

FROM WELD COUNTY DISTRICT ATTORNEY KENNETH R. BUCK FOR THE C.A.S.E. PROGRAM

FRAUD ALERT!

CHOOSE YOUR WORDS WISELY



A loved one passes away, and you have been asked to supply an obituary for the local newspaper. What information should you include? What information should you leave out? Why should you worry? An obituary is a caring summary of a person's life, but it can also be a valuable resource to thieves who read these announcements daily.

Jack Jonathan Doe was born April 18, 1925, to John and Jane (Smith) Doe in Anytown, CO. He attended Central High School and later earned a teaching degree from State University. He enjoyed reading and working in his garden. Mr. Doe passed away Monday night at his home in Anytown. He was 85. Mr. Doe was preceded in death by his parents and his brother. He is survived by his wife Jill and their daughter Jan of Nebraska. Visitation will be Saturday 3:00 p.m.- 6:00 p.m. and the service will be Sunday at 9:00 a.m.; both at the Main Street Church, 1234 Broad St., Anytown, CO.

Let's break this down as a thief would read it:

- -Full name of the deceased
- -Deceased's mother's maiden name
- -Birth date of the deceased
- -City where the deceased resided

All of this information can be used to steal the deceased person's identity. With this information in hand, a skilled search on the web can result in a thief learning all the necessary identifying information of the deceased person required to fill out credit card applications, loan applications, etc. The damage can be immense! And although the family will not likely be held responsible for the debt incurred through this type of identity theft, it can cause hassles and headaches for family members who have to undo the damage this type of theft causes.

Let's break it down another way:

Visitation will be Saturday, the service will be Sunday. The thief knows no one will be in the house on either of those days during the listed hours—plenty of time to burglarize the home. And if the thief doesn't feel up to burglarizing the home on either of those days, the thief knows (with a high degree of certainty) that the only person in the home is an elderly woman — who now lives alone.

Does this mean you shouldn't include much information in an obituary or perhaps not submit an obituary at all? No, but be aware of information you do include.

TIPS

- -Use only the birth year, not the entire birth date.
- -Mail copies of the death certificate to all three credit reporting agencies and all credit issuers to cancel accounts.
- -Contact the DMV and cancel the driver's license and prevent duplicates from being used.
- -Ask for a directed patrol from your local law enforcement agency during the visitation and service times or perhaps ask a family friend or neighbor to keep an eye on the house and the widowed spouse.