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Free Legal Advice!

Identity thieves are getting cleverer and cleverer. Companies, as well as individuals, are being assaulted every day, hacked and bamboozled into giving up personal information through Internet schemes and programming. It's hard to trust anyone anymore. So here are a few helpful hints that may limit your vulnerability:

1. Do not sign the back of your credit cards. Instead, write: "Photo ID Required"
2. When writing checks to reimburse credit card accounts, do not put the complete account number. Just jot down the last four numbers. You never know who is handling your checks;
3. Never write your home phone number or home address on your checks. Instead, if you must, write a work number or address and never print your social security number;
4. Photocopy the contents of your wallet on a copier. Copy both sides. And note the account number and phone numbers associated with these important cards. Keep in a safe place;

5. Do the same with your passport;
6. If stolen, cancel your credit cards immediately, and having the proper toll-free numbers is a race against time;
7. File a police report in the jurisdiction where your credit cards were stolen. This proves to credit providers that you were diligent in reporting the crime;
8. What's most important in the case of identity theft or fraud is to contact the three national credit reporting agencies and the Social Security fraud number. This means that no one can apply for credit using your information without contacting you by phone. These numbers are:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line):
1-800-269-0271 ■

WHAT DO KIDS NEED?

It's a tough world out there, and state governments and school boards are asked to give children a well-rounded education but to save money, too. So the Pew Research Center conducted a random survey of American adults and asked them: "Regardless of whether or not you believe these skills are good to have, which ones do you think are most important for children to get ahead in the world today?" The results:

1. Communication
2. Reading
3. Mathematics
4. Teamwork
5. Writing
6. Logic
7. Science
8. Athletic Skills
9. Music
10. Art



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Teresa's Thoughts



Teresa L. Rider, RPR, CCR, WA CCR, OR CSR, CRR

N CRA Realtime Systems Administrator
President, Rider & Associates, Inc.
Reporting & Transcription Services

As some of you may know, my mother is a centenarian and I've had to pay a lot of attention to her lately. It's not a bother; it's an honor and a tribute to the woman who raised me with loving care. But I've given this caregiver thing lots of thought.

According to CNN, the Baby Boomer generation is like a great tsunami whose numbers of those 65 years and older will double in the next couple of decades. Who is going to take care of them when they can no longer take care of themselves?

Who will transport them? Who will feed them? What infrastructure will allow them to live independent lives, while providing a safe haven for them to live? Will new cities spring up and look like independent living quadrangles? How will they shop? How will they exercise? Where and with whom will they socialize?

What will their homes look like? Will the Internet take over many of their needs? How will doctors' and nurses' roles change to keep up with rising medical needs? Can individuals pay for these services? Who is going to check in on them?

Mind you, I'm not lying awake in a cold sweat about these questions, but this is going to be me and YOU someday. I hope we're ready for this.