

Working Well with Contractors: 15 Questions that Prevent Fraud and Ensure Satisfaction

by HomeAdvisor



"Customers who ask questions are our favorite customers! They're prepared, and they've done their homework. They're ready."

So said Ariel Istrueta, Director of Marketing for [Istrueta Roofing](#) in Miami.

"It keeps me on my toes when people have a ton of questions," agreed Craig Gouker, Manager of [Craig Gouker Roofing](#) in Pittsburgh.

Knowing there are plenty of important questions you need to ask potential contractors isn't a startling revelation to

homeowners, but exactly *which* ones are crucial to the hiring process might be a bigger mystery. [HomeAdvisor](#) consulted contracting experts to create the ultimate list of questions that will help homeowners learn everything they need to know in order to **confidently** choose who will make their home improvement dreams come true.

#1 “How long have you been in this business?”

Contracting businesses that have been in operation for many years have certainly worked through a lot of the growing pains that many companies deal with in their fledgling years.

“Companies with experience have created systems and controls to ensure their work is on time, on budget and of the highest quality,” said Ken Kelly, President of [Kelly Roofing](#) in Naples, Florida.

While this is certainly true, some consumers may opt to go with someone who has years of experience in the industry but is a relatively new business owner.

“Most home improvement business owners were in the trade at some point before starting their business,” Ron Hall, Sales Manager of [Russell Roofing](#) in Philadelphia, noted, “so they have technical experience.”

If your instincts are telling you to go with a contractor who fits this bill, consider starting him off **with a smaller project**. If after that you’re satisfied with his technical, service and business skills, you can both move on to something larger.

Do your research ahead of time on any contractor you’re thinking of working with. If you find anything that makes you worry, ask about it. Ultimately, contractors prefer that you voice your concerns so they have an opportunity to address them rather than take them out of the running.

#2 “Do you have a contracting license?”

Cities, states and even counties have different requirements on whether contractors must obtain a license or an alternative credential. As a homeowner, you’ll want to make sure that yours has gone through all of the necessary channels to obtain any required certifications specific to their field of expertise — for example, you wouldn’t want to hire a roofer whose license is in carpentry. Having a business license alone is not enough, as it allows individuals to operate a business but doesn’t mean that they are a licensed or credentialed contractor.

[This resource](#) breaks down state requirements for working as a contractor, and if your state requires one, you can verify that a contractor is licensed using [this site](#).

#3 “Can I see your certificate of insurance?”

Asking a contractor if he’s insured isn’t as telling as seeing *how* he is insured. Contractors should have both [workers’ compensation](#) and [liability insurance](#) specifically for the type of job they perform. Taking a look at certificates of insurance will give you the peace of mind that he’s not insured in an entirely different capacity than the job you’re hiring him for.

#4 “Will you obtain the permits and set up the inspections required for this job?”

Not every job requires permits or inspections, but [most remodeling projects that in some way change the structure of the home do](#). Your contractor should not only know what kind of permits you need and how to get them, but also be [willing](#)

to pull them for you.

#5 “What is our timeline for completion?”

It's important for homeowners to have a clear picture of when contractors will start and complete a project, and be aware of any circumstances that might affect that schedule. Here are a few additional questions that will further clarify your projected timeframe:

- *Are there any other projects you're working on now that could affect our schedule?*
- *Do you have any current bids that haven't been finalized that could impact this job?*
- *How will necessary changes to our timeline be addressed?*

#6 “What is the payment schedule?”

The Better Business Bureau advises [never paying for the full price of contracting work upfront](#), and a reputable contractor shouldn't ask you to. But it's important to discuss payment terms before construction begins, and be aware of exactly how much is due and when, perhaps by specific dates or based on completed stages of the project.

#7 “Will I have a dedicated team working on my job?”

Contracting companies often work on multiple projects at a time, so it's important to verify that you can count on consistency in who comes to work on your home each day. **Be sure to ask these questions:**

- *Will the same team be working on my home each day?*
- *Who is the project manager, and what specifically will he oversee each day?*
- *Do you work with subcontractors? If so, what have you done to properly qualify them, and are they covered by your liability and worker's compensation insurance?*
- *How often will the business owner check in on the progress of the project?*

#8 “What way would you like me to get in touch with you?”

Not only do you need to have a designated point of contact, but you also need to know **the best way** to reach that person, and at what times he'll be available to respond to you. (Often, this is the business owner or the project manager for your home.) Find out if he prefers to be contacted via phone call, text message or email, get his information, and ask for a general timeframe that you should expect to hear back from him.

#9 “What is your working day like?”

It's important for both homeowners and contractors to know what to expect on construction days before work begins, even if you don't plan on being home while the work is being done. The targeted questions you'll want to ask include:

- *What are the approximate start and end times for construction day(s)?*
- *Do I need to remove any items that are in or near work areas?*
- *What will the noise level be like?*
- *Do you need me to be home at any point during the day?*

You should also advise your contractor on key information about the project prior to your start date:

- *The parking situation in your neighborhood*
- *Which restrooms, if any, are available for use*
- *Where available power outlets are located*

Who, if anyone, will be home during construction (including pets)

#10 “How will you clean up at the end of the day?”

A quality contractor will make sure that [end-of-day clean-up](#) is always taken care of by his crew, whether the project lasts one day or spans several weeks. Establish that he will remove trash (and learn where it will be disposed of), pick up stray items like nails from floors and outdoor areas, and wipe down surfaces that have gotten dusty during construction at the end of every work day.

#11 “How and where will tools and materials be stored if the job spans multiple days?”

Part of keeping a clean, clutter-free workspace once the team has left for the day includes putting tools away. If they have large pieces of equipment they plan on storing in your home every evening, be sure to discuss **where they will be kept** and **how they will be transported there**. (You probably don't want heavy items to be dragged across your hardwood floors on their way to the garage.)

#12 “What steps will you take to protect my property?”

This may be one of the toughest questions to ask your contractor simply for the fact that it may seem disrespectful. However, it's an important one that you'll need to ask in advance of construction.

Your contractor should be willing to take reasonable measures to protect your property, so be sure to ask what specifically he'll do:

- *Will you use tarps to cover large furniture items and surfaces in work areas?*
- *Will crew members wear shoe coverings when they enter my home?*
- *Will you recommend items that I should move to other areas of my home to protect them from damage?*
- *Will you close or lock doors as necessary when entering and leaving my home?*

#13 “How will additional charges be dealt with?”

Thanks to technology advancements, contractors are able to give **more accurate pricing** than ever before.

For example, Bill Hippard, owner of [Mid America Metal Roofing](#) in St. Louis, uses [iRoofing.org](#) to provide his clients high-quality project presentations using the app's measurement feature, which utilizes satellite data for accuracy.

“It allows me to easily estimate a roofing job and provide a professional presentation to the homeowner,” he said.

Still, home improvement can be unpredictable at times, and once a project is underway, it's possible that circumstances will arise that increase the estimated price that was originally offered to you. It's critical that your contractor be clear that he won't spend a penny over your agreed-upon budget without first gaining your approval — and if you hire him, [this should also be specified in your contract](#).

#14 “Is there a warranty for your service or for the materials you'll be using?”

Most contractors offer a [warranty or guarantee on their work](#), and it's important to know ahead of time what it covers and how long it will remain in effect. Additionally, the materials used on your home may have a manufacturer's warranty, and

you should **request a copy** of this information before construction begins.

#15 “How do we resolve any disagreements?”

This is a **crucial** question because, unfortunately, mistakes and disagreements *do* sometimes occur despite the best intentions of contractors and homeowners. Asking a contractor how he handles disputes tells you that he has a process for taking care of situations in which clients aren't fully satisfied.

“Little issues do come up,” Gouker said. “If you can, research how problems were handled and how the customer felt after it was resolved.”

If your contractor admits that there has been a dispute or two in his past, this isn't necessarily a red flag so long as he treated the situation respectfully.

“When disputes happen, give the contractor the opportunity to fix it,” suggested Kelly.

This may seem like a hefty list, but **communication between contractors and homeowners is key**. You should also be prepared for contractors to have their own list of questions to ask *you*.

“A contractor that asks questions is trying to uncover what you really want, but one that just nods and agrees with anything you say is not. They're not really diagnosing the problem and getting to the heart of what you need,” Istueta said.

An open dialogue helps ensure that both parties are staying on top of the project, and are setting clear and reasonable expectations of how the project will go.

“Customers and contractors both have to be fair with one another, and your expectations have to be realistic,” Gouker noted.

At the end of the day, it's in the contractor's **best interest** to be honest and trustworthy because he wants you to **recommend him** to other potential clients.

“We go to market by having raving fans and having customers that glow about us,” Hall said. “To be stable, you need repeat business from customers. Happy customers provide that.”



1 Comments

Darlyne Lawson-Hargis, July 4:

This is my first visit to your site. I am just getting started, buying a new (to me) home. So I have some contracting in my future! You're not first site but just had to tell you how impressed I was! I especially love the little tips and the articles of interest you have included. I have found so much of use! Thanks

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Tips to Prevent Senior Scams

By Allen Riggs

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There is a ring at the front door and you answer. A kind-hearted gentleman informs you that he has just fixed your neighbor's roof and he has a lot of material left over. He tells you that your roof is in bad shape and there is a bad storm brewing. He says that your house could get damaged and cost you thousands if you don't act now. In fact, he will give you a special rate if you pay up front in cash. You don't want to have a leaky roof and you can't pass up such a great deal. You agree to have your roof fixed and hand over a large sum of money on the spot. You later find out that nothing is wrong with your roof and you have just been swindled out of thousands of dollars.

If this scenario sounds all too familiar, you may be one of the 25 million Americans that were victims of fraud last year, according to the Federal Trade Commission.

Seniors are one of the top targets for a wide variety of scams. In fact, seniors make up 11 percent of the U.S. population, but constitute 30 percent of consumer fraud and 50 percent of all phone scam victims.

Why are seniors so heavily targeted by scam artists? Many seniors grew up in a time when business was based on a handshake and trust. According to a study done by the American Association of Retired Persons (AARP), older people are quicker to believe promises and slower to take action to protect legal rights. Plus, many seniors live alone and are susceptible to "friendly" callers, whoever they may be. Add this to the fact that older people own more than half of all financial assets in the U.S. and it becomes clear why scam artists aim at seniors.

TELEMARKETING FRAUD

While telemarketers call people of all ages, backgrounds and incomes, they often make up to 80 percent of their calls to older consumers (according to the AARP). These telemarketers often prey upon older people who are well educated, have above-average incomes and are socially active in their community. Their sales pitches are sophisticated and include phony prizes, illegitimate sweepstakes, fake charities, and bogus investments.

STEPS TO TAKE:

- Never send money or give out personal information such as credit card numbers, bank account numbers, dates of birth, or Social Security numbers to unfamiliar companies or unknown persons.
- If you have doubts about a telemarketer's legitimacy, be sure to ask for their company's name and address, along with a phone number where they can be reached at a later time.
- For elderly widows, if a caller asks for the man of the house, be sure not to say that there isn't one or indicate that you live alone.
- Talk to family and friends or call your lawyer, accountant or banker and get their advice before you make any large purchase or investment over the phone with a stranger.
- Check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, the National Fraud Information Center, or other watchdog groups.

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- Be sure to sign up for the Federal Trade Commission's Do-Not-Call-Registry. Telemarketers who continue to call you after you have registered are subject to penalties. You can sign up at www.donotcall.gov or at (888) 382-1222.
- Don't forget the power to simply hang up the phone when a stranger calls trying to sell you something you don't want!

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RetailMeNot

Ultimate Online Shopping Safety: The Consumer's How-To Guide

Maintaining your security doesn't have to feel scary or impossible



Just a generation ago, shopping meant a long drive to a store during specific and often inconvenient hours, hunting for a parking spot in a packed lot, wandering through aisles while making on-the-spot product selections, waiting in long lines and eventually carrying purchases out to the car before trekking home. Online shopping has taken over the consumer world and completely transformed the way that companies do business and how shoppers purchase goods: No more driving, no more waiting, no more trekking. In 2016, e-commerce is projected to jump from 7.5% to a whopping **9%** of all U.S. retail sales.

