

# Tips offered to avoid being burned by identity theft

The arrival of June marks the beginning of what is set to be another blistering summer on the plains of Kansas.

But as the mercury rises, it is important that you not get burnt by identity theft.

Last month I identified some basic safety tips (you can read these tips at [www.kansasstatetreasurer.com](http://www.kansasstatetreasurer.com)) that you can use to help reduce your chances of becoming a victim.

Unfortunately, sometimes even the best preventative measures fail. If this happens, you need to be prepared to protect yourself. This month's column will focus on these safeguards.

The first thing that one must remember above all else is that identity theft cases are always time critical. Criminals know that they are



**lynn jenkins**

• state treasurer

able to do the most damage directly after the theft occurs — while you may still be unaware.

In fact, within a few short minutes or hours, criminals may be able to rack up thousands of dollars in debt and months of work for you to repair your credit.

Be smart. If you are the victim of identity theft, it is important that you remain calm.

The following four steps have been compiled by the Federal Trade Commission to help assist you in

the event of a theft.

#### Step One

Contact the fraud department of each of the three major credit bureaus and request that a "fraud alert" be placed in your file.

Additionally, ask that a victim's statement be enclosed in your file requesting that creditors call you before approving any new accounts or changing your existing accounts.

This may be burdensome in the short run but will help protect your credit in the long run. The fraud lines for the three major credit bureaus are:

Equifax - Fraud line: (800) 525-6285; Experian - Fraud line: (888) 397-3742; Trans Union - Fraud line: (800) 680-7289

#### Step Two

Immediately close the accounts that you know or believe have been tampered with or opened illegally. As I advised last month, it is a good idea to place the contents of your wallet on a photocopy machine and make copies of both sides of all your cards.

By doing this, you will have necessary account and emergency contact numbers for your stolen items.

Credit Accounts: These accounts include banking, credit cards, utilities, etc. Immediately change your passwords to ones that you have never used before.

The best passwords usually contain a mix of numbers and letters. You are advised not to use easily identifiable passwords like your social security number, mother's maiden name or children/parent

names for your new or existing accounts.

Each creditor has varying policies regarding theft. It is important to work with these creditors.

ATM Cards: If your card is lost or stolen cancel the card and order a new one with a new PIN (Personal Identification Number). Never keep your PIN in the same location as your card.

Checks: If your checks are stolen, stop payment and ask your bank to notify the check verification service with which it does business. Follow-up all calls with written correspondence and send it via certified mail with a return receipt requested so you can document your experiences.

#### Step Three

Contact the police department in the community where the theft took

place and file a police report. Once you file a report, get a copy for your records. If a report is unavailable, a report number will usually suffice. Often times, creditors will require proof of the theft for their records.

#### Step Four

Contact the Federal Trade Commission at 877-IDTHEFT (438-4338) to report a theft. The Commission cannot assist with criminal prosecutions but they can assist victims.

As you can tell, identity theft is not a fun prospect. However, once it occurs you must be proactive so you can thwart the activities of would be thieves and protect your good name.

As with anything, preventive measures are the key and remember, only you can truly protect your identity.

## Youth says all should seek honors

I was honored at the Emerald Circle Banquet in Manhattan as a recent state winner for my wood-working Kansas Award Application record book.

I would encourage all 4-Hers to set a goal to achieve this award. Here are a few tips to help you.

There are three general categories that are evaluated:

- Learning experiences in the 4-H project. Set goals. Tell about your knowledge and skills of the project. Tell the size, cost and amount of your project.

- Leadership. Share what you learned with others through demonstrations, exhibits, talks, radio programs, etc.

Be a project leader. Tell what you attended or participated in to learn more about your project. Be active in your 4-H group.



**aaron duell**

• 4-h forum

Your 4-H story is an important part of your records. Focus on the project. Tell how your 4-H year affected you and

your family. Tell about your goals. Tell about your successes, accomplishments and even when things don't always go perfectly.

As a part of this honor, I will have the opportunity to attend the National 4-H Conference in November.

I hope that some of you will get to attend the Emerald Circle Banquet as I have.

It was fun meeting other people from all across Kansas. It was an awesome experience and a memory I will treasure.

- Citizenship. Help out in your community and serve others.

Pictures are important because they help the judge get to know you.

Remember, the judge has probably never met you. Document the project and show sequences of growth.

Pictures should have captions showing project involvement, leadership and citizenship within the award program. You can crop the pictures to fit them on the three-page limit.

## Goodland youth wins state 4-H honors

A Goodland youth won at the state level with his 4-H project and received a \$200 travel award to pay for his trip to Atlanta for the National 4-H Congress.

Aaron Duell received the award at the Emerald Circle Banquet in Manhattan June 5 for his wood science project. Star Lumber was the award sponsor for Duell.

Duell was among 32 Kansas 4-H

members who received recognition at the event.

He is eligible to go to Atlanta for the national congress Nov. 28-Dec. 2 but must raise the rest of the money to make the trip.

To gain eligibility for the national congress, members must earn a state award by demonstration leadership, citizenship and skill-building in a project. Because of the sig-

nificance of the honor, 4-Hers can only attend the national event once. Runners-up are selected in the event that a winner has already attended.

At-large delegates are also selected from across the state to round out the representation from Kansas.

Duell shared some pointers for youth interested in earning a state award in his 4-H Ambassador column (left).

## Students on Colby Community College honor roll

Several area students were included among the 146 listed on the spring honor rolls at Colby Community College.

On the president's honor roll with 4.0 grade point averages were: Liliana Bondell, Brian Coon, William Gray and Kyla Rico of Goodland; Katherine Mills and

Christi Somers of Brewster; Clint Bursch of Bird City; Brandee Mears of McDonald; Danele Benisch, Rona Langdon, Tamara Robben, Ashley Siebert and Colleen Waggoner of Sharon Springs; and Jamie Dunn of St. Francis.

On the dean's honor roll for grade point averages between 3.75 and

3.99 were Jacquelyn Beal, Christina Ledesma and Kristina Nylander of Goodland; Bonnie Holm, Sherrelle Miller and Karen Wilson of Brewster; Keith Rhea and Jerry Robben of Sharon Springs; Jared Sowers of St. Francis; and Kellie Strutt of Tribune.

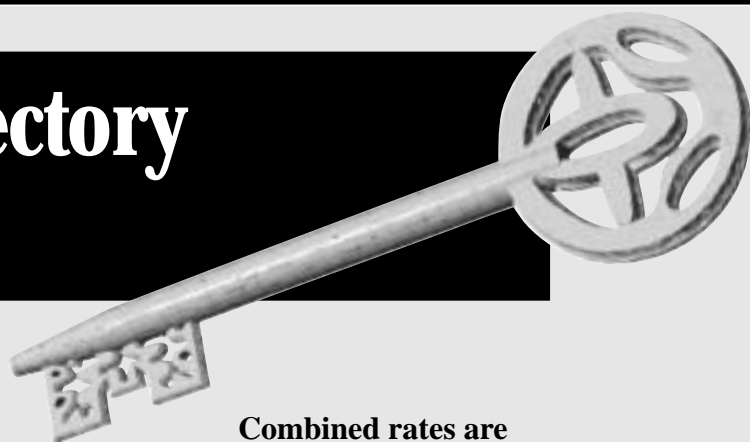
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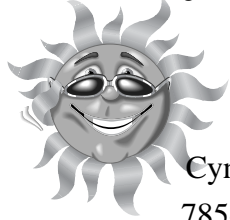
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