

# Students face ID theft risk

BY PAUL BISCHOFF  
Staff Reporter

Senior Molly McKay still doesn't know what happened to the thief who spent \$500 of her money in Texas.

McKay was the victim of debit card fraud, a crime becoming more and more common in the U.S. and around the world. She said she's not sure how it happened but that fortunately, all of her money was returned. "I ended up calling the bank," McKay said. "They told me they had put a hold on it because of suspicious charges. They shut down the debit card itself and said they would send me a new card and in a couple [of] weeks I would get my money back."

McKay said Commerce Bank did a good job of catching the fraudulent charges before any real damage was done. "I wouldn't have even known because the charges hadn't even come up on my online statement yet," McKay said. "They stopped it before I could have."

She said she never found out if the criminal who charged her account was arrested. Officer Nathanael Williams at the Department of Public Safety said steps can be taken to avoid identity theft. "Always shred anything that has your account number — your credit card number or debit card number," Williams said. "At the end of the 'http' on the head address, if it's a secure Web site it'll have an 's' on the end of it, and if it's not, then it's not a secure Web site. Always look for that 's' if you're going to shop online."

DPS takes and investigates reports of identity theft and fraud. Williams said victims first should cancel all of their accounts and then submit a police report. He gave more advice for students who want to protect valuable information. "Especially around here, try to keep your laptops locked up because a lot of college students keep their passwords and a whole bunch of info on their computers," Williams said. Not all fraud necessarily takes place in other states and countries. Senior Josie Bolanowski had three consecutive charges made at the Kirksville Wal-Mart as well as one charge at a local Burger King. "I was out at Ruby Tuesday's, and I tried to pay for my dinner," Bolanowski said. "They came back and told me my card had been declined, so I went home after that and checked my bank statement because I know I had money in there at the time. Turns out I didn't."

About \$150 had been stolen from Bolanowski's debit card using a personal identification number, she said. It has been more than a month, and her money still has not been returned. She said she did not know if the thief had been arrested and isn't sure how it happened in the first place.

"My best guess was from a bar," Bolanowski said. "I don't want to say anything for sure, but that's the only thing I can think of. When you start tabs, some places will run [the card] and give it back to you, and some places will just run it and keep it back there."

Zach Sriesen is an identity theft expert and spokesman for LifeLock, an identity theft protection service that sends credit reports to subscribers, utilizes a fraud

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Zach Sriesen  
LifeLock Spokesman



## Prevention Tips:

- Deter:** • Select an intricate password • Verify sources • Protect your social security number
- Detect:** • Use annual credit reports • Access creditor monitoring service • Identify the signs
- Defend:** • Place fraud alert • Close affected accounts • File complaint • File police report

Ryan Carothers/Index  
Source: www.ftc.gov

alert system for people attempting to apply for a line of credit in their name, opts them out of pre-approved credit card offers and monitors online activity.

"People that do it themselves can do everything correctly ... and still find themselves victimized," Sriesen said. "It's such an adaptive crime, and it's such an innovative crime in terms of every time we think we figure out a way to stop ID thieves from getting information, they find another way to get it."

Sriesen said the two most common ways thieves attain personal information are by dumpster diving and phishing — the latter being more common during the holiday season. He said a good rule of thumb for all individuals is if someone contacts you, consider it suspect. Many raffles and supposed winnings in the form of Internet ads are meant to solicit personal information from young people. "Statistically, thieves know college

kids are drastically lower in the number of times they are going to check their credit report, which gives them more time to get away," Sriesen said. "When you first come into college, you've got a pretty clean line of credit. It's not good, it's not bad, but it's at least something. ... College students are much more susceptible to giving up their information without really asking the pertinent questions."

Sriesen said the pertinent questions when giving out personal information are, "Why do they need it? Who am I giving it to?" and "Who has access to it?" He said to watch out for false scanners attached to ATMs and gas pumps' card readers, store clerks who scan a credit card twice, phishing e-mails and fraudulent phone calls. Make sure job applications are destroyed after they are no longer needed.

"People will actually take your social security number and use it to fabricate

an entirely new identity," Sriesen said. "This can be an incredible headache, especially for college students trying to get a job or trying to establish credit for the first time in their lives."

Sriesen said students should check their credit reports and review all of their purchases on their credit card bills regularly. He said credit reporting companies on TV are scams.

Sriesen said identity theft is one of the only crimes in America in which a person is not a victim until he or she can prove it in the eyes of the law. He said he does not foresee identity theft rates declining in the future and that harsher penalties should be put in place.

"If you can get away with \$20,000 for an identity ... and only be looking at a misdemeanor with a monetary or fiscal penalty of somewhere around 10 grand at the top, it really is not rocket science to see why thieves are continuing to target young individuals," he said.

# Culture group offers tai chi program in SUB

BY ZOE MARTIN  
Staff Reporter

Tai chi kicks it old school.

Sophomore Wilson Zhang, vice president of the Society for Sino-American Studies, explained the 12th-century martial arts technique at the demonstration and class kick-off event his organization hosted Oct. 29. He said the practice and purpose of tai chi is different from other Asian martial arts.

"It's focused on using gentle power to reach the highest level of martial arts, and people do this for a lot of reasons, mainly health reasons," Zhang said. "It can improve your body's condition, and lots of old people — senior people — do this for longevity."

Zhang employed a metaphor to illustrate his point. "It's like water," he said. "It is the softest thing in the world, but if you keep dropping water you can change rock. That's the kind of philosophy behind tai chi. ... You're using soft power to fight against the toughest power, the hardest power."

The SSAS is composed of about 40 members who are interested in Asian culture from a variety of national backgrounds. Zhang said practicing tai chi on campus is part of the group's ongoing efforts to introduce Asian culture into the University community.

"We want to create an academic atmosphere that promotes communication between different cultures," Zhang said.

The tai chi kick-off event featured an educational presentation and tai chi demonstration by one of its members, freshman Abigail Yizhou Li. The event, which attracted about 25 people, aimed to spark interest in a tai chi class that commenced this week and will be taught every Wednesday evening until the end of the semester. Li, who said she has been practicing tai chi since high school, discussed two levels of tai chi in her presentation: an advanced level for attack and defense and a beginning level for exercise that will be taught in the class. Li said the philosophy of tai chi is based on harmony between the individual, nature and society and improving the flow of qi, or vital energy, in the

body. It also draws from the concept of yin and yang — striking a balance between opposites as both a still and dynamic exercise.

Her tai chi demonstration involved 24 individual forms that flowed smoothly from posture to posture in continuous motion. The cycle took about five minutes, and Li recommended performing it twice each day to maximize health benefits like balance, flexibility and relaxation.

Senior Caroline Runyon said she heard about the event from Li and attended to learn more about the practice of tai chi. "I just know that it's similar to karate, but not so much for self-defense, more for relaxation," Runyon said.

She said she's had several discussions with Li about Chinese culture and tai chi traditions. "We've been discussing a lot of different aspects of Chinese culture — especially with the Olympics being there recently," she said. "The opening ceremonies had a lot of similar aspects

of [tai chi]. It's really great to be able to have this cultural interaction."

Tai chi has health benefits as well as cultural implications. Gwen Perrachione and Marilyn Gibbons, Kirksville residents who work on campus, said they have been practicing tai chi as part of their weekly exercise routine for six or seven years.

"There's three or four of us that get together [a] couple [of] nights a week that do tai chi just from a videotape," Perrachione said.

She said the wife of a former Truman volleyball coach taught tai chi classes at a health center in town about seven years ago. Before the instructor moved away, the women videotaped their last class with her and use it to continue the routine.

"It works your muscles, but you don't really feel like you've had a fast workout," Perrachione said. "I think it helps with balance. ... It works up a sweat, but you're not hurting your knees."

Gibbons said she still practices tai chi for similar reasons.

"For people with diabetes and older people, they say tai chi is one of the best things for exercise because it's not strenuous like going out running," she said.

**"That's the kind of philosophy behind tai chi. ... You're using soft power to fight against the toughest power, the hardest power."**

Wilson Zhang  
Sophomore

## DANCE | Fitness Fusion hosts burlesque-style dance show at local bar, Wrongdaddy's, and brings in Lola Van Ella as special guest



Krista Goodman/Index  
Junior Anna Haynes rehearses for the burlesque show.

**Continued from Page 9**

"I think when you're a dancer, one of the best things you can do is try to cross train and learn a bunch of different styles and different ways of dancing," she said of the burlesque workshop.

Hartmann said she thinks burlesque performances are something that often is misunderstood in modern culture. She said it will be interesting to combine a burlesque performance with belly dancing, which she said is something that usually is very

separate from the art of the striptease. Despite being different kinds of dances, Hartmann said both styles deal with the issue of women being strong, sensual and powerful. "It's just kind of interesting for me because I've been really trying to fight really hard for a really long time the idea that belly

dancing is sexual," Hartmann said. "If a belly dancer is really good, it should be stunning and beautiful."

Hartmann said she is excited for Van Ella to arrive to get her opinion on these dance styles. She said she thinks it's a brave move by Tomten to try to introduce Kirksville to this

type of performance because she thinks Kirksville is a somewhat conservative college town.

"I can understand that because there hasn't been a lot of exposure to events like this in the past, there is a lot of fear that comes with misconception," Hartmann said. "I understand how people can get apprehensive, but I wish that people would kind of have more of an open mind ... because it could really bring something new to the town."

**"There is a lot of fear that comes with misconception."**

Megan Hartmann  
Alumna

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