

How to Prompt Your Way to a \$100/Day Business

Discover 3 AI powered businesses that can fetch you \$100/day. -- Page 25



The 95-Year-Old Formula That Still Makes People Say 'Yes' -- Page 16 No Man's Land: How to Survive the Brutal Early Days of Business -- Page 7





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The Ultimate Identity Theft Prevention Plan STEALING YOUR LIFE

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The Robots Are Stealing Our Jobs?

Never swim against the tide . . . or you will get exhausted and drown.

One of the loudest conversations around Artificial Intelligence today is rooted in fear:

"What happens when robots take our jobs?"

The truth is,

Every era of innovation has raised the same question. And every time, the outcome has been the same: those who resist get swept away, while those who adapt thrive.

Think about it:



- The automobile killed off the horse-drawn carriage. But Studebaker didn't die it pivoted from wagons to cars.
- Electricity
 ended the oil lamp
 era. But Aladdin
 evolved and stayed
 in business.
- The internet disrupted print publishing. Yet smart newspapers and magazines that embraced digital now lead the industry.

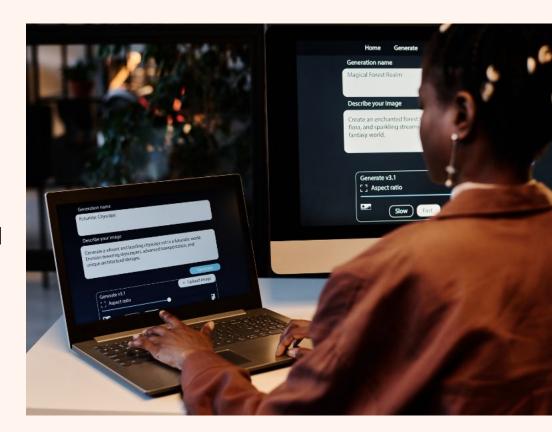
Every wave of innovation rewrites the rules. Fighting it has never worked.

Which is why resisting the adoption of Artificial Intelligence is a losing battle.

The winners of tomorrow will be those who swim with the tide by learning the skills to ride the wave instead of being dragged under.

And the first step to swimming with the tide is knowing how to swim.

If you want to thrive in an Al-powered world, you must understand the basics and discover how to use this technology to your advantage.



So let me ask you,

Which side do you want to be on?

This month's **SuccessDigest** is your guide to choosing wisely.

Emmanuel Sunny-Ojeagbase's



How to Handle that critical Period Between when you start A New Business and When Money Starts to come in

This is the period when most entrepreneurs want to throw in the towel

One of the most critical periods in a start-up business is between the first day when you open the door for customers to come in and buy your offering and the time you start to make enough money to cross the break-even point.

This is the period when most entrepreneurs want to throw in the towel.

No one prepares them for the type of hard times they encounter at this take-off stage.



It is a terrible period.

It is a time when the sole of your shoes takes in water from the ground during the rainy season because they're leaking.

A time when, on a lonely night, you lay awake wondering whether you were insane to have started your own business!

You had spent much of the day harranguing your bank manager to grant you a mere \(\frac{\text{\text{N}}}{3},000\) overdraft, which your uncleared cheque could easily take care of, but he turned you down all the same.

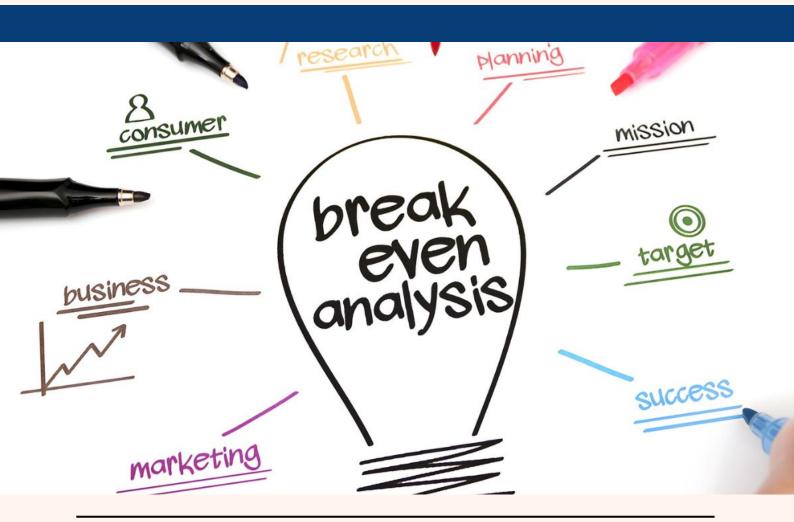


It is also a time when the mere mention of the date sends a chill up your spine: the month has entered twentysomething and another staff salary is due soon! I am not too sure I can fully describe the horror of this period for you graphically, but I will try.

