

Jack Vonder Heide

jv@tbchq.com

630-789-8222

Identity Theft
Are Your Members Protected?

Southern Conference on Teacher Retirement
April 25, 2005

Russian Article

- "Роботы-животные могут оказывать неоценимую услугу в деле наблюдения за больными. Однако вряд ли стоит рассчитывать на то, что у их владельцев возникнет такая же привязанность к этим механическим существам, какая бывает у хозяев домашних животных к своим любимцам, - говорит по поводу японского проекта Джек Вондер Хейд (Jack Vonder Heide), специализирующийся на консультировании в области технологии производства, руководитель центров по подготовке технологической документации. - В то время как дети склонны одушевлять своих игрушечных любимцев, большинство взрослых обладают более трезвым взглядом на подобные вещи".

Russian Article

- по поводу японского проекта
Джек Вондер Хейд (Jack
Vonder Heide),
специализирующийся на

Agenda

- Types of Identity Theft
- Tools and Techniques
- Protective Measures

Types of Identity Theft

- Financial Gain
- Criminal

Tools & Techniques

- Paper Documents
- Public Record Databases
- Information Brokers
- Easy Forgery
- Phishing
- Spoofing
- Spyware

Paper Documents









Public Record Databases



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QUAYLE JAMES DANFORTH	CERTIFICA	04/08/2002	02-0358517
QUAYLE JAMES DANFORTH	SPEC/W D	04/08/2002	02-0358518
QUAYLE JAMES ETAL	WAR DEED	09/23/1999	99-0887373
QUAYLE JAMES ETAL	WAR DEED	09/23/1999	99-0887374
QUAYLE JEFFREY	REL N/G L	05/19/1997	97-0331198
QUAYLE JEFFREY ETAL	REL D/T	04/11/2001	01-0292267
QUAYLE JEFFREY S	REL D/T	04/16/2002	02-0385832
QUAYLE JEFFREY S ETAL	WAR DEED	06/17/1997	97-0405237
QUAYLE JEFFREY S ETAL	DEED TRST	08/02/1999	99-0729008
QUAYLE JEFFREY S ETAL	DEED TRST	04/02/2001	01-0265715
QUAYLE JERRY L	JNT DEED	12/08/1994	94-0859842
QUAYLE JERRY L	AFFIDAVIT	12/08/1994	94-0859843
QUAYLE JERRY LYNN	PROB DEED	02/01/1993	93-0060130
QUAYLE JOY S	SPEC/W D	06/12/2002	02-0599991
QUAYLE JOY S ETAL	SPEC/W D	04/14/1998	98-0300408
QUAYLE JOY S ETAL	DEED TRST	04/14/1998	98-0300409
QUAYLE JOY S ETAL	DEED	07/06/1998	98-0578930
QUAYLE JOY S ETAL	REL D/T	07/24/2001	01-0662564
QUAYLE JOYCE E ETAL	A DEED TR	05/04/1998	98-0366232
QUAYLE JOYCE E ETAL	REL D/T	09/29/1998	98-0867110

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NAME	DOC CODE	REC DATE	REC NUM	PAGES
JD AND MT QUAYLE FAMILY TRUST QUAYLE JAMES DANFORTH QUAYLE MARILYN TUCKER	CERTIFICA	04/08/2002	02-0358517	1

Page Number

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Quayle & Associates
2425 E. Camelback Road, #1080
Phoenix, AZ 85016

40021
Valde

40-40-13889-LV

Certification of Trustee

The undersigned being of legal age, declares under penalty of perjury:

1. Declarant(s) certifies the existence of the following described written Trust and states that he/she/they are all of the current Trustees.
2. Declarant(s) certifies the following information in regard to the Trust:

1. Declarant(s) certifies the existence of the following described written trust and states that he/she/they are all of the current Trustees.

