

Paranoid Scrooge

By Bud Wassell, CEAP *

I was getting a bit paranoid after the presentation I attended on Identity Theft. I mean really, the numbers are staggering:

- 9.9 million reported identity thefts in 2002
- 80% goes unreported
- 4 out of 10 will be affected by the end of this year

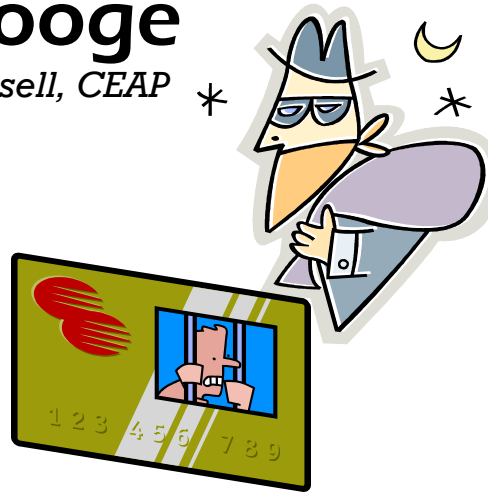
And, it seems so easy to be victimized. No one is immune. Thieves obtain your personal information through:

- Theft of wallet or purse
- "Dumpster Diving"
- Mail Theft
- Online data and phishing
- Submitting change of address forms
- Finding information while inside your home
- Shoulder surfing or eavesdropping

Consider what thieves do with your information:

- Open credit card accounts
- Start up phone or utility service
- Bank Fraud
- Purchase vehicle with fictitious loan
- Evade citation, arrest or criminal record
- Employment (illegal aliens)
- Fraudulent health service claims

The impact on one's life can be devas-



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tating. People usually discover the crime after the damage is done. Their credit is ruined and they get turned down for a loan or receive calls from a collection agency. You may be denied credit, utility & financial services, employment, or have your wages garnished. The presenters told a story about a woman who ended up with a criminal record from Identity Fraud.

So maybe you can understand my feelings of paranoia. The scrooge part comes in from the upcoming holidays and fearing that the chances for being a victim of Identity Theft are perhaps ten times greater. Do yourself a favor and take some steps to protect yourself before you become a statistic.

Fight Fraud

Credit card fraud costs millions each year. According to the U.S. Secret Service, "A credit card fraud operation is not necessarily stopped after one fraud event. Instead, banks may compile records of fraud for months or years before an illegal operation is reported to law enforcement." Three things to know: (1) Credit card fraud investigation is the responsibility of the U.S. Secret Service; (2) Credit card numbers are not necessarily physically stolen. Instead, card numbers are generated by computers and examined by criminals for their credit value before being used; (3) If you are notified by bank security that your card was fraudulently used, filing a report with the U.S. Secret Service at 202-406-8000 can aid investigations. One of the most wanted types of fraud rings — terrorist cells!

- ☑ Maximize confidentiality – memorize your SSN and passwords
- ☑ Shred anything that could be used against you. Don't just throw it away.

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Call the EAP for *free & confidential* counseling and referral. Family members are welcome.

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SOLUTIONS

Stretching

to Your Goal

“Never mind creativity, man, just give me a deadline.”



Like many achievers, Louis Armstrong, the famous entertainer, understood an important principle: When human beings are put on the line and success is absolutely necessary, they usually come through. This goal achievement technique is called “stretching.” The roadblock most people face in acting on their goals is fear of failure. Louis Armstrong learned that once you act on a goal, fear of failure can turn around to become a powerful force for motivation to be successful rather than a roadblock to taking action. Where can you stretch?

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- ☑ Take payments being mailed directly to the Post Office.
- ☑ Pay attention to your billing cycles (call if they don't arrive on time)
- ☑ Don't give out personal information or credit card numbers on the telephone, mail or Internet unless you initiated contact or are sure you trust whom you are speaking to.
- ☑ Never share your debit card's PIN number with anyone and don't write it down
- ☑ Cancel all credit/debit cards you haven't used for 6 months
- ☑ On the computer, use password protection on all your financial accounts and don't use common passwords
- ☑ Monitor your credit reports annually
- ☑ Keep a list /photocopy of all credit card information including phone numbers to report problems
- ☑ Photocopy everything in your wallet
- ☑ Shred pre-approved credit applications

So don't let Identity Theft ruin your holidays or 2005!

All of us at Solutions wish you and your loved ones peace and love for the holidays and a happy, rewarding New Year!

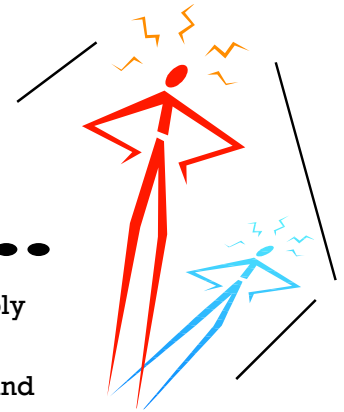
Self Talk & You



All of us talk to ourselves.

(Some of us get caught.) This is called a “self-talk pattern.” Examine your self-talk pattern for negativity. Do you repeat negative messages to yourself regardless of whether things go well or not? Is your glass half-empty, half-full, or half-overflowing? Positive self-esteem is linked to self-talk. Guard your mental health like a watchdog. Follow a simple self-talk rule: Never complete a negative thought.

It's Not Just About WEIGHT...



Eating disorders are not simply about weight. They are about anxiety, depression, shame, and perfectionism. They are about secret hurts, secret desires, and secret fears. They are about fear of failure, fear of rejection, fear of exposure, and fear of losing control. They are about the assumption that if only you can control something, like eating or weight, you can be safe, popular, happy, or at least not so miserable. They are reinforced by all the advertising images of slender, attractive people looking happy, successful, and desirable. Some of those slender people are not so happy. Some of them have eating disorders. Eating disorders often begin when people begin strict or crash dieting in a desperate attempt to change the way they feel about themselves. Chronic hunger leads to fears of losing control that must be suppressed. A food binge is experienced as failure and may lead to purging or renewed commitment to the unrealistic diet. Don't be fooled. Dieting is not the answer. Anorexia or bulimia can lead to bone loss, heart damage, dental problems, digestive problems, poor concentration, increased depression, social isolation, and plenty of misery. If you have concerns about yourself, a family member, or a friend who may have an eating disorder, talk to the EAP confidentially and get some help from experienced and competent resources in your area.