, a pretexter may call, claim he's from a research firm, and ask a person for his name, address, birth date, and social security number. When the pretexter has the information he wants, he uses it to call that person's financial institution. He pretends to be the account holder or someone with authorized access to the account. The information may be later sold to a person looking to get credit.

Now that many of the identity theft methods have been explained, protecting oneself involves taking precautionary steps.

- Do not keep many credit cards in your wallet, and leave passports and social security cards at home. The less personal items you carry, the harder it becomes for would-be thieves to access your private information.
- Consider a locked mailbox or use a post office box if you are concerned about mail theft.
- Shred all papers containing personal information before putting them in the trash or recycling bin.
- Always identify an individual before giving out personal information via phone, e-mail or text messages. Most financial institutions will not ask for information over e-mail or the telephone. If you are unsure, call the bank and ask for their policy. Also, even if the person is reputable, keep in mind that data can be intercepted over phone lines or through digital channels if they are not secure.
- Watch your credit card as much as possible when using it for dining out or when it is taken out of your sight to be swiped. Routinely check your statements and credit scores to see if there were unauthorized charges made. Also, there are special wallets that prevent skimming of card information while the card is in your wallet.
- When in doubt, do not give out any personal information. Try to do your business in person. Do not offer social security numbers to a survey-taker or anyone else contacting you over the phone. Being stringent in researching information requests can cut down on identity theft.

Although some people can resolve identity theft quickly, for others it can take years and hundreds of dollars to repair their names. Taking a proactive approach to identity theft is the key to thwarting it.

## Signs of domestic violence



verbal abuse. Many victims of domestic violence are battered into secrecy or are embarrassed that they are being abused and do not share their experiences with others. Others might not even realize what they are experiencing constitutes abuse. But there are some signs of domestic violence that can be observed and a third party may be able to intervene.

- A partner who harbors unrealistic expectations. Experts say that those who engage in domestic violence are generally perfectionists and expect those around them to reach unattainable goals and their own perfection. Violence may result when things do not go of without a hitch.
- A partner who is controlling. When a person insists you account for all of your time, the relationship may eventually turn abusive. This behavior generally stems from feelings of insecurity and poor self-esteem on the part of the abusive individual, which is then projected on the partner in terms of abusive words or distrust.
- Escalating threats: In many cases, domestic violence begins with verbal assaults which may develop into physical threats. Whether the abuse is verbal or physical, it can have profound and long-lasting effects on the victim. For those who observe a person continually brow-beating a spouse or talking badly about him or her, this may be an indication of an abusive relationship.
- A partner with a noticeable temper. Sometimes a temper goes hand-in-hand with domestic violence. An individual with a short fuse and a propensity for lashing out with

minimal patience in areas outside of his or her relationship may be equally short-fused in the relationship.

- A partner who limits access to money, belongings or the car. You may notice your friend or a family member continually having to ask permission to use the car or visit with people. Some friends complain about not having access to the checkbook or being kept on a strict budget. While not always a case of domestic violence, it may be a warning sign that something is not right.
- Hidden bruises or excuses for injuries: Michigan State University's Safe Place indicates that injuries that are covered up and happen with some frequency could be an early warning sign of domestic violence. If you know someone who is trying to downplay frequent injuries, it may be a red flag.
- Conflict avoidance: Usually those who are in abusive relationships try to avoid conflict and rarely speak up or voice their own opinions.
- Personality changes: Withdrawal, inability or not wanting to meet up with friends, loss of enthusiasm, or any other personality changes may be indicative of abuse.

Domestic violence is something that takes many forms and is often hidden. But there may be some warning signs that can be observed through an outside party.

Domestic violence is a problem that can affect anyone at anytime. Considering victims are usually frightened of their abusers, they often suffer in silence.

The Domestic Violence Resource Center says that 1 in 4 women has experienced domestic violence in her lifetime. Estimates range from 960,000 incidents of violence against a current or former spouse, boyfriend, or girlfriend to 3 million women who are physically abused by their husbands or boyfriends per year. Men can also be victims of domestic violence at the hands of their female partners, and abuse can occur between same-sex couples as well. However, the Bureau of Justice Statistics indicates that women ages 20-24 are at the greatest risk of nonfatal intimate partner violence.

Domestic violence comes in many forms, including physical, emotional and

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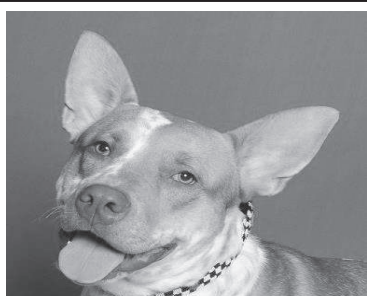
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