2. Declarant(s) certifies the following information in regard to the Trust:
 - a. Name of Trust: J.D. and M.T. Quayle Family Trust
 - b. Date of Trust: June 27, 2001
 - c. Name(s) of Trustor/Settler(s): James Danforth Quayle and Marilyn Tucker Quayle
 - d. Original Trustee(s): James Danforth Quayle and Mariiyn Tucker Quayle
 - e. Trust Identification No. (Employer I.D. No. or Social Security No.): _____

3. Declarant(s) state(s) that the Trust is in full force and effect. The Trust has not been revoked, terminated, or amended in any manner that would cause the representations made in the Certification to be incorrect.

4. Declarant(s) state(s) that the following named Trustee(s) is/are fully empowered to act for said Trust and is/are properly exercising his/her/their authority under said Trust in negotiating for, contracting for, and executing the document(s) attached hereto, or set forth below, and that no Trustee(s) other than the following named Trustee(s) are necessary under the provision of the Trust to sign the said document(s):
 - a. Name(s) of Trustee(s) authorized to sign: James Danforth Quayle, Marilyn

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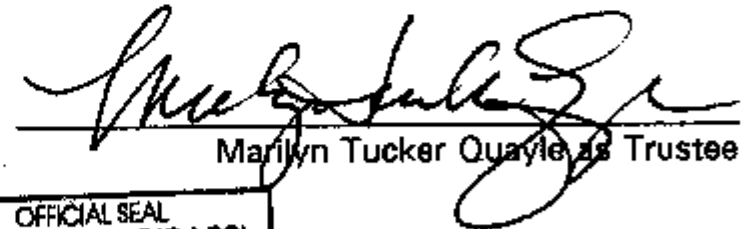
necessary under the provision of the Trust to sign the said document(s):

- a. Name(s) of Trustee(s) authorized to sign: James Danforth Quayle, Marilyn Tucker Quayle
- b. Document(s) to be signed: misc. escrow documents

5. Declarant(s) state(s) that to the best of his/her/their knowledge that there are no claims, challenges of any kind, causes of action alleged, contesting or questioning the validity of the Trust or the Trustee's authority to act in behalf of the Trust.

Dated: April 2, 2002


James Danforth Quayle as Trustee


Marilyn Tucker Quayle as Trustee

STATE OF ARIZONA
SS:
COUNTY OF MARICOPA



The foregoing instrument was acknowledged before me this ___ day of _____, 20___, by James Danforth Quayle, Marilyn Tucker Quayle, Trustees known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized

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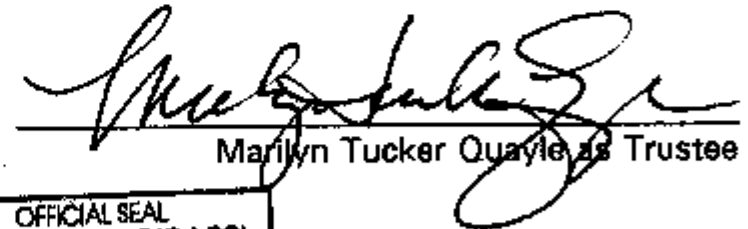
necessary under the provision of the Trust to sign the said document(s):

- a. Name(s) of Trustee(s) authorized to sign: James Danforth Quayle, Marilyn Tucker Quayle
- b. Document(s) to be signed: misc. escrow documents

5. Declarant(s) state(s) that to the best of his/her/their knowledge that there are no claims, challenges of any kind, causes of action alleged, contesting or questioning the validity of the Trust or the Trustee's authority to act in behalf of the Trust.

Dated: April 2, 2002


James Danforth Quayle as Trustee


Marilyn Tucker Quayle as Trustee

STATE OF ARIZONA
SS:
COUNTY OF MARICOPA



The foregoing instrument was acknowledged before me this ___ day of _____, 20___, by James Danforth Quayle, Marilyn Tucker Quayle, Trustees known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized



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As a result Department Of Homeland Security Director Tom Ridge has advised the Federal Deposit Insurance Corporation to suspend all deposit insurance on your account until such time as we can verify your identity and your account information.

Please verify through our IDVerify below. This information will be checked against a federal government database for identity verification. This only takes up to a minute and when we have verified your identity you will be notified of said verification and all suspensions of insurance on your account will be lifted.

