

Don't be an Identity Theft Victim: 5 Ways to Reduce Your Risk

As we all return to our public lives after months of pandemic isolation, another group is also emerging in force: scam artists. Consumer watchdog agencies like the Federal Trade Commission, the Better Business Bureau, and others are all reporting sharp increases in fraudulent activities like fake sweepstakes (financial losses up 35%), deceptive online dating (incidents up 40%), and even non-existent pets offered for sale online (up an astonishing 300%).

While seniors are the usually thought of as the main target for scammers, “younger adults lose money to swindlers much more often than the older people,” reports the *New York Times* citing a survey by the Better

Business Bureau. “The Federal Trade Commission reports similar [findings], with 44 percent of people ages 20 to 29 losing money to fraud, more than double the 20 percent of people ages 70 to 79.”

Identity thieves have been especially busy. In 2020 ID theft skyrocketed to nearly 1.4 million cases nationwide, more than double the 2019 number and three times the 2018 figure, according to the Federal Trade Commission. No one is immune from ID theft. While it's impossible to safeguard your information completely, you can reduce your risk by taking these five simple steps:



Shredding your junk mail can be the difference between being the victim of a crime and not.

Consumer Reports found that more than one third of nearly 6,000 volunteers surveyed, found errors in their personal information or financial accounts.

1. Keep private information private. Unless you initiated the call and you know and trust who you are talking to, never ever give out private information like your Social Security number, bank account number or credit card number.

2. Monitor your credit (it's free). Normally, federal law requires the three major credit bureaus—Equifax, Experian and TransUnion—to allow consumers access to one free credit report each year. However, *Forbes Magazine* reports that “[w]hen the pandemic upended consumer finances... the bureaus changed their policies to allow one free report each week to help Americans keep a closer eye on their finances. In March, the bureaus extended the free weekly credit reports through April 20, 2022.” A new investigation by

3. Invest in a paper shredder. ID theft prevention experts say: “Don't toss. Shred.” Did you know that mailings with credit card offers, insurance solicitations, and similar items often-times have your personal information in them? Florida State Attorney R.J. Larizza advises that “[c]riminals can physically go into your trash, get mailers out, fill out credit card applications in your name and have direct access to your credit! Shredding your junk mail can be the difference between being the victim of a crime and not.”

With a shredder you can also shred documents containing your personal information, including credit card numbers, account numbers, Social Security numbers, birth dates, previous and current addresses, passwords,

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Don't be a Victim...cont.

phone numbers and driver's license numbers. An inexpensive paper shredder can be bought for as little as \$30 to \$50 which is pretty cheap protection against identity theft.

4. Never use any part of your address or birth date as PIN or password.

In this age of ever more frequent computer hacking, we all know to keep our user names and passwords safe.

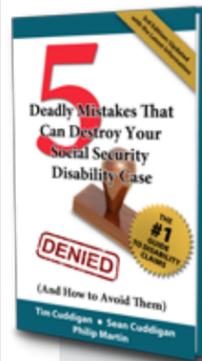
But, we need to go one step further and never use numbers or words associated with us like our address or birth date, because these are easy for hackers to guess. Also, never write your PINs anywhere and especially not next to your debit card.

5. Don't carry sensitive documents in your wallet or purse. The Identity Theft Resource Center says you should never carry with you these five things:

- Social Security Card (or any piece of paper with the SSN written on it)
- Birth Certificate
- Bank Account and Routing Numbers
- Password Cheat Sheets
- Passport

You should photocopy the documents you do carry with you like your driver's license, credit and debit cards, etc. On the photocopy write down the email address and phone number associated with each document and then store the photocopy in a safe place like a

safety deposit box or at home in a fireproof storage container.



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Newly Upgraded Website is a Valuable Resource for Social Security and VA Disability Applicants

When you are applying for Social Security or VA disability benefits the best tool in your toolkit is knowledge. The processes for both disability programs are complex and confusing, but the more you understand how they work, the better your chances are of winning your case.

That's the driving force behind our website, cuddiganlaw.com. Recently we completed a major upgrade to our website to make it faster, easier to navigate, and with more resources for you.

Within the website you will find hundreds of instructive blog articles, more than 200 information-packed videos, many books you can download, up-to-the-minute disability benefit news, a VA benefit calculator, and much more. Best of all—the information is FREE even if you are not a Cuddigan Law client.

We encourage you to take advantage of this valuable resource and let us know what you think of our new website.



Comfort Food

From the kitchen of Janet Cuddigan

Easy Quiche

When your life is busy you learn to appreciate any recipe that has the word easy in it. (I know I do.) Here is an easy to make, bake, and enjoy quiche recipe that's as delicious as it is easy.



- 2 cups milk
- 4 eggs
- ¾ cup biscuit baking mix
- ¼ cup butter, softened
- 1 cup grated Parmesan cheese
- 1 (10 ounce) package chopped frozen broccoli, thawed and drained
- 1 cup cubed cooked ham
- 8 ounces shredded Cheddar cheese

Preheat oven to 375 degrees. Lightly grease a 10 inch glass dish. In a large bowl, beat together milk, eggs, baking mix, butter, and parmesan cheese. Batter will be lumpy. Stir in broccoli, ham, and Cheddar cheese. Pour into prepared glass dish. Bake in preheated oven for 50 minutes, until eggs are set and top is golden brown.

Adapted from allrecipes.com

Meet Sara Spindler

A spotlight on one of the professional team members who work for you at Cuddigan Law



"I take great satisfaction in knowing that I play an important part in helping our clients feel confident about their decision to apply for disability." That's Sara Spindler, Case Manager at Cuddigan Law. Everyone at Cuddigan Law will tell you that applying for Social Security disability is a complex and often confusing process. "My main responsibility is to help navigate the disability process and I am right there with our clients to help them complete their applications for the benefits they have rightfully earned. I also handle filing any appeals and opening up new clients' cases."

"I believe that in life that you should build a bigger table, not a higher fence," Sara explains when asked about her personal philosophy. "A life well-lived is not measured by how many things you have or how far you travel. What matters in the end is how many times you went back to help others who weren't as far along as you." Sara lives up to her philosophy by helping those in need at the law firm and also by volunteering with the Salvation Army for many years.

In her free time you will likely find her hiking or riding motorcycles. "I love to travel and the Black Hills is a favorite destination. I love sports and the Huskers (even when they are having a bad season). I especially enjoy attending my grandchildren's sporting events and, yes, I am that crazy grandma running back and forth cheering them on. Family is everything to me."

Brain Teaser



There is a word in the English language in which the first two letters signify a male, the first three letters signify a female, the first four signify a great man, and the whole word, a great woman.



What is the word?

For the solution go to cuddiganlaw.com/library/newsletter

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We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.

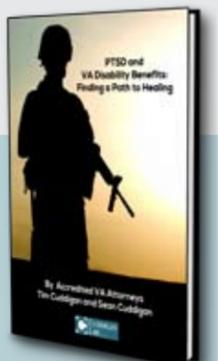


Sean Cuddigan Tim Cuddigan Kim Schram

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and



VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



Are you a veteran coping with PTSD?

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