

# Identity Theft

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**Pre-preparations:** Invite a member of the police force to talk about identity thief

**Preparations:** Have on display, various items that contains your identity (i.e. passport, social insurance card, birth certificate, credit card, registration forms (online & paper), receipts, etc.)

**Online Resource:** <http://www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm>

This website provides information and a video from the RCMP about Identity Theft and Fraud

## Introduction:

Take a quick look at each other; do you see anyone exactly like yourself? No—because there is only one you. Yet, the scary thing is that there actually may be other people ‘pretending’ to be you! (If you have a speaker, then introduce the speaker; if you do not have a speaker, the following material from the Royal Canadian Mounted Police website entitled “Identity Theft and Fraud” can be used - <http://www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm>):

## Definitions:

- Identity Theft—Identity theft refers to the preparatory stage of acquiring and collecting someone else's personal information for criminal purposes. As of [January 8, 2010](#), Senate Bill S-4 became law, making it illegal to possess another person's identity information for criminal purposes.
- Identity Fraud—Identity fraud is the actual deceptive use of the identity information of another person (living or dead) in connection with various frauds (including for example personating another person and the misuse of debit card or credit card data).

## Facts:

- Identity theft techniques can range from unsophisticated, such as dumpster diving and mail theft, to more elaborate schemes.
- Technology, mainly the Internet, facilitates more elaborate schemes, such as skimming, phishing, and hacking as criminals gather profiles of potential victims. Computer spywares and viruses, designed to help thieves acquire personal information, are an emerging trend.
- Victims of identity theft or fraud can experience financial loss and difficulty obtaining credit or restoring their "good name".
- The [Canadian Anti-Fraud Centre](#) (CAFC) maintains statistics on the complaints they receive.
- In 2009, the CACF received identity fraud reports from 11,095 Canadian victims, totaling a loss of more than 10 million dollars. This represents an increase of more than 1 million dollars of what was reported in 2008. Payment card fraud was the most commonly reported incident, and yet, many instances of identity theft and fraud go unreported.

## Information sought:

Identity thieves are looking for the following information:

- full name
- date of birth
- Social Insurance Numbers
- full address
- mother's maiden name
- username and password for online services
- driver's license number
- personal identification numbers (PIN)
- credit card information (numbers, expiry dates and the last three digits printed on the signature panel)
- bank account numbers
- signature
- passport number



The [new legislation on identity theft](#) provides a complete list of identity documents.

The new section [402.1](#) of the *Criminal Code* lists the definition and examples of identity information.

## What your information could be used for:

Criminals can use your stolen or reproduced personal or financial information to:

- access your bank accounts
- open new bank accounts
- transfer bank balances
- apply for loans, credit cards and other goods and services
- make purchases
- hide their criminal activities
- obtain passports or receive government benefits



Using identity theft to facilitate organized criminal and terrorist activities also appears to be a growing trend.

## How can you find out if your identity was stolen:

The best way to find out is to monitor your hard copy or on-line financial accounts frequently and to check your credit report regularly for any unusual activities. If you receive calls from collection agencies about unfamiliar accounts, or if you applied for credit and were unexpectedly turned down, you should investigate further.

## Report it:

If you suspect or know that you are a victim of identity theft or fraud, or if you **unwittingly provided personal information or financial information**:

- **Step 1** - Contact your local police force and file a report.
- **Step 2** - Contact your bank/financial institution and credit card company
- **Step 3** - Contact the two national credit bureaus and place a fraud alert on your credit reports.
  - [Equifax Canada](#) Toll free: 1 800 465-7166
  - [TransUnion Canada](#) Toll free: 1 877 525-3823
- **Step 4** - Always report identity theft and fraud. Contact the [Canadian Anti-Fraud Centre](#)

## Stop it:

Prevention is the best way to deal with this crime:

- Identity theft can occur over the Internet or telephone, or via fax or regular mail. Therefore, be particularly wary of unsolicited e-mails, telephone calls or mail attempting to extract personal or financial information from you.
- Ask yourself if you really need all of the identity documents you carry in your wallet or purse. Remove any you don't need and keep them in a secure place instead.
- Periodically check your credit reports, bank and credit card statements and report any irregularities promptly to the relevant financial institution and to the credit bureaus.
- During transactions, it's safer to swipe your cards yourself than it is to allow a cashier to do it for you. If you must hand over your card, never lose sight of it.
- Always shield your personal identification number when using an ATM or a PIN pad.
- Memorize all personal identification numbers for payment cards and telephone calling cards. Never write them on the cards.
- Familiarize yourself with billing cycles for your credit and debit cards.
- Trash bins are a goldmine for identity thieves. Make sure you shred personal and financial documents before putting them in the garbage.