However, with convenience and accessibility comes the potential for **increased risk**. Many online shoppers are wary of identity theft and fraud—and rightfully so. According to a recent Federal Trade study, approximately **9 million Americans** are victims of shopping-related identity theft every year. Fortunately, there are many easy steps you can take to shop safely online and ensure your peace of mind.

This guide to online shopping safety is broken down into three key parts:

- **General Safety Tips**
- **Safety Tips for Parents and Guardians**
- **Safety Tips for Seniors**

Follow these tips and heed this advice, so you can safely shop with the click of a mouse from the comfort of your favorite chair!

General Safety Tips

To avoid the unnecessary anxiety, hassles and expenses that come up with identity theft, start with these tips as general guidelines to shop safely online. Remember, always go with your gut; if something feels sketchy or weird, find an alternative store. Well-known and trusted department store brands like Amazon, Macy's and Sears typically have the highest level of site security, but that is no reason to write off online shops that you're not familiar with—you just need to know what to look out for, and this guide should help.

- **Pay attention to privacy policies.** [Privacy policies](#) may sound like a bunch of legalese, but they are actually critical for everyone who shops online. Take some time to actually read the privacy policy of any new web-based company that you are considering buying from. Believe it or not, every company's privacy policy is different! Some companies share your personal information with third parties, while others do not. Understand what you are getting into before giving out your name, address and payment information to avoid surprises down the road.
- **Investigate the companies you shop with.** It's also a good idea to identify the location and contact information of the online retailer that you are considering buying from before making a purchase. Some companies have a brick-and-mortar store in addition to their online presence, while other retailers exist only online. Online-only stores are definitely not off-limits, as this is the way that modern commerce is going. However, it's still a good idea to understand where those companies are headquartered and what their contact details are. Consider calling them directly to test out their customer service; legitimate businesses will usually have someone answering during regular business hours.



Look for these seals and badges to confirm a site's reputation before shopping.

- Understand return policy details.** In general, reputable companies will be up-front and honest about their return policies and willing to answer any questions you may have about how they work. It's a smart idea to call or email a new company before making an initial purchase to discuss any questions you have and get a sense of how the company does business. You can also look for site seals and badges that confirm a site's reputation before buying anything. [Seals to look for](#) include Norton Secured, McAfee Secure, TRUSTe, BBB Accredited Business and Trustwave. Good questions to ask include whether a company will email you about a pending order, update you about future deals, or share your information with third parties that will solicit your business.
- Read the online reviews.** Reviews have become a big part of doing business in today's economy. If any "red flags" stand out to you as you are reading company reviews, think twice about doing business with that company. Of course, every company receives bad reviews from time to time, so it's important to cross-reference reviews from different sources to look for patterns. Take very angry and opinionated reviews with a grain of salt if it is a one-off occurrence. Pay less attention to reviews about a particular product and more attention to reviews about customer service, online policies, deliveries and returns. Look at reviews from multiple sources and also take notice of whether the company responds to reviews and the nature of those responses. [Consumer Reports](#) is a great source for information about shopping websites, and [Shop Venture](#) and [Reseller Ratings](#) are helpful resources for checking reviews.



Always try to shop at secure sites (https) and ones that ask for your CVC code, as this means the site has a higher fraud-control policy.

- **Buy from secure companies that require a CVC code during checkout.** Try to buy from companies with secure sites (“https”) that require some type of verification process when you pay. The most common request is for your CVC code, which is the three- or four-digit code on the back of your credit card. Companies that require this often have higher fraud-control policies and typically work with payment processors that have stringent fraud-protection control. This small step helps reduce your risk of fraud.
- **Review your credit card statement on a regular basis.** Take a look at your charges at least every 15 days to ensure that no fraudulent charges have been added to your account.
- **Consider using PayPal to safely store your payment information.** If you have ever been affected by fraud or are just a bit nervous about identity theft happening to you, many experts would recommend you [consider using PayPal](#) for online purchases. Many online companies let you choose between providing your credit card details to them directly or paying through PayPal, a third-party payment management service that is free for consumers. PayPal acts as a secure middleman in the transaction, safely storing your personal payment information away from direct vendor access. PayPal has been a reputable brand name since online shopping was in its early days and has a fraud department to monitor suspicious activity and alert buyers accordingly. This is a particularly attractive option for purchasing from companies that you have never purchased from before and may not ever again. Some banks also offer a one-time credit card number that you can use for purchases online. Typically, there is a fee for this type of service; however, it may be worth it to you in certain circumstances.

- **Set up spending alerts.** Another great way to reduce your risk of online shopping fraud is to set spending alerts on your credit card. If you typically spend \$1,000 per month on your credit card, you would probably be alarmed by a charge of \$5,000 during any given month. Consider setting up an email or text alert to notify you when you spend more than \$500 at any particular store or online site, so that you are aware of any large purchases that are made instantly. Most banks now have this easy-to-set-up feature.
- **Read the fine print before you buy.** It's easy to stay unaware of the tons of [fine print](#) associated with online shopping, which includes policy details about shipping, handling and packaging costs; billing cycles; cancellations; warranties; return policies and fees; and even ease of contacting customer service with questions or concerns.
- **Secure your computer.** It's important to [equip your desktop computer](#), laptop computer or tablet with the tools it needs to keep you safe. Protect yourself with the latest antivirus program updates, and keep track of how often you update your software. If you use public terminals, such as library or campground computers, avoid making purchases or disclosing any of your personal data. Instead, use these free-access computers to simply browse the web and read articles. If you check your email or social media accounts on a public computer, make sure to log off of your account when done, so that no one else can access your information.
- **Secure your Internet connection.** When using your home computer, privatize your Wi-Fi so that other people cannot access your Internet connection without your permission. Consider investing in a mobile hotspot if you work from multiple locations or travel often. Always use strong passwords when handling shopping and financial matters online. [Strong passwords](#) have both uppercase and lowercase letters and numbers as well as letters. Choose passwords that are unique and not easily guessable, such as a variation of your birthdate, name or address. If you must shop online while on the go, set up your Wi-Fi hotspot to limit who can access your phone and personal data. Turn off Wi-Fi and Bluetooth features when not needed, so that websites or other nosy infiltrators cannot track your movements.

Safety Tips for Parents and Guardians

It's a parent's responsibility to monitor their children's online activity, but it's not always possible to keep a close watch on kids' browsing at every moment of the day. Children can unknowingly—yet easily—compromise a parent's finances and identity; fortunately, there are steps you can take to prevent this:



Make sure you're teaching your kids about Internet safety, and keep your passwords private, so that your children don't mistakenly make purchases on your behalf.

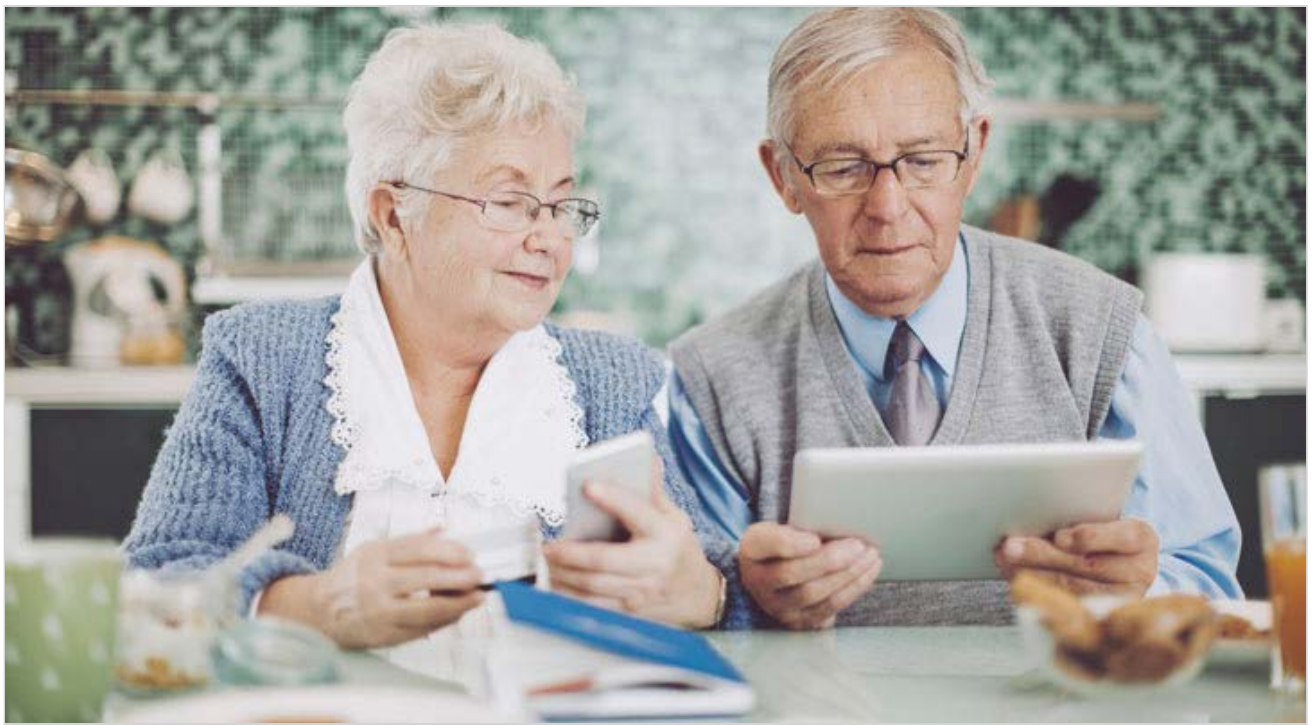
- **Set passwords for your computer and shopping sites that your children can't access.** When you keep your credit card information, shopping history and passwords private, your children are less likely to [make accidental purchases](#) or play around with websites that they don't fully understand.
- **Set up [different user profiles](#) for your family computer.** This will ensure that children aren't logging on to your shopping sites or accessing your passwords.
- **Customize your Internet access.** This will ensure that your children only have access to certain sites and no risky sites (or other undesirable ones). This can be done from your router, your browser settings and even your operating systems, so check in with your providers to identify what is most convenient to you.
- **Regularly check up on your antivirus, anti-spyware and firewall precautions.** Children might deactivate these for a number of reasons—some intentional, some not—so make sure you keep an eye on them.
- **Keep your credit and debit cards out of reach.** Children of all ages could accidentally enter a card number into a secure site or, even more likely, give it to a friendly seeming site or email request. Keep this information away from them to nip the problem in the bud.
- **Consider giving your kids a “wallet” for vendors where they repeatedly shop.** This lets you preload certain amounts of money to their account to spend (like a digital

gift card) without having to give them access to your credit card directly. You remain in control of your money as well as your financial identity.

- **Teach your children about Internet safety, and encourage an open, trusting relationship.** Surf the web with them sometimes, show interest in what they're interested in, and encourage their participation. Along the way, show them tips for how to protect themselves and pick up on fraudulent activity as well as what to do if they encounter something sketchy. If children are comfortable speaking with you about their Internet activities, it will be easier for you to be tipped off to warning signs so you can help them stay safe.
- **Make sure your children understand the implications of their web activity.** Help your children identify safe sites and teach them caution when it comes to downloading, clicking on and posting items. This not only helps protect you from identity fraud but will help your children learn about privacy and safety during an age in which technology is increasingly pervasive—and invasive.
- **Remain engaged with your children's web activity.** Although you cannot hover over their shoulders, be aware of the sites they visit, and find opportunities to discuss everything from site security through the perils of online shopping and how to be critical digital consumers.

Safety Tips for Seniors

Children are not the only ones vulnerable to online predators. Seniors have been easy targets for fraud and identity theft when they are either too trusting or simply misinformed about how to shop safely online. Adults in their golden years did not grow up with the Internet, so these precautions might seem particularly new, unfamiliar and downright aggressive.



