



'IT'S LIKE A MINI-TERRORIST HAS ENTERED YOUR LIFE'

The lowdown on identity theft-a cautionary tale

By Matthew E. Berger

Pamela Proconiar's bank was more than happy to send \$1,200 to her in Uganda in 2002, after receiving a request by mail with her signature. The only problem was that Proconiar wasn't in Uganda; she was at home in Cherry Hill, N.J. Someone had gotten access to her account number and her signature, and was able to fool the bank.

"I had never been to Uganda," says Proconiar, an attorney. "Americans aren't even supposed to go to Uganda," an African country with a history of human rights abuses. Proconiar, 63, discovered the bank's mistake when she checked her account balance over the phone. If not for her diligence, she could have bounced checks and incurred penalties from creditors.

As a victim of identity theft, Proconiar joins a rapidly growing group that includes many seniors, who commonly succumb to phone scams, computer fraud, and similar cons. The California Office of Privacy Protection calls identity theft one of the fastest-growing crime categories around. The Federal Trade Commission estimates that 1 in 20 adults (about 12 million Americans) have been victimized by it.

"Seniors are often targeted because many of them have a nest egg that is attractive to thieves," says Kevin Flanagan, a spokesman for the California Department of Consumer Affairs. "They can also be more trusting."

We've all received phone calls from a friendly voice at dinnertime, declaring us the winner of some long-sought prize, such as a new car, a dream vacation, or loads of cash. Retired people are more likely to talk to strangers-either in person or over the phone-and potentially reveal important personal information. Seniors are also more likely to be less diligent in checking their financial situation, either because of health problems or because of time and logistical demands imposed by frequent travel to visit the grandkids.

And many are on fixed incomes, and therefore are intrigued by the idea of having more money for themselves and loved ones.

"I think a lot of times seniors can be living pretty close to the edge financially, so when there is an opportunity for a windfall, they will be more susceptible to that," Flanagan says.

And some people, like Proconiar, are duped through no fault of their own.

Many scams are designed to glean personal information, like Social Security numbers and bank accounts, that grant the thieves access to your financial portfolio. And once they get your money, experts say, the burden of getting it back shifts to you.

Linda Goldman-Foley, a writer in San Diego, says she felt personally violated when an employer with access to her personal information purchased a cellular phone and opened credit cards in her name.

"It's very similar to other traumatic events in one's life," says Foley, who would not give her age to protect her identity from potential thieves. "You then start to get angry, or get frustrated because you feel so powerless."

Bernard Krooks, a New York attorney who specializes in representing seniors, says many scams perpetrated against older individuals can emanate from people they know and trust, including family members and caregivers. To prevent scams, some seniors put their money in a trust or make a trustworthy family member a co-signatory on their checks.

While covert crooks still use old tricks, such as trying to sell phony sweepstakes chances and bogus magazine subscriptions over the phone, new technology has vastly expanded the

arsenal of scams available to them.

The international money scam that Proconiar fell victim to has become quite common in recent years, experts say. And as more seniors utilize the Internet, they become susceptible to the many scams that come through our e-mail inboxes each day, offering everything from trips to lotteries to low-cost medication.

However, scams often can be detected in advance and guarded against in other ways. For example, experts advise consumers to look for pressure tactics, and stay clear of products or promotions that sound just too good to be true; they probably are. Never give personal information to strangers, whether over the phone or through the Internet. If a purported bank representative or other potential business contact wants your personal information, ask for a phone number, and call them back. If they won't give you a number, that's a clue that something might be amiss.

If you get e-mail messages supposedly warning you about problems with your bank or credit-union account, credit card, or other account, do not click on "links," and do not confirm the information. No matter how convincing such a message might look, it probably is a phony. If you have any doubts, call your bank or credit card company using the number from an account statement. Never give out personal identity information or account numbers unless you initiate the contact.

With thieves digging through dumpsters in search of potentially valuable documents or identity data, a crosscut shredder is mandatory and should be used to destroy all papers that contain sensitive personal information, Flanagan says. And Goldman-Foley stresses that people should not carry their Social Security card in their wallet, so that pickpockets or purse snatchers cannot get access to your personal data.

And finally, keep records and receipts of all transactions. This information is essential to helping you restore your credit and your good name if there is a theft. Proconiar has been even more diligent since she was scammed, checking her bank statements over the phone nearly every day. When thieves tried to access her account again less than two years later, her bank blocked the transaction, as she had instructed it to do. Her recommendation, based on experience: Direct your bank to prohibit all international transactions involving your account, and notify your bank if you are going overseas. "It's harder, as you get older, to deal with all of it," she says of complex financial transactions. "You may not hear as well, you may not be able to read as well. It's easier to get scammed."

Many seniors are also reluctant to report being the victim of a ruse, for fear that their competency will be challenged. But experts say that's not the case.

"Seniors need to be aware that these are not things that are exclusive to them," Flanagan says. "It has nothing to do with your competency."

Thieves are counting on the embarrassment factor, he adds, hoping people will not report the crime and therefore allow them to get away with it.

Goldman-Foley says she had trouble finding resources to restore her good name, so she created her own. The Identity Theft Resource Center (www.idtheftcenter.org) helps people across the country work with law enforcement officials and creditors to get back their money, rehabilitate their reputation, and generally re-introduce a semblance of normalcy in their lives. But it isn't always easy.

Being victimized by identity theft is "like a little mini terrorist has entered your life," says Goldman-Foley. "You don't trust the same way again, but maybe that's more realistic in this world."

Resources to help you fight identity theft:

- The Federal Trade Commission has information about popular scams and how to guard against them. It also has an online form on which to file a complaint: www.consumer.gov
- Signing up for the *National Do Not Call Registry* can prevent unwanted phone solicitors from disturbing you at home: www.donotcall.gov
- The National Consumer Information and Advocacy Organization has resources for victims of identity theft: www.privacyrights.org/identity.htm
- The Identity Theft Resource Center works with identity-theft victims to restore their credit: www.idtheftcenter.org

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