

Security Freezes

The recent security breach at Equifax may have you asking, “Is my personal information safe anywhere?”

Unfortunately, if you were among those affected, the Equifax deed is done. But there are steps to take to protect yourself in the future.

Though the story is in the media glare right now, it soon will slip from the headlines and you may forget about it too.

So putting a credit freeze in place right away is one important step.

It seals your credit report so that scammers can't establish credit in your name. It also reduces the risk of identity theft.

Contact each credit reporting agency separately to establish a freeze.

- Equifax--<http://bit.ly/2l9cF6J>, 888-766-0008
- Experian--<http://bit.ly/1fEsOUW>, 888-397-3742
- TransUnion--<http://bit.ly/1QUhp8G>, 888-909-8872

When you do need to apply for credit for a loan or a mortgage, for example, you can temporarily “thaw” your information to give creditors access to your report.

Check out the Federal Trade Commission to learn more about credit freezes at <http://bit.ly/1qns7sm>.

Know the subtle signs of identity theft. According to the FTC (<http://bit.ly/2cOyiSE>) these are some indications that you may have been victimized.

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Debt collectors call about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.

Property Fraud

And while you're thinking about scams, you may want to take steps to secure your home, since another growing scam involves property fraud.

Some fraudsters place liens against a house or file forged ownership documents to take ownership of a property—often mortgage-free homes that are owned by seniors.

Counties have responded by creating free property fraud alerts that let you know whenever a document is recorded against your property.

For more information, get in touch with the recorder of deeds where your property is located to see whether it has a fraud alert system in place.

Bringing the Joys of Technology to Seniors

You may recall the movie *Cyber-Seniors* (see the trailer here: <http://bit.ly/1oz4dFX>), a documentary about residents of a Toronto retirement community learning to use computers for the first time.

The film captures the challenges, successes, and humor that seniors and teenage mentors experience as the teens teach computer basics and the seniors discover YouTube, Facebook, and Skype.

It also illustrates how such mentoring programs have the power to minimize digital and generational gulfs.

Saffron Cassaday, the filmmaker, had hoped to find ways to continue introducing seniors to the freedom and joys of technology.

And now she has.

The new CyberSeniors site features resources and how-to guides (<http://bit.ly/2hdhgAi>) for starting a program in your community.

It also offers a membership option that provides greater resources like a mentor training program, resources for educators to include in their curriculum, and a planning guide on hosting outreach events.

Safe Post-Flood Clean-Up

Whether you're in the midst of dealing with damage from a recent hurricane or you've experienced a flood, be sure you're safe as you go through the clean-up process.

Here are six tips from the Environmental Protection Agency (<http://bit.ly/2s5yTKi>) and the Red Cross (<http://rdcrss.org/S1KeVX>) for getting your house back to normal.

1. Gear. Limit your exposure to airborne mold by wearing an N-95 respirator. Also wear gloves, goggles, and rubber boots as you clean up. You want to avoid contact with flood water, which could be contaminated.

2. Power safety. Turn off the main electrical power and water systems until you or a professional are certain that they're safe. Never turn the power on or off or use electrical tools or appliances while you're standing in water.

3. Carbon monoxide. To avoid carbon monoxide poisoning, don't use generators, pressure washers, or other gasoline, propane, natural gas, or charcoal-burning devices inside the house or garage or outside near an open window or door.

3. Building materials. Remove all drywall and insulation that has been in contact with flood waters.

4. Toss it. Any food, beverages and medicine exposed to flood waters and mud should be thrown out, even sealed canned goods. Also throw out items—stuffed toys, mattresses, carpet, and pillows—that absorb water and can't be cleaned or disinfected.

5. Clothing. Wash all the clothes you wear during the clean-up in hot water and detergent. Also, wash them separately from uncontaminated clothes and linens.