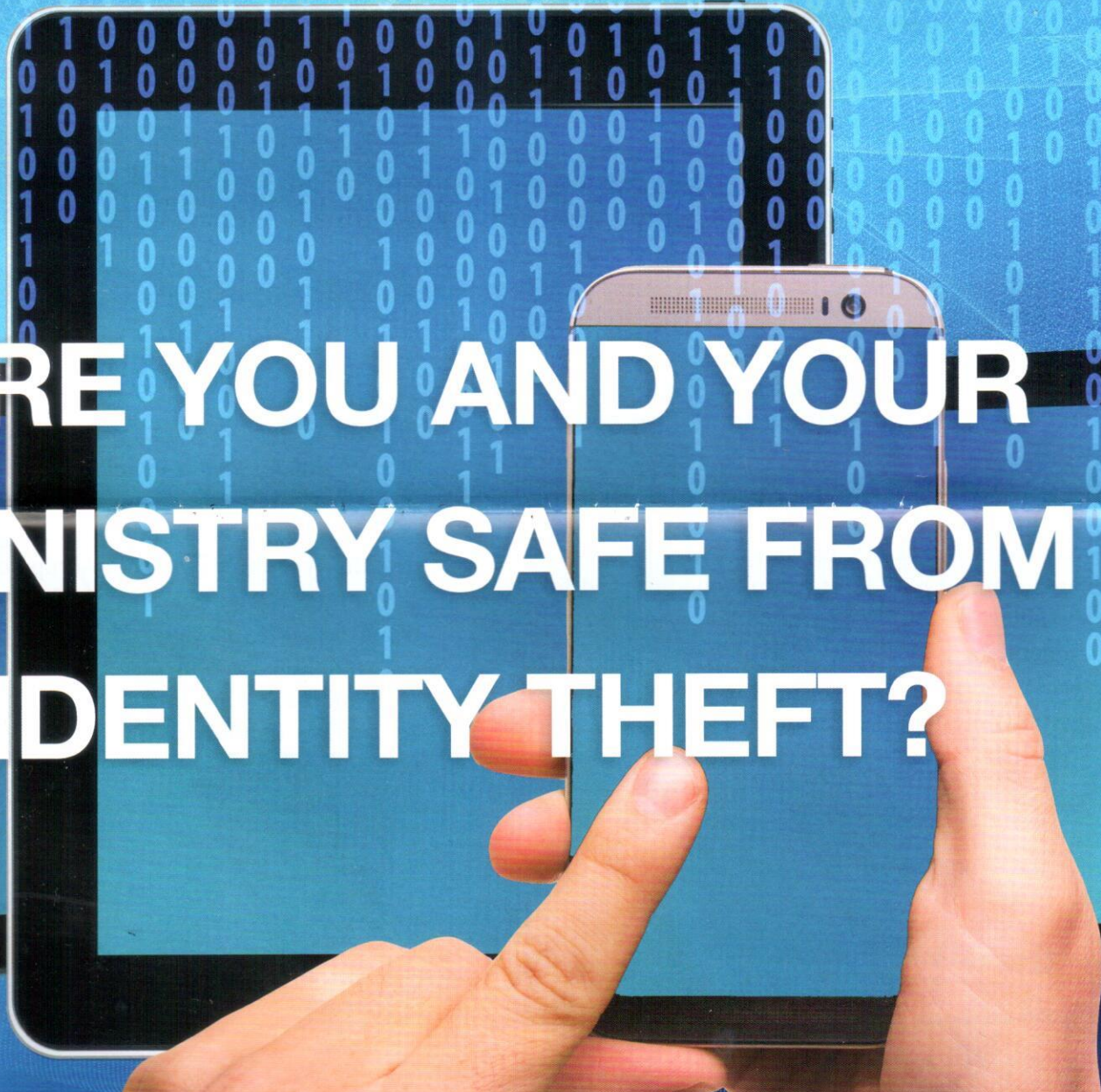


May 2018

A Monthly Publication of the Christian Law Association

THE LEGAL ALERT

A hand is holding a smartphone in front of a tablet. The tablet screen displays a background of binary code (0s and 1s) in blue. The smartphone is held vertically, and a finger is touching the screen. The background of the entire image is a blue gradient with a grid of binary code.