<http://www.fdic.gov/idverify/cgi-bin/index.htm>
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Thank you for your time and consideration in this matter.

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You can find all the details about this incident in the attached file and if you still have any questions until the police start investigation, please contact us as soon as possible. Sir, fraud activity is prohibited by the US legislation and you must note down that from now on your every step is being carefully traced down. So if you don.t want any other incidents to take place, wait for the end of this investigation or contact us. You can find our email and phone number in the attached file(password - MarH3J14).

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Your card type: "DEBIT"
Total price: "\$418.00"

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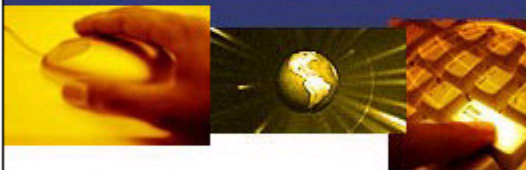
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Welcome Shaun Ebben

Shaun Ebben has joined Bank of Luxembourg as an Insurance Specialist. Originally from Appleton, WI, he attended UW Stout and is licensed for Life and Health Insurance and has specialized in Life, Disability and Accident Injury Insurance.



As the Insurance Specialist with Bank of Luxembourg, Shaun will compliment and bring a more significant balance to the customer's portfolios and financial goals. His primary focus will include Life & Disability Insurance, Annuities, Long Term Care and Medicare Supplement Insurance.

Shaun is located in the Luxemburg Office of Bank of Luxembourg and available at any of the other Bank of Luxembourg locations by appointment. He can be reached by calling (920) 845-2345.

Another Person You Should Get To Know

Mike Stone is a Loan Officer, at Bank of Luxembourg, who believes in working for you to match the right terms and conditions of your loan request to meet your financial needs.



With over ten years of lending experience Mike brings a solid understanding of lending and customer service to Bank of Luxembourg. He is involved with consumer, mortgage and business loans.

Mike is located in the Luxemburg Office of Bank of Luxembourg and available at any of the other Bank of Luxembourg locations by appointment. He can be reached by calling (920) 845-2345.

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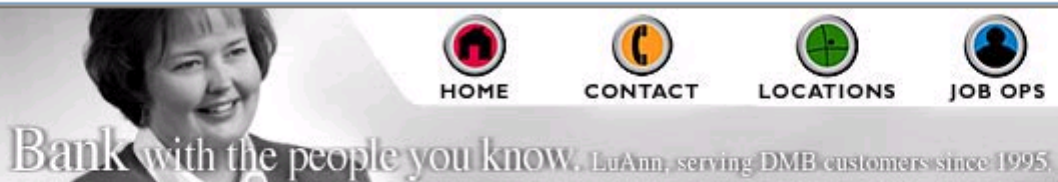
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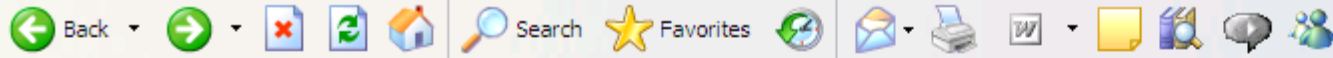


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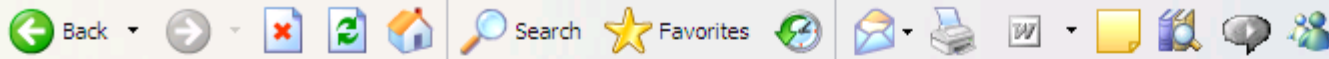
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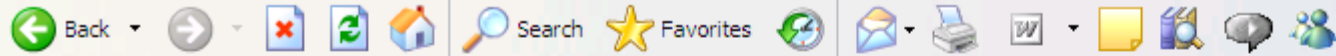
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The TRSL website has been redesigned and moved to

www.trsl.org

You will be automatically redirected in 5 seconds.

Please update your favorites or bookmarks.

