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THIS WEEKS ITEMS

Identity Theft

Seniors are attractive targets for criminals who steal personal data

If you think you're a victim of identity theft, here's what to do:

- Call your financial institutions immediately and close accounts that have been tampered with. Change your personal identity numbers.
- Then report the theft to the Federal Trade Commission hot line at (877) 4338. Also report it to your local police department.
- Most identity theft starts with the theft of a wallet, purse or mail, so keep tight control on your personal and financial information.
 - Don't give your identifying numbers or financial information over the telephone or even in person. You must know the person asking for this information and why he needs to know it.
- Buy a cheap shredder or tear up mail solicitations, bank records and discarded documents.
- Call the credit reporting industry at (888) 567-8688 to opt out of future credit card solicitations.
- Take your Social Security number off checks, driver's licenses and other documents. However, it's required on Medicare cards.
- Periodically request a copy of your credit report and review it thoroughly for errors. You can get a copy from each of the three major credit report agencies: Equifax, (800) 685-1111; Experian, (888) 397-3742; and Trans Union, (800) 916-8800.
- Learn more at the Identity Theft Resource Center, a nationwide nonprofit organization that fights identity theft, www.itrc.org; Federal Trade Commission, www.ftc.gov; 101 Identity Theft, Web site www.101identitytheft.com for information on what to do if identity theft happens to you, www.101identitytheft.com

Railroad Retirement Benefit Increase

In January 2004, the average regular railroad retirement employee annuity will increase \$26 a month to \$1,616 and the average of combined benefits for an employee and spouse will increase \$36 a month to \$2,289. For those aged widower(s) eligible for an increase, the average annuity will increase \$16 a month to \$848. However, widow(er)s whose annuities are being paid under the Railroad Retirement and Survivors' Improvement Act of 2001 are not receiving annual of-living adjustments until their annuity amount is exceeded by the amount that would have been paid under prior law, counting all interim cost-of-living increases otherwise payable. About 32 percent of the widow(er)s on the Board's rolls are being paid under the 2001 law.

