

# **IDENTITY THEFT**

Larry F. Stewart

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# IDENTITY THEFT

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# IDENTITY THEFT

## DEDICATION

This book is dedicated to the many individuals and corporations who have educated themselves in a way that protects their key information, and ultimately their identities, from the would-be predators who are all around us.

Further dedication is given to the endless efforts of the few law enforcement officers and agencies who undertake the often-considered nuisance crime perpetrated by identity thieves.

Take back that which is ours...

\* \* \* \* \*

# IDENTITY THEFT

## ABOUT THE AUTHOR

Larry Stewart is an author who has both an extensive educational background and an extraordinary work history...which he brings to his Readers in this very important and significant text. On every page, it is evident that he has written all of that vast experience into his book.

Mr. Stewart holds several degrees. He initially received his Associate of Arts Degree in 1976 from Florida Technical University (Orlando, Florida). He then went on to study at the University of Central Florida (Orlando, Florida) where he was awarded his Bachelor of Science degree with a major in Forensic Science (1979). He later studied at Antioch University (Yellow Springs, Ohio), where in 1983 he was awarded the Master of Forensic Sciences degree.

Mr. Stewart's employment history is equally impressive. Following an internship with the Bureau of Alcohol, Tobacco, and Firearms, he joined that federal law enforcement agency, serving until 1982 as a Forensic Chemist. In 1982, he joined the United States Secret

Service serving as a Counterfeit Specialist, Questioned Document Examiner, Lead of the Instrumental Analysis Section, Lead of the Instrumental and Computer Analysis Section, Chief of the Questioned Document Branch, Assistant Laboratory Director, and Laboratory Director/Chief Forensic Scientist. He retired from public service in 2005 following a distinguished twenty five year career.

Identity theft was a crime that became increasingly more perpetrated as Mr. Stewart's professional career progressed. As this crime impinged with greater frequency and with greater ferocity in his professional domain, Mr. Stewart dealt with it increasingly more and more. He is this day passionate in his quest to see it prevented on the individual's level as well as in businesses all across the USA. Likewise, he is an ardent supporter of greater identity theft statute enforcement via law enforcement and in our courts.

Today, Mr. Stewart is a Forensic Consultant and Private Investigator in California and the owner of Stewart Forensic Consultants, LLC located in San Luis Obispo, California. He serves clients with a series of professional services, including identity theft consultation.

**Larry F. Stewart**

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Author of *Document Examination* © 2007

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# IDENTITY THEFT

## INTRODUCTION

Identity theft is a *violation*, first and foremost. It is an egregious violation of one's most personal self. Victims of identity theft immediately recognize the absolute truth of these opening statements. Please keep this thought uppermost in your mind as you pursue your reading and study to come.

Identity theft is a *criminal act*. Its perpetration is prohibited by both Federal and State statutes. It is a crime that is today nothing less than out-of-control...and only getting worse day by day. Enforcement of the applicable statutes? We are loathe to report that law enforcement involvement is at best remiss. The end result? A proliferation of acts of this costly crime.

Identity theft is *rampant*. It is an act that respects no boundaries. No geographical boundaries. No social boundaries. No economic boundaries. No age boundaries. No boundaries whatsoever. In the end, it is a crime that affects all of us all across the USA. *All of us!*

Identity theft is *financially devastating*. In some

instances, it is financially debilitating. In other instances, it is financially disastrous. And in still other instances, it is financially catastrophic. Yes, identity theft can be financially injurious...or it can be financially ruinous. Always, it is costly to its victim. A quick fix for the victim? An elixir? A tonic? A potion? Tragically, the answer here is a resounding, “No!” Identity theft is costly, and its ill-effects are not easily remedied, if they can ever be set right.

Identity theft is *preventable*. Finally, the “*good news*.” But we must add a quick caveat here to that good news. Identity theft is preventable where the individual or the business has learned all about the act, has employed all of the prescribed preventative measures, has been vigilant, and has fully adopted the mindset of “absolute identity protection.” Lax environments that create opportunity for perpetrators breed identity theft. Prevention is also enhanced in environments where both law enforcement *and* prosecuting attorneys *vigorously* pursue all acts of identity theft. *There* is the formula for success and the good news that you so fervently seek today.

Today is the day that we *really* start to prevent identity theft. It is a project that is so very long overdue. The result of our malaise, inactivity, lethargy, and lack of statute enforcement is a crime that is pervasive in occur-

rence, nationwide in scope, and financially calamitous.  
Yes indeed, *today* is the day that we take back that which is  
ours...our precious identity.

Enjoy the reading...

\* \* \* \* \*