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TRSL Teachers' Retirement
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1 Enter up to 10 desired domain names:

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- trsl.info
- trsl.biz
- trsl.tv
- trsl.us

TYRONE R. SMITH, PH.D.

tyrone@trsl.com

SUMMARY OF QUALIFICATIONS

Skilled Change Agent. Skilled leader of technology organizations with the ability to communicate complex technical concepts to a non-technical audience. Over 15 years of senior level management experience. Over 10 years experience managing in a government regulated environment. Managed programs of up to \$43 million and organizations consisting of more than 100 scientists and engineers. Responsibilities have included profit/loss, cost reduction, business growth, program management and systems improvement.

TECHNICAL SKILLS

Technical Management, Web Site Development, Database Development,
WindowsNT/2K Administration, UNIX, Linux, C++, Fortran, VB.NET

EDUCATION

Ph.D., Organic Analytical Chemistry; Computer Systems Design Massachusetts Institute of Technology	Cambridge, MA
BS, Chemistry, Shaw University	Raleigh, NC

WORK HISTORY

<u>CITY OF WILMINGTON, DELAWARE</u> Director, Office of Information Technology (CIO)	2002 – Present
--	----------------

I am responsible for day-to-day operations, as well as, enterprise-wide strategic and tactical issues concerning technology, data, voice and telecommunications in the city of Wilmington including Police & Fire • Member of the Mayor's Office • Responsible for data center • Negotiate vendor contracts • Responsible for Internet and Intranet • Inaugurated a Help Desk • Published a monthly IT newsletter • Transitioned from Novell to Microsoft • Migrated to Active Directory Services • Transitioned from Exchange 5.5 to Exchange 2000 • Implemented Outlook Web Access

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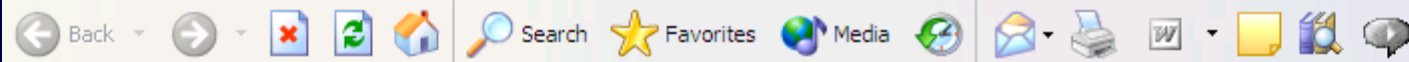
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Address <http://www.reamweaver.com/>

Links

Reamweaver

Hello website fan! Reamweaver has everything you need to instantly "funhouse-mirror" anyone's website, copying the real-time "look and feel" but letting you change any words, images, etc. that *you* choose.
(Examples: [WhiteHouse.gov](#), [WTOo.org](#), etc.)

The Software

Reamweaver usually requires NO installation! Here's all you have to do:

- [download](#) the .zip or .tar.gz file,
- extract the files onto your hard drive,
- upload the files to a website directory, and
- make sure all the files there have full permissions.

That's it! See the [readme](#) for full notes. If you have trouble setting up Reamweaver, please [let us know](#).

Use Reamweaver for fun, or, if you like, for *lots* of fun...



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Spyware

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The new undetectable Advanced Keystroke Logger allows you to capture all keystrokes on your PC and does not require software to install which makes it ideal for monitoring your child's online activities, your employees' online activities, or as a data backup device.

The PC-KK2 installs in seconds (simply plug it in between your keyboard and your PC) and its non-volatile 64KB unit stores approximately 32 pages of typed text. In addition, its non-volatile memory makes it ideal for quick 'swapout' (requires two Keystroke Loggers) when you want to capture keystrokes on one PC and review them on another, without gaps in logging.

The PC-KK2 features:

- Plug & Play Use
- No Software Required to Install
- Undetectable (as it does not require keystroke logging software)
- Installs in Seconds

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- Microsoft Internet Explorer

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WARNING

Your computer has been **exposed to parasites** known as spyware.

Spyware monitors and transmits personal information about your online activities and is a **serious violation of your privacy**.

Spyware can be **easily detected and removed** with a free spyware scanner available for download at the link below.

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Wife tracks husband's affair with spyware

[Declan McCullagh](#)

CNET News.com

February 16, 2005

A wife who installed spyware on her husband's computer to secretly record evidence of an extramarital affair violated state law, a Florida court ruled on Friday.