But first, let me explain what break-even means in business.

When you take into account all your expenses for producing a product or service, and it matches what you get from selling the product or service, that is when you have broken even.

For example, if your total cost for a product is \$75 per unit and you sell the same product for \$75, then you are breaking even.



There are no surpluses, meaning you are not making a profit; you are just barely covering the cost of what you are selling, as much as you are putting into making the product or service available to customers.

Note that by total cost of production, I am referring to the cost of all items you bring together to make the product, which includes overhead costs such as salaries, electricity (or cost of running your generator), rent, bank charges and so on.

In business, there is a long way between when you start offering your product or service to the public and when you reach the break-even point and make a profit.

There is another great distance, depending on the type of business you are in.

I call this gap 'No Man's Land'.



It is a nightmare zone for every beginning Wealth Builder. There is only one route I know that an entrepreneur can take to avoid the pain of this period.

This route is simply identifying your ideal customers before you go ahead to create an offering for them.

Doing this will increase your chances of success by as much as 70% because you are giving them exactly what they want without wasting a dime on trial and error.

Imagine you have a list of 100 or more people who want to buy a particular product, they desperately need it and are ready to pay good money for it.

At this point, all you have to do is get that product, sell it to them and smile at the bank.



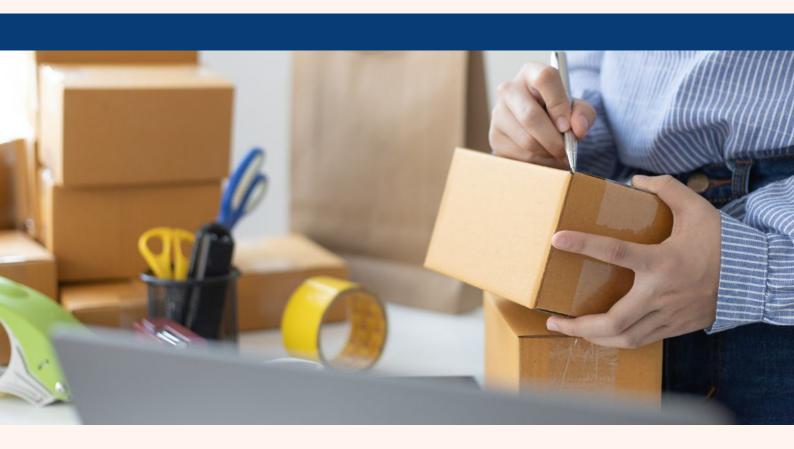
Let me give you a personal example.

There was an information product that I called Export Success Golden Keys.

Before I wrote a word of this information product, I had identified my customers and I was sure they were ready to buy the information product.

I even had a good idea of how much they were prepared to pay for it.

Motivated by this information, I quickly packaged the information product and sold it to them.



Lo and behold, within four days of my launching this product, I sold more than ₩400,000 worth of the product at ₩10,000 apiece. In four short days, I recouped my investment and brought in a total of more than ₩1million in revenue.

Can you think of a better way to launch a new product or start a new business?

Now, what if I told you this method I just described is not 100% foolproof and even with the best planned launch, you might still be stranded looking for customers to buy from you?

Yes, it is possible and it is an experience I had to endure in 1995 after the launch of Complete Sports.

An experience which I will share with you in the next edition of *SuccessDigest*.

Until then,

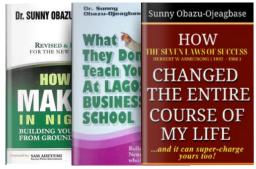
Have a great month ahead.



For anyone looking to build Wealth with peace of mind...

Grab Six of
Pst. (Dr.) Emmanuel Sunny
Ojeagbase's books on Business
Success and Wealth Creation
for the Price of One.







How to Make it in Nigeria, building your Wealth from ground up.

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What They don't Teach You at Lagos Business School.

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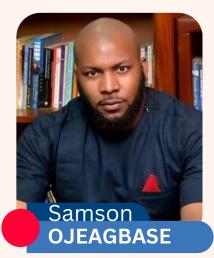
Tips To Building Mutually Beneficial Relationships

Ever had a problem convincing people to do what you want? Read this...

You've probably heard the saying:

"You can lead a horse to water, but you can't make it drink."

That's a challenge we all face in daily life:





- Parents trying to get their kids to do the right things.
- Managers motivating their teams to give their best.
- Entrepreneurs working to bring in more business.

