

**U.S. NAVAL ACADEMY  
ALUMNI ASSOCIATION  
ATLANTA CHAPTER NEWSLETTER  
November 2003**



**USNA ADMISSIONS DIRECTOR ADDRESSES CHAPTER  
AT NOVEMBER LUNCHEON**

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**ARMY-NAVY FOOTBALL AROUND THE CORNER**

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<http://www.usnaaaa.com>

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**GENERAL DIRECTORS:**

Stew Caldwell '65, Eric Busko '88, Joe Frazar '65,  
Mitch Rowland '71, Lee Whitfield '71

**EVENTS CALENDAR:**

11/18 November Board Meeting

11/21 November Luncheon

12/06 Army-Navy Football

12/13 Chapter Christmas Party

**PRESIDENT'S CORNER**

On the subject of our recent monthly luncheon speakers, I spoke to our August guest speaker, Buzz Patterson, the other day and found that he has resigned his job at Lockheed Martin to devote full time to writing his next book. As you may recall, the subject of this next book is the decline of our military strength during the Clinton administration years. I would also like to thank BGen Joe Frazar '65, for his interesting talk in September on his Army career and shedding some light on the recent controversy between Secretary Rumsfeld and Generals that Joe served with and knew personally. That was fascinating to an old sailor like me. We all owe Bob Schultz '71, much gratitude for his enlightening and frightening talk in October and the handouts on his Identity Theft experiences. It was a valuable lesson for us all and a lot of work by Bob on the handouts.

After Navy Coach Paul Johnson addresses the Atlanta Touchdown Club on November 10, our chapter member Ron Terwiliger '63, CEO of Trammell-Crowe and a Director of the USNA Foundation will receive an award for achievement in Atlanta from the American ORT Society on November 11. Our Friday night social hour and dinner experiment on November 14 at Jocks and Jills will feature a USNA update from your Chapter Officers. And you all know that Capt. Stephen Bruce Latta, USN, USNA Director of Admissions, will address our November luncheon crowd on November 21 about Admissions Status and policy and some do's and don't's about contacting prospective candidates. That all makes for a busy month of November. In December we won't have a

guest speaker so close to Christmas, but I will give an update on recent goings on at USNA and your Atlanta Chapters involvement in them, particularly the USNA Alumni Association and Foundation sponsored Ethics and Leadership Seminar on Monday, October 27, at Annapolis. The Atlanta Chapter was one of six Chapters throughout the country asked to participate for reasons I will explain.

Keep checking our website for details on our chapter events and lunch speakers. Your Chapter Board of Directors is doing a bang up job working on and planning events for you enjoyment and participation. Make sure we are getting your inputs and you are helping us spread the word to some of your classmates, old shipmates, squadron mates, neighbors, etc. that you know are not participating and enjoying our Chapter events. We want them as members of our great Atlanta Chapter.

Also important is that our Founder's Day/Dark Ages Dinner Dance on Saturday, February 7, 2004, is for members only. We are expecting Alumni Association President George Watt and his wife Peggy to be present and introduce our Guests of Honor Vadm and Mrs. Rodney Rempt, USN, Superintendent of USNA.

Keep checking our Events Calendar for details as they become available.

Bill Rentz '55, Atlanta Chapter

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## **CHAPTER NEWS**

### **Bob Schultz '71, Presents "Identity Theft - Detection and Prevention - Lessons from a Victim" at Chapter October Luncheon**

Bob and his wife Linda had their identities stolen back in 2001. The experience and subsequent "clean up" efforts left them with valuable information about identity theft and its causes and prevention. When immediate past President Bob Schultz offered to share his experience on the subject of identity theft with the Chapter, it was obvious that the subject was on many other people's minds as well.

Our private room at Jock's & Jill's was filled with alumni and friends who wanted to know more.

Bob's first comment was that though he was not really glad about having become an expert on the subject, he was happy to share his knowledge with the Chapter in hopes that he might help prevent someone else from going through what he and his wife Linda did when their identities were stolen. Here is Bob's presentation summary.