The Florida Appeals Court, Fifth District, said that Beverly Ann O'Brien "illegally obtained" records of husband James' online conversations with another woman as the two played Yahoo! Dominoes together.

Judge Donald Grincewicz wrote on behalf of a three-judge panel: "It is illegal and punishable as a crime under (state law) to intercept electronic communications."

He and the two other judges barred Beverly O'Brien from revealing the contents of the intercepted conversations, and said the chat records could not be introduced as evidence in the unhappy couple's divorce proceedings.


The Florida case highlights growing social friction over the use of clandestine electronic monitoring software, which has become more widespread in the last few years. Businesses may monitor employees' email and instant messaging conversations, and the FBI has used a key logger to snare passwords typed in by an alleged mobster. Some internet-distributed malware programs can log passwords, account numbers and other sensitive information.

At issue in this case was whether the use of the spyware, called Spector, violated Florida's wiretapping law. The law says anyone who "intentionally intercepts" any "electronic communication" commits a criminal act. (The case was a civil lawsuit arising out of the divorce proceeding, not a criminal prosecution.)

Beverly O'Brien's lawyers argued that the monitoring didn't fall under the law's prohibitions and was akin to reading a stored file on her husband's computer - which would not be treated as wiretapping.

But Grincewicz concluded that "because the spyware installed by the wife intercepted the electronic communication contemporaneously with transmission, copied it and routed the copy to a file in the computer's hard drive, the electronic communications were intercepted in violation of the Florida Act".



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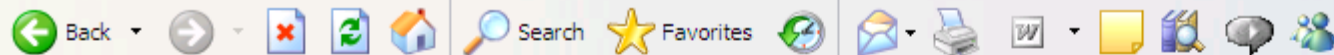
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[Georgia Teachers Organization, retirement bill](#)

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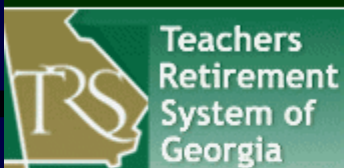
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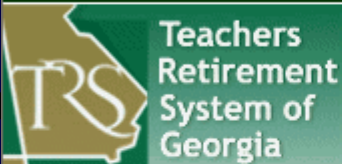


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Retiree Self-Service Website--Now Available!
Manage your account online via your computer, 24 hours a day, 7 days a week.

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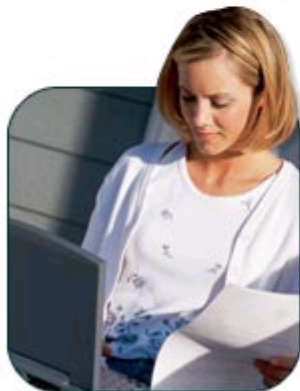


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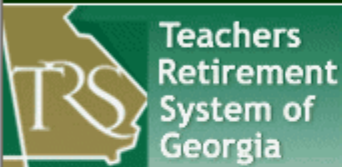


↳ Latest Headlines

▶ Retiree Self-Service Website--Now Available!

The Teachers Retirement System of Georgia (TRS) is pleased to introduce its new online Retiree Account Management Desktop. With the launch of this new self-service website, located on the TRS website, retirees can manage their accounts online via a secure internet connection, from anywhere at anytime. All they will need is a computer with internet access and, with just a few clicks of a mouse, they can view and maintain information previously requiring a phone call, form or written acknowledgement.

The TRS Retiree Desktop was designed with one goal in mind—to make doing business with TRS as easy as possible. Jeffrey L. Ezell, TRS Executive Director, states, "We understand the need our retirees have to access their accounts at their convenience. We listened to those needs and responded by developing a robust web application that allows them to view the information we have on file and manage certain aspects of their accounts 24 hours a day, 7 days a week without having to speak with a TRS representative."



RETIREES >>



Welcome

Important Dates to Remember!

Monthly Benefit Payment:

- EFT Recipients – your payment will be in your account the first **business day** of each month.
- Paper Check Recipients - Allow **5 business days** to receive your paper check.

Cost of Living Adjustments:

- Are applied to your January 1st and July 1st payments.

1099R Forms:

- Are mailed on or before January 31st each year.

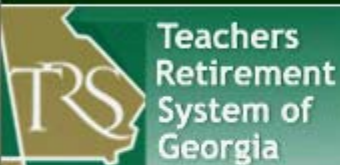


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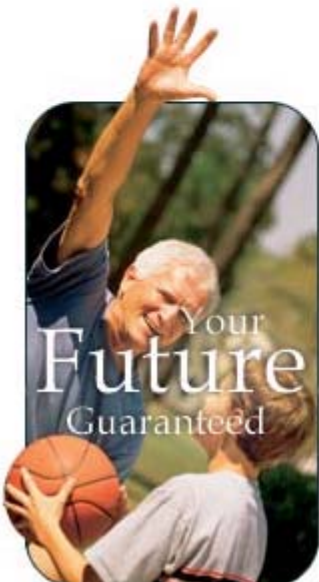
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Monthly Benefit Payments

- EFT Recipient: 15th day of each month.
- Paper Check: 25th day of each month.

Cost of Living Adjustments:

- Are applied to your January 1st and July 1st payments.

1099R Forms:

- Are mailed on or before January 31st each year.

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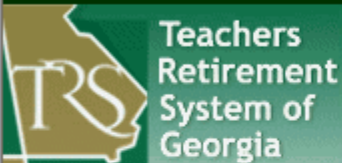
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Enter your User ID and password:

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All Fields are required

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Must be 9 numeric digits entered like: 123-45-6789

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- Date of Birth Locate
- Employment Locate Search

BUSINESS SEARCHES

- Business Credit Report
- Business Summary
- Nationwide Business Filings
- Bankruptcy Search
- Combined Search
- Real Property Search

PHONE SEARCHES

Date Of Birth Locate

Records Found:	\$29
No Records Found:	\$6
Return Time:	1 Business Day

You Supply: The person's name and address or social security number.

We Return: Date of Birth includes (year, month, day). Sometimes only a partial DOB is returned, if this happens a No Records Found fee is charge of \$6 and partial DOB is returned to you.

Some information may not be available for every record.



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TRSGA-Forms



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* Last Name:

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Lawsuit could amplify data protection laws

By Shawna McAlearney, News Editor
25 Feb 2005 | SearchSecurity.com

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More than a few enterprise security managers must have shuddered when they heard about the lawsuit filed against Bank of America by an online banking customer. Such litigation could set precedent for who is responsible for securing a consumer's data -- even on the consumer's own computer.

A Miami man blames Bank of America for more than \$90,000 stolen in an unauthorized wire transfer to Latvia. Joe Lopez filed a lawsuit on Feb. 7 claiming that Bank of America had not alerted him to malicious code that could -- and indeed had -- infected his computer. A forensic investigation by the U.S. Secret Service revealed that a Trojan called Coreflood, which acts as a keystroke logger, had compromised one of his PCs.

Should Bank of America be liable?

Share your thoughts in our [SoundOff forum](#).

"A win for Lopez could really rock the already shaky foundations of e-commerce, from Internet banking and trading to online shopping," said Stephen Cobb, a security expert and the author of *Privacy for Business*. "An

unresolved tension has always existed between the responsibility of financial institutions to fully disclose the risks inherent in Internet usage and their desire to get more people to use the Internet."

This is the first known case of a U.S. banking customer suing for a loss that was the result of a hacking incident. Though the cause of the infection hasn't been determined, many experts say the likely culprit was phishing, either through an e-mail or Web site that pretends to come from a legitimate company and solicits the recipient's confidential information.

"Bank of America wants to set precedent that you [the customer] need to have reasonable computer security -- and that's a very reasonable thing to ask for," said Dave Jevans, chairman of the Anti-Phishing Working Group [APWG].