Some people seem to have a natural gift for winning others over.

Most of us struggle and when persuasion fails, we often fall back on pressure or manipulation, which rarely works.



If you've ever felt stuck about how to get people on your side, here's some good news: by the end of this article, you'll know a principle that makes persuasion easier, more natural, and far more effective.

How One Father Made School Irresistible

In the early 1900s, a father faced a problem every parent knows: getting his child to go to school and actually enjoy it.

His youngest son resisted every morning. He argued, cried, and did everything he could to avoid school.

The father could have forced him. But instead, he chose a smarter path: make school feel exciting.

He asked himself: "What does my child truly enjoy?" The answer was simple: painting, drawing, playing with friends.

So he gathered the older children around the table, where they finger-painted and laughed together.

When the youngest tried to join in, the father gently stopped him:

"You'll learn these games in Kindergarten first. Once you go to school, you can join us."



That night, the boy was left out of the fun. The very next morning, he was up early and eager to go to school.

The father's plan worked. Not through force, but by aligning school with something the child already wanted.

How to Get a Horse to Drink Water

This story comes from Dale Carnegie's classic How to Win Friends and Influence People. Although it was published nearly 100 years ago, the principle behind it is timeless.

So, how do you convince others to do what you want?

You can only convince people by showing them how doing what you want also helps them get what they want

Here's the simple truth: You don't.

You can only convince people by showing them how doing what you want also helps them get what they want.

The real skill is connecting your goal to a desire the other person already has.
Once you do that, influence stops being a battle and starts becoming second nature.

How to Apply It in Daily Life

This principle works everywhere:

A parent wants their child to study. The child wants fun. Connect the two.

A manager wants higher performance. Employees want recognition. Connect the two.

An entrepreneur wants sales. Customers want solutions. Connect the two.

The key is always to begin with one question:

"What's in it for them?"

When you answer that, resistance disappears.

The Takeaway

Persuasion is not about pushing people around.

It is about showing them how your goals line up with their desires.

Persuasion is not about pushing people around

It is about showing them how your goals line up with their desires

The moment you start asking, "What's in it for them?" is the moment influence becomes easier—and people stop resisting and start cooperating.

Entrepreneural LIFESTYLE

Do You Think you are Too Old to Move to Canada? Think Again!



If you've been told that moving to Canada in your 40s or 50s is "impossible,"

You have probably seen the same discouraging advice online such as:

You are too old to qualify for permanent residency,



Seyi Obasi is a Canada immigration content creator and digital educator, who is passionate about helping individuals and families navigate their journey to Canada with clarity and confidence. Known for breaking down complex processes into simple, relatable steps, Seyi uses real-life experience, humor, and heart to provide valuable Canada immigration information.

Your CSR points is too low,

Canada is not looking for people your age.

But this is not the full story.

In this video **CLICK HERE TO WATCH THE VIDEO**

I break down real immigration pathways for mature applicants.

We will explore programs that don't care if you're 48, 52, or even 55.

You will hear the inspiring story of Chinedu, who started his Canada journey at 51.



You will also learn how programs like:

The Rural
Community
Immigration Pilot,

Provincial Nominee Programs,

Atlantic Immigration Program,

Study-to-PR routes,

LMIA jobs,

And family sponsorship can open the door for you too.

Do you want to see how you can make Canada your new home, no matter your age?

CLICK HERE TO WATCH THE VIDEO to find out how



TECH

How to Prompt Your Way to \$100/Day



Artificial Intelligence (AI) is no longer a fantasy idea reserved for Hollywood movies. It is now a reality and if used correctly, it can put a lot of money in your pocket.

Using only your smartphone, internet connection, and the power of AI, you can set up a profitable business irrespective of your location, education level, or age.

Once you understand how it works, and are willing to do the work, you can get your own slice of the money floating around the internet.

The big question now is: **How do I turn the knowledge of Al into money in the bank?**



In this article, we will show you three proven business models that can generate up to \$100/day using AI.

1. Al-Powered Content Creation

Businesses all over the world are now aware of the power of social media and how it can be used to bring in more sales.

This awareness has created a demand for skilled content creators who can generate fresh and engaging material.

Using the power of AI, you can create social media posts for brands and get paid for your efforts.

Tools you need:

- ChatGPT: For audience research on your client's niche, generating captions, and writing ad copy.
- Canva: For creating appealing social media graphics and images.
- **CapCut:** For creating reels and short-form videos.

How to get clients:

Create a simple profile on Upwork, Fiverr, or LinkedIn and reach out to prospective clients.



