

Valentine Voice

Personal Finance & Consumer Rights Newsletter

Make Knowledge Contagious
June 2009

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Greetings!

Welcome to the Valentine Voice. My newsletter is designed to bring you news and information regarding personal finance, identity theft, and consumer rights issues.



Feel free to provide feedback. Many of the issues written about here in the newsletter are also discussed on my [blog](#) and comments are welcomed!

- Sonya Smith-Valentine, Esq.

Personal Finance, Consumer Rights, and Identity Theft & Data Breach Issues

Keynote Speaker - Consultant -Trainer

[Sonya Smith-Valentine International](#)

New "Red Flags Rules" for Companies Will Help Fight Identity Theft

Identity thieves use people's personal information to open new accounts and misuse existing accounts, creating havoc for consumers and businesses. Many companies soon will be required to implement a program to prevent, detect, and mitigate instances of identity theft. The Federal Trade Commission (FTC) has issued regulations (the Red Flags Rules) requiring companies to develop and implement written identity theft prevention programs. The programs must be in place by August 1, 2009 and must provide for the identification and response to patterns or specific activities - known as "red flags" - that could indicate identity theft.

Who must comply with the Red Flags Rules? More companies than you would believe - in a wide range of industries.

Any company that regularly extends credit or that regularly arranges for credit must comply with the rules. While most would believe that the rules only apply to financial institutions, its reach however is much, much farther. Businesses that provide services and bill later, including many lawyers, doctors and other professionals, and non-profit and government entities that defer payment for goods or services are all covered by the new rules.

Learn more about the [Red Flags Rules](#).

I am starting the **Be a Hero campaign** - a campaign for all of us to be heroes by educating each other. Let's make knowledge contagious!

Be a Hero at Home

Let's teach as many people as possible. Let's teach our family and friends about protecting their personal and financial information. Let's teach our family and friends about consumer rights and how they can exercise those rights. Let's teach our family and friends about changes in consumer protection laws and what it means for each of us. Forward this newsletter to your family and friends and encourage them to sign up so they can learn along with you. They can even read [past newsletters](#) to catch up on what they missed. Membership of this newsletter is way in thousands. Let's make it in the millions and educate everyone we know!

Be a Hero at Work

Many companies are struggling to find ways to train and motivate their employees on identity theft prevention in the workplace. The more we educate employees about protecting our personal information that businesses collect about us, our identities become safer. When companies help their workers understand and comply with consumer protection laws, our lives are better. Help me spread the word. Suggest an [Identity Theft Prevention seminar](#) at your company. Show your company that you care about making it a better place and Be a Hero at Work!

Did You Know...

... I'm addicted to Wii Tennis. It's great exercise but I don't think that it's fair for the Wii to increase the skills of my tennis opponents as I get better. Just when I start winning, new players with better skills show up to deflate my tennis ego!

About Sonya

Sonya Smith-Valentine is President of ***Sonya Smith-Valentine International***, a company devoted to empowering consumers and educating corporations about protecting sensitive personal and financial information and understanding consumer protection laws.

You can learn more about Sonya, her presentations and upcoming products at www.SonyaSmithValentine.com

Hope you enjoyed the Valentine Voice Newsletter!

Sincerely,
Sonya Smith-Valentine, Esq.

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Keynote Speaker - Consultant - Trainer
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If you need a speaker for a conference or corporate function, please contact Sonya Smith-Valentine at (877) 860-2390 or info@sonyasmithvalentine.com or visit the website at www.SonyaSmithValentine.com.

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