

January 2018

Dear Clients and Friends:

I used to visit the Hometown Buffet in El Cajon, which is now closed. There was a lady who always sat at the same booth, with a big black marker and at least a hundred advertising pieces in front of her, the type of flyers I never request but always find jammed into my mailbox. Out of curiosity, I stopped one day to see what this lady was up to. As she went through all the ads, she was carefully marking out her name and address on each one. Her personal comfort level required that no one was ever going to find her name and address in the trash.

There must be a lot of seniors who have no idea how much of their personal information is available instantly and for free on the internet. The younger crowd is web-savvy, so they're under no illusions. If you Google the name of anyone you know, on the first few pages of results you'll see companies like Spokeo, Whitepages, ID True, and many others willing to tell you all sorts of details about that person. Most of these websites give you several bits of information free, including a personal address, just what the lady at the restaurant was so careful to keep private.

Without becoming licensed as a private detective, what information about another person can you pull up easily on the internet? For starters, that would be their full address, where they've lived in the past, their email address, phone numbers, the month and year they were born, the names of family members and associates, concealed weapon permits, and court records including drug charges and convictions for assault or other criminal activities.

Working the other way around, if you only have someone's phone number or know where they live, there are reverse phone and physical address directories that will provide their name.

The fact of the matter is, there's a lot of information already out there, easy for anyone to find on the web. But it's not the juicy stuff identity thieves are looking for. They want Social Security numbers, copies of driver's licenses and utility bills, credit applications, credit reports, credit card numbers, and bank account numbers. When you throw materials with that sort of information in the trash, or post confidential details online, you're just making it easy for the bad guys. With those resources in hand, they can *appear to be you*, assume your identity, and turn that identity into cash.



This is a list of the items you should definitely shred, according to the Washington State Office of the Attorney General:

- utility bills
- ATM receipts
- bank statements
- credit card statements
- voided checks
- employee pay stubs and records
- copies of your birth certificate
- legal and insurance documents
- expired passports
- resumes
- used airline tickets
- signed contracts

I wouldn't worry about tossing junk mail with your name and address in the trash. It's the sensitive information that needs to be shredded, and that's a service we provide to my clients. Just put all of those records, statements, old checks, and other papers into boxes, and give me a call.

Regards,

*Chuck*

Charles M. Shackelford