



identity theft

Protecting yourself from the Crime of the 21st Century

– Ted Schmidt

The horror stories abound. A social security, credit card, or bank account number is stolen with no warning to the unwitting victim until charges have been incurred and accounts drained. Some victims tell the story of ID theft that has haunted them for years. This is a crime so common it is bound to affect us all.

What can you do to protect yourself?

Stay Vigilant: Identity theft is easy and the identity thief need not be sophisticated. Most crooks looking for an easy buck know they can sell your identity even if they don't use it themselves. Housekeepers, lawn or pool maintenance workers, babysitters, exterminators, service technicians, kids' friends – anyone in or around your house who has the opportunity to see your personal information is a potential thief. Keep your personal information hidden in a locked file and block your computer files with clever non-duplicative passwords.

Give Personal Data Only on a "Need to Know"

Basis: Don't give personal information such as Social Security or credit card numbers to others unless you have verified their authority and need for the information. Never give any information to a stranger on the phone who claims you have won a prize or they are working for your bank or the police and need this information to protect you. Proper authorities will never ask for this information on the phone.

Protect your Social Security Number: Your Social Security number is an important and private key to your credit identity, yet everyone these days seems to ask for it. Don't be complacent in giving it out and don't make it easy to steal. Don't carry your Social

Security card in your wallet or purse and only give the number to others you have independently confirmed are entitled to it and will protect it. When others inquire for the number, ask them why they need it, how it will be used, how they will protect it from being stolen, and what happens if you refuse to disclose it.

Lock Your Mail: Mail theft is as common as shoplifting today. It is an easy way to steal a person's identity and every crook knows it. The solution is simple and there is no excuse for delay: install a locking mailbox and never leave mail in an unattended area where a thief can just grab it. Take the time to drop all mail with sensitive information, such as bills, into a post office mailbox on your way to the store.

(continued inside)



According to a 2006 Harris Poll, high schoolers spend how many hours online outside of school per day?

- a. 1.5
- b. 2.7
- c. 4.2
- d. 5.1



Your partner making wrong – right again.SM



protecting them

Arizona Teens to Face New Driving Restrictions

– Dev Sethi

teens

Responding to concern that teenage drivers are among the worst on the road, the Arizona Legislature recently enacted a series of restrictions to improve the safety of our youngest drivers. Governor Janet Napolitano signed the bill, and it goes into effect on September 19, 2007.

The Teenage Safety Driver Act was developed to counter these disturbing facts:

- Motor vehicle accidents are the number one cause of death for Arizona teenagers.
- Arizona's previous training requirements for new teenage drivers are among the weakest in the country.
- Nationwide, 16 year old drivers are more than twice as likely to be involved in fatal crashes as older drivers.
- Arizona was 1 out of only 5 states that did not require either night time or passenger limitations for new drivers.



**New
Teenage
Driving
Act**

**Effective
09.17.07**

Traffic accidents kill about 6,000 motorists between ages 16 and 20 every year. Safety experts say young drivers are more prone to crashes because they lack experience and driving skills. Nighttime driving and additional passengers exponentially raise the risk of crashes. A teen driver with 3 or more passengers is 4 times more likely to crash than when driving alone.

The impact of Arizona's new, graduated and intermediate licensing steps will be significant and will create safer roads – for all of us. A study published by the Traffic Injury Research Foundation compared accidents and fatalities among teen drivers in Oregon before and after similar steps were put in place. The authors found that once Oregon restricted nighttime driving and limited the number of passengers new drivers could carry, crash rates dropped 20%.

Arizona's new Teenage Driver Safety Act is modeled on laws from around the country that have been proven to increase teen driving safety.

More info:

Governor's Office of Highway Safety azgohs.gov
National Safety Council nsc.org
Driving MBA drivingmba.com

Provisions of the Law

New drivers must have 30 hours (up from 25) of supervised training before getting a driver's license. Ten hours of training must be at night.

Teens driving with a permit must be accompanied by a licensed driver at least 21 years old.

16 and 17 year old drivers have nighttime driving restrictions (midnight to 5:00 a.m.) for the first six months they hold a license.

They cannot drive alone during these hours unless for work, church, school, or a family emergency.

For the first six months they are licensed, 16 and 17 year old drivers are limited to one non-family member teenage passenger. There is no limit on siblings allowed in the vehicle.

Violation of these provisions can result in fines and extensions of these restrictions.



scammer alert



Scammers and thieves are out to get your money

– Jim Dyer

Write this website down: **econnection.sheriff.pima.gov**. This is the Pima County Sheriff's Department website where the Sheriff informs citizens of some of the more popular crimes, and how to avoid being a victim. The Sheriff's Department will even add you to an e-mail list to update you when new patterns of crime emerge.

