



Unit 22 The art of crime

Before you read

The article below is about *identity theft*, which is when someone uses your personal information without your permission. Think about this question. Have you or anyone you know ever been a victim of identity theft?

Read the article

Identity Theft

The following advertisement appeared in a Florida newspaper recently: "HELP WANTED. Secretaries needed. Must have experience. Call Jane Smith now at 555-1212."

Many people called. They said Jane Smith was very friendly. She said the job paid well and they could start soon. All she needed was some information from each applicant—his or her name, address, date of birth, and a copy of his or her driver's license.

But Jane Smith was not hiring secretaries. She was stealing identities. Every person who answered the ad and gave personal information became a victim of a crime, identity theft.

Identity theft is when someone uses your personal information without your permission. This person may then use that information to open credit card accounts, apply for car and home loans, rent cars and apartments, or commit crimes like fraud.

The thief soon disappears, and the victim is left with the bills. With so many unpaid bills in their name, victims often have a hard time getting jobs, loans, education, housing, or cars. These victims may even get arrested for crimes they didn't commit. At the very least, they have to spend lots of time and money to try to convince people that they are not responsible for what the identity thief did while using their names.

It is very difficult to catch identity thieves. But you can protect yourself so that they don't choose you as their next victim. Here are a few ways:

- **Take care of your credit cards.** Be careful with your credit cards and receipts. Don't leave them where others may find them.
- **Get a paper shredder.** Use it to destroy all documents with personal information on them, such as credit card bills, utility bills, bank statements, tax information, etc.
- **Lock your mailbox.** A simple lock will prevent thieves from stealing your credit card bills and other important documents.

If you think someone has already stolen your identity, do the following as soon as possible:

- **Contact credit bureaus.** Ask them to place a "fraud alert" on your credit file. The fraud alert asks banks and credit card companies to contact you before they open any new accounts or make any changes to your existing accounts.
- **Close your accounts.** Close the bank and credit card accounts that you know the identity thief has used.
- **File a police report.** Send copies of it to everyone who needs to know that someone has stolen your identity.

Source: Adapted from *Longman English Interactive 3* by Michael Rost and Marjorie Fuchs, Longman



Build your reading skills: Scanning

Quickly read the article again. Find the answers to these questions.

1. What four pieces of information did Jane Smith use to steal people's identities?
2. What three things can you do to protect yourself from identity thieves?
3. What three things should you do if someone steals your identity?

Check your comprehension

Read the sentences. Write *T* (true) or *F* (false) after each statement.

1. Jane Smith is a victim of identity theft. F
2. Identity thieves often come to your house and steal all your things.
3. It is difficult for victims of identity theft to convince people that they are not responsible for what the identity thief did while using their names.
4. One good way to protect yourself from identity theft before it happens is to take care of your credit card.
5. Another good way to protect yourself from identity theft before it happens is to close all your bank accounts.