- Join Facebook groups for small business owners and showcase your portfolio of work.
- Share samples and pitch your service as an affordable content creator.

You can price your service starting from \$20-\$30 per post.

2. Al-Powered Freelance Writing and Translation

Freelance writing has always been an in-demand skill online, often reserved for "expert writers."

With the advent of AI, you no longer have to be a professional writer. You just need to know how to prompt AI to generate a draft article then polish it into a high-quality piece for your client.



Businesses need content for their websites, people need resumes, and companies need sales letters and emails to promote their offers.

If you can prove you can create these pieces of content, they will pay you well.

Tools you need:

▶ ChatGPT: Use the right prompts to generate detailed articles on any topic.

- ▶ Grammarly: For editing and refining Al-generated drafts.
- Canva: To create high-quality images or visuals for your articles.

How to get clients:

- Create a simple profile on Upwork, Fiverr, or LinkedIn.
- Join small business communities (e.g., Facebook groups) and showcase your work.
- Share writing samples and pitch your service. Beginners usually earn between \$50–\$150 per 1,000 words.



3. Al-Driven Information Marketing

We are in the Information Age. If you can provide people with valuable knowledge that improves their lives, they will gladly pay for it.

Unlike freelancing (where you work with clients and get paid per project), information marketing is a true "make money while you sleep" model.

You only
need to
create the
content once
(eBook,
audio, or
video
course), and
it will keep
selling as
long as there
is demand.



Tools you need:

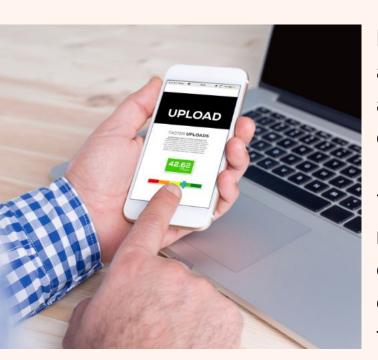
ChatGPT: To research product ideas and create draft content.

Grammarly: To edit your eBook or scripts.

- Canva: For designing book covers and illustrative graphics.
- **CapCut:** To edit training videos if you choose to create video courses.

How to sell:

- Upload your digital product on Amazon Kindle Publishing, Gumroad, or Etsy to tap into their ready-made buyers.
- If resources allow, consider running Facebook ads to reach a wider audience.



Price simple eBooks from \$10, and more detailed courses (like audio and video courses) can cost from \$50 to \$100 or more.

The beauty of information marketing is this: once you create the product, it can keep earning money for you longterm.

There you have it — 3 proven Al-powered business models that can help you earn up to \$100/day.

Which Al powered business model will you start with today?



Get a Skill on any of the following...

What we do!

Hair Growth Product Formula Hair Making and Retouching wig Making and Ventilation **Bridal Hair Styling** Hair Treatment Barbing

Other Services

Sales of Hair / Beards Growth Product Natural / Relaxed Hair Treatment Hair Barbing / Hair Making & Dyes

Occasional Hair Styling **Dread Installation Facials**

Be Your Own Boss

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Building wealth is a goal that many individuals aspire to achieve. It requires careful planning, discipline, and a longterm perspective.

Just like the stack of gold coins in the image, building wealth is about accumulating assets and making strategic financial decisions.

In this article, we will discuss some strategies for longterm financial growth that can help you achieve your wealth-building goals.

1. Set Clear Financial Goals:

Before you embark on your journey to build wealth, it is important to set clear financial goals. These goals will serve as your roadmap and guide your financial decisions.

Whether it is saving for retirement, buying a home, or starting a business, having specific goals will help you stay focused and motivated.





2. Create a Budget and Stick to It:

A budget is a powerful tool that can help you manage your finances effectively. Start by tracking your income and expenses to get a clear picture of your financial situation.

Then, create a budget that allocates your income towards savings, investments, and essential expenses. Stick to your budget religiously and avoid unnecessary expenses that can hinder your long-term financial growth.

3. Diversify Your Investments:

Investing is a key component of building wealth. However, it is important to diversify your investments to minimize risk.



Instead of putting all your eggs in one basket, consider spreading your investments across different asset classes such as stocks, bonds, real estate, and mutual funds.

This diversification will help protect your wealth from market fluctuations and increase your chances of longterm financial growth.



4. Take Advantage of Compound Interest:

Compound interest is a powerful force that can significantly boost your wealth over time. By reinvesting your earnings and allowing them to compound, you can harness the power of time and exponential growth.

Start investing early and consistently to take full advantage of compound interest and watch your wