

## Identity Theft feature

**By Jeff Louderback**

Chances are, you have seen Visa television commercial where people of different races and genders claim they are future hall of fame running back Emmitt Smith. "I am Emmitt Smith," each proclaims before the actual bearer of the name says, "I am Emmitt Smith. No, really. I am."

It is an amusing method of bringing attention to serious problem. Last year, more than million people were victims of identity theft. Some estimates indicate that as many as 1 in 10 Americans have been victimized by the crime in recent years. Identity theft is an epidemic that impacts people of all races, genders and classes. Of course, high-profile individuals are especially susceptible because of their wealth and fame. CNN founder Ted Turner, actor Will Smith, director Steven Spielberg and even entertainment icon Oprah Winfrey have been victims. So has Tiger Woods.

"It's so very simple to be anyone you please, on any given morning you awake," James Rinaldo Jackson explained in "Your Evil Twin," a book on identity theft by MSNBC.com's Bob Sullivan. Jackson, who impersonated many Wall Street moguls and Hollywood celebrities, is perhaps the world's most infamous ID thief.

Identity thieves range from savvy high-tech hackers who transform stolen Social Security numbers into thousands of dollars in illicit purchases to brazen criminals who gain a person's identification and open fraudulent accounts. Professional athletes are prime targets since their salaries are printed in newspapers and magazines, their birthdates and places of residence are readily available on the Internet and their whereabouts are public knowledge during the season. NFL players may be even more susceptible because their faces are obscured behind helmets and face masks.

"You would think that someone pretending to be a high-profile athlete would get caught right away, but in many cases the public is not sure what the athlete looks like," said Johnny May, an independent security consultant who specializes in identity theft prevention and is the author of "Johnny May's Guide to Preventing Identity Theft." "Even if someone working in a store recognizes the name but not the face, that employee might be hesitant to ask for a photo ID because he does not want to embarrass himself or the athlete."

Former New England Patriots cornerback Ty Law is one celebrity who learned this the hard way. An impersonator obtained enough documentation to register for an Ohio driver's license and use it to make two \$10,000 withdrawals from Law's bank account. The culprit even signed autographs and posed for photographs in one case. Law called authorities after visiting the ATM and discovering there was just \$33 in an account that typically had thousands. The thief was finally caught a week later as he withdrew money from the account of another NFL player, Kevin Mitchell.

After the arrest, Law was shown the mock license used by the man and playfully told a reporter, “I saw the picture of the guy, and I saw there and said, “They thought I was that ugly? I thought I was a little better than that.””

Woods’ face is familiar to many Americans, but that did not prevent him from becoming a victim of identity theft in the late 1990s. For an entire year, Anthony Lamar Taylor used Woods’ given name, Eldrick, to compile more than \$50,000 in credit at several stores in Sacramento. Taylor even had a counterfeit Social Security card with the correct number but an incorrect middle name.

The NFL became the first professional sports league to address the identity theft issue in 1999 when it first started briefing players. This year, the NFL’s security department created a video on preventing identity theft and visited each team to educate players and coaches.

“Over the last few years, we’ve received a growing number of calls from players and coaches (about identity theft),” said Milt Ahlerich, who is vice president of security for the NFL. “We’ve had cases where thieves have taken out loans, opened credit card accounts and lines of credit, purchased cars and made other unauthorized purchases.”

While nobody is immune to identity theft, there are steps you can take to reduce the chances you will be a victim.

### **Guard Your Social Security Number**

All criminals need to steal someone’s identity is a Social Security number. With this, they can apply for credit cards, loans and bank accounts among other fraudulent purchases.

“Don’t carry your Social Security card, passport or birth certificate with you,” said Linda Foley, who is founder and executive director of the Identity Theft Resource Center ([www.idtheftcenter.org](http://www.idtheftcenter.org)). “If you lose your wallet, and you have your Social Security card in it, that can create serious problems.”

Disclose just your name and address on your checks, Foley recommends. Social security numbers are not necessary on checks. It is also wise to photocopy your credit cards so you can promptly cancel them if your wallet is stolen, May suggests.

### **Shred, Shred And Shred Again**

Your garbage is a thief’s treasure. Shred bank and credit card statements, pre-approved credit card offers, credit card receipts, and documents that contain Social Security numbers, account numbers and other personal information before throwing them away.

“Don’t just buy a basic shredder,” May said. “Get a crosscut shredder that turns paper into confetti so there is no way for thieves to reassemble documents.”

Keep a record of all your credit card account numbers, expiration dates, and the telephone number and address of each creditor, and store them in a secure place, May adds.

### **Regularly Review Credit Reports And Credit Card Statements**

Review your credit report quarterly to ensure that no credit cards or other accounts have been opened in your name, and to make sure there have not been inquiries by people you have not initiated business with, Ahlerich recommends. You can order reports from Experian, Equifax and TransUnion, which are the three major credit reporting bureaus.

Also scrutinize your monthly credit card and bank statements each month to make sure charges that apply to your account are actually your charges, May says.

“Stealing someone’s credit card isn’t always about a thief making huge purchases. The smaller charges that get overlooked can add up,” May said. “Be vigilant. Read your statements and your credit reports.”

### **Use A Locked Mailbox Or A P.O. Box To Send And Receive Mail**

In many cases, it is simple for thieves to retrieve sensitive information from your home mailbox. This is why it is important to mail bills and documents that contain personal data (like tax forms or checks) from a locked mailbox or a post office box.

“If you haven’t already, set up a second address and phone number away from your home,” Foley said.

If you do have your identity stolen, don’t hesitate to contact authorities and your league’s security office. Like other crimes, many identity theft cases are not reported because victims are ashamed and embarrassed. A delay in addressing the problem will only make it worse and more difficult to resolve, Ahlerich said.

“We have resources available for our players and coaches, such as licensed security experts who can help them work through the situation,” Ahlerich explained. “Though identity theft victims are not responsible for paying the money that is stolen, untangling the mess is no small task. The quicker you deal with the problem, the quicker it will be resolved.”