#### **ID Theft Facts & Statistics:**

"Stealing someone's identity to acquire -- and use -- new credit cards has become one of the most popular white-collar crimes today, according to fraud investigators from across the country." Knight Ridder/Tribune Business News

"This year alone more than 500,000 Americans will be robbed of their identities, and have more than \$4 billion stolen in their names." CBSnews.com

"In one notorious case of identity theft, the US Department of Justice reported that the criminal incurred over \$100,000 of credit card debt, obtained a federal home loan, and bought homes, motorcycles, and hand guns in the victim's name all the while calling his victim to taunt him." US Department of Justice

"According to a convicted ID thief in Denver, CO, "On a good day I could make \$5,000 in cash and another \$7,000 to \$8,000 in merchandise..." CBSnews.com

"Every 79 seconds, a thief steals someone's identity, opens accounts in the victim's name and goes on a buying spree." CBSnews.com

"Experts report that a victim can spend anywhere from six months to two years recovering from identity theft. Most people don't find out they have been a victim of a stolen identity until they are turned down for a loan or credit card. A copy of their credit report explaining the denial may unveil weeks or months of fraud. CNNfn.com

#### **General Information:**

**First and Foremost – TRUST NO ONE WITH YOUR PERSONAL IDENTITY INFO!**

Your personal identity may have already been stolen! (1 of 6 has!) It just hasn't been used yet. Since 1990 over 33 million personal identities have been stolen!

The most common fraudulent account creation methods are via mail, phone, or the Internet.

The very first thing that an ID thief does upon obtaining your personal identity information is to change the billing address on our bank accounts, if he or she has them. The next thing they do is start opening new credit card accounts at banks other than your current bank. If they have your bank account number, they will open new debit card accounts at your current bank.

The people who steal the personal identity information are normally not the person who uses it. There are three levels to personal identity theft rings: the thieves, the distributors, and the users. It is only the local amateur who both steals and uses your personal identity information. This is not to say that there aren't lots of amateurs out there in this business. There are.

Insurance companies, particularly major medical insurance companies, are one of the biggest sources of stolen personal identity information. Administrative or information technology personnel, who have access to the personal info, are approached and offered tens of thousands of dollars to harvest the information from company computers and sell it to those who specialize in distributing and using the information for fraudulent purposes.

It is a federal crime to possess the personal identity information of a person, other than yourself, without their knowledge and consent. The information does not have to be used fraudulently to constitute a crime. Therefore, a crime has been committed in the city and county where you live if your personal identity information has been stolen. Many local police agencies still do not understand this, and waste much time trying to figure out "where" a crime has been committed to fill out a police report. The crime was committed at your current (stolen) address.

#### Responsible Agencies:

The agencies responsible for prosecuting identity fraud crimes are:

1. Local police
2. Governor's Office of Consumer Affairs
3. Federal Trade Commission
4. Department of the Treasury

There is much to be said here, but experience has shown that none of these agencies will be of much help to you at all in finding or prosecuting the thieves. There is very little, if any, coordination between law enforcement agencies when it comes to prosecuting ID fraud crimes. They are mainly information sources. Therefore, the best defenses against identity fraud are the prevention and early detection efforts made by you!

#### How Identities are Stolen:

Personal identity information is stolen in the following ways:

**Harvesting Database Information:** Millions of identities can be stolen at one time when hackers or company insiders raid company databases that contain personal ID information or credit card information. This includes businesses, government agencies, commercial web sites, banks, and particularly insurance companies. Hackers usually target web site databases containing credit card numbers. Company insiders (administrative or information technology personnel) who have access to personal info databases, are approached and offered tens if not hundreds of thousands of dollars to harvest the information from company computers and sell it to those who specialize in distributing and using the information for fraudulent purposes.

**Account Takeover:** Thieves use stolen or fake IDs to take over existing bank or credit accounts. They escape detection for at least a month or so by forwarding statements to private mailboxes or new addresses. Most commonly occurs to those who lose their wallets or purses.

**Pretexting:** E-mail spammers and telemarketers use false pretense to convince people to reveal personal information including credit card numbers. This type of fraud is more commonly perpetrated on senior citizens who are unfortunately more trusting of strangers than they should.

**Mail Theft:** Individuals and organized crime rings steal mail from mailboxes looking for letters containing personal ID info, pre-approved credit card offers, and signed personal checks. Many simply return the filled-out credit card offers and receive a credit card through the mail! Check are "washed" and reused to pay for things the thief wants to buy, or the account numbers are harvested in hopes of doing a successful account take over.

**Garbage/Dumpster Diving:** Thieves dig through the trash looking for bills, credit card statements, medical statements (with SSANs on them!), or other papers that contain enough personal information to open a new account or discover an existing account.