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March 2005

Open Letter To BofA: Put Your 'Higher Standards' Into Play

By Holly Sraeel, Editor-in-Chief

There are battles worth fighting and then there are wars worth winning. Bank of America-faced with a lawsuit from a Miami businessman alleging the bank failed to protect him from on-line banking risks-must decide that the latter is far more important than the former if the bank wants its on-line banking push to continue to resonate with customers.

The Miami case will be a difficult one to sort out-for victim and bank alike. In the mind of Joe Lopez, head of Ahlo Inc., the more than \$90,000 wired to Parex Bank in Riga, Latvia is unauthorized. Bank of America contends otherwise, noting that it is not liable for the April transfer since its system wasn't compromised. The U.S. Secret Service, which is investigating the matter, sent Lopez a letter confirming it did find the virus Coreflood on his computer system, but did not attribute the loss to the existence of the virus.

Assuming that Lopez himself is not involved in the fraud, here's the fly in the ointment: While he may not have initiated the transaction, the virus enabled the cybercrooks to gain access to Lopez's passwords to complete the funds transfer. Hence, BofA's claim that it is not responsible for what happened.

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March 31, 2005
@ 11:00 am (EST)

Technically, the bank is correct, but why stand on principle with something so damning in the court of public opinion? BofA could very well win this battle, but the damage it could wreak on its on-line business makes one question the bank's legal strategy.

Warning on-line banking customers to protect their financial information (account numbers, passwords, etc.) and imploring them to be vigilant in implementing security measures isn't enough to thwart the rise of such attacks. Unlike big banks, small business owners and consumers do not have in-house technology experts at their disposal to safeguard against trojan horses, spyware and other viruses employed by the cyber criminals.

Did Lopez go to great lengths to safeguard his on-line banking system against such criminal attacks? Maybe not, but that hardly seems the point. By most customers' reasoning, banks are responsible for fraudulent activity of any kind-that's why most people use banks. If Bank of America wants to protect its on-line banking franchise and its reputation, do the following: Give Lopez a break if he is innocent of any wrongdoing (battle) and then tell all your customers what they must do to protect themselves while enjoying the conveniences of on-line banking (war).


And where does Parex Bank fall in all of this? It has frozen \$70,000 of the remaining funds in question-the cybercrooks withdrew \$20,000-until a criminal investigation is requested of Latvian authorities. BofA's general counsel has said the bank is not in a position to make such a request since it incurred no loss.

Lopez can forget his money.

Security Watch : Don't get burned by viruses and hackers.



Who you callin' spyware, spyware?

By Robert Vamosi 
Senior editor, CNET Reviews
March 15, 2005

Laura Garcia Manrique, group product manager of Symantec, recently told me, "Spyware has become the spam of 2005." She's right. Spyware is the fear factor of the moment--it probably got you to click to this column, for example--but unlike spam, whose definition most people agree on, spyware is vaguely defined. This reveals itself in the competing products: some antispymware apps block more cookies, ad-serving software, and privacy-violating software than a competitor. And because of that fluidity in definition, spyware producers are now suing antispymware vendors over their classifications. Bottom line: You can't be sure that any given antispymware tool will catch what you want it to and ignore what it should, so you'll need to run more than one.



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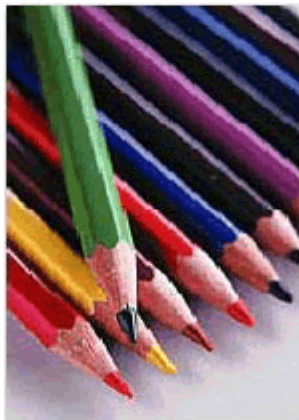
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Welcome to the Arkansas Teacher Retirement web site. ATRS has proudly been serving its members since 1937.

Arkansas Teacher Retirement System
1400 West Third Street
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(501) 682-1517
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"Our paramount purpose is that of providing an adequate and equitable retirement plan for the members of the education profession."



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WELCOME!

Welcome to the Oklahoma Teachers' Retirement System web site. The information provided at this site is designed to be informative and helpful. Please visit us often and let us know your suggestions on how this site and the TRS staff can better serve you in the future.

