Protect against identity theft

Identity theft is a problem that affects many Americans, including the 50-plus crowd. According to a 2006 press release from the Department of Justice, about 3.6 million households in the U.S. learned that had been victims of identity theft during a six-month period in 2004.

An important step in trying to avoid this problem is being aware of how information is stolen and how it may be avoided.

The Baltimore County Public Library is offering a talk called "Protect Yourself from Identity Theft" Sept. 22 at 4 p.m. in the Randallstown branch of the library, 8604 Liberty Road. The talk is free for adults. For more information, call 410-887-0770.

AARP also offers some helpful tips for avoiding this sticky situation.

– Never give personal information over the phone or online unless you initiated the call.

– Shred bank statements, credit card statements and any other papers with account information.

– Pay your bills in the mail using a locked mailbox or the post office.

– Check your credit report.

– Make sure no one is hovering when using an ATM.

– Build firewalls for personal computers.