Bella Gropper 1 1/31/12

AoW 5.18.09

Directions:
1. Show evidence of a close reading.
2. Answer the questions at the end of the text.
3. Write a one-page reflection in your WN.

Source: Michelle Singletary/ *The Washington Post* Thursday, May 14, 2009

Be Careful Online: Not Everyone Is a True 'Friend'

After much hesitation, I finally set up a Facebook account.

So I wouldn't be seen as a dinosaur, I've also registered on Twitter.com. I haven't been tweeting much, but I'm now part of the throng of folks socializing with their keyboards.

Like many other columnists, I share personal stories to make a point. However, on the social networks I've limited my communication to my professional persona. For example, I don't list my date of birth. Heck, my kids are not even sure how old I am. I've been 29 for many years. If I want my friends to know where I'm vacationing, I'll call them. Ditto on my dinner plans.

My fans or critics will just have to contend with professional conversation because, in a nutshell, I'm paranoid. And you should be too if you're gabbing about your life on various online social networks. Like a pickpocket working a crowded public venue, cyber thieves may be collecting information that makes victimizing you so much easier with all the personal data you provide.

Consumer complaints of online crime hit a record high in 2008, according to the Internet Crime Complaint Center. The center is a partnership between the FBI, the National White Collar Crime Center and the Bureau of Justice Assistance.

The center received more than 275,000 complaints last year, up 33 percent from 2007. The total reported dollar loss from such scams was $265 million, or about $25 million more than the year before. Of those complaints with a reported monetary loss, the average individual was scammed for $931, the center noted in its annual report on Internet-based crimes.

Though identity theft falls into an area of Internet crimes that together represented less than 10 percent of all online-related complaints, federal and private experts caution people about increasing their exposure to Internet criminals.

The more a criminal knows about you -- your likes and dislikes, your friends, where you grew up, your drama -- the easier it is to con you. The vast majority of perpetrators contacted complainants in the federal report either through e-mail or via Web sites.

"Sophisticated computer fraud schemes continue to flourish as financial data migrates to the Internet," said Shawn Henry, assistant director for the FBI's cyber division. "It also underscores the need for continued vigilance on the part of law enforcement, businesses, and the home computer user to be aware of these schemes and employ sound security procedures."

The Chubb Group of Insurance Companies recently issued a warning about divulging too much information on social networks.

Tweeting about your Memorial Day getaway plans?

One of your Twitter followers, some of whom might be strangers, may see it as an opportunity to burglarize your home. If you want to tweet about your vacation or holiday plans, do it after the fact.

"Not too many people are giving second thoughts to the personal information they provide, especially the more youthful users," said Peter Spicer, communications manager

Why would you set one up when the title just suggested you're against online chats?

Is the author hesitant / silent?

Afraid

someone who steals something

scamming is a crime!

cyber complaints

Many millions were stolen by scams on the internet

identity theft is becoming an issue

Fraud deals & protection is actually viewed

- Be careful what you say online because you don't know who sees it!

for Chubb Personal Insurance. "People don't realize that as they drop information someone may be building a composite of who they are."

Spicer said the insurance company hasn't seen a demonstrable increase in claims directly connected to social networking. But the company is exploring what financial dangers people are putting themselves in by telling all their business on these sites.

Chubb offers these tips to help protect you from identity theft or a financial loss:

- Birthday blackout. Never divulge your date of birth online (month, day or year). It can be used for identity theft or to answer a security question.
- Pet privacy. The name of your pet is a common security question, so keep your pooch's name private or avoid using it as your security answer or password.
- Trash talking. Increasingly employers are searching online for information about prospective hires. So don't trash your last employer or you might risk losing a job opportunity.
- Neighbor nastiness. You may have an incredibly bad neighbor, but be careful about posting comments about your battles. Derogatory comments can be used against you in a defamation lawsuit, Spicer said. The same goes for your children. Talk to your kid about going public with their conflicts. "The power users of these technologies are kids," Spicer said. "If they are talking about other kids, they may find themselves with their parents in a courtroom." Even if the lawsuit has no merit, there's still the cost of a defense. Personal liability coverage under your homeowner's policy can provide some protection, but the policies are limited, Spicer said.

These tips may seem like simple, common sense. And yet when I view the postings of friends and strangers, I see some of the listed mistakes. If you want to tweet or post things about your life, just remember that TMI (too much information) could cost you.

Possible topics for your WN:

- Pick a "hot spot" from this article and reflect.
- What additional steps can you take to protect yourself online?
- What does this article say to you regarding your online privacy?

Reflection AOW

This week's article was confusing, yet comprehendible. In a way, the author expressed her feelings about the dangers of public websites and scams, but she made it seem like she thought it was okay when her protest was to stop it completely. My main question throughout the article was why would the author take a stance against something yet do it anyway against her own protest?

Understandable, the author didn't really break her protest. She was suggesting that you could go on the public website—just not share important information about yourself such as your birth date, pet name (which is another point I don't understand completely), and any of the basic prohibits.

But she was also protesting against the scams and such that you encounter on the Internet. This, I do agree with. There are many scams and such on the internet, one of my friends had personally experienced it. What I found interesting was the research that the author had incorporated into the article. It was very well-organized and in depth. Clearly, the author had spent great amount of time on it.

Basically, this article was about the scams, identity thefts, and stalkers that are hidden behind the monitors. Websites like Facebook and Twitter seem harmless but are really deadly towards personal living. More than 275,000 complaints in the year 2008 were reported to the Internet Crime Complaint Center who is associated with the FBI, National White Collar Crime Center, and Bureau of Justice Assistance. According to records, allegedly an amount of $265 million dollars were scammed throughout their complaints; on average about $931 in each complaint. The author is trying to persuade and educate people on their safety on the internet—only buy from trusted websites, only talk to people you know, and never distribute personal information.

I agree with the author on everything in this paper—it was very well written and well executed. Of course, besides the point of her personal experience diminishing the professional persona of the paper, I do agree with what she says in this article.

I appreciate and respect her use of word choice, clearly not trying to confuse the reader with over use of words and trying to make her paper sound way too efficient and over-doing it. Sure, she threw in a couple words that were hard, but she used a great amount of context clues to make sure that it wasn't difficult to read.

My favorite part of the article was where she had described the don'ts of Internet distribution. She had explained what to avoid in one brief list and told you how to avoid a law suit or failing of a job interview. It made it entertaining and useful.

Overall, it was a great article; I just wish she made her point clear as day. But it is understandable, and, like I said, comprehendible. The author was great at telling you what to do and what not to do.