**Skimming:** Thieves use handheld magnetic card readers to copy the account information off of credit and debit cards. The information can be written on a new card to create a counterfeit card. Waiters, store clerks, and gas station attendants have been involved in this activity. Some are paid by organized crime rings. ATM machines have also been rigged with false fronts that contain a card reader which steals and stores your account number and then displays a screen that says the ATM is out of money!

**Old Hard Drive Harvesting:** A recent study showed that 35% to 50% of the hard drives in discarded computers contained personal ID information sufficient to open new accounts.

### **ID Theft Do's and Don'ts**

Now that you know the most common ways that your identity might be stolen, read Bob's Do's & Don'ts list and learn how to do all that you can to prevent yours from being stolen:

### **Identity Theft DO's:**

Place fraud alerts on your credit reports with all three major credit bureaus immediately. (For 90 days and/or 7 years.) – See “Credit Bureau Fraud Alert Procedure”.

Order a copy of your credit report from each credit bureau once a year, and check it for fraudulent accounts (accounts that you did not open), fraudulent addresses (addresses at which you never lived), etc. and work with the credit bureau(s) to have that information removed. (Equifax, Experian, Trans Union) Monitor the arrival of your monthly bank and credit card statements like a hawk. If any statement is delayed by even a few days in the mail, call your bank/credit card company immediately and ask them when it was mailed and to what address. Do not delay!!!

Visit your bank in person and have them mark all of your accounts “No account modification/account addition by phone”... only in-person, in the bank. Just applying a password for phone modification/addition of accounts is too easily defeated by thieves or not enforced by bank personnel who are in a hurry, forgetful, or not constantly vigilant. If your bank won't or can't do this, change banks.

As soon as you know that your personal identity has been stolen, immediately close ALL of your existing bank accounts and move them to another bank. Your current bank will tell you that it is OK to keep your accounts with them “now that they know your identity has been stolen”. That is just not true! You must move all of your money immediately.

Call the local police and file a police report as soon as you have evidence that your personal identity information has been stolen. Carry a copy of that report with you at all times, forever! Put a copy in each of your cars, in particular. It may save you from being arrested for doing whatever the ID thief has done in your name sometime in the future.

Invest in a good cross-cut shredder! Shred everything that you throw out that contains your name and address or any other personal identity information, particularly unused credit card solicitations and pre-approvals. Also convenience checks, account statements, insurance bills, utility bills, etc. Specially unused checking account deposit tickets from your check book!

Call your financial institutions and opt out of all “information sharing” that they do with their affiliated companies. The default is always you will allow it! You must call and say NO!

**On-Line Shopping:** Use one credit card exclusively for on-line shopping, not two or more! American Express has an excellent record for tracking and monitoring fraudulent on-line credit card use. They offer “Private Payments” account number security and the American Express Blue card with Smart Chip technology. See [americanexpress.com](http://americanexpress.com) for details.

### Identity Theft DON'Ts:

Never give your SSAN to anyone other than the IRS, your major medical and life insurance carriers, and your employer. Anyone else who asks for it, doesn't have the need to know. If they insist, tell them your SSAN is 000-00-0000. (This is the universal SSAN being used by proponents of the grassroots "no SSAN" movement.)

Do not carry your SSAN card in your wallet or purse!!! Lock it in a home safe, etc. Do not put it in a bank safety deposit box. (Bank personnel are on the list of those people who are approached and bribed to harvest and sell personal identity information.)

Do not carry your medical insurance card in your wallet if it contains your SSAN... many do. Check yours. If it does, carry it in a place separate from the rest of your credit cards and driver's license, etc. Likewise for your military ID (if you have one) and your driver's license. If your driver's license still has your SSAN on it, go the DMV and get a new one that does not.

Never place bills, particularly those containing personal checks, in your home mail box for pick up by the mail carrier. Mail harvesting and check washing are very common ways for even amateurs to get your personal identity information and write checks in your name. Invest in a lockable mail box to keep people from stealing delivered mail.

Never pay for a visit to a doctor's or dentist's office with a personal check. If you do, they have it ALL: your name, address, phone number, date of birth, SSAN, and bank account number! They can now open new bank accounts, credit cards in your name, debit cards on your account, etc. anywhere!