Always make sure you're shopping on a secure Wi-Fi network. Rather than use a coffee shop's Wi-Fi, set up your own mobile hotspot.

For example, you may receive fraudulent emails claiming that you owe money for taxes and send them straight to spam. Although many of these scams might be old news to you—and you know to be skeptical of any unsolicited emails you receive—many seniors witness them for the first time firsthand and genuinely believe that someone is reaching out to them in earnest.

Another common scam that seniors fall prey to involves a pop-up window that says that you have a computer virus that requires a credit card purchase to fix; afraid of breaking their PCs and intimidated by claims of technological prowess, they fork over their personal information and compromise their identity (and bank accounts).

Make sure to speak to your loved ones about these precautions, and instruct them about the simple steps they can take to become web-shopping savvy:

- **Shop from secure retailers only.** Online shop from [websites that begin with https](#) rather than just “http.” An easy way to remember this is that the “s” means secure. These sites have an added layer of data protection to ensure that your information is transmitted directly to the retailer—and only to the retailer.
- **Protect access to your card information.** As a general rule, don't allow anyone else other than immediate, trusted family members to make purchases on your behalf using your credit/debit card. Don't send or store credit card information via emails, over the phone or on unprotected sites.
- **Similarly, don't give your non-family member caregiver your credit/debit card information.** Unfortunately, sharing this information has frequently led to [elder fraud abuse](#).

- **Avoid giving out your Social Security number unless absolutely necessary—and demonstrably so.** Banks, utility companies and health care providers might need this number, but make sure you ask to provide alternative identifiers first, and that you trust the recipient. Always make sure you are the one initiating the request that warrants the SSN request. If you are pursuing a new insurance policy, and you called the insurance company directly, that is reasonable; if someone has called you to offer you a product or service and then requests your Social Security number, that is most likely a scam.
- **Avoid giving out your birthdate, age and place of birth unless absolutely necessary.** Unfortunately before 2011, the Social Security Administration used a somewhat predictable algorithm to assign Social Security numbers based on these three parameters. Since 2011, they've done it randomly; however, advanced scammers might be able to predict your Social Security number if they obtain these identifiers from you, so avoid sharing them. For non-legally binding web forms, consider providing an alternative birth year instead of your real one.
- **Avoid making any purchases from pop-up windows or emails.** Ignore unsolicited emails and pop-up windows. Visit store sites directly for products you're interested in. A common "phishing" scam involves placing links into emails that appear to click through to shopping sites, using alternate keyboard characters to mimic even popular retailers like Amazon; you only find out that they are fraudulent after you've already submitted your payment information, but you never actually receive what you ordered.
- **Use a credit card to shop online, not a debit card.** When you use a credit card, you essentially are spending the bank's money—not your own, as you are with a debit card—meaning that banks will likely fight fraudulent charges more aggressively.

Shopping online can save you a significant amount of money and be much more efficient and eco-friendly than driving to a store every time you need to buy something. A good rule of thumb is to [trust your gut](#) and avoid sites that give you a sketchy feeling when you visit them. If you follow these safety tips, chances are that you can identify security threats when they arise and enjoy the benefits of shopping online without anxiety or risk.

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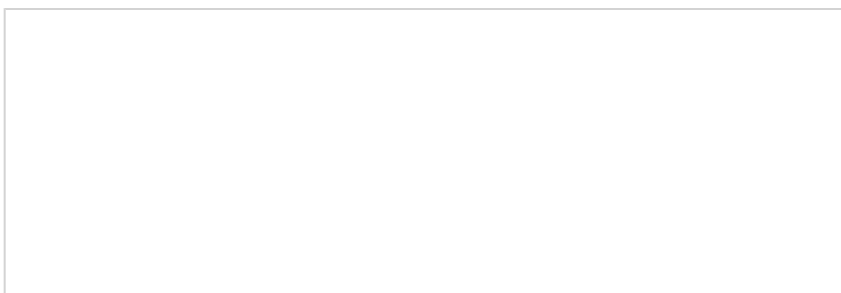


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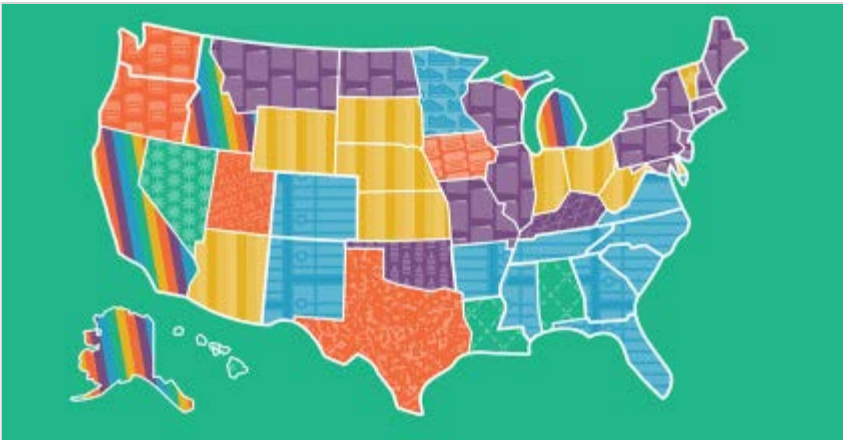


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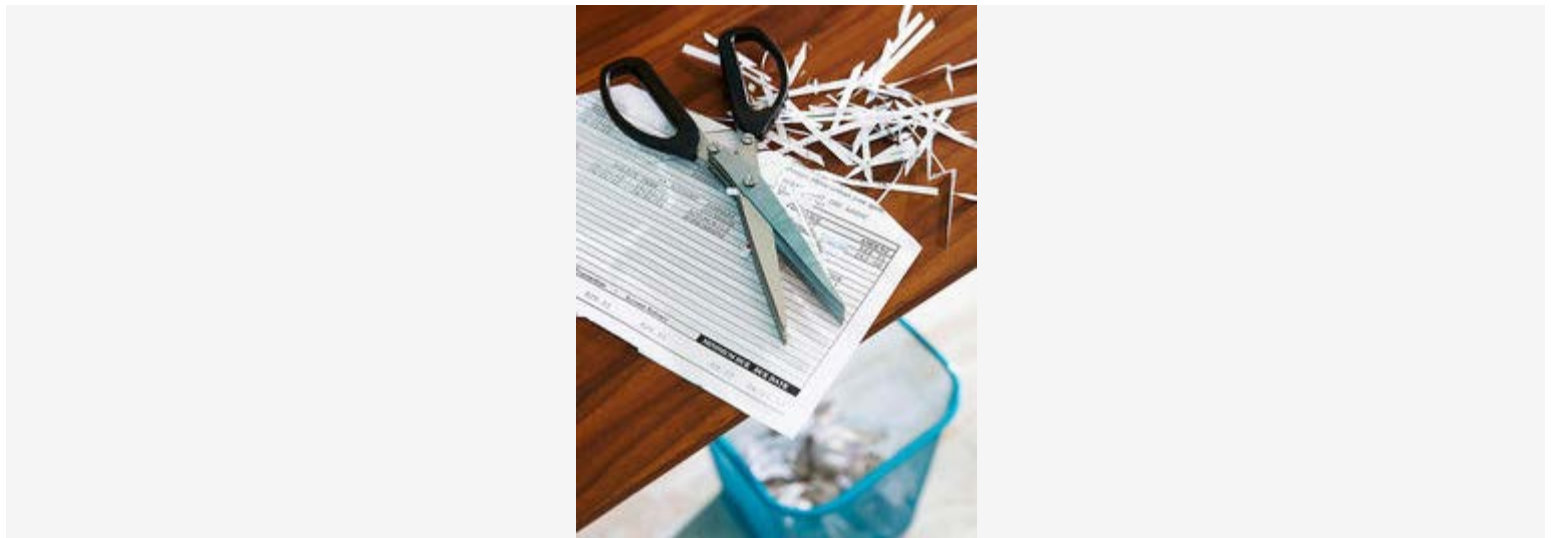


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How to Prevent Child Identity Theft

Safeguard your child's future by learning how to stop identity theft before it happens.

By Brett Singer



 Jay Wilde

If the words *identity theft* make you feel more than a little nervous, you're not alone. Many parents are surprised when they first hear about how easy it is for their child's identity to be stolen, and how long it can take before the crime is discovered. Ultimately, you are your child's best protection against identity thieves, but lawmakers are aware of the problem, and there has been some movement to protect children. In 2011, President Obama signed the Foster Youth Financial Security Act, allowing foster kids (16 and older) to receive free credit checks and get help correcting inaccuracies before leaving the foster care system. More recently, on January 1, 2013, a new law took effect in Maryland that allows a parent to take control of their child's credit until she turns 18. Maryland State Delegate Craig Zucker says the law was "...the first time parents or guardians can proactively contact any of the three credit agencies [Equifax, Experian, or TransUnion] and freeze their child's or dependent's information to protect against identity theft."

Robert Siciliano, a personal security and identity theft expert believes that children need a national law to protect them. In *The Huffington Post*, he wrote that "credit bureaus are in the best position to prevent child identity theft by simply tweaking their systems to allow a credit freeze before" any fraud occurs. Robert P. Chappell Jr., a law enforcement professional and author of *Child Identity Theft: What Every Parent Needs to Know*, strongly feels that parents, government, and law enforcement agencies all need to work together.

While you may hope that your child's identity will never be stolen, a bit of preparation could help prevent it from happening. Here are some surprisingly common ways your child could get stuck with identity theft problems, along with tips for keeping your precious bundle from becoming a victim of this increasingly common crime.

- [What Is Child Identity Theft?](#)
- [Protecting Your Child's Identity](#)

Applying for a Social Security Card

One of the first things you do as a parent is to obtain a Social Security number (SSN) for your child. This is the key to his identity -- and thieves can use it to unlock many financial doors. Jamie May, vice president of Customer Service & Chief Investigator at AllClear ID (allclearid.com), a credit monitoring service, says that a stolen SSN can be used "for a variety of purposes," adding that the main goal of identity crooks is to create a clean credit history. Once data has been stolen, a fraudster can use it to get a cell phone, a credit card, a bank loan, and even health insurance.

Prevention Tip: Parents need to be very careful about who they share their child's SSN with; the fewer people, the better. Unfortunately, there are a lot of organizations that ask for this number even though they don't need it. "It's really alarming when we talk to some parents; the SSN is on [so many] forms," May says. "Sometimes it is a requirement...but most times it's really not. Parents [should] ask if they really need the SSN or what it's going to be used for. We've heard cases of parents running the soccer team [and leaving personal] forms in the trunk of a car [that was] then stolen." Chappell recommends that families bring letters with personal information to the post office rather than leaving them in a mailbox to be picked up. He calls it "one of the red flags of identity theft," referring to the red flag that lets the mail carrier know when to stop and pick up any outgoing missives. A criminal can drive around a suburban neighborhood late at night looking for those red flags and possibly get his hands on a variety of forms featuring these valuable identity digits. To be extra careful, send any forms with SSNs via registered or certified mail, which requires the recipient's confirmation signature.

Opening the First Bank Account

Your child's first bank account is a smart place to deposit savings bonds or checks from generous grandparents, but opening a savings account can also open the door to identity theft. Once your child has an account in her own name, there will be bank statements. Whether you receive them via snail mail or e-mail, it is possible for someone else to get his hands on the account number and your child's cash. A clever crook might also use your child's account to do other business with the bank, perhaps by getting a loan that he has no intention of paying off. Any nefarious financial activity taking place in your child's name will be reported to credit agencies, leading to a poor credit score, something that is extremely difficult to clean up even under the best of circumstances.

