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## Is Your Child Already a Victim of Identity Theft?

Today most adults are aware of the dangers of identity theft. But, are you aware of the dangers of your child or grandchild becoming a victim?

Carnegie Mellon University's CyLab reports that children are 51 times more likely to be a victim of identity theft than adults.



Why would anyone want to steal the identity of a child? A child's Social Security number can be used to claim them as a dependent on "the parent's" tax return.

Armed with a child's Social Security number, an identity thief can file a fake tax return or open a credit card and then exploit that credit without the child's knowledge until he or she turns 18.

How can you prevent this? An adult can prevent this by placing a freeze on their credit report. However, since a child does not have a credit report to freeze, this option is usually not available. The best defense is to check to see if your child has a credit report - even if you don't suspect identity theft. The FTC recommends checking by their 16th birthday so that you have 2 years to clean it up in the event it's been stolen.

You can contact these 3 sources to check to see if the minor has a credit report from someone else stealing their credit:

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- Transunion [childtheft@transunion.com](mailto:childtheft@transunion.com)

Source: FTC & USA Today

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## Reading Books Lead to Longer Life Span

A new study from Yale University reveals that people who read books for at least 3.5 hours a week live 23 months longer than those who do not read.



Book readers were found to have a longer life span than those who read periodicals. The authors of the study state this is because book reading engages more of our cognitive facilities, providing a survival advantage. Reading engages our emotional senses.

The study showed that college educated, above average-income-women tend to read the most. The most exciting part of the study is that we each have the ability to increase our life span simply by adopting a habit of reading books for at least 3.5 hours each week. Happy Reading!

Source: Big Think

## This ONE Word Can Make You More Successful

One of the most powerful words you can say is "No!" Too often we say "yes" to things without considering the consequences.

Saying no takes incredible skill and discipline. We aim to please and feel impressive when we can take on the world. However, the truth is that people respect someone who can explain that a certain task or activity doesn't align with their current priorities. On more than one occasion, I have turned down something that sounded like a lot of fun or that I was passionate about because it didn't align with keeping my family as my priority in this season of life where we are raising 4 young kids. I have received nothing but respect for these decisions. You will too!



A great book on this topic is Essentialism by Greg McKeown, where he discusses how saying no allows you devote more time and energy to things that matter most.

Next time you are asked to serve on that committee, attend that meeting, or plan that event consider these factors:

- Does the activity align with your short and long term goals?
- Does it align with your values?
- What opportunities or experiences might this "yes" make you say to "no" to?

The bottom line is that in many instances, saying no will lead to more peace, productivity and opportunity.

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All Points Mobile Shredding & Medical Waste | 772.283.4152 | [info@shredwithme.com](mailto:info@shredwithme.com) |

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