

Appendix EE

General Tips on Protecting Your Privacy

- A. Be discreet when filling out application forms - whether on-line or elsewhere. Insert N/A, for "Not Applicable" or "Not Available," or whatever you want it to mean. Phrase your demand so that it elicits a POSITIVE RESPONSE, not a negative one. Don't say, "I refuse. . . ." Say, "Because I'm concerned about my privacy, I chose to keep that information to myself. . . ." Assume that most clerks, as individuals, will identify with your concerns, and you will discover that many of them do. Be persistent. Be prepared to try three or four times before the organization caves in.
- B. Protect the confidentiality of your Social Security number. (It is the means for a stranger to impersonate you or for a stranger to link information about you from different data bases.) Don't provide it unless the transaction has tax consequences. Never give it out over the telephone or on-line. Always ask why it is needed. Try giving only the last four digits, if you have to. Keep it off your driver's license.
- C. Ask to inspect and to correct files about yourself. You have a right by law to do this in credit records, federal agency records, school records, criminal records, and (in 20 states) medical records. Even where the law does not recognize your right, assert it anyway. Many companies have promised publicly that they provide this right.
- D. Subscribe to Privacy Journal to stay current and know your rights. You can subscribe for a special discounted rate of \$35 a year when you mention "Privacy Tips" and pay in advance.
- E. Attach conditions to sensitive information. Ask in writing that it not be disclosed or that it be erased after a certain number of years. This creates a contract with the organization.
- F. Never provide personal information over the telephone to anyone unless you placed the call and know the organization.
- G. Ask the post office not to disclose your change of address to commercial mailers. Better still, make your change of address TEMPORARY not permanent. A temporary forwarding instruction is good for one year, and the Postal Service does not forward TEMPORARY change of address information to commercial list users and direct marketers.
- H. List your telephone number but not your address in the telephone book. This will foil compilers of many marketing lists. Call 800/567-8688 and ask the three

major credit bureaus - Equifax, Experian, and Trans Union - that information in your credit report not be disclosed for compiling marketing lists. Call Experian (Metromail) at 800/407-1088 in Lombard, Ill., and Axciom at 501/336-2722 in Conway, Ark., and ask them to remove your name and address from their marketing lists.

- I. Remember that cellular, mobile, and cordless telephones are not secure and that e-mail is comparable to sending a postcard. By law, employers may monitor telephone calls and e-mail at work.
- J. Tell a telemarketing company that calls you, "Under the federal Telephone Consumer Protection Act, I want to be on your 'do-not-call' list." Sue the company in small-claims court if it does not comply.
- K. Learn all you can about new technologies. Caller ID, bar codes, skin implants, automated toll systems, video cameras, the Internet, biometrics, genetic tests, airport scanning - all of them affect your rights. Know how they work - what they can do and can't do.
- L. Ask to inspect your own medical records and add comments to them if they are inaccurate.
- M. Use two trash cans, splitting in half any documents with vital personal information on them, including Social Security numbers, bank account information, or credit-card numbers. Empty each trash can on alternate weeks.
- N. Use two phone numbers at home, each with a DISTINCTIVE RING. One is your "public number," which you list on credit applications and in consumer transactions (and give to people you are not crazy about hearing from). When it rings (with its distinctive sound), you will know it is your public line and can decide whether to answer. The other number is your "private number," for close friends and family. Do the same with two addresses. Do the same with two Internet Service Providers and/or electronic-mail accounts.
- O. Cautiously protect the identities and addresses of your children. Avoid having them enumerated. Keep them off mailing lists by using an adult's name on magazine lists and the like. Don't provide their names on any applications that parents submit.

- P. If you use the World Wide Web at work or on a computer shared with others, disable "cookies" in your Internet browsing software or delete sensitive "cookies" in the browser. After each session, delete "History" in your browser. Whenever shopping on-line, use a second credit card for use only when you purchase on-line, so that you can conveniently cancel it promptly if it is abused. Try to keep tight control over the use of your photograph on the Web.
- Q. Remember that a government directive requires airlines to ASK for photo ID but also says that airlines should find alternative security measures for passengers who decline. The government does NOT say that you can't fly if you do not display an identity document. The demand for next-of-kin information on international flights is VOLUNTARY.

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