Prevention Tip: Make sure you set up a joint account so that no one can access it without your approval. (Your bank probably does this by default, but always double-check.) Chappell points out that parents must take the time to opt out of receiving any marketing materials to avoid having a child receive credit offers in the mail. Imagine if an identity thief sees a pre-approved credit card addressed to your toddler in your mailbox: All she has to do is fill out the form and she's got a brand-new line of credit to use to buy a brand-new computer and a new wardrobe. Experts strongly suggest that you monitor your mail carefully for any credit offers sent directly to your child. If any credit offers are sent to your child, "it's definitely a sign of child identity theft," Chappell says, "unless you have been to a bank and opened an account in your child's name and failed to opt out of marketing." If you do get one or more of these offers, make sure to shred them immediately. If possible, trace the offer back to the source and demand that your child's name be removed from the mailing lists. Also -- and this is the most important piece of advice every expert gave us -- check your child's credit report immediately.

Creating an E-mail Account

It's not uncommon for young children to have e-mail accounts of their own. It's cute, grandparents love it, and it makes a kid feel grown-up. But how can you ensure that an account won't be abused? Children can be trusting, especially if they think they are e-mailing with someone they know. A criminal could ask for phone numbers, addresses, and even credit card numbers, and a little one might not realize how dangerous it is for information to fall into the wrong hands.

Prevention Tip: If your child is young, keep the password to yourself and your partner so your child can't log in when you aren't around to supervise. Consider creating accounts on kid-safe e-mail services (such as Kidsemail.org or Zoobuh.com) that can help protect your child's info and allow you to monitor accounts. You may decide to allow your child more leeway online when you feel confident that she understands the potential pitfalls of electronic communications, but we recommend not allowing children younger than 10 to have a private password. If you have a particularly tech-savvy youngster who may violate your password policy, consider using a service like Gmail that offers password recovery to be texted or sent to a different e-mail address. For extra security, create a whitelist, a list of approved e-mail addresses from trusted family and friends, that your child can receive messages from; procedures for doing this vary with each e-mail provider.

Children should always practice basic computer security. Viruses and other malware can masquerade as movie files, photos, and other seemingly harmless data, so parents should teach kids not to click on unfamiliar links in an e-mail. Alos, they should never "download [any] content from unknown or distrustful sources," especially from file sharing sites, May says. Avoid logging in to your accounts on public computers, as this is a common way for passwords to get stolen. Unsecured public Wi-Fi hotspots are a potential problem, but your kids probably aren't spending that much time surfing the Web and sipping coffee at caf?s... at least not yet.

Setting Up Social Media Accounts

As kids grow up and start wanting more social independence, they will request their own smartphones and social media accounts (Facebook, Twitter, perhaps even Pinterest). Fortunately, all sites with members under the age of 13 must be compliant with the Children's Online Privacy Protection Act (COPPA), which means that the site in question cannot ask anyone under 13 for any personally identifiable information, such as names and e-mail addresses. There are, however, a number of Web services created especially for the single-digit set, such as Virtual Piggy (virtualpiggy.com), which lets parents set up a controlled shopping and savings account for their children.

Once your children become [teenagers](#), they will legally be allowed to access every social network, though some (like Twitter) don't actually have specific age restrictions. But this doesn't mean kids shouldn't protect their personal information by adjusting privacy settings and being careful about what they reveal, even to friends. Jo Webber, Ph.D., Virtual Piggy's CEO and founder, says that parents have to make their children aware that whatever information is published online could be viewed by anyone. There are dozens, if not hundreds, of sites devoted to photos, tweets, and Facebook posts that users wish they could take back. Even if you delete an embarrassing snapshot, someone could potentially download and repost the image elsewhere. "Parents should talk to their kids and get them to understand that once [privacy is] gone, it's gone. You don't know who's getting that information on the other end," Dr. Webber says. This is equally true for parents. "Whatever you put out there on social media about your kids, think about whether you'd be happy if everybody had that information."

Prevention Tip: Once again, keep the passwords and do not share them. Tell your children that the price of having their own social media profiles is that you can access their accounts whenever you choose. When creating user names, Dr. Webber advises that they "should not identify the child" in any way. Passwords should also not contain any personally identifying information (SSNs, birthdays, phone numbers, house addresses, or legal names). Instead, a strong password should include a combination of letters, special characters, and numbers; some sites have listed requirements and automatic indicators to prompt parents to create ones with all these elements. Dr. Webber recommends periodically changing passwords on all of the sites you frequent, even every month if you want to play it safe. Finally, never use the same password twice. This way, if one is stolen, your other accounts will remain protected.

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TIPS & TRICKS | BY [JACQUELINE BENNETT](#)

How to Spot an Online Puppy Scam



Those big brown eyes. That tiny wiggly body. That little ball of fur. Puppy love comes so easily, and sadly, criminals know it. That's why sophisticated con artists are using puppies as bait to scam you out of cash. These internet dog scams have become elaborate traps to skim hundreds or even thousands off your bank account—and it's not just the gullible who suffer. Even savvy dog lovers can fall prey to these tricks.

Darlene White, [Executive Director of the San Diego Animal Support Foundation](#), has seen and heard it all, and says the scam artists are getting more audacious.

“Many victims of puppy scams come our way. It happens every couple of weeks, usually in waves,” White says.

“Many victims of puppy scams come our way. It happens every couple of weeks, usually in waves,” White says. “The problem is actually getting worse.”

White goes on to explain some of the common problem scenarios when buying a dog online, and outlines the must-read tips to follow if you want to avoid being scammed.

What is an Online Puppy Scam?

If it sounds too good to be true, it probably is. That old adage certainly applies to buying a dog online. White says the schemers typically follow the same plot line.

“Usually, they say something to the effect of, ‘We’re not breeders, just a family whose dog had puppies and we’re just trying to find them a good home,’” White explains.

A quick Craigslist search yields warning ads like the one below from someone who fell prey to that same bill of goods—“the man said the puppies were given to him as payment for cutting grass.”



Reply | 100% | Posted 1 day ago

Beware!!! Parvo infected Rottweilers (San Bernardino)

image 1 of 8




image 2 of 8

I'm writing this to warn you of a backyard breeder in San Bernardino. address of this family is 1600 W 10th St, San Bernardino, CA 92411. He posted an ad about rottweiler puppies last week, it's been taken down, claimed puppies are 8 weeks. So we took the drive down Tynes and got the 6 puppies. For my whole family ~~we were told by a family as parents for her raising these pups~~ and further added that the money they will get from the puppies will be for the daughter's education. ~~We took the money I was supposed to give~~ look sick but brought down home anyway. 2 days after, one started throwing up, could tell because so sick, took them to the vet where they were diagnosed to have parvo. They all have to be put down. To you so that could be the puppies. I hope you will see the money mainly but I have to warn my fellow buyers about your little scam. I posted their address and here's the phone number they used, also email add. They also have golden retrievers that they breed. All shady. And the photos they posted are not their location too.

Wow can't believe I got a response saying that is fake enough that we brought the whole litter, so we didn't, we only got 6 puppies for me, and now I return. Price of each was \$1250 so we all got excited for the low price. Now if you think I am again fake it's fine but don't tell me I didn't warn you.

Here are some other common tactics used by scam artists:

- The use of disposable cell phones to disappear after a sale
- Stealing photos of puppies from legitimate breeders to lure in buyers
- Taking a down payment or deposit promising to ship a dog, never to be heard from again
- Faking vet records to pretend a dog is healthy and up-to-date on vaccinations
- Offering expensive purebred dogs at bargain prices, even for just the cost of shipping

Sick Puppies

The biggest scam may not even be losing your money outright—if you buy a puppy that has not been properly cared for, you may end up with a vet bill for thousands of dollars that you are still legally obligated to pay, even if the dog dies.

“We get calls all the time asking us to pay off parvo and distemper bills,” White says. “None of the non-profit organizations are going to step in and pay for these bills because we ask people to adopt puppies from shelters; if they choose not to listen to our advice, they’re on their own.”

Sadly, backyard breeders are now rampant, trying to make a quick profit selling dogs that can have serious health and temperament issues.

“Purebred is not necessarily well-bred,” White adds. “Stud services, proper research, quality vet care, quality food, and sanitary kenneling that result in a well-bred dog are expensive.”



IMAGE VIA FLICKR.

Puppies who end up being sick are usually kept in dirty, cramped quarters. They’re not socialized or exercised properly and can often also have behavioral issues. White says if you think you’re “saving” a dog from puppy-mill like conditions, that’s only perpetuating the cycle.

“The real victims in this activity are the puppies and their mothers,” White explains.

There are “[Lemon Laws](#)” in some states for puppies purchased from breeders; the states that provide protection are: Arizona, Arkansas, California, Connecticut, Delaware, Florida, Maine, Maryland, Massachusetts, Minnesota, Nebraska, Nevada, New Hampshire, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, South Carolina, Vermont, and Virginia, but White says that scam victims aren’t likely to get their money back.

Fortunately, there are some great tips to avoid falling victim to an online dog scheme.

Tip #1—Avoid Classified Sites

While it’s okay to check Craigslist for dogs from reputable rescue organizations or shelters, it’s not a good idea to try to buy a dog off the site.

“Good breeders don’t sell dogs on Craigslist,” White says. “Good breeders don’t need to look for buyers—they already have a good reputation and usually have a waiting list.”

White says scam artists frequently use free classified sites and other elaborate tricks like disposable cell phones and phony vet records to dupe people into sending them cash.

“The scammers are getting more and more clever in their practices,” White adds. “I see people deceived from all educational levels and economic backgrounds—no one is immune.”

Avoiding the scams may mean avoiding free advertising sites altogether.

Tip #2—Meet the Seller and Puppy

If a seller is reluctant to meet where the puppy is being housed, consider that a huge red flag.

“At no time should you adopt a puppy from anyone who wants to meet you at an off-site location,” White says. “If they don’t want you to know where they live or where their dogs are kept, that should never be ignored.”

The Humane Society [offers this very thorough checklist](#) to ensure you are getting a dog from a responsible breeder. White recommends taking the checklist with you and following it step-by-step.

“If the breeder is legit, then he or she won’t mind that you are being careful and following these recommendations,” White adds.

You should also want to meet your potential new puppy to see if they are a match for you and your lifestyle, instead of blindly ordering one based on a picture.

“Seeing a dog and saying, ‘that’s a pretty dog, I want that one and I’ll buy it’ is a bit like a mail-order

bride,” [California animal behaviorist Beverly Ulbrich](#) says. “There’s no guarantee you’re going to like each other. You need to meet the dog and see if you have a connection.”

Matching the dog’s energy level with your lifestyle is also important to avoiding problems down the road—after all, you can’t be a couch potato with a hyperactive dog, or you’ll both end up frustrated and upset.

Tip #3—Get a Contract and Check References

Along the lines of meeting the seller, you should also verify their identity and story. Get a copy of their driver’s license and ask for references, including the veterinarian they use to care for their puppies. Follow up with the vet to make sure the records the “breeder” are supplying are legit. And get everything in writing—a contract is easier to legally enforce.

“Instead of focusing on a return policy, you should focus on wording that covers all your medical expenses in case of illness and genetic defects,” White suggests. “Of course, the trick is getting the breeder to respond to you when an issue arises, and good luck with that if you found them on Craigslist.”

Tip #4—Be Wary of Shipping Services

Even the shipping companies themselves—like [O’Brien Animal Transportation and Services](#) and [International Pet and Animal Transportation Services](#) (IPATA)—warn potential customers directly on their websites about growing occurrence of online puppy scams.

IPATA says the scam artist’s end goal is to take your money, and their tactics are bold:

- They use the names of legitimate pet shippers
- They pirate websites
- They illegally use logos of other companies
- They use a free email service—like Google or Yahoo!—instead of a company email address
- They tell you to lie to Western Union, saying you are sending the money for personal reasons rather than making a purchase

“They will lie, they will tell you sob stories, they will send you pictures of adorable animals—anything to get your money!” IPATA writes online.

For the full list of what to look out for, check out [IPATA’s thorough list of possible scams](#).

Tip #5—Never Wire Money

Wiring money via Western Union or sending pre-paid cards as forms of payment are surefire ways of getting

scammed. Scam artists tend to leave no trace so there is no way of holding them accountable for their actions.

