



ELLE JEWELRY

JUST IN TIME FOR SUMMER

30% OFF ALL IN-STORE ELLE JEWELRY

See instore for other additional items at 30% OFF



Close to Home. Far from Ordinary.

310 Guelph St., Georgetown
905-873-4405

Protect yourself against identity theft

If someone stole your identity, how would you know? Here are some ways to protect yourself.

Monitor your credit rating and accounts— “Check your credit rating every year or two through Equifax or TransUnion,” says Chartered Accountant Jennifer Fiddian-Green, a forensic accounting partner with Grant Thornton LLP in Toronto. She herself was a victim of identity theft and investigated her own case.

“Make sure everything on your credit report is correct and if it’s not, follow up right away.” Also monitor your bank, credit card and loan or mortgage statements for unauthorized transactions.

Pay attention to anything unusual— “If you stop receiving bank or credit card statements or don’t receive new or replacement credit cards, bank cards or cheques, it could mean that your personal information has been stolen,” says Chartered Accountant Andrew Shin, a Director of Wintrip Wolkoff Shin Inc., a Toronto forensic accounting firm. “Another sign is being denied a bank loan or credit card when you should have a good credit rating.”

Fiddian-Green realized someone had stolen her identity to commit fraud when she began receiving phone calls from financial institutions claiming she owed them money. “Don’t ignore phone calls like that, even if you think they have nothing to do with you, because it could be a sign of identity theft,” she says.

Act quickly if you suspect identity theft— “Contact the financial institution immediately to determine what has happened,” advises Shin. “Review your credit rating and contact the land registry

office to determine if property has been falsely registered in your name.”

Fiddian-Green, who spent more than 200 hours dealing with the financial fallout of identity theft, says it’s important to make the financial institutions involved understand that you had nothing to do with the fraud and are not responsible for paying them back. “Some people have the misconception that they are responsible,” she says. “But you’re as much of a victim as the defrauded financial institutions are.”

Protect your personal information— “Don’t disclose your Social Insurance Number (SIN), bank card personal identification number (PIN) or credit card security numbers unless you’re certain the person or organization you are dealing with is legitimate and that the disclosure is necessary,” says Shin.

Shred sensitive documents and don’t put anything with your address or other identifying information in the recycling bin. “Be careful when filling out application forms and when asked for an electronic signature,” adds Fiddian-Green. “Ask who has access to the information and how they are protecting it. Once you give out information, you lose control of it.”

Talk to a Chartered Accountant— “If you are a victim of identity theft, a CA can help you understand what is happening and give you the confidence to deal with the financial institutions involved,” says Fiddian-Green. “A CA can also help you determine whether your accounts and properties are registered in the proper way.”

—News Canada

SUMMER SAVINGS

SAVE UP TO **\$50⁰⁰**

on a complete pair of Prescription Glasses

Expires July 31, 2008




Family
OPTICAL

Serving Halton Hills for the past 18 years

GEORGETOWN
280 Guelph St.,
Georgetown
Market Place
905-873-3050
www.familyoptical.ca

Eye Exams Arranged

Quality & Vision In Sight



1-866-878-5556

**HAPPY CANADA DAY
HAPPY DOMINION DAY**

I look forward to seeing you at some of the many community events on July 1st, as we celebrate the 141st year of Confederation

Join friends and family at one

Hon. Michael Chong, P.C., M.P.

Wellington-Halton Hills