When you change your address, make sure you notify the post office and all relevant financial institutions (your bank and credit card companies).



**Song Suggestions:**            *I'm a Soldier Bound for Glory*            (The Salvation Army Songbook 338)  
   *I'm the Child of a King*                    (The Salvation Army Songbook 354)  
   *I'm Set Apart for Jesus*                    (The Salvation Army Songbook 495)

**Devotional:**                    *My Identity in Christ*



Ask women to tell us identity themselves and tell us something about themselves by answering the question: “Who are you?”

When we are asked the question, “Who are you?”, we begin by giving our name and, more often than not, it is immediately followed by what we do. This reminds us that what we do is so very connected with how we identify ourselves. Not to say that this is wrong; however, we are much *more* than what we do. We are women created by God, women who are loved by Him, and who can be transformed in His image as we allow Him to work in our lives.

In his small group Bible study book *The Real You*, Bill Hybels focuses on discovering our identity in Christ. He begins by reminding us that at a wedding ceremony when the pastor says those famous words, “I now pronounce you husband and wife”, there is an instant identity crisis. While you are now a “wife”, you do not feel any different than you did before because it takes awhile for the adjustment to live, act, and feel married.

Hybels gives this analogy to remind us that when a person becomes a follower of Christ, he or she may not feel much different. However, over time, the individual gains a better understanding his or her new identity in Christ, and then begins to think and feel and act accordingly.

Read: Ephesians 2: 4-5. This verse reminds us that prior to receiving Christ as Lord and Saviour, our sins caused us to be unresponsive to God (we were dead). But now, by taking on a new identity in Christ, we are alive.

Read: Ephesians 2: 13. Paul reminds us that once we thought God was far away, but now because of our new identity in Christ, we realize that God is near to us.

Read: Ephesians 2:19. Again, Paul reminds us of a change that has occurred because of our response to Christ as Lord and Saviour—we are no longer strangers and alien to God; now we are fellow citizens; a part of God’s own household.

Bill Hybels continues throughout his book to guide the believer through the process of recognizing that our identity in Christ includes being “Sons and Daughters,” “Saints,” “Soldiers,” “Ambassadors,” “Friends,” and “Managers.”

Are you excited about your identity in Christ? As we embrace the identification card God has issued us, our ‘being’ can come alive as we walk in our identity in Christ.

(Book Resource: *The Real You*, Bill Hybels, copyright 1996 by the Willow Creek Association)

**Identity**

*“Endearing Elegance” Women’s Ministries 2005, The Salvation Army New Zealand, Fiji and Tonga Territory*

*This is you—a person worth knowing. How well do you know yourself?  
Just for fun, try answering these questions with a tick, a one word answer, or a short statement*

1. My favorite colour is \_\_\_\_\_
2. My favorite food is \_\_\_\_\_
3. My favorite smell is \_\_\_\_\_
4. My motto is \_\_\_\_\_
5. What is MOST important to you in friendship: Loyalty \_\_\_\_ Generosity \_\_\_\_ Honesty \_\_\_\_
6. Complete the statement—I wish I was bold enough to \_\_\_\_\_  
\_\_\_\_\_
7. I laugh when \_\_\_\_\_
8. I cry when \_\_\_\_\_
9. I’m afraid of \_\_\_\_\_
10. I’m most embarrassed when \_\_\_\_\_
11. I wish I knew more about \_\_\_\_\_
12. My three most cherished beliefs are:  
A) \_\_\_\_\_  
B) \_\_\_\_\_  
C) \_\_\_\_\_
13. My most cherished goal for today is \_\_\_\_\_  
\_\_\_\_\_  
The thing that prevents me from reaching my goal is \_\_\_\_\_  
\_\_\_\_\_  
What I could do to help myself reach my goal is \_\_\_\_\_  
\_\_\_\_\_
14. The type of person I would like to become is \_\_\_\_\_  
\_\_\_\_\_
15. I like myself because \_\_\_\_\_
16. I feel in control of my life when \_\_\_\_\_
17. I often notice in other people \_\_\_\_\_
18. One sure way to lift my spirit is \_\_\_\_\_