Never let anyone make/keep a photo copy of your driver's license! (Car rental agencies and car dealers are notorious for this.) Don't let them out of your sight with your driver's license in hand. They can see it in your presence to verify that it is valid. They do not really need a copy to keep! If they must, tell them they have to give it back to you when you check the car in, or they can't have it. Or, use another rental agency that is more concerned with ID theft.

Never provide personal ID information on-line unless you have initiated the transaction, i.e. don't reply to any offers you receive via e-mail with such personal information no matter how official it looks.

Never give your e-mail account name and password to anyone via e-mail. Your internet service provider will never ask you for it via e-mail. Any such requests you receive are not legitimate.

### CREDIT BUREAU FRAUD ALERT PROCEDURE

*This procedure places a FRAUD ALERT on your credit report file. (Creditors must then call you at the phone number you provide before approving any new credit accounts in your name. Credit/debit cards, loans... any credit!)*

**EQUIFAX**                      **800-525-6285**

**Option 1 - Automated procedure to add a fraud alert to your report:** You will enter items similar to the following using the phone keypad: Social Security Number, Year of Birth, the numbers in your Address, day and evening phone numbers, etc.

**Option 2 - Order a copy of your credit report.**

They will put a free copy of your credit report in the mail within 2 to 3 days.

**EXPERIAN**                      **888-397-3742**

**Option 1 - Order a copy of your credit report.**

**Option 2 - Purchase a copy of your credit score report.**

**Option 3 - Automated procedure to add a fraud alert to your report:** You will enter items similar to the following using the phone keypad: Social Security Number, Zip Code, the numbers in your Address, and phone numbers, etc.

They will send you a free copy of your credit report in 8 to 10 days.

**TRANS UNION**                      **800-680-7289**

**Option 1 - Order a copy of your credit report.**

**Option 2 - Automated procedure to add a fraud alert to your report:** You will speak and spell into the phone information such as: Moved in last two years (y/n), SSAN, last name, first name, middle initial, street address, city, state, zip, employer name, home phone, work phone, etc.

You will receive a free copy of your credit report in 6 to 8 days.

**NOTES:** Equifax and Experian fraud alerts remain active on your report for 3 months. You will be mailed paperwork to fill out and return to them to

have the fraud alerts kept active on your report for 7 years, if you so desire. Trans Union fraud alerts remain active on your report for 7 years immediately upon entering the alert via phone. If you change the address or phone number(s) you provided, you must notify each of them in writing. Changes cannot be made over the phone.

**TIME SAVER:** Equifax, Experian, and Trans Union will all forward your fraud alert information to the other two credit bureaus, so that you don't have to make three separate phone calls. You just call one bureau and they will have the fraud alert added to your credit report with the other two bureaus! You will still get a free copy of your credit report from each of the three credit bureaus.

#### More Information

For more information on ID theft from Consumer Reports, Equifax, and the Federal Trade Commission see the Chapter web site at [www.usnaaaa.com](http://www.usnaaaa.com). Go to the "Current News and Info" page and look for Bob's article. The extra information is in PDF format. Click the links at the bottom of the article.

## **TWO UPCOMING EVENTS TO CELEBRATE** **ARMY-NAVY FOOTBALL:**

### **Join other Chapter Members** **at GPTV Fundraiser**

**What:** Participation amounts to answering phones, putting on a nice smile and BEATING ARMY. YOU WILL HAVE A BLAST !!!! We expect to have 15 Navy against 15 Army to see who can raise the most money for GPTV by answering the phones. We've dominated the woops in the past and expect to dominate again this year. We'll have pizza and sodas prior to the start of the event.

**When:** Thursday evening, December 4<sup>th</sup>, 2003, 7pm – 11:30pm

**Where:** GPTV in Midtown Atlanta

**How:** Call Mike Herger if you would like to participate at 404 378-2122

## **Army-Navy Football at** **TJ's Sports bar in Roswell**

Navy is hosting this year's annual event. Come help cheer the Navy team to victory over the woops, again!

**Cost:** \$15.00/person, \$10.00/person - age 10 and under, pay-at-door. Advance reservations are NOT required.

2880 Holcomb Bridge Road, Alpharetta, GA. Doors open 60 minutes before the 4pm kickoff.

## **CAPT Stephen B. Latta, USN, U. S. Naval** **Academy Director of Admissions** **Speaks at November Luncheon**

Captain Latta has agreed to speak to the Chapter this month. He will discuss the admissions process, including an impressive presentation on the makeup of recent USNA incoming classes, plus inform the area alumni about how vital their support is to the Blue and Gold effort.

