



ID Theft & Your Quality of Life

You've probably been hearing about Identity Theft in the news and had the **nagging feeling that you should be doing something about it**. A recent Gallup survey shows that **74% of people would do something to protect themselves if they only knew how**.

Why do I, known mainly as a professional organizer, want to talk with you about Identity Theft? Because I've seen the disruption that can occur, which dramatically impacts anyone who is affected. The hours required to un-snarl it (on average 600), financial loss and stress are enormous. So part of being and staying organized, is taking steps to **protect your life and good name!**

The FBI says that ID Theft the "fastest growing crime in America." The statistics are mind-boggling: The FTC says that over 10 million Americans are victims every year, and the number is climbing. Security expert and former Identity Thief says it is **not a matter of "if" but "when" the ID Thieves will get to you. "Your turn will come."**

Gartner Research, the highly respected tech research company, says the critical element in ID protection is **your Social Security number**.

For example, unscrupulous people can use your SSN to get a job. This happened to my husband recently, and fortunately he was notified so he could stop it immediately. **Others have not been so fortunate and found out when the IRS has come looking to them for the criminal's unpaid taxes.**

The **IRS acknowledges that they have over 8 million duplicate Social Security numbers**, and the **credit bureaus report** that there are 10 million duplicate Social Security numbers that they cannot sort out.

I know several people firsthand who have had their identity violated—and know the sad stories of what it takes to recover, and how some are still trying to regain their identity and lives with **discouraging results**. One family **can't buy a house** and has been working for years to try to restore their good name. Another was **arrested** for a crime committed by someone who had obtained a false driver's license with her Social Security number.

What is **true ID protection**? I, like many others, **thought we were protected with credit monitoring. That only addresses a small part of the problem—and is too little, too late**. It does not prevent the use of your Social Security number to **build a false ID for criminals or illegal immigrants**. Credit monitoring or locking alone is like locking the front door and leaving the back door open!

Consumer Reports says "Costly credit-monitoring services offer limited fraud protection. Unfortunately our analysis shows that as currently designed, such services are often overrated, oversold, and overpriced. Credit monitoring is sold by stoking consumers' fear of fraud. Equifax says that "monitoring your credit reports for changes is one of the best ways to protect yourself from identity theft." But that's not the whole story. **Fact is, credit report monitoring watches only one window through which an ID thief may escape with your good name.**

A newer type of service, ID fraud prevention and detection, keeps an eye on other windows by trawling Internet chat rooms and directories and by sifting through online public records for signs of Social Security number fraud, stolen credit card account trafficking, and other types of ID theft." April 2007

What is the answer? We've done the research and found that there is only one company that uses proprietary software to scour internet chat rooms worldwide where personal information is sold, every Bureau of Motor Vehicles in the U.S., every public record in the court system and Auditors' sites. **It notifies you of any activity involving your SSN and personal information.** Nothing can prevent 100%, but **early detection is key.** If there is a breach, the service includes \$25,000 insurance and a **Recovery Specialist who will do the work to restore your good name.**

My husband and I were so impressed with the service that we invested in the company. You can get a **FRE[^]E trial (no catch: the opt-out is easy at www.EffectiveID.com** and see **your Identity Profile Dashboard** and get your ID GUARANTEE!

It is **very inexpensive protection** at \$9.95 per month (Family plan only \$19.95, which also includes legal services). Ask anyone who has dealt with ID theft and they would tell you that is **cheap insurance to prevent a horrific problem!**

This is as important as oil in your car. You can run for awhile without adding oil, but eventually you will regret it and suffer the damage.

Would anyone want to be without car insurance? Home insurance? **Keep control** of your quality of life by protecting your identity. **You'll have peace of mind so you can focus on doing what you do best!** Get your fre[^]e trial and check **your Identity Profile Dashboard** at www.EffectiveID.com TODAY, before ID Thieves get to you. Get your ID GUARANTEE!

You have just enhanced your quality of Life!



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