

## DUES REMINDER

It's time to pay your \$27 CTA/NEA-Retired dues if you haven't already done so. A check for that amount should be sent to California Teachers Association, P.O. Box 45602, San Francisco, CA 94145-0602 with your name and address. We all need to belong to CTA/NEA in order to belong to PGTA-R.

We will collect the dues for PGTA-R at the luncheon. If you can't make the luncheon or you want to pay your dues early, please send your \$10 check before October 2nd to Shirley Wedlake, 1152 Salinas Highway, Monterey, CA 93940.

Hope to see you all at the luncheon!

## RETIREE'S ROBBERY TEACHES A LESSON

Our mailbox was robbed several months ago, the incoming bills and both our retirement checks were stolen!! I was sent a photo copy of the cashed check which was cashed in El Segundo with a lovely signature ---not mine, even a co-signer. My husband was fortunate enough to get his replaced as his union was able to stop payment and issue a new one.

We have learned it takes a lot of time to get all this resolved and prevent this happening again!!! So in the hopes of making you aware of some of the measures you can take to avoid this experience of mailbox robbery or "Identity Theft".

Here are some suggestions:

- 1) When ordering new checks for your checking account, have them sent to your bank instead of your mailbox. The bank will call you when they come in.
- 2) Any income checks, sign up for direct deposit to your checking account.

3) Any new credit card offers, call them to take you off their mailing list. (Remember, the ones that send you several checks to transfer your balance to their card, these checks have account numbers and could be used by someone else).

4) Invest in a document shredder to get rid of anything with account numbers, name address, etc. (Handy hint, shredded paper will decompose in the garden composter).

5) Don't carry your social security card, birth certificate or any other personal documents in your wallet or purse.

6) Check your credit report annually. Order a copy by e-mail or phone:

Experian: [www.esperian.com](http://www.esperian.com)  
or call 1-888-397-3742

Equifax: [www.equifax.com](http://www.equifax.com)  
or call 1-800-685-1111

Transunion: [www.transunion.com](http://www.transunion.com)  
or call 1-800-888-4213

It is also possible to put a freeze on your credit report if you have been a victim.

7) Don't give out your social security number unless you are familiar with the company AND YOU have initiated communications with them.

8) There is a big list of ways to protect your personal computers. Hopefully you are aware of the risks for: paying bills on line, tracking investments and bank accounts, doing personal taxes, and purchasing products on line. Don't become a victim of "phishing".

There is a great deal of information out there, I have just tried to highlight my experience. We all remember the GOOD OLD DAYS when we could trust people and business and fast communications!!!

Respectfully submitted to my fellow retirees.