



I hate identity thieves, but I love Mari Frank

[Emily Starbuck Gerson](#) | January 3, 2008 | [Protecting yourself](#)

All the talk of identity theft in the news recently wasn't just hype: the Identity Theft Resource Center, a nonprofit group, just announced that 2007 was the worst year ever for personal data theft. Social Security numbers are floating around everywhere. Many companies are too busy to worry about safeguarding electronic information or shredding old documents. Stealing someone's identity is easy; it is a "victimless" crime, so to speak. You don't have to look anyone in the face. You steal mail, you hack, you [skim](#) (like the 18-year-old Wendy's fast food worker who [just got busted](#)). But resolving identity theft is [anything but easy](#).

Hitting close to home

I misread my credit report a few weeks ago and for a few moments thought I was an identity theft victim, and I almost had a heart attack. That same day I found out that my friend Nicole, who lives in L.A., had just become an ID theft victim. Now, after weeks of police investigation, they still have no idea how it happened. Cutting off the bad guy's access to her bank account and credit cards just took a day or two, but she is still resolving all the other issues. Nicole said the police didn't look too far into her case, and they even admitted that laws on fraud and tax are pretty lax. Now she's left feeling paranoid, and monitors her finances every few hours to make sure everything is still there. "Until it happened to me, I never thought anything about people having my information," she told me.

Hearing about Nicole's ordeal made me even more fearful about becoming a victim, and more angry with these jerks who think they have the right to turn someone's life upside down. I think the worst part about identity theft is that it completely violates your sense of privacy, as it often happens through company data breaches, mail theft or other situations in which the victim did nothing wrong. All of this made me think of Mari Frank.

An identity theft hero

I spoke to Mari Frank last month as a source for a story still in the works, but after we hung up, I kept thinking about what a cool lady she was. I excitedly told my editor and co-workers about her. So with all this identity theft stuff on my mind, I thought I would tell you about her, too. Because we need more people like this, who are truly out there to help you. The consumer.

Mari is a lawyer and privacy consultant in Laguna Niguel, Calif. She's also an Orange County Sheriff Reserve on the High Tech Crime Unit. So what's the big deal? In 1996, she was an identity theft victim. The only resources available at the time were fax sheets from the Privacy Rights Clearing House, but even those were barely sufficient. Using her skills as a lawyer, Mari helped the organization recreate the fax sheets and became a part of their advisory board. Then she testified at the state and federal level -- even in a press conference with President Bill Clinton -- about consumer privacy issues. Once a week, Mari co-hosts a public affairs radio show at University of California at Irvine dealing with issues of privacy in the information age. She's written several informational books on identity theft and hosted a ninety-minute PBS special on identity theft.

Identity theft can be such an expensive problem to resolve (the FBI just announced ID theft costs consumers about \$5 billion a year), and Mari knew most consumers couldn't afford a \$500-an-hour lawyer. So she made a kit for them with everything they needed.

Called the Identity Theft Survival Kit, it comes with a CD containing legal letters, affidavits and forms, so all victims have to do is fill in the blanks. It also contains her book, "From Victim to Victor: A Step by Step Guide for Ending the Nightmare of Identity Theft," and audio CDs with interviews from several experts. It costs \$39.95. She even says if you do everything in the kit but still have unresolved problems, she'll give you legal advice for free.

I love seeing someone who works so hard for the Average Joe who has no clue what to do when he realizes his identity have been hijacked by a selfish coward. Way to go, Mari.

For more information, go to: www.identitytheft.org and www.marifrank.com.