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NOVEMBER, 2008 WWW.JUSTICECOALITION.ORG Volume 13 • Number 18 • FREE

Identity Theft



Ask the Mayor
by Mayor John Peyton

As our nation enters uncharted economic territory and the banking system re-evaluates lending practices that affect us all, it has become even more important to safeguard credit ratings and bank accounts from identity thieves. If you're unfamiliar with identity theft, consider yourself fortunate! Then, make an effort to become informed about this modern form of robbery that, according to the Federal Trade Commission, affects an estimated nine million Americans a year.

Identity theft is defined as the misuse of another person's identification information for fraudulent purposes. Clever criminals can use your Social Security number, bank or credit account numbers, date of birth or name to gain access to your existing bank and credit accounts or open new accounts under your name. In some cases, you may be held responsible for charges resulting from their illegal transactions.

The best ways to avoid having your identity stolen include:

- Shredding or securely storing important papers – Credit card receipts and old statements should be shredded once reconciled. (Scissors can be used if you do not have access to a shredder.) "Dumpster diving" is one of the main methods thieves use to obtain personal information.
- Protecting your Personal Identification Numbers (PINs) and passwords – Pick passwords that are more difficult to crack than family names, birthdays, etc.
- Never giving out personal information via telephone, mail or the Internet unless you have initiated the contact – Be especially cautious of supposed lenders who contact you through e-mail spam or Internet pop-ups, requesting personal information.

Unfortunately, even the most careful individual can become a victim of identity theft. However, certain preventative measures can help minimize the effects of this crime. Always monitor your monthly bank and credit statements to look for charges and payments that are not yours. If you catch unauthorized transactions quickly enough, you may be able to limit further damage.

If you find out that you are a victim of identity theft, you should:

- File a police report and request a copy. This will ensure that you have certain legal rights after you provide a copy to the three major credit reporting agencies and any creditors who may hold you responsible for unauthorized charges.
- Check your credit reports for further unauthorized activity.
- Notify your creditors and financial institutions, and close any fraudulent accounts.
- Dispute any unauthorized transactions.

The best defense against identity theft is being aware. Monitoring your account transactions and being cautious with personal information will help you guard against victimization and further damage to your good name.

Methadone: Solution or Problem?

Local addicts tell their stories

By Shirley Shaw



In Russia, methadone treatment is illegal. Health officials are not convinced of the treatment's efficacy. Instead, doctors encourage immediate abstinence from drug use, rather than the gradual process that methadone substitution therapy entails.¹

During an interview with TASS news agency, Russia's Chief Sanitary Doctor Gennady Onischenko told Russian reporters that methadone substitution therapy will not be made available in the near future, despite growing pressure from the international public health community.²

Based on stories of local methadone addicts, one has to think he may be right.

One such story is about a young man I'll call Kyle. Because of a painful physical condition, he was given Loricec and soon became addicted. When he could no longer get the drug from his physician, he resorted to whatever means available to satisfy his growing dependence.

One day he saw an ad in the

Yellow Pages about a clinic that helped opiate users detoxify their systems with methadone. The person who answered the phone when he called said withdrawal from methadone would not be as bad as it would be from what he now was taking.

Kyle went to the clinic, told the doctor the drug he used and was sent to a lab for blood work to confirm the presence of that drug in his system. He then returned to the clinic and was given his first dose of methadone. That was more than five years ago and he is still struggling today to become drug-free.

What he, other addicts and experts on the subject tell me is that methadone is highly addictive in itself and is even harder to come off than opiates. They say quitting heroin "cold turkey" takes about ten days to return to normal, whereas coming off methadone is equally as painful and takes about 40 days to recover from its effects.

Kyle says in the beginning of his methadone experience he was required to go daily to the clinic, pay cash for his dose and ingest it on the spot. To continue receiving

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An addict's road to recovery

As told to Shirley Shaw

Cletus turns onto the familiar street, almost of his own volition – if an old car can make that sort of decision. We drive slowly past the small strip mall where almost all the windows are heavily tinted so no one can see inside. But that doesn't deter the dozens of people waiting to enter; they are there for their daily fix.

The parking lot is filled to capacity, so we drive to the end of the mall, find a space and park facing the facility. I sit there, torn between an almost overwhelming compulsion to join the stream of individuals going through the doors and the need to run as fast and as far as I can to escape this place of death.

I know all I have to do is go inside, tell the person at the window that I'm addicted to an opiate and ask for methadone to help me break the habit. They've seen me there with my friend many

times in past years so they won't question the validity of my statement. They'll quickly run through the paper work, send me to the lab for a blood test and, when I return, immediately dispense my first dose.

And just like that, I'll be hooked again on drugs that will, sooner or later, take my life.

I think back over events in my life that have brought me to this place: an unhappy childhood, a struggle with dyslexia and a relative who started me on drugs shortly into my teens. That same relative who – although I didn't remember details until much later – sexually molested me when I was three years old.

There were several drug-free years in my 20s while I struggled with failed marriages and dead-end jobs, then I married someone I really loved and landed a fulfilling but very stressful job. All that screeched to a sudden halt,

however, when my best friend died of a drug overdose, shortly after which my spouse was killed in a vehicle accident.

I went into an emotional tailspin and felt lost and alone, not knowing which way to turn, struggling with the pain of loss and emptiness. So I was ready to try anything, and when my old friend offered to share his drugs with me, I agreed. He injected some of his methadone into my veins and within seconds I felt a rush of euphoria and "love" that I'd never experienced before – and I was hooked!

I don't remember much about the next year, events obscured by a drug-induced haze of oblivion. I surrounded myself with other lost souls, and we went through almost \$50,000 of life insurance benefits I had received, buying everything from methadone and cocaine to anything else that was available. There were days I spent \$1,000 on cocaine.

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