**ARE YOU AND YOUR
MINISTRY SAFE FROM
IDENTITY THEFT?**

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Identity Theft?

IT HAS ONLY JUST BEGUN TO BOIL

The current digital age has ushered in astounding technology, and has connected the world in ways the prior generations never thought possible. You scan a website to price a purchase and minutes later the very same item is blinking in an ad to the side of your email box. You can speak a signal to a computer, and it will order a pizza. It seems like you hear about a new program, app, or convenience daily. What children today know as day-to-day American life with all its conveniences was something their grandparents never even fathomed. Not long ago, when a sermon was heard about end times, it was hard to imagine how the mark of the beast would be introduced. Today with the technological age, with chips in credit cards being used so that physical cards can be phased out completely, the need for an absolutely foolproof identification system could be implemented in an attempt to prevent identity theft. While we see pets receiving ID chips to workers getting micro-chip implantations, it doesn't mean



that the mark of the beast is here yet, but it is not hard to see how quickly it could be developed. As Christians, we need to take the Great Commission in Matthew 28 with even greater fervor. There are many factors that could lead to the utilization of a universal identification system such as crime, terrorism, healthcare, and identity theft.

IT HAS SCALDED OVER 16 MILLION IN 2017

Identity theft is not a new crime as the Bible tells of how Jacob was coerced by his mother to steal his father's blessing from his elder brother, Esau. Fast-forward to today and technology has ushered in entirely new ways for unscrupulous individuals to commit crime. Identity theft has brought great inconvenience, anxiety and loss to millions of individuals and organizations. It can not only deprive someone of savings and damage credit ratings, but the victims of these crimes often become involved in disputes with banks, loan companies, and even governmental agencies as a result. It is estimated that over 16 million people suffered from identity fraud in 2017!

Identity theft is defined as "the fraudulent acquisition and use of a person's private identifying information usually for financial gain." Essentially, thieves steal

your personal data, such as your social security number, your credit card number, etc., in order to wrongfully purchase items for themselves under your name. It's surprising and a little shocking how much someone can do in your name solely by having your name and social security number. They can apply for and receive credit cards that will absolutely impact your credit, or even take out loans in your name. While, hopefully, your bank will quickly notify you should your credit card be used elsewhere, it often takes much more time to discover that someone has taken out an entirely new credit card in your name. You may not find out until you have debt collectors calling you.

Identity theft can take many forms. While stealing your personal information for financial gain is the most well-known and common, there are other more nefarious types. Many experienced identity thieves will actually steal social security numbers given to infants and small children and create an entirely new credit identity using their information. Since rarely will a parent ever think to check their child's credit, these thieves can often get away with eighteen years of bad debt. [Shockingly, statistics show that in 2016, 1.3 million children had their identities stolen.](#) Close to fifty percent of that number were under the age of six. Another type of identity theft, and arguably the most difficult to deal with, is when a thief uses your personal information when being booked for a minor crime. This can even potentially lead to your arrest when you "fail" to appear for your court date.

IS IT POSSIBLE TO STAY UNHARMED?

Many people are victims of identity theft by no fault of their own. They were extremely careful with all their personal information, but their information was stolen from a third party such as a bank, medical facility, or merchant.

While you cannot control every aspect, there are important steps that every individual and organization should take to do all they can to protect all that the Lord has blessed them with. Identity theft protection requires you to make a conscious change in how you protect your data. Be aware any time you have to use or give out your personal

information, particularly your social security number. Do not access sensitive data when using public Wi-Fi. Shred your bank statements and other personal documents instead of putting them in the garbage. Use unique passwords for every site – consider investing in professional password manager software, or keep your written passwords in a locked, secure place. Do not carry your social security card in your wallet. Ask business entities, such as your doctor's office, their procedure for handling your sensitive information. Sign up for an account with one or more of the three large credit reporting firms to monitor your credit on a regular basis.

Identify theft is undoubtedly a heinous personal attack, but sadly it is a crime that is not going away anytime soon. The time to start protecting your personal and ministry information is now.