“No self-respecting, legitimate breeder is going to ask you to wire money and then ship their valuable, pedigreed puppies off to an unknown buyer,” White adds.

If a seller is unwilling to offer refunds, that is also a red flag; legitimate breeders always take puppies back or help out if issues arise, as they are legally obligated to in many states.

Tip #6—Adopt, Don’t Shop

There is a surefire way to avoid paying for a sick puppy—adopt! Shelters and rescue groups make sure puppies and dogs are adequately cared for: the dogs are spayed or neutered, microchipped, up-to-date on vaccinations, and exhibit no demonstrative dangerous behavior—and for a meager adoption fee of usually no more than \$300.

“There are millions of unwanted puppies, including purebreds, sitting in shelters and rescue organizations—this is where people should be looking for a dog,” White says. “Plus, the adoption fees for those puppies will be used to save other dogs.”

Not only will you be saving the life of a healthy dog, you’ll help break the cycle of scammers looking to make a quick buck.

“When you give money to irresponsible breeders, you perpetuate the problem,” White says. “They will not stop breeding until we stop buying.”

The Bottom Line

There are plenty of ways to avoid being puppy scammed online. Just make sure you do your due diligence. If you feel you have encountered a scam artist or have fallen victim to a scam, report it to the [Better Business Bureau](#), which [offers warnings of its own to avoid this growing problem](#).

You don’t have to spend thousands to get a great new dog. Local shelters that can offer medical history and temperament evaluations are always in need of adoptive families at a true bargain price, with that money going to help other dogs in need.

If you’re looking for a purebred dog, you can search online for purebred rescue groups in your area, which are often inundated with dogs in need of a forever home.

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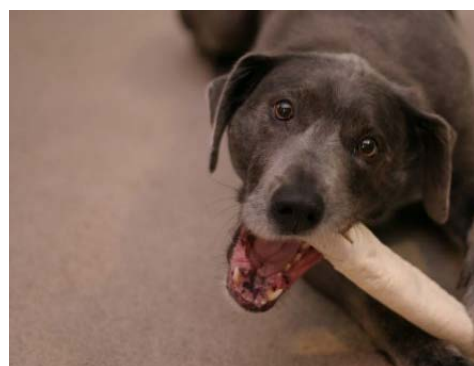
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*Backstage Experts*

5 Ways to Recognize an Acting or Modeling Scam

By **Lana Veenker** | Posted April 28, 2014, 10 a.m.

ACTING ADVICE CAST IRON STUDIOS
CASTING DIRECTORS LANA VEENKER

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Photo Source: Levy Moroshan

One day, when I was about 19, my friend Rich* showed up on my doorstep gushing that a “talent scout” had stopped him on the street on the way over.

The scout was seeking young, attractive teens for music videos, Vespa and Coca-Cola commercials, he said, and Rich had exactly the look they needed. Rich eagerly gave the man his address and phone number. They arranged a meeting for him to give Rich all the details.

When Rich arrived at his office a few days later, the scout apologized: “I’m sorry, but those commercials have been cast, and the music videos are on hold, but there’s still an opportunity for you to appear in some movies...if you’re interested.” Little by little, it came out that these films were of a pornographic nature. By then, the man had spun such a web of riches and fame that Rich began to believe this

scout really did hold the keys to his success.

Bedazzled, Rich announced he was moving to Los Angeles. He explained that he would only have to appear in one or two of these films, after which the scout had promised he could move onto more mainstream projects. I was horrified, and tried to make Rich see how he had been tricked. “Someone might try to drug or hurt you!” I warned. Away from the smooth-talking talent scout, the spell wore off, and Rich realized this man was a con artist. He immediately called to say that he had changed his mind. The man urged him to reconsider, but Rich stood his ground.

This would have been the end of the story, except that Rich had given this man all of his contact info. For about a week, the scout called Rich at all hours, and showed up at his apartment unannounced. Holding his breath each time the doorbell rang, Rich sat in the dark pretending he wasn’t home. One day, the man came around the side of the building and started yelling in the window, threatening him. As he hid from sight, Rich shouted back that he was going to call the police. At last, the man fled, and Rich never heard from him again.

How could anyone fall for such a scam or believe that porn could help one’s acting career? Under normal circumstances, Rich never would have agreed to something so dubious, but his desire for fame—coupled with youth and inexperience—clouded his judgment. He began to think the sacrifice would be worth it, if only he could have the lifestyle he dreamt of. In fact, this scout was an excellent (and dangerous) con artist. He knew exactly how to target and spellbind

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susceptible young people.

Bait-and-switch is a common technique used by scam artists. You hear a radio advertisement or spot an online ad touting “Paid gigs for actors and models, no experience necessary!” Or someone stops you in a shopping mall, saying you’ve got the look to be a star, and invites you to an audition at a “talent agency.”

When you show up, no one seems interested in your background or skills (or alternatively, they rave about how amazing you are, without knowing much about you). Their true goal, you discover, is to sign you up for expensive “talent competitions,” classes, or photo packages. They use the lure of fame and fortune to cloud your judgment and get you to open your pocketbook:

No, you can't go home to think about it. You have to decide now. If you don't buy today, the price will go up. If you're not willing to fork over the cash, you're obviously not serious about your career. Now, please sign on the dotted line.

Here are some reminders to help you avoid talent and modeling scams:

- 1. There's no harm in someone teaching acting classes or selling headshots, as long as that's what they are advertising.** If you thought you were going to an audition or a meeting to discuss representation, but the conversation is all about you buying something, that is a bait-and-switch!
- 2. Some casting calls may be “no experience necessary,” but they should be exactly that: a casting call.** You come in, fill out some paperwork, get your photo taken, and are perhaps recorded on video. They'll call if they decide to hire you. No one tries to sell you anything, and there's no fee to audition.
- 3. Reputable model and talent agencies are highly selective.** If you show up and they are immediately willing to sign you regardless of your experience or suitability, question their motives—especially if they ask for money.
- 4. Bona fide agencies don't require you to take their classes or use their photographer.** They may provide a list of recommended coaches or photographers in your area, but they should not pressure you to use a specific one, or try to sell you something in their agency agreement.
- 5. Legitimate agents make a commission off the gigs they find for you.** If they engage in hard-sell techniques for classes, photos, contests or representation, beware. That's how they're making their money, not by finding you work.

*A version of Rich's story previously appeared in Lana's Tools for Actors [newsletter](#). His name has been changed to protect confidentiality.

For more articles on recognizing scams, check out [this post](#) on Lana's blog.

Like this advice? Check out more from our [Backstage Experts!](#)

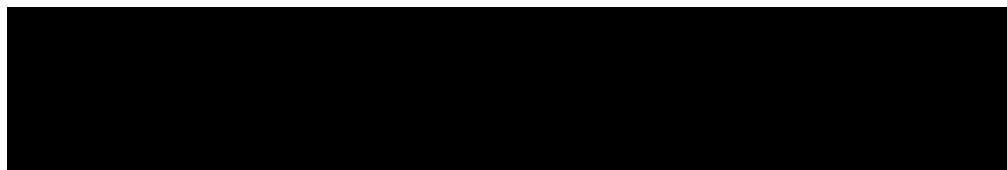
Casting Director [Lana Veenker](#) began her career in London and, upon returning to her Northwest roots, founded one of the [top location casting companies](#) in the country.

Recent projects include “Wild,” starring Reese Witherspoon, NBC's “Grimm,” now in its third season, and 64 episodes of TNT's “Leverage.” Gus Van Sant, Robert Benton, Guillermo Arriaga, Catherine Hardwicke and Tim Robbins figure among past film clients. Commercial accounts include Nike, Apple and Nintendo, and international campaigns from Shanghai to Santiago.

Lana is a member of the Casting Society of America and the International Casting Directors Network. She frequently lectures across the U.S. and abroad, most recently at the Finnish Actors' Union in Helsinki, Amsterdam School of the Arts, The Actors Platform in London, The Acting Studio in Berlin, Studio Bleu in Paris and Prague Film School.

She has been featured in *The Hollywood Reporter*, *USA Today*, *MSNBC.com*, *MTV.com*, *AccessHollywood.com*, and *Wired*, among others. Follow her on Twitter [@lanaveenker](#).

Want more advice? Check out the video below:



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Condé Nast Entertainment

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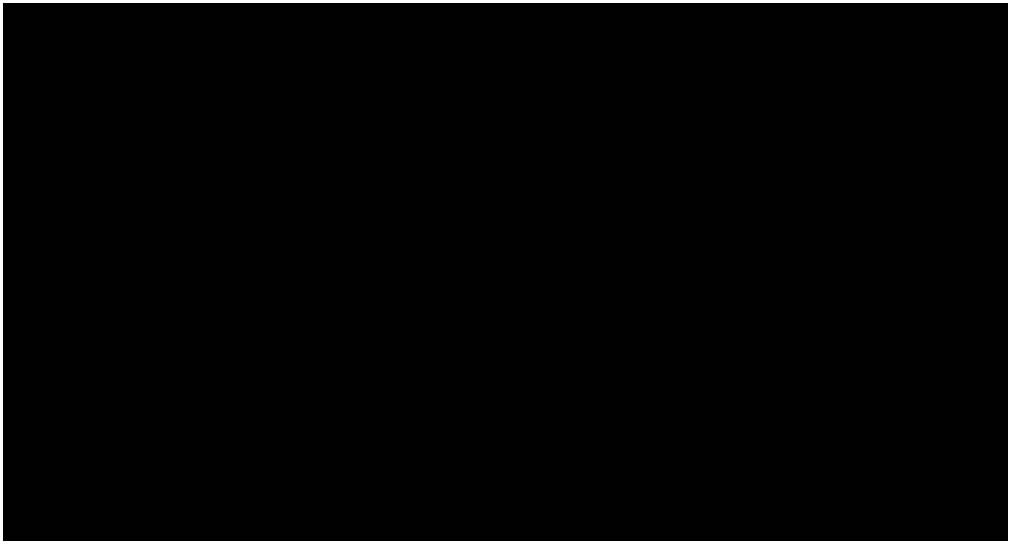



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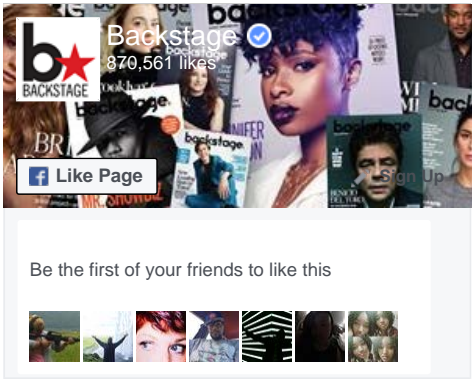
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Matt Newton · Acting coach at Blue Bloods

So many of these out there. Thanks for this, Lana!

Like · Reply · 3 · Apr 28, 2014 7:05am



Holli Tillman · Works at Stanbury Uniforms

Thanks for the tip. These con artists just don't seem to get the hint that scamming people is wrong. I guess they'll never learn, or learn it the hard way.

Like · Reply · 1 · Apr 28, 2014 8:24am



Billy DaMota

Lana, this is GREAT advice.

Sadly, most parents and young actors won't have an experienced casting director like you helping guide them on their career paths. And even sadder, these scam artists use established, legitimate Los Angeles talent agents, managers and casting directors to lure kids and their parents into outrageously expensive "showcases", where they're asked to pay as much as \$400.00 (!) for a 2 day "Actor Symposium". Although they often advertise the "educational" aspect of these events, the hard sell is always on the casting directors, managers and agents, who are adverti... [See More](#)

Like · Reply · 15 · Apr 28, 2014 11:49am



Jonathon Ruckman

You forgot a really big one! If they advertise on the Radio that they are casting for Disney.

Like · Reply · 7 · Apr 28, 2014 9:39pm



Roger Wayne · Actor at The Price Group Talent

Ha 😊 and it's always for the kids. Have to con 'em at an early age.