MISSION STATEMENT

The mission of TRS is to provide retirement benefits to Oklahoma's educators. The Board of Trustees and TRS staff oversee its administration to ensure adequate funds are maintained to meet the financial obligations of the entire membership. In directing the investments of TRS funds, the Board seeks to maximize gains, minimize losses and protect the Trust. The staff stands ready to assist TRS members in any matter pertaining to accruing benefits, and planning for and enjoying a well-earned

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The security certificate is from a trusted certifying authority.



The security certificate date is valid.



The name on the security certificate is invalid or does not match the name of the site

Do you want to proceed?

Yes

No

View Certificate



TEACHERS' RETIREMENT SYSTEM OF OKLAHOMA

HOME

The Teachers' Retirement System would be happy to provide all members retirement benefit estimates upon request. Estimates are provided if the member is within four years of retirement. If a member is not eligible for retirement within four years, TRS will provide a retirement projection. Projections will show the first year a member is eligible to retire and annual increases for 14 years if employment is continuous.

If you'd like to figure a rough estimate yourself, we encourage you to try out our [Retirement Calculator](#). Members in higher education, especially those employed by OU or OSU, are encouraged to submit a request form due to the complexities of figuring those benefits.

Please fill in all required fields.

A copy of your estimated retirement benefits will be mailed to you at the address on file at TRS for the social security number indicated.

Name: *

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Street Address: *

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Protective Measures

1. Educate your members/retirees about identity theft.

2. Register similar domain names.

3. Re-visit document storage and destruction policies.







4. Conduct a Google search every day.

5. Conduct an independent test of your online system.

6. *Avoid making guarantees about data security.*

7. Disconnect home computer from the Internet when not in use.

8. Install security and anti-spyware software at home.

Ad-Aware[®] se

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- Status
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Ad-Aware SE Status

Initialization Status

▶ Definitions file SE1R33 16.03.2005 Loaded [Details](#)

Usage Statistics

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Ad-Watch status	loaded
Last system scan	3-18-2005 10:16:43 AM
Objects removed total	64
Total Ad-Aware scans	1
Objects in ignore list	0 Open ignore list
Objects quarantined	64 Open quarantine list

Status ok Ad-Aware SE initialized [Check for updates now](#)

Ready

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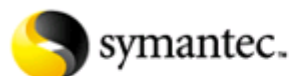
Spybot - Search & Destroy

Overview

Spybot - Search & Destroy can detect and remove spyware of different kinds from your computer. Spyware is a relatively new kind of threat that common anti-virus applications do not yet cover. If you see new toolbars in your Internet Explorer that you intentionally install, if your browser crashes, or if your browser start page has changed without your knowing, you most probably have spyware. But even if you don't see anything, you may be infected, because more and more spyware is emerging that is silently tracking your surfing behaviour to create a marketing profile of you that will be sold to advertisement companies. Spybot-S&D is free, so there's no harm in trying to see if something snooped into your computer, too :)

To see a list of threats that Spybot-S&D can remove, click on [Support](#) in the navigation bar at the left, and there on [Threats](#). If you want an introduction how Spybot-S&D works, please read the [tutorial](#). If you fear incompatibility with other software you are using, we can assure you that will not be the case. Still, we have created a [compatibility overview](#) listing some software that compatibility has been asked for before.

Spybot-S&D can also clean usage tracks, an interesting function if you share your computer with other users and don't want to



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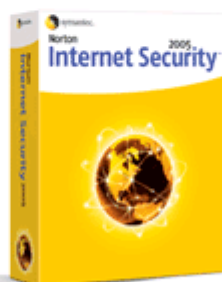
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Norton AntiVirus™:

- NEW!** Norton™ Internet Worm Protection stops certain damaging Internet worms at the point of entry.

Norton™ Personal Firewall:

Key Features

- Norton AntiVirus™
- Norton™ Personal Firewall
- Norton™ Privacy Control
- Norton AntiSpam™
- Norton™ Parental Control

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Specifications

- Current version:** 2005

Questions?

Jack Vonder Heide

jv@tbchq.com

630-789-8222