

## **IDENTITY THEFT: ONE MORE REASON TO GET ORGANIZED THIS YEAR**

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Imagine waking up tomorrow questioning if you have enough money in your accounts to buy a cup of coffee, or spending months retracing your steps in lieu of watching the news. Even worse is the pain of second-guessing the ethics of everyone you've ever trusted, because a thief knew your habits so intimately. This is the pain of identity theft, a trend on the rise in epidemic proportions. It happened to several million people last year, and it once happened to me. The experience drained me beyond words. But it also left me smarter, credit-wiser, and fighting mad to make sure it doesn't happen to people just like you.

So, with the turn of the year upon us, newfound energy strangely compels us to get organized. The first challenge in doing so is getting through the piles of items you have kept far too long. Identity theft makes the challenge of a good new year's cleaning even greater, changing the way we must react to these types of projects.

Yes, even organizing our mess can have an impact on our risk for ID theft. However, before you dismiss these words as irrelevant, allow yourself to be enlightened to the logic behind this need and you, too, may find yourself rethinking while reorganizing.

Sadly, many buy into a false sense of security by thinking ID theft insurance eliminates this threat. Criminals use our information for more than just stolen purchases that impact our credit. Because they've embraced a life of crime, they need to hide below the radar, and they do so by using information that is found, stolen or sold on the Internet. This is the side of ID theft we don't hear about. No insurance can fully protect us from its ramifications, and before you start throwing away the piles of papers that prevent you from seeing the bottom of those junk drawers, get smart about it.

When spring cleaning, remember to use smart I.D. practices: Information Disposal practices, that is. GetIDSmart.com is a free, public service Web site founded to help you prevent and battle this growing problem all year long. Here is one such help to allow you to use these steps to both get organized and "Get ID Smart" are as easy as following the alphabet:

### **Accomplish Immediately**

Address urgent matters immediately.

### **Block Time**

Keep momentum by blocking specific times in your calendar and coupling tasks that are best done together.

### **Circulate**

Keep spaces organized by returning items to where they belong.

### **Delegate**

You can't do it all. Delegate tasks to someone better suited.

### **Extract Risks**

If paper contains any of the following, the best rule of thumb is simply to *not* throw it in the trash: names (yours, company, spouse, children, maiden, and vendor names), addresses, phone numbers, birth dates, social security numbers, employee ID number, birthplace, passwords, and even partial account numbers. All these things can be used over the phone to uncover additional information about you or your company.

### **File/Store Safely**

You are not the only one who enters your household. Repairmen, delivery persons, and other visitors have easy access to things lying around desks and personal spaces. When you are finding a place to relocate these piles, remember store data in a secure place

#### **Garbage**

Dispose of all trash that follows data rules.

#### **Have it Destroyed**

In reality, it is easier to shred ALL paper than to spend a great deal of time reviewing it for potential risks. Professional shredding companies are fairly inexpensive and offer the benefits of recycling, minimizing mess and speed up cleaning time. Consider coordinating a church, neighborhood, or company-wide pick-up from one of these services. They often charge by the minute or pound, so a group effort helps curb the cost.

Never dispose or donate computers with hard drives still in them. Donations and recycling are wonderful efforts, but it is impossible, no matter how hard you try, to completely erase a hard drive. Thieves often have access to very sophisticated equipment. Hamilton County Sheriff Doug Carter states, "Unfortunately for society, those committing these types of crimes are well educated and understand technology. As a result, they are able to derive and learn information that will be devastating to any individual. This is a faceless crime. You will not recognize these types of criminals. There are no boundaries and it makes them even more difficult to catch and prosecute. This type of crime affects us all." You are better off donating the computer after you remove and destroy the hard drive. Sheriff Carter shares a tip of simply soaking a hard drive in water as an easy way to destroy its information. They are fairly inexpensive to replace and the benefit to your security far outweighs the inconvenience.

It only takes a moment for someone to steal an identity. In that moment someone's whole world can be changed forever. When you make your resolution this year to become more organized, make sure it includes "Getting ID Smart".

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