Like · Reply · May 5, 2014 2:36am



Philip Pryor · Pasadena, California

Wait, didn't we (my sister and me) do a workshop with YOU, Lana, 4 or 5 years ago at some sleazy fake modeling agency in Medford? It was at Image Modeling Development who just wanted to sell me expensive classes and crappy photos. Remember? And if you do a search of your name there are so many really PRICEY workshops you have done or are doing around the world. Isn't it like the pot calling the kettle black?

<http://tinyurl.com/veenker>

Like · Reply · 11 · Apr 28, 2014 11:06pm



Diane Oxford · Atlanta, Georgia

Don't forget the "registration" fees-upfront, of course.

Like · Reply · 1 · Apr 29, 2014 4:32am



mr_robert_dudley

I'm in my Sixties... where can I go to break into the porn industry?

Like · Reply · 3 · Apr 29, 2014 7:21am



Love Eric

The mall

Like · Reply · 1 · Oct 1, 2014 1:15am



Backstage ✓

You can find out more about how to avoid scams here:

http://help.backstage.com/Backstage_header1....

Beware:

- 1. THE BAIT-&-SWITCH: If a company is charging any fees or trying to sell a product or service, it should be clearly listed in their casting notice;.
- 2. CHECK FRAUD & WIRE-TRANSFER SCHEMES: A common scam involves a person

or company (usually operating under a fake name or stolen identity) offering to cast you in a project that will later turn out to not exist. And they'll offer to pay you upfront, before you've even done the gig. This is a classic case of, "it's too good to be tru... [See More](#)

Like · Reply ·  2 · Apr 29, 2014 7:38am



Wendy Alane Wright · Los Angeles, California

Very True. Modeling Agencies should NEVER try to sell you anything. Reputable agencies NEVER charge fees, offer packages to purchase things, tell you WHO to shoot headshots with, NEVER. If they do it is ALWAYS a scam. For more honest information read; "How To Break Your Kids Into Show Business: Secrets Of A Hollywood Talent Manger"

http://www.amazon.com/Break.../dp/B00JX0MTXO/ref=sr_1_2...

Like · Reply ·  4 · Apr 29, 2014 8:15am



Beth Cohen Bressman · Newark, New Jersey

Been there. Had someone who wanted to manage my daughter, but only if she took her very expensive classes, said it was so she could represent her knowing she was prepared. And had a friend whose kid almost fell for the same scam in the article...

Like · Reply ·  1 · Apr 29, 2014 8:30am



Beater Homerth

whwer can I apply in hollywood for auditions.

Like · Reply · Mar 28, 2015 1:16pm



Leesa Robinson

I am a talent agent, I disagree with your beware statement on comp cards, Headshots etc, these are tools of the industry, we use these tools to market our talent with our logo. This insures WE get paid. I do not sign every person that comes through the door to get a little money off of a comp card. I know some that do(modeling schools) that's a buyer beware right there, because every agency worth something, teaches their talent to be professional AT NO COST! As far as photographers, I have my favorites that produce the commercial look I need to market my talent.

Like · Reply ·  6 · Apr 29, 2014 9:33am



Roger Wayne · Actor at The Price Group Talent

Thanks Leesa, it's good to get other industry pros commenting on these articles.

Like · Reply ·  3 · May 5, 2014 2:37am



Beater Homerth

good re you looking for more talent and are you un the LA area thanks.

Like · Reply ·  1 · Mar 28, 2015 1:18pm

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11 Ways to Prevent Identity Theft While Traveling

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Tips for avoiding scams and theft while traveling are a staple of the travel writing genre; pretty much every guidebook or travel website dedicates some space to the subject. Certainly we have our own capacious resources, most of which can be found at the following links:

- [Travel Safety and Health](#)
- [Money Safety Tips for Travelers](#)



But in the 21st century, you are as much at risk of having your identity stolen -- or more accurately your financial and digital identity -- as you are of getting "mugged," which almost sounds quaint these days (though I do not intend in any way to underplay the misery and danger of actually getting mugged).

Identity theft is a growing problem worldwide -- especially for travelers, who are very vulnerable, forced as they are to use unsecured Internet connections, carry extensive personal documentation with them at all times, and share their credit cards with merchants about whom they know nothing and whom they'll never see again.

Modern technology hasn't made it any easier for honest folks to avoid identity theft, either; witness the practice of websites like Facebook and LinkedIn, which often keep you logged in to the site, even after you close your browser or turn off your computer. Someone getting unfettered access to your closest friends on Facebook could definitely shake out some very "helpful" information before you knew it.

As time and technology advance, this problem is only going to affect more travelers. Here are 11 tips to avoid identity theft while traveling, right now.

1. "Unpack" Critical Documents Before Travel

If you carry some essential documents with you when you are not traveling -- the average wallet or purse might include a Social Security card, bank statements, medical documents, checkbook and the like -- remove them before you leave home. Essentially, when it comes to documentation, you want to "unpack" before traveling.

This can also be done again once you're on the road. If you're going to a location that is known for pickpocketing, or is going to be packed with people, or at which you will be distracted (big concerts, crowded squares, nightclubs, etc.), you can pare down the contents of your wallet even further before venturing out from your hotel room. You can put these in your hotel safe (but **use caution**), behind the hotel's front desk or in a money belt concealed on your person.

2. Guard Your Documents

This is one of the tips you will encounter in most travel safety articles, so I won't go into it at length here -- but suffice to say that if you leave any sensitive documents lying around in your hotel room while you are out, you are a lot more likely to experience identity theft than if you have them in a money belt, document protector, even an **RFID-blocking wallet**.

- [Hotel Safety Tips](#)



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3. Be Very Careful About Shared and Insecure Internet Connections

This is one thing that I have found very difficult to do – when traveling, it is hard to find connections other than public ones at hotels, cafes, airports, you name it. To see the warning "this connection is unsecured and others may see your information" is almost a staple of the travel experience. The risk applies to anything you type into your keyboard while connected, such as email passwords and website logins.

The best approach in this case is to be very careful when using these connections; logging into your bank account, work email or other sensitive account should be avoided if at all possible. If you have no alternative, choose what you type over these open connections very carefully.

If you're traveling with your own laptop and using free Wi-Fi, it is important to make sure your connections are secure. Some websites let you log in over open networks; always try to use [HTTPS://www.website.com](https://www.website.com) instead of [HTTP://www.website.com](http://www.website.com) (the S stands for "secure" and indicates that the data is encrypted for more protection). You can also get a plug-in for your browser like HTTPS Everywhere (Firefox, Chrome and Opera only), which will do this automatically. Another possible solution is SurfEasy VPN, which helps encrypt your data when you're using a public connection from your own computer.

If you want more security when using someone else's machine, such as at an Internet cafe, hotel lobby computer or other public terminal, you can try a pay service like Authentic8. Authentic8 runs the browser in a "silo" in the cloud, where all connections and data are kept secure. The service gives you a display on the local computer, and prevents things like key loggers from accessing your passwords.

Finally, here are some tips from the Federal Trade Commission on [Using Public Wi-Fi Networks](#).

4. Delete All Cookies and Browsing History on Public Terminals

If you find you must use a public computer, the last thing you should do before you walk away is delete all cookies and browsing history before you log off. Many computers can cache quite a bit of significant information, and some websites are even set up to keep you logged in when you close the browser unless you specifically log off (such as Facebook and LinkedIn). Many public terminals will delete this type of data automatically, but doing it yourself offers much better peace of mind.

➤ [How to Escape While Staying Connected](#)

5. Use a Dedicated Travel E-mail Address

When I see messages arrive from overseas via work email accounts, I shake my head every time. If someone gets access to your work email account, the amount of damage they could do to your livelihood is inestimable. Certainly there are times when you need to log in to your work account, but you will want to use caution in the extreme at those times.

My suggestion in this case is to use a personal email address when possible while traveling, one at which you store no sensitive information and at which a fake log-in won't be cataclysmic, and communicate from that email address exclusively. On occasion you will see addresses like johndoetravelemail@gmail.com; this travel-exclusive email approach can work very well.

6. Use Only Bank ATM's

A recent trend among identity thieves has been to install card readers in an ATM by which they can access your card number and PIN. This happens most often at non-bank, "generic" ATM's (in hotels, convenience stores, etc.), which have less oversight and are therefore more vulnerable than bank-run and hosted ATM's. Stick with the ones at banks; these can still be compromised, but tend to be targeted by thieves much less often.

➤ [ATM's Abroad: What You Need to Know](#)

7. Check Your Credit Card Statements on Occasion

Even at times when you are confident in the security of your connection -- perhaps in a friend's home, or when connecting using a smartphone app over a regular cell 3G or 4G connection (which tend to be more secure than public Wi-Fi) -- check your credit card statement for suspicious activity.

Identity thieves like picking travelers as victims, as they rely to some extent on the delay in being found out that is inherent to travel; most travelers don't check bank and credit card information until well after they have returned home, giving thieves a solid head start. As a rule, the sooner you can shut down an identity thief, the better, so consider checking in now and then to make sure things look normal.

8. Keep Your Cell Phone Secure

We think a lot about how vulnerable our computers are, but cell phones are potentially even more so: you have them on you at all times, they're almost always turned on and logged in, they typically have apps on them that give access to personal information, and folks leave them lying around quite a bit. If there is anything you might lose or have stolen, it is a small, compact smartphone. Some things you can do to protect yourself:



- Set a password on the phone so someone who finds or steals it can't use it.
- Before traveling, consider deleting any especially sensitive apps, such as banking apps, social networks, etc. They are easy to reinstall when you get home.
- Specifically log out of all apps before going out and about. As above with some websites, many apps keep you logged in by default (Facebook, Twitter, Angry Birds, you name it).
- Remain wary of suspicious emails and websites. Studies indicate folks are much more likely to click on malware links on their cell phone than on their computer.
- All of the foregoing cautions about public Wi-Fi spots go for your cell phone as well.

For more on the topic, see this how-to from WikiHow.com: [How to Prevent Your Cell Phone from Being Hacked](#).

9. Protect Your Children Too

A frightening development in identity theft crimes is the use of a child's name and identity to open bank accounts and credit cards, apply for government benefits, and more. In most cases, criminals use a child's Social Security number to get started.

When traveling, document requirements vary widely for children -- sometimes you need ID, sometimes you don't, sometimes you can fudge it either way -- but many parents travel with some form of identification just in case. Often, these are very sensitive documents like birth certificates and Social Security cards.

My advice is to get a passport for your child, and travel with that instead of any other forms of identification. Then protect your child's passport in the same way you would your own.

➤ [Lost and Stolen Passports](#)

If anyone requests your child's Social Security number for any reason, ask if they can accept another form of ID, or simply refuse to surrender the number. If you suspect your child's identity may have been compromised, in most cases a credit check is the quickest way to find out; your child should have no substantive credit rating whatsoever. For more on the topic, see the FTC's information on [Child Identity Theft](#).

10. Change Passwords and PIN's

You may want to change your passwords after a trip; identity thieves are thought to be very patient criminals, and often wait until you are less likely to pay attention after a few weeks at home. If you really like your password or PIN, one approach might be to change them right before you leave, use a new password while traveling and then change them back to your preferred passwords when you get home.

11. Follow Up After Your Trip

When you get home, check bank activity, credit card activity and even medical insurance claim activity to see if there is anything you do not recognize. These are often the first places you'll see indications of identity theft. Some thieves will purposely use your information in situations where the paper and digital trail will only appear slowly -- establishments that submit charges and claims manually (or at least not in real time) -- so it is a good idea to check again after a couple of weeks to make sure nothing has shown up in the meantime.

Hopefully these tips help you avoid trickery like the video below -- safe travels!





Go Anyway,
Ed Hewitt
Features Editor
IndependentTraveler.com

14 Comments

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Laura Ster

Great stuff. Love the video; everyone should watch it before they share stuff on the web.

[Like](#) · [Reply](#) · Apr 23, 2013 12:57pm



Katie Gates

that was very enlightening!

