

Personal Security Alert



WHAT TO DO IF YOU LOSE YOUR PURSE OR WALLET

By Gary Belson

We've all heard horror stories about fraud that's committed in your name, address, SS#, credit, etc. Unfortunately, I (the author of this piece who happens to be an attorney) have firsthand knowledge, because my wallet was stolen last month. Within a week the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know. As everyone always advises, cancel your credit cards immediately. The key is having the toll free numbers and your card numbers handy so you know whom to call.

Keep those where you can find them easily. Immediately file a police report in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never ever thought to do this)

Call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost 2 weeks after the theft, all the damage had been done.

There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks. The numbers are:

- Equifax: 800-525-6285
- Experience (formerly TRW): 888-397-3742
- Trans Union: 800-680-7289
- Social Security Administration (fraud line): 800-269-0271

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Neighborhood Watch

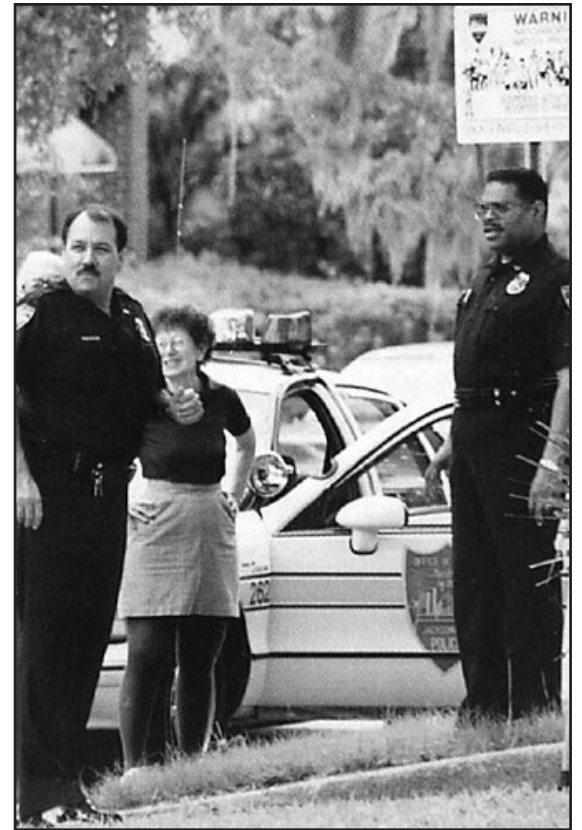
The main objective of The Neighborhood Watch Program is simply to prevent crime by increasing citizen awareness of burglary and the possibility of other neighborhood crimes through a continuing information program, training citizens in property security, and assisting them in making their homes more secure through programs like Operation Identification and Security Surveys.

Neighborhood Watch Success Story

Contrary to popular belief, success stories are not limited to the number of calls for service generated by a community or numbers of arrest engendered by enforcement. Sometimes success stories originate as a result of accomplishments through neighborhood camaraderie. Such is the case with College Garden, College Park, and New Town neighborhoods: three separate and distinct communities with common problems and aspirations.

These communities have demonstrated solidarity in their untied front against neighborhood crime and criminality. How have they done this?

- Residents are no longer reluctant to report crime to law enforcement
- Obvious street drug trafficking has diminished
- Residents are more communicative with one another
- Residents are more aware of who lives and belongs in the community and are therefore more likely to confront suspicious individuals.



Additionally, residents have created a neighborhood contest called, "Clean Around Your Own Front Door". The program is designed to facilitate yard beautification, the cutting of overgrown lots, and the removal of generational junk property.

The residents are proud of their work, prosperity, and commitment to their sense of community.

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