

Valentine Voice

Personal Finance & Consumer Rights Newsletter

Make Knowledge Contagious

September 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.

Certified Identity Protection Advisor (CIPA)

Identity Theft & Credit Issues

Keynote Speaker - Consultant -Trainer

[Sonya Smith-Valentine International](#)

Medical Identity Theft

A digital black market for stolen health data is thriving. There's big money in medical identity theft. It's all about cashing in. Criminals can exploit stolen medical information to make hundreds of thousands of dollars' worth of false claims against a health insurer or government program. Victims may get a bill for medical services they never received or end up with false information in their medical records. While identity theft laws can help prevent someone from having to pay for false medical bills, correcting incorrect medical data can be difficult.

To read more about medical identity theft and to obtain more advice if you've been affected by medical identity theft, review my recent blog post on [medical identity theft](#).

Preventing Identity Theft

Nine million Americans had their identity stolen recently. We should all take a pro-active role in protecting our identities and our personal information.

Here are a few tips for all of us to start practicing now: Only carry those credit cards that you need. Keep an eye on your credit card during transactions and get it back as quickly as possible. This will reduce the risk of your card number being copied without your knowledge. Don't leave your wallet unattended at work. There are more credit card thefts in the workplace than in any other single location. Don't leave your wallet in your car. A high percentage of credit cards are stolen

from cars.

Also, here's a report on [10 Things You Should Do Now to Prevent Identity Theft](#) that I have started giving to new members to the Valentine Voice Newsletter. If you've not had a chance to read it before, you should now. Just a few changes in your daily practices could save you from identity theft.

[See Sonya Speak Live](#)

National Consumer Law Center's Consumer Rights Litigation Conference

October 22, 2009

Loews Philadelphia Hotel

1200 Market Street, Philadelphia, PA

You can learn more about the conference on [NCLC's website](#).

Be A Hero Campaign Continues

The **Be a Hero Campaign** continues - 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 continue to teach as many people as possible about protecting their personal financial information, about consumer rights and about changes in consumer protection laws. 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. Let's 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. Educating employees about protecting our personal information that businesses collect about us makes our identities safer and our lives better. 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...

... my experience as an identity theft victim has made me more determined to educate others about identity theft. Once you experience identity theft, it changes you. I was luckier than other identity theft victims in that I had the knowledge on how to stop and correct the problem. Even then, I still had to jump through hoops and hurdles and experience frustration. Most victims spend countless hours trying to restore their identities because there isn't enough information provided to victims on how to restore their good names. Maybe I should write a book on how to recover from identity theft. Hmm...something to think about.

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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Identity Theft & Credit Issues

Keynote Speaker - Consultant - Trainer

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If you need a speaker for a conference, corporate function or your college, 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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