

EDITORIAL

with Traci Gardner

RCMP - Recommended strategies to avoid identity theft

According the RCMP, identity theft and credit card fraud crimes cost Canadians more than a million dollars a day. These astounding statistics do not mean that you have to sit and wait to be a target. By taking identity theft/fraud seriously and by following the RCMP's recommended steps to protect your personal information, you can certainly reduce your chances of becoming victimized. Identity theft can occur when someone obtains another person's personal information and uses it to commit a fraud – by obtaining goods and services.

Always keep your credit card where you can see it: If a server or salesperson takes your card to run it through their machine – go with them! Do not let yourself become a victim of "credit card skimming," a practise lifts the information on the black magnetic strip to use later to make large purchases to your card.

Do not trust emails that ask for personal information: 'Phishing' is a common practise used by thieves. They pretend to be your bank, or card holder company and will ask you to click on a link that a website and asks you to enter in your information into a fake online form. They will usually look very real with logos, designs, and website names that will look very close to your bank's. Once you enter in your personal information, it goes directly to the thieves, giving them everything they need to know in order to take on your identity and begin to charge things to your account, or simply make bank transfers.

Keep your computer clean of viruses and malware: Hackers will create software that can infect your computer system and read things such as passwords or credit card information you have entered while shopping online. You can keep your computer protected by installing the latest updated version of anti-virus software and firewalls. If you do not have this protection, you can easily infect your computer by simply opening an infected email or clicking on the wrong website.

Make sure documents are shredded: Most identity thieves will not have a problem going through your trash to get your personal information, as well as your family and friends. It can be as easy as a thief finding a discarded phone book with your friend's names, addresses, birthdays etc.

De-clutter your wallet: Do not keep your important cards or documents such as; passport, birth certificate, social insurance card, or credit cards in your wallet when you are not using them. If your wallet is dropped or forgotten somewhere, or stolen, thieves can use that information to steal your identity.

Never share your PIN numbers: Do not share your personal PIN numbers with anyone, and always ensure to cover the keypad on ATM machines, and card readers while in public. There are many clever tactics that thieves will use to steal PIN numbers. Most cell phones have built in cameras that they can use to record what buttons you are using on the keypad. There are even infrared cameras that can show the user what button you pressed and in which order they were pressed based on the colours shown in their infrared camera lens. To combat this – make sure your fingers touch every key on the pad.

Keep tabs on your credit/bank account: Make sure to check your credit at least every few months to be sure that no unauthorized purchases have been made with your card, or through your bank account. Report any suspicious charges to your bank immediately.

For more information on protecting yourself and your identity, visit the RCMP Scams and Fraud guide at www.rcmp-grc.gc.ca



SNOW ON THE MOVE: Warmer temperatures recently saw snow receding in some places, or slowly sliding in this case. - Les Schmidt photo

When you were our age

"When you were our age..." Is how a lot of questions in our house start off lately. "When you were little..." The little guy started out with his inquiry just before Christmas... "Did you have an iPod?"

I should clarify that after a very long internal battle of should I or shouldn't I, I decided I would and got both kids used iPods that could be used for them to listen to their tunes and to download some educational apps that they use in school. It was a big step for us. I picked iPods because they were small, I could toss them in my purse and they are easy to use.

The little guy was very sincere with his question. He wasn't mocking his aging mom; he truly wanted to know and find assimilation with me. He was soon met with devastation. "We didn't have iPods ... Just a radio". He assumed I was talking



By **Angela Tyler**

about my own radio. More shock followed when I told him it was a family radio in the living room. I tried to explain I never had a computer either and the elation I had when my sister bought me my first 8 track, which was the Bay City Rollers, by the way.

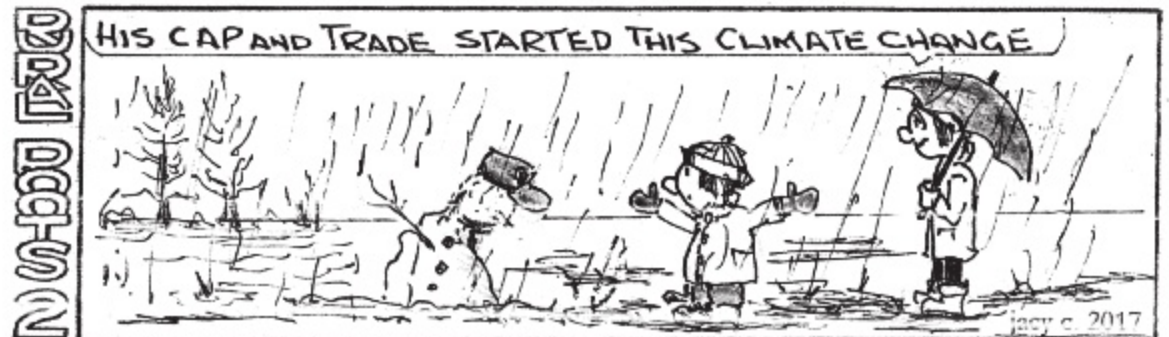
As he listened to what was the equivalent of a foreign language (being the reference to an 8 track) his sister then asked what I used if I didn't have a computer. "Did you 'just' have your iPad mom?" I told her I had a manual typewriter and tried to explain it didn't even need a plug. "How did it work then?" She asked and I replied by my fingers.

At this point they were both giving me the 'deer in

the headlights' look of total cluelessness. It was the same look they gave me a few months ago when their dad and I were trying to explain the concept of a pay phone.

I wonder and worry sometimes that technology actually won't make their lives easier. Then a few nights later we returned to pre-technology days and decided we'd play an old fashioned game of Go Fish.

I dealt the cards and started to explain the game, after all it was such a simple game right? After peeling out eight cards each I realized something wasn't right. My instructions weren't making sense either. My instinct was to grab my smart phone and google the rules for Go Fish. Then I remembered I had another old fashioned way to find out by asking for help. Not everything needs an app or a smart phone. Sometimes you just need a card smart husband.



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