



Speaker warns of identity theft risks

The problem is large and growing larger.

By RICKY RUD

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"Someone is watching you — No one is immune, you must be diligent to protect your family and your good name ..."

Those were the words on the opening slide from an identity theft seminar put on by Bill Walker and Ernest Pilkington of Pre-Paid Legal Services, Inc. on Tuesday evening at the Comfort Suites Hotel and Conference Center of Burlington.

Walker, from Wayland, is the senior regional vice president for Pre-Paid Legal Services. He travels around the country presenting information on the dangers of identity theft and how to prevent it.

The legal services company is partnered with Kroll Background America, which covers 35 of the top 50 Fortune 500 Companies. The Identity Theft Shield program offered at the seminar is designed to reduce the chances for its clients to be victimized.

"Every three-and-a-half seconds, someone is a victim of identity theft," Walker said. "Eighty-nine percent do not even realize they've been victimized. They need your name, your Social Security number and date of birth — that's it. A good one won't use your address."

In a chilling example of identity theft involved Elizabeth Stelling, a math teacher at Harpeth Hall School, an all-girls prep school in Nashville. Stelling was arrested on three counts of prostitution at her home while making dinner for her family.

She had lost an organizer containing her checkbook, drivers license and credit cards while at a meeting at a church. After she was found innocent of the charges she had already lost her job.

As of March, Stelling was laying tile for bathrooms.

Walker was a victim of identity theft himself. Somehow, 10 check blanks in his name were given to a thief in Omaha, Neb. Because Walker is covered under the Identity Theft Shield, the address didn't match up with his Iowa address and the thief was caught at a Wal-Mart while trying to purchase a big-screen TV with Walker's money.

"Only 3 percent of identity thieves are caught," Walker said. "If you're selling drugs, you have a 92 percent chance of getting caught."

The July 4 edition of Newsweek reports on identity theft, an article Walker urges people to read. In the article, they tell readers not to trust corporate America.

Melody Hobson of ABC News, gave her advice on preventing ID theft. Number one? "Do not count on corporate America to notify you."

FACTA, the Fair and Accurate Credit Transaction Act, allows an individual three free credit reports annually.

If you divide those evenly, that's approximately one every 120 days. And yet, you need to report loss within 60 days under the act, according to a March 2005 Newsweek release.

FACTA law also holds businesses liable for the release of customer and employee information.

Another identity theft session may come to the area in approximately 60 days. For more information on identity theft, contact Ernest Pilkington, an independent associate, from Gladstone, Ill. Visit his Web site at www.prepaidlegal.com/hub/ernestp.