Jury Duty Scam

One of the Sheriff's recent reports is the "jury duty scam." One day you answer the phone and the caller identifies himself as an "officer of the court." The caller informs you that you have failed to report for jury duty and that a warrant has been issued for your arrest. You, of course, protest and tell the caller that you have never received a summons for jury duty. The caller then tells you that he will just need to get a little personal information from you to clear things up. You give the caller your personal information, and shortly thereafter, your identity is stolen, your bank account is wiped out, and a large number of unauthorized charges appear on your credit card.

If you don't give the caller your personal information, the caller will become increasingly hostile, threatening to have an officer come over and arrest you immediately. This is a particularly effective scam, because it sounds so plausible.

The truth is, no court system in Arizona is going to call you on the phone and ask you for personal information. The best rule is: **Never give your personal information to anyone who calls you on the phone and asks for it.**

In the case of the jury duty scam, you should hang up and call the Arizona Superior Court Jury Commissioner at 520.740.4222 and report the incident. They can also confirm whether or not you have actually been called for jury duty.

Garage Door Opener Theft

There has also been an increase in reports of vehicle break-ins where only garage door openers are taken.

Thieves break into your car, take your garage door opener, and then wait until you're not home so they can burglarize your house. Although inconvenient, the way to prevent this is to **never leave your garage door opener in your car.** If the opener is hanging on your visor or in your glove box, the thieves can get it.

If you notice that your garage door opener is missing, particularly if there is evidence that someone has broken into your car, immediately notify the police. You should also immediately change the access code so that the thief can't use the garage door opener.

Grandparent Scam

This is a particularly nasty scam that capitalizes on the vulnerability, memory loss, and kindness of our elderly friends and relatives. In this con, the scammer calls an elderly person and identifies herself as a grandchild or other relative. After gaining the confidence of the victim through clever conversation, the caller informs the victim that the caller is in desperate need of immediate cash. The reason for the need for cash may be rent, car repairs, medical expenses, or whatever reason the caller thinks the victim will buy into.

If you receive this kind of call, **save the caller ID of the caller, and call the authorities.** According to the Pima County Sheriff, scammers call hundreds, if not thousands of phone numbers and listen to the recipient in an attempt to gauge age, mental awareness, and level of vulnerability. If they believe someone is vulnerable, the scam begins. If anyone calls you and identifies themselves as a lottery official, someone from the jury service, a bank official, or any other "official," and starts asking you for personal information, it is likely to be a rip-off. Hang up and call the police.

Gym Parking Lot Vehicle Break-ins

The Pima County Sheriff reports that there has been an increase in vehicle break-ins at fitness gym parking lots. Thieves hang out in the gym parking lot waiting for the victim to park, because they know the victim will probably be in the gym for an hour or so – plenty of time to break in to the car and take what they want, including the car.

Here's what the Sheriff's Department suggests to stop the thieves from breaking into your car:

- 1 Always lock your vehicle.
- 2 Do not leave your windows down, even cracked slightly.
- 3 Do not leave any valuables, such as wallets, keys, purses, in plain sight. Lock everything in the trunk or take it with you.
- 4 Do not park near someone who is just sitting in their car.
- 5 Scan the parking lot when you enter or exit to look for anyone who is watching what you are doing.
- 6 If you see anyone loitering in the parking lot, report it or call 911.

continued **identity theft**

Trash Your Trash: Nothing is sacred anymore. Thieves know to look through garbage cans for old bills and documents containing social security and account numbers. Be sure all such documents, including discarded receipts such as the printed receipt you get at the gas pump, are torn in pieces beyond recognition.

Beware the Internet: Never has so much information, including the ability to shop, bank, and complete financial transactions, been more at our fingertips. Beware. First, assure that you have adequate firewall and security software on your computer to protect it from hackers. Keep the software current and updated. Second, as with transactions over the phone and via mail, do not disclose personal information such as your social security or credit card numbers unless you have verified the security of the transaction.

If, despite your vigilance, your identity is compromised, immediately notify all credit card and bank account holders and contact the appropriate governmental authorities to fight back.



Fight Back ssa.gov/pubs/idtheft.htm
usdoj.gov/criminal/fraud/websites/idtheft.html
usps.com/postalinspectors/idthft_ncpw.htm

More info: privacyrights.org/identity.htm
idtheftcenter.org
fightidentitytheft.com



How many people are victim of identity theft daily?

- a. 10,500
- b. 27,400
- c. 3,900
- d. 42,000

Answers
d. 5.1 hours online each day
b. 27,400 identities are stolen each day

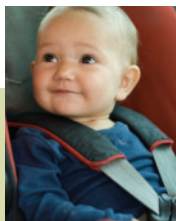
unsafe motor vehicles

The National Highway Traffic Safety Administration

recall

– Erica McCallum

In recent issues, we have looked at the roles of two federal agencies, CPSC and the FDA, in recalling unsafe consumer products, drugs, and food. The National Highway Traffic Safety Administration, or NHTSA (pronounced “nitsa”), is also a major player in the consumer protection arena.



NHTSA's mission is to keep our roadways safe by preventing injuries and reducing vehicle-related crashes. It does this by creating and enforcing motor vehicle safety standards, educating consumers, investigating complaints, and recalling unsafe motor vehicles and equipment. NHTSA also works with the Consumer Product Safety Commission to investigate and recall unsafe child carseats. Increasing motor vehicle and highway safety is a huge job: crashes are the number one cause of death for Americans aged 3 to 33.

The agency maintains a website at nhtsa.dot.gov containing exhaustive information about its activities, including complaints, investigations, recalls, and critical safety issues. A recent visit to the website found a wide range of information on important safety issues. Here are just a few examples:



**Keeping
Our
Roadways
Safe**

- **Research report on the safety of motorcycle novelty helmets.**
- **Recall announcement for the Evenflo Embrace Infant Car Seat/Carrier.**
- **Open invitation to a public meeting on whether to require installation of seatbelts in school buses.**
- **Comparison of insurance premium costs based on “damage susceptibility” of various car, SUV, and truck models.**
- **Report to Congress on technologies available for “Vehicle Backover Avoidance,” to prevent vehicles from backing over children and other pedestrians.**

Stay Informed

Perhaps most useful, NHTSA's Office of Defects Investigation maintains a collection of databases on complaints, investigations, recalls, and service bulletins at odi.nhtsa.dot.gov/cars/problems/recalls/recallsearch.cfm. These databases use a “drill-down” search method that allow you to easily search for complaints and recalls involving your vehicle and its equipment. You can quickly and easily report problems with your vehicle at odi.nhtsa.dot.gov/ivoq.

In addition to properly maintaining your vehicle and tires, always wearing your seatbelt, and ensuring that your child's safety seat is properly installed, you should make a habit of periodically visiting the NHTSA website to check your vehicle's safety record and get an overview of other important safety issues that impact everyone who travels on our nation's roadways.





reaching out

community



Recognized as Best of the Best

Jim Dyer has been recognized among the top 5% of attorneys in Arizona and New Mexico by Southwest Super Lawyers. Southwest Super Lawyers accepted nominations from more than 18,000 Arizona and New Mexico lawyers. Each nomination was then subjected to an extensive process of balloting, blue ribbon panel review and investigation. Jim was recognized for his work in the area of personal injury. Southwest Super Lawyers can be viewed at superlawyers.com.

Ted Schmidt has been designated as one of Arizona's Finest Lawyers, a web-based listing of Arizona's preeminent lawyers. Members of the Arizona's Finest Lawyers are invited to join based upon a strict and objective criteria established by commissions within each practice area. Ted was honored for his work in the areas of personal injury, medical malpractice and products liability. Arizona's Finest Lawyers is on the web at arizonasfinestlawyers.com.



Congratulations to the McCallum-Anderson Family. Erica McCallum and Alan Anderson welcomed a baby girl. Wren Swift Anderson - July 26, 2007. Older siblings Kael and Juno McCallum are excited by the new addition to the family.



Top honors

Tucson Business Edge honored Olivia Sethi as one of Tucson's best and brightest on its annual 40 Under 40 list. Olivia was nominated by fellow members of the Southern Arizona Women's Foundation Board of Directors who noted that she maintains a commitment to community service and activism while raising two young children.

Dev Sethi has been named the new chair of the State Bar of Arizona Trial Practice Section. He will also be teaching an October 1, 2007 seminar for the State Bar of Arizona. The topic is "Winning Strategies in Summary Jury Trials." To register, go to myazbar.org.

Casual Friday gives the dedicated KBSDS staff an opportunity to show their team spirit.



Are you interested in our thinking? If you would like to be added or removed from our mailing list for the KBSDS newsletter, please contact Bea Flesher at 520.545.1674 or bflesher@ksbds.com.

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(A Professional Limited Liability Company Comprised of Schmidt, Dyer & Sethi, P.C. and Kinerk & Associates)

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