[Like](#) · [Reply](#) · 1 · Apr 24, 2013 8:34am



Eileen Burmester

Great article and the video opened up my eyes!

[Like](#) · [Reply](#) · Apr 24, 2013 10:53am



Shareefa Christley · Owner at Christley International

Wow, great video. Everybody should take caution in what they do and who they are dealing with. Thank you so much for sharing this enlightening information.

[Like](#) · [Reply](#) · Apr 24, 2013 11:35am



Dan Charette · Real Estate Agent at The Real Estate Marketplace

An "innocent" world is definately past tense...

[Like](#) · [Reply](#) · Apr 24, 2013 2:07pm



Nathan Segal · Teacher/Facilitator at The Inner Peace Teachings of Nathan Segal

I've posted some information about protecting your valuables on the road. You can read more about that on my blog: TravelswithNathan.com.

[Like](#) · [Reply](#) · Apr 25, 2013 8:09am



Susan Duchesneau · Millsboro, Delaware

GOOD INFORMATION FOR TRAVELERS, SPEAKING AS ONE WHO HAS HAD MY CREDIT CARD NUMBER STOLEN IN EUROPE!

[Like](#) · [Reply](#) · Apr 25, 2013 9:15am

Peter Ward · San Diego, California

Here are some great security travel tips.



[Like](#) · [Reply](#) · Apr 26, 2013 8:10am



Cathy Sloan

This is a great article and video. Be sure to watch the video at the end (all the way thru).

[Like](#) · [Reply](#) ·  1 · Apr 26, 2013 8:58am



Karen Jo

That video is pretty frightening.

[Like](#) · [Reply](#) ·  2 · May 2, 2013 6:21am

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The Post-Burglary Guide: What to Do After a Thief Strikes Your Home

by clearlink | May 7, 2016 | Post Burglary Resources | 0 comments



When your home is burglarized, it's a rollercoaster of emotions. The place that normally makes you feel the safest has been violated without warning, and on top of that you've lost valuable, sometimes priceless, possessions. It can be a confusing, frightening experience to bounce back from and it isn't always easy to know where to start. This guide aims to help you get back on your feet by outlining what to do in the days and weeks following a home burglary, from filing a police report, working with your insurance company, steps you can take to prevent future theft, and ways to help your entire family move past the trauma. The loss you feel doesn't have to permanently scar you — there are ways you can make recovery quicker, easier, and more productive.

At-a-Glance Steps for Recovery

This comprehensive guide provides detailed information on what actions to take following a home burglary. If you are in a live emergency or don't have time to read the full guide, here is a quick-reference list to help you take action quickly:

Immediate Action

- If there are any signs of a break-in when you arrive home, get yourself to a safe and secure location to call the police.
- Give the emergency operator as much information as possible about your home, including why you suspect there may be an intruder and any information about dangerous objects or weapons that may be inside your home.
- Wait for police officers to arrive and tell you the site is safe before entering your home.
- Cooperate with police interviews, and find out how to obtain a copy of the police report.
- Begin taking stock of what appears to be missing or damaged only after the police have told you it's OK to do so and won't interfere with their collection of evidence. Take photos and videos of any areas the intruder was in.
- Call your insurance company to find out what they need to process your claim.

What to Do in the Weeks that Follow

- Update and potentially upgrade your home security, including window and door locks, alarm systems, and security cameras.
- Follow up with your insurance company to ensure your claim is being processed.
- Keep an open discussion with your family members about their emotional well-being. If anyone — including yourself — feels unsettled by the event, discuss what needs to be done to move on emotionally.
- Look for signs of emotional distress in your pets, especially if they were home during the invasion.
- Talk to your neighbors about what happened in your home and what actions your community can take to prevent future break-ins.

Immediate Recovery: What to Do Right Away

Stay Safe by Identifying a Potential Break-In

An important part of recovering from a burglary is acting as quickly as possible while still maintaining your own safety. If you come home and notice that a door or window is inexplicably ajar or broken and suspect your home has been broken into, either stay in your car with the doors locked or get to a neighbor's immediately and call the police. Don't investigate on your own and risk spooking a potentially armed intruder.

Give as much information as possible to the emergency operator about what you observed and what may have happened, such as if you heard anyone still inside, noticed suspicious tire tracks

leading to a main road, or are aware of back alleys or wooded areas that may have provided a quick or hidden getaway. Also alert emergency services if you keep any firearms within the home so police know the burglar could be armed. With the right information and timing, police could have a chance at catching the burglar as he's making his getaway.

What to Expect After the Police Have Arrived

Don't attempt to enter your home until police have arrived and let you know it's safe to do so.

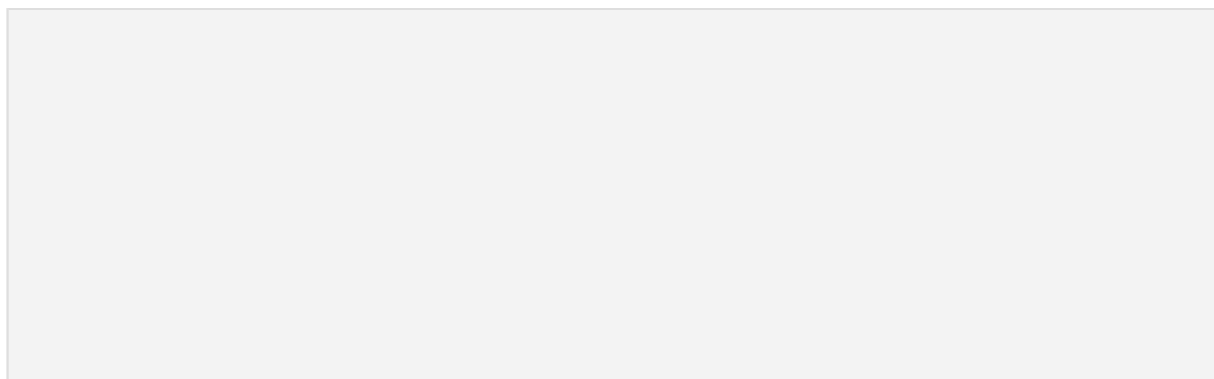
As soon as you are on your property — even before you have entered your home — don't touch or move anything so as much evidence as possible can be collected.

Police officers will interview you and may ask questions about any previous tenants (former roommates or spouses) or anyone who may have had access to a key. Try to be mindful of any strangers who may have been in your home recently; a salesperson, repairman, or delivery person could have taken the opportunity to case your home or give tips to an interested party. You also may have had someone come to the door claiming to need directions or to use the restroom, but this is a common tactic used by individuals who want to ensure no one is home before they break in. Be as descriptive as possible, noting age, hair color, height, weight, and clothing.

After you've answered their questions, ask the officers if it's OK for you to look around and figure out what's missing. You can use these inventory lists to help jog your memory of what to look for in each room. Take note of anything that's missing, even if it's not something of significant monetary value — you never know what items could help catch the thief or prosecute him later on. Include descriptions of your items like color, age, and any distinguishing marks (like chips or cracks).

Include damaged items on your list, as well. As you're looking around, immediately point out to investigators anything that's been moved so they can check for fingerprints. Don't forget to check areas you may not use as often, including the garage, closets, and the shed. Take photos and video of the aftermath, including any damage to your home or property, that will show overall context to an insurance claims adjuster.

Before the police leave, be sure to find out how you can get a copy of the police report. Get the case number, the names and badge numbers of the officers who investigated, and contact information for the lead detective. Give them a copy of your inventory list and let them know you'll keep them updated if you discover anything else is missing (they may give you an additional loss form to turn in).



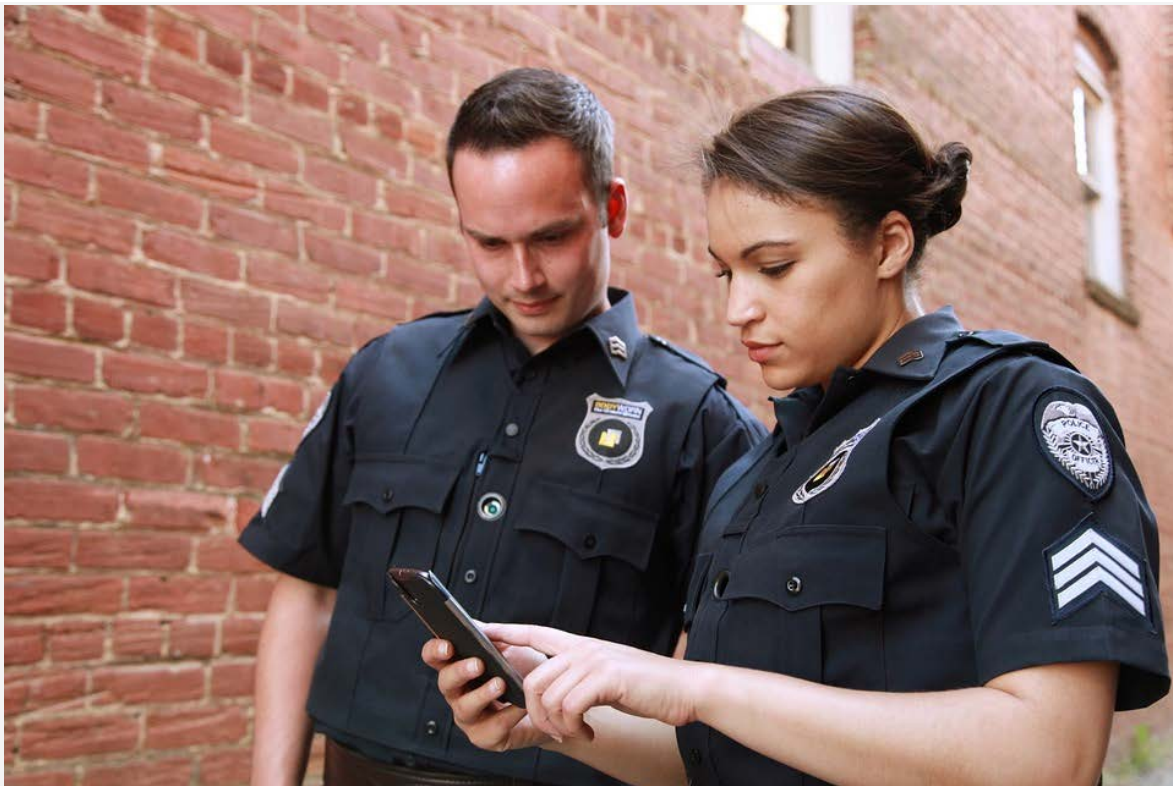


Image via Pixabay

Contact Your Insurance Agency

As soon as the police leave, you'll want to handle the insurance side of things. First, read over your policy so you understand it as much as possible. Then call your insurance company to let them know what's happened and find out how to proceed. Provide the police case number and ask how to send a copy of your inventory list — they may want to know what is missing or damaged so far, or want a complete list after you're done looking around. Find out what other information or documentation they may need from you as well as how the recovery process will work. Document every action you take and every conversation you have with your agent or company representatives, including the date and time of the call or meeting, who you spoke with, what you discussed (including any specific lost or damaged items), and any resolutions or conclusions you came to.

Keep all documentation, records, a copy of your policy, and any other records of correspondence in a devoted folder, and store it somewhere safe. You should also maintain an expense book to track all related recovery, replacement, and repair expenses, and keep it with your folder. If you're a renter but don't have renter's insurance, still take detailed photos and documentation of anything lost or damaged. You may be eligible for a tax deduction for your loss, so it's important to keep detailed records.

Let the property owner know about any damage to the property, especially any locks, windows, or doors that need replaced or changing. If there is a clear security concern that caused the break in, speak to the owner about fixing it as quickly as possible.

Begin the Process of Emotional Recovery

Once you've taken a complete inventory, detailed photos and video, and the police have given you the go-ahead, you're ready to start the task of cleaning up. It's important to get it done as soon as possible to start the emotional healing process; putting it off will only keep the wound open and leave a constant feeling of uneasiness. The paperwork will be enough to keep the incident on your mind for the next few weeks, so eliminate any other visual reminders: cover any damaged property and remove any unusable furniture or appliances.

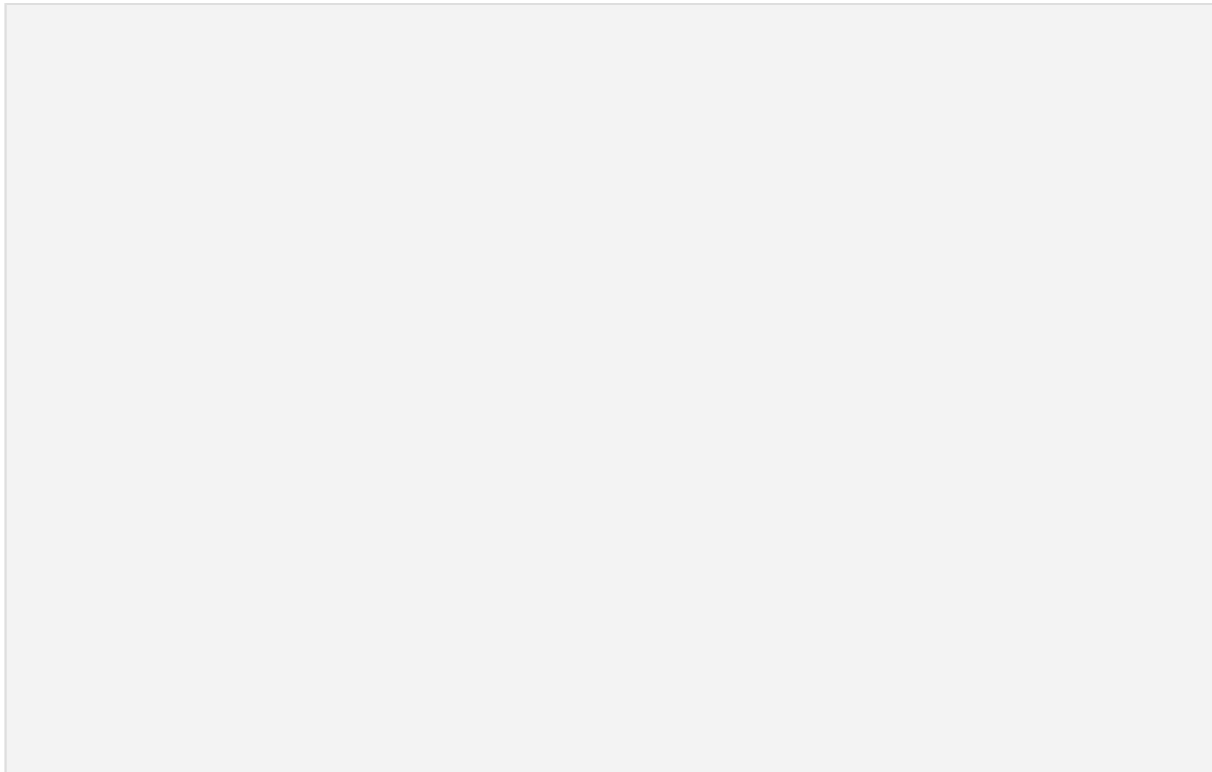
You may even want to rearrange your furniture to create a new look and help you feel like you're getting a positive, fresh start. If it feels too emotionally difficult to clean up yourself, consider hiring a cleaning service to come out instead. It could do your spirit good to step away and come back after things are looking more like they used to.

Take the necessary steps to help your family start recovering emotionally. If you don't feel safe staying in your home for a night or two, stay at a trusted loved one's place or at a hotel. Talk to each other about how you're feeling — reinforcing the fact that you're in it together can only bond you and put your minds at ease. If you feel any member or the entire family may benefit from trauma counseling, don't hesitate to book an appointment.

Gradual Recovery: How to Move on in the Following Weeks

Evaluate Your Current Home Security Features

The first step in your road to recovery will be reestablishing your sense of home security. Change all the locks on your doors and windows, making any necessary upgrades to old or outdated models. Deadbolts provide the best security and should have at least a one-inch throw. You should have at least one deadbolt lock on each exterior door to your home. Privacy glass on windows can also give you an extra layer of protection, or metal bars or grilles to take it a step further.



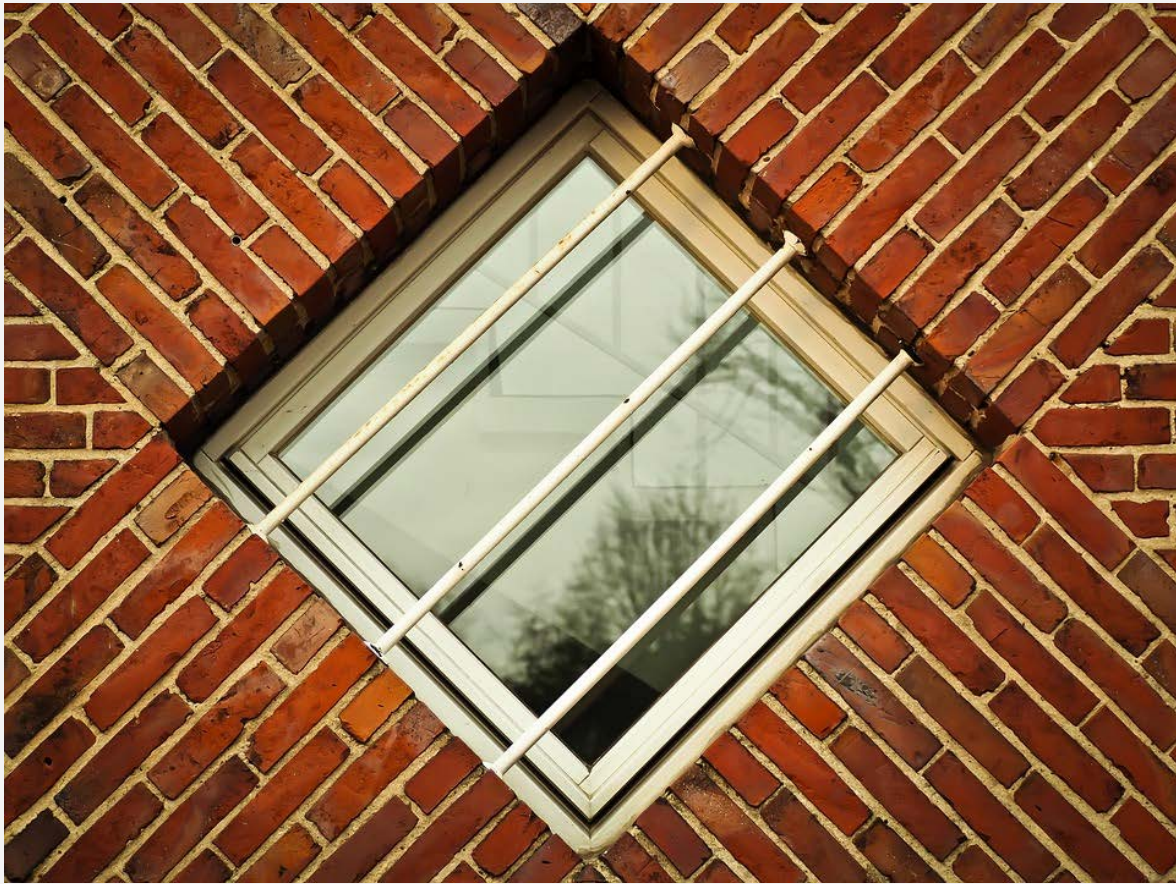


Image via Pixabay

If you don't have one already, you may also want to consider installing a home security system. Be strategic with how it's set up, with alarms activated by the window over the kitchen sink and any upstairs windows. If you have decorative glass as part of your front entrance, don't put the control pad where it's easily visible from the outside. Make sure the entire family gets a thorough walkthrough on how to work it and gets into the habit of using it regularly. It's important to do what you can to avoid false alarms: if your neighbors start to view your house as the one with a faulty security system, they'll likely write off a true emergency as an accidental trigger. Walk around your property with the eye of a burglar to look for opportunities.

You can use this [home security checklist](#) to help you identify potential problem areas, or even call your local police department to have them send an officer who will help you find your home's vulnerabilities. The garage tends to be an overlooked area, so [take special care to secure it](#). You can have a deadbolt or special padlock installed on the door, and if it's electric, be sure it's protected by a [rolling code system](#) that prevents technologically-savvy intruders from hacking it. Any other garage windows or doors should be secured with locks as well. Remember, even if you don't have anything of great value (or items that could be stolen easily) in your garage, you likely store tools and ladders there that may help a thief make his way into your house.

Be Aware of Your Family's Emotional Response

Talk to your family about the home security changes you make and how they feel about them. Is there anything else that would make them feel more secure? If you have an elderly parent living

with you, does he or she still feel safe in your home? Adding more secure locks to the bedroom window or door, or even leaving a panic button on a bedside table may be options to put an anxious mind at ease. Even a move to another bedroom could help the healing process. If the problem can't be fixed with physical alterations alone, speaking with a counselor may help your loved one move forward.

A home burglary may also have a significant impact on your child. Older children (usually past the ages of about 8-10) tend to understand the concept of what has happened and often feel angry, especially if any of their own possessions were taken. Younger children, however, often respond with prolonged fear. They may refuse to go to bed, especially if they have their own room, afraid the intruders will return. Sometimes there's a regression to bedwetting. The best way to handle your child's fears is to be calm and assuring — if your daughter feels better keeping her closet or bedroom light on for a week after the burglary, that's OK. Constantly remind her that she is safe and you will always protect her from danger. Check in with her regularly to find out how she's feeling, and if you think it will help, seek the guidance of a children's psychologist.

You'll also want to keep an eye on your pet's behavior. Animal post-traumatic stress disorder is still not yet fully understood, since it's impossible for an owner, veterinarian, or behaviorist to know exactly what an animal is experiencing mentally. But in general, it seems that they tend to display similar signs as humans. Your pet may act fearful, guarded, or submissive in the days and weeks following the burglary. After all, it was his home that was invaded, too, and it's frightening to imagine having to watch your home get torn apart for seemingly no reason. Be as calm and patient with him as possible, even if he has accidents in the house. If the problem seems to worsen or simply doesn't get better with time, seek the advice of your vet or a veterinary behaviorist.



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Replace Damaged or Stolen Items

As you begin to replace your stolen or damaged items, recognize that it will be an emotional process. Purchase replacements in order of priority, keeping your resources (including insurance claim money) in close consideration and copies of your receipts for both you and the insurance company. Keep a list of what you need and avoid the temptation of impulse buys — too many extra purchases could further hurt your wallet, and it will be an uncomfortable conversation with an insurance agent looking at your receipts. When it comes to replacing heirlooms, keep in mind that sometimes having a close knock-off of the real thing can only be a painful reminder of what you lost; it might be better to substitute something completely new and different to give yourself a fresh start.

Mark your new items in a clearly identifiable way. Some choose to engrave their house number or driver's license number (never use your Social Security number) with an electric engraving pen or permanent marker. This will make an item more difficult to sell if it is stolen, and if recovered, much easier to prosecute the thief. You can also log your items in the [national register](#) that can act as a backup catalogue of your possessions and help recover any lost or stolen items in the future.

Work with Your Neighbors to Create a Safer Community

Get proactive in your community about preventing future crime. Talk to your neighbors about what happened so they can be on increased alert. You can even [start a neighborhood watch group](#) if there isn't one already. Neighbors in tightly-knit communities are [more likely to call the police](#) if they see suspicious behavior, so at the very least make friends with your neighbors to create a more unified sense of community. Recovering from a burglary takes time, patience, and compassion. Turn to your family and friends for support, do what you can to help your insurance company speed up the process, and seek counseling as needed. Eventually, your wounds will heal and you'll once again feel safe and confident in your home.

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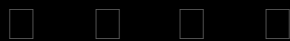
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