PREVENTION TIPS:

1. Make sure your personal and ministry documents are securely stored. Do not leave printed personal and financial information lying around where others can see it.
2. Shred all credit card or loan offers before placing them in the trash. People can rummage through the garbage to complete the applications. It is also safest to not leave your trash by the curb longer than necessary.
3. IRS will only contact you in writing by USPS. They will never leave you a voicemail or send an email requesting your personal information. (Recently, there is a scam IRS telephone recording saying the person answering has "an arrest warrant for unpaid taxes and has to call this number..." These thieves have taken millions from innocent victims.)
4. Review your credit card and bank statements for any irregular activity no matter how small the amount. Many thieves will try a very small amount to test a card before using it for larger purchases.
5. Check your credit report regularly and thoroughly.
6. Do not give your Social Security number or EIN number unless absolutely necessary. There are many times when companies ask for your social security number when they do not really need it.

7. Secure your technology: computer, phone, tablet. Have anti-virus software installed, use a firewall, and be extremely careful of the emails you open and the links you click on. If you decide to stop using a device, make sure to completely erase any personal information or settings.

WHAT TO DO WHEN YOUR IDENTITY HAS BEEN STOLEN:

1. Report the crime: FTC 877-438-4338. On the FTC website they have an affidavit that you can complete as well as make copies for you to give to creditors. While federal investigators will sometimes only be able to pursue larger fraud cases, they do monitor identity theft crimes of all levels in the hopes of discovering patterns and breaking up larger rings.

2. Report to the local police department and give them as much information as you can. The officers will incorporate a copy of the theft affidavit into the police report.

3. Contact the three credit bureaus (Equifax, Experian, and TransUnion).

4. Change all account passwords – without exception.

5. Obtain new account numbers. If you have cards that have been compromised, change the PIN number for the account as well as new cards.

6. If someone has obtained your driver's license, go to the DMV for a new license number.

7. If needed, contact the Social Security Administration (800-772-1213) to get a new SSN.

8. Contact your personal creditors.

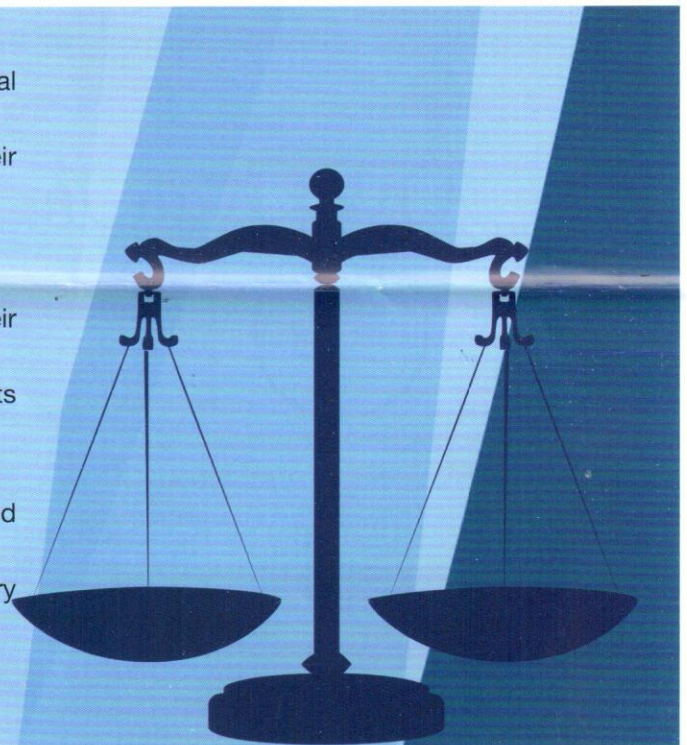
These difficult situations can cause added stress and unneeded burdens on you and your ministry. Preparation can be a major help if this happens to you. Call our office for help if you ever find yourself in need of legal help for these types of issues. We are honored to assist you.

ABOUT THE CHRISTIAN LAW ASSOCIATION

The Christian Law Association is a ministry of legal helps.

