



Graduations and Fathers day reminds us it June.

As we anticipate the warmer weathers of summer, we discuss a hot topic, identity theft. Most of us have heard news about personnel records stolen, phishing scams, and lost laptops that contain sensitive information. Make some minor adjustments to your life routing and you can reduce the risk of becoming the victim of identity theft.

Thought of Summer have us turn to beaches and fresh sea food. For this month's, we share our sea bass recipe, specifically Chilean sea bass. Try this recipe; we know you will enjoy it!

Quote of the month:

"Chance fights ever on the side of the prudent."
Euripides

Lets take the precaution to protect ourselves from identity theft. Don't take chances.



Protect your Identity 2008-06

"38 charged in international phishing scheme". <http://www.washingtonpost.com/wp-dyn/content/article/2008/05/19/AR2008051901036.html> This was one of latest news related to identity theft. You may have read or heard of similar news, but didn't understand what it really means and how it affects you.

What is identity theft? The Social Security Administration stats "Identity theft occurs when a criminal uses another person's personal information to take on that person's identity." To the extreme, a criminal can "become you" by using your Social Security number. In other ways, a thief could have stolen your credit card and made unauthorized charges. Here are some of the ways your personal information can be stolen.

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a change of address form.
5. **Old-Fashioned Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.

You can read more at the FTC website.

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html#Howdothievesstealidentity>

The number of American's that fell victim to identity theft, is well over 10 million. The severity ranges from fraudulent charges on credit cards to severely damaged credit rating. There are many stories, each and every one of them hard to believe.

<http://www.privacyrights.org/cases/victim.htm>

Protecting yourself from identity theft requires minor behavior adjustments. Follow these 5 steps and you can sleep better at night.

1. Reduce the number of Credit Cards you carry, and check your statements monthly. By matching up every charge you make monthly on each credit card, you will catch fraudulent charges immediately. This includes balancing your bank statements.

2. Do not open emails from unknown sources. Even emails from known sources should be looked at with care. Phishing has become the latest and fastest method people fall victims to identify theft. A recent article in Business Week highlights the danger faced by corporations

http://www.businessweek.com/magazine/content/08_16/b4080032218430.htm?chan=magazine+channel_top+stories, but the same threat applies to us consumers.

3. Verify each month you have paid all your bills (prevents your bills being moved). You should have a regular number of bills each month, gas, electric, water, Cable TV, phone, credit cards. Each month, you should be paying the same number of bills. If you are missing any one of them, find out what happened. Someone may have re-directed them to a



different address. If you can, use electronic billing and pay your bills on-line. This eliminates someone stealing your paper bills from the mailbox.

4. Buy a cross-cut shredder if you don't already have one. Shred EVERYTHING that has information that identifies you. My pet peeves are the pre-authorized credit cards applications forms; I always shred those!

5. Yearly, check your credit reports. It is pretty easy, free, and takes about 15 minutes. <https://www.annualcreditreport.com/cra/index.jsp> This allows you to check if someone has applied for credit that's not you!

Protecting our identity does take a little bit of work; however, the consequences of not doing so, can make your life stressful.



Sea Bass in Papillote

Source:

<http://www.epicurious.com/recipes/food/views/236934>

Serving Size: 4

Prep Time: ~ 30 minutes

Cooking Time: 20~30 minutes



Instructions

- Put oven rack in middle position and preheat to 400°F.
- Line a large baking sheet with foil, then drizzle with 1 tablespoon oil.
- Pat fish dry and sprinkle both sides with salt and pepper.
- Arrange fillets, 1 layer in center of foil on baking sheet and slide 2 lemon slices under each fillet.
- Arrange 2 thyme sprigs on top of each fillet.
- Heat 2 tbs oil in a heavy skillet over moderately-high heat until hot but not smoking, sauté garlic, stirring occasionally, until pale golden, **about 30 seconds**.
- Add tomatoes and a pinch of salt and sauté, stirring occasionally, until tomatoes are softened, about **1 minute**.
- Stir in capers.
- Spoon hot tomato mixture over fish, then cover with another sheet of foil, tenting it slightly over fish, and crimp edges together tightly to seal.
- Bake until fish is just cooked through, **12 to 15 minutes** (depending on thickness of fish); check by removing from oven and carefully, pulling up sides of bottom sheet to keep liquid from running out. If fish is not cooked through, reseal foil and continue to bake, **checking every 3 minutes**.
- Transfer fillets with lemon slices to plates using a spatula (be careful not to tear foil underneath) and spoon tomatoes and juices over top.
- Serve immediately, **discard thyme before eating**.

Ingredient List

- 3 tablespoons extra-virgin olive oil
- 4 (6-oz) fillets black sea bass or striped bass (1/2 to 1 1/4 inches thick) without skin
- 3/4 teaspoon salt
- 1/4 teaspoon black pepper
- 8 thin lemon slices (less than 3/4 inch thick; from 1 large lemon)
- 8 sprigs fresh thyme
- 2 garlic cloves, very thinly sliced
- 12 cherry or grape tomatoes, halved
- 1 1/2 tablespoons drained bottled capers
- Aluminum foils