

## Phillip Calvert

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**From:** rthetford@icje.org on behalf of ICJE, Inc. [rthetford@icje.org]  
**Sent:** Wednesday, February 26, 2014 10:57 PM  
**To:** Phillip Calvert  
**Subject:** Jan/Feb 2014 - 1



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## On Our Watch

"I'm glad I'm 92 years old and won't have to deal with what is happening to our country" was a comment my father-in-law made at lunch recently.

And that was before the TV and Internet flashed images of Miley Cyrus for the umpteenth time wearing less than new arrivals at a nudist colony!...That's important!

And was not long after a news flash, that lasted three days, trumpeted the fact that Justin Beiber had climbed up on his SUV after being released after a recent arrest, and waved to his fans triumphantly.... just like Michael Jackson had done years before!...Oh My!

Which was not long before we learned that French reporters were abuzz "reporting" that the President was having an affair with Beyonce..... Really?!!

In the meantime, men and women from every corner of our country are making the decision to enlist, to be deployed, to fight, to sacrifice, and to die so we can continue to focus on the most trivial of matters and make the trivial issues the most highly debated issues facing America!

Meanwhile, families are being destroyed, church attendance falls to historic lows, and babies in record numbers are born with no chance of ever knowing their biological fathers. Volunteer organizations and charities go begging for people to join them. And the masses don't demonstrate that they really care about the core issues.

As a result, opportunities abound to ***be part of a change in defining what is important.*** The Budweiser commercial showing the parade for a returning soldier said it best "Every Soldier Deserves a Hero's Welcome".

See the Commercial: [A Hero's Welcome](#)

May God bless each of you,

Jim Rechel  
ICJE Newsletter Editor



## *BitCoins and Fraud*

I haven't figured out exactly what Bitcoins are, but this article about a Ponzi scheme using fraud cases includes a judge's opinion that may help, as I'm sure we are going to see more and more schemes using Bitcoins as the future unfolds.

Ponzi Scheme: [Ponzi Scheme and Bitcoin Defined](#)

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## *Visualizing How A Bitcoin Transaction Works*

For more information visit: [How a Bitcoin Transaction Takes Place](#)

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## *Guns in Cars Debated*

Greater Risk or Nothing to Worry About?

Lawmakers in Montgomery are locked and loaded for another round of gun legislation. The latest bill would further protect gun rights by allowing people to carry loaded guns in cars without concealed carry permits.



Stay tuned for updates: [Gun Bill News Video](#)

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# Target Card Breach

## What Does it Mean?

According to Reuters News Service the Target Corp hackers managed to break into its payments network by first breaching a "data connection" between the U.S. retailer and its heating and ventilation systems contractor, a representative for the contractor said.



The data connection was used by the vendor, Fazio Mechanical Services, to bill Target and exchange contract and project management information with the retailer, according to Dick Roberts, a public relations representative for Fazio.

Many in law enforcement and in private sector have asked me whether they should be concerned if their cards were not replaced by their bank or credit union, but they took Target up on the credit monitoring for a year offer. My response has been, it depends.

A great article provides details on exactly what credit monitoring provides and I would highly recommend reading it if you have questions about what to do.

[Credit Monitoring Won't Stop Fraud for Target Victims, But Won't Hurt Either](#)

A quick primer on what you can recommend to victims who are concerned about becoming a victim includes having a general understanding of the services available through the credit bureaus:

1. File an Initial Fraud Alert - By phone, lasts 90 days if you just are concerned that fraud may occur
2. Monitor your credit by logging on to [www.annualcreditreport.com](http://www.annualcreditreport.com)
3. File an Identity Theft Report if fraud has actually occurred.
4. For further protection, consider a Credit Freeze.

Detailed information is available at the FTC website: [Steps to Take to Place Fraud Alerts](#)

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## Credit Scores and Fraud Concerns

### Does Closing a Card Account Impact Your Credit Score

A recent report from ABC News provides great information that everyone should consider before rushing to close a credit account.



Issues Covered in the article:

- Payment History
- Utilization Rate
- Length of Credit History
- Mix of Credit

Is Closing a Credit Card Good or Bad for Your Credit? [Detailed Information](#)

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## What the Heck are CHIP Cards?

### Get Ready for New Credit and Debit Cards

The Target breach may accelerate the conversion of all credit cards in the US over to Chip based cards. An interesting exchange with VISA and MasterCard officials provides some interesting information on what you can expect.



Most important is that the "Chip is the secret sauce because it creates a one-time use number based on an algorithm that if you try to hack, it destroys itself like 'Mission Impossible.'"

For information on What is Coming in 2015: [Chip Based Card Information](#)

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## ICJE / AUM Training Opportunities

Hope to see you at The Crooks are Getting Smarter seminar September 17. Unfortunately for those who did not register, the seminar is overbooked with more than 200 attendees. (The auditorium only holds 200, and we have placed about 35 folks on the waiting list.)



Other training opportunities are provided monthly:

Link to: [ICJE - AUM Training and Education Courses](#)



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