CLA serves through the following ways:

- Free legal defense of those facing difficulties for the Biblical faith
- Free legal counsel to churches and Christians for their ministries
- Legal seminars for ministries to help prevent lawsuits
- Preaching in churches across the country
- Legal books and other resources to inform Christians of their rights
- *The Legal Alert* radio program broadcast on over 1,300 outlets around the world
- Publication of a monthly newsletter, *The Legal Alert*
- Free legal consulting to local, state, and federal officials and legislators to provide maximum religious liberty
- Intercessory prayer ministry for requests sent to the ministry offices
- Free legal help to homeschooling families
- Prayer for our national leadership and government



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DIFFERENTIATING BETWEEN A SCAM AND THE TRUTH

Almost daily, individuals contact our ministry with questions about someone who tried to scam their churches. Whether it is a yellow pages scam, a fake renewal of a service contract, or something similar, con artists are striving to take money that does not belong to them. They want to trip you up.

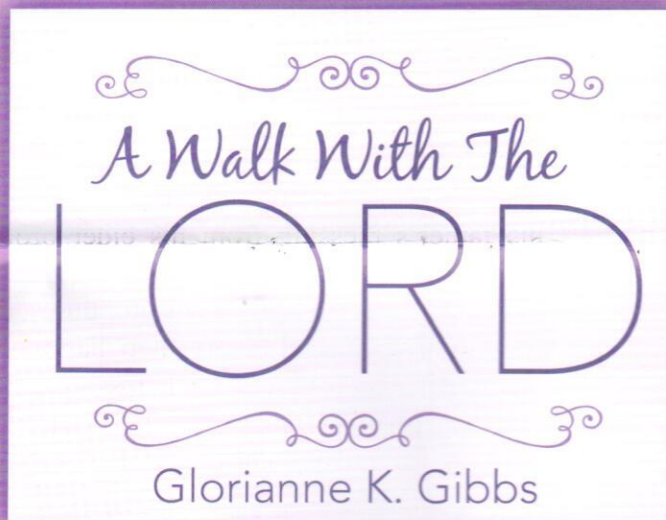


We receive scam calls like these at our offices, too! They call about all kinds of things. In fact, several churches have lately called because they falsely heard that we are no longer helping churches with legal work. There is no truth to that scam either. The Lord has allowed us to continue serving churches with their legal needs through a climate in America that is full of scams. We are honored to serve God's people in the same way we have the last several decades, and we have seen God's blessing in it all!

The world will continue to attack believers until He returns. Whether through financial tie-ups such as fake contracts for copier machines, or through legal entanglements with those who would harm your ministry, the world wants to make you distracted and busier with anything except the Gospel. Legal attacks come in all shapes and sizes, but greater is He that is in you, than he that is in the world!

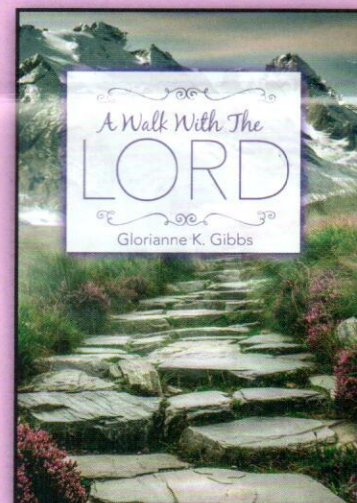
While scams can be throttling, the truth shall make you free. Sharing the truth of the Gospel is our prominent responsibility. We show God's love for the world that way.

For God so loved the world—does the Gospel mean the world to you?

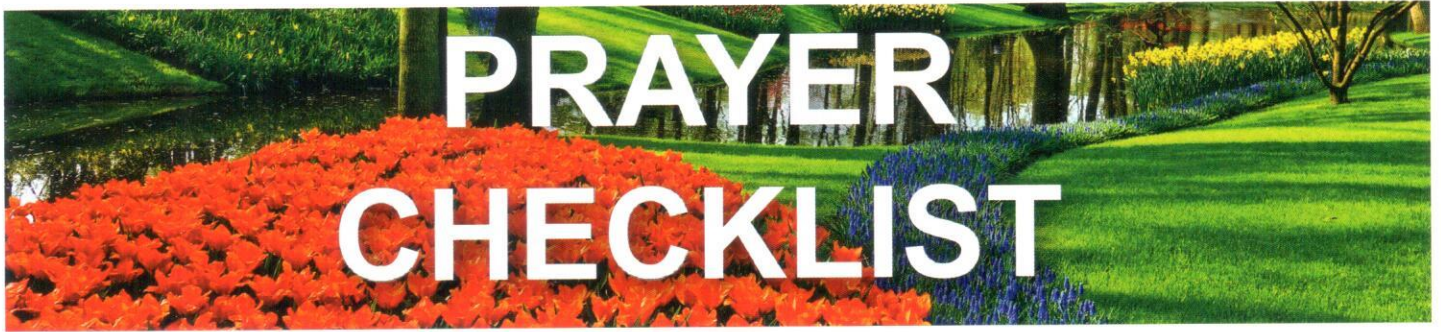


This newest book
by Mrs. Glorianne Gibbs challenges you
to reach new heights
in your personal walk with God.

NEW
LADIES'
DEVOTIONAL

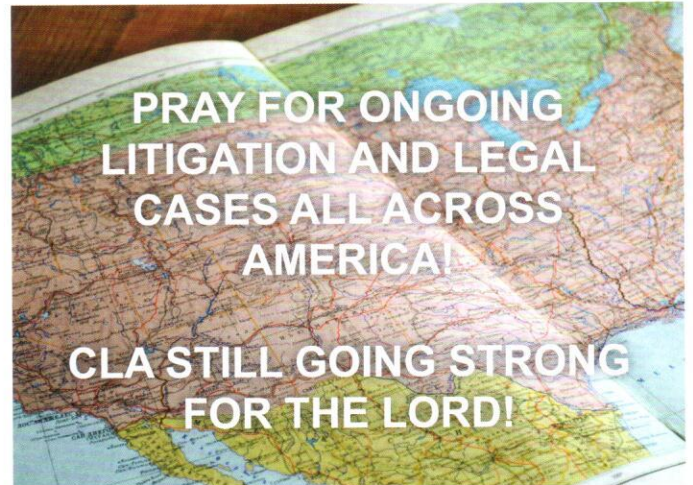


INTRODUCTORY OFFER:
\$15 with free shipping



PRAYER CHECKLIST

- Pray for a Christian in **PENNSYLVANIA** who called for legal help after he was turned in for harassment over a conversation with a coworker about Christ while on a break.
- Pray for a church in **NORTH CAROLINA** that called our ministry after receiving an illegal notice of a hefty tax assessment on some of their church property buildings.
- Pray for the Lord's guidance for a new ministry in **OKLAHOMA** that contacted our office for legal direction as leaders make decisions on the best way to operate the new ministry.
- Pray for a Christian in **OHIO** who contacted our legal team as he seeks to honor the Lord with his personal estate and sets up documents to do so.
- Pray for a church in **NORTH CAROLINA** starting a Christian school that called our attorneys to set it up the best legal way.
- Praise the Lord a church in **CALIFORNIA** was able to determine how it should legally handle church funds after speaking with a CLA attorney.
- Pray for a **TEXAS** church that contacted our ministry to assist in discussions with its local tax assessor's office seeking exemption from burdensome taxes.
- Pray for a church in **CALIFORNIA** that called CLA's legal staff to help them work toward incorporating the ministry.
- Pray as our legal experts assist a pastor in **MASSACHUSETTS** who was incorrectly told by a local public school he cannot rent space from the school due to "separation of church and state."
- Pray for a **SOUTH CAROLINA** church that contacted our office to legally help updating the church's constitution to better protect the church and its membership against harmful legal attacks.
- Praise the Lord for a Christian business owner in **MISSISSIPPI** with a desire to reach others with the Gospel who called about the legality of putting Scripture verses on his work vans.



- Pray for a Christian in **ILLINOIS** who called CLA because he is under fire by his employer for having simple conversations about his Christian beliefs with coworkers during non-work hours.
- Please pray for a bi-vocational pastor in **LOUISIANA** who contacted our ministry after being told by his secular job he is going to have to work on Sunday.
- Pray for the smooth transition of a **KENTUCKY** church that contacted CLA to help with legally merging with another likeminded ministry because it is outgrowing its current facilities.