### **Luncheon Details**

Regular monthly luncheons are held at noon on the third Friday of each month at:

Jocks & Jill's Sport Bar & Restaurant  
4046 Peachtree Road NE  
Atlanta, GA  
Phone: (404) 816-2801

The cost is \$12.

## **Blue & Gold Officers' Corner:**

In Georgia, there have already been a few early offers of appointments to students for the class of 2008. These "early offers" or LOAs as we call them in the Blue & Gold Officers community, are as a result of other schools taking our highly qualified candidates before we could offer them appointments. Other schools, like Harvard, Yale, Georgia Tech, etc... notify their highly qualified candidates that they are accepted to the school before Christmas. USNA, along with the other military academies, used to have to wait until Feb/Mar in order to process the nominations and offer appointments. All the military academies are now offering these "early offers" to their most competitive candidates. An LOA states that if a student is medically qualified and receives a nomination, they are accepted to USNA. USNA does not send out many LOAs, it is very selective.

During the week of Thanksgiving, we are going to have numerous midshipmen come home to Georgia early in order to talk to students at local schools. This program is open to midshipmen with strong grades and good conduct and PE grades. The midshipman will be allowed to leave the Friday before Thanksgiving, giving them a few more days of leave than other mids. If you would like one of these midshipmen to come and speak at a high school or civic group, please let me know at the below phone/e-mail and I will try to arrange it. We usually have midshipman coming home to all areas of the state, not just Atlanta.

If there is a rising senior in high school that you are aware of who is interested in attending USNA, they are behind the power curve and need to get moving very fast in the application process. The student needs to go on-line to [www.usna.edu](http://www.usna.edu) and under the Admissions section, register for an application. The senior also needs to start the process to obtain a nomination by contacting their Georgia senators (The honorable Chambliss and Miller) and their local U.S. congressman. Many local congressmen and the senators have deadlines that are October and November.

A BGO is a USNA Blue and Gold Officer. BGOs perform counseling and interview students that are applying to USNA. A BGO performs a very important and needed service to the Academy Admissions office by providing a face-to-face interview with the candidate and evaluating the student for their true desire to attend USNA and serve in the Naval service. If you would like to know more about the program or if you would like to help by becoming a BGO, please contact Cindy Miller at (770) 650-8921 or [cindymiller@1990.usna.com](mailto:cindymiller@1990.usna.com).

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**Chapter Events Calendar (see also  
[www.usnaaaa.com](http://www.usnaaaa.com))**

**November 10, 2003**

**11:30am**

**Atlanta Touchdown Club – Speaker: Paul Johnson  
Contact Stew Caldwell for info at 404.374.5023**

**November 14, 2003**

**6:30pm**

**Dinner Social at Jocks' and Jills, Brookhaven  
Contact Bob Schultz and Lee Whitfield**

**December 4-5, 2003**

**Chapter Presidents' Meeting, Annapolis, MD  
Contact Bill Rentz for details.**

**December 4, 2003**

**7pm – 11:30pm**

**GPTV Fundraiser  
Contact Mike Herger for details.**

**December 6, 2003**

**4pm**

**Army-Navy Football at TJ's sports bar in Roswell, GA  
Contact Nick Ward for details.**

**December 13, 2003**

**4pm**

**Chapter Christmas Party at the home of Bill and Sue  
Rentz**

**January 15 – 17, 2004**

**USNA Gospel Choir to visit Atlanta. Concert at Ebenezer  
Baptist Church. Lunch hosted by Chapter. Contact Stew  
Caldwell, Nikki Peoples or Cindy Miller**

**February 7, 2004**

**6pm**

**Founder's Day Party. Guests of Honor are George and  
Peggy Watt and VADM and Mrs. Rempt. Location TBD,  
Contact Steve Frederick and Carl McCallum.**

**May 7, 2004**

**Army-Navy Golf Championship, Ft. McPherson, GA  
Contact Will Wood.**

**June 5, 2004**

**4pm**

**Lobsterfest at Red Top Mountain  
Contact Mike Herger and Carl McCallum.**

**U.S. NAVAL ACADEMY ALUMNI ASSOCIATION  
ATLANTA CHAPTER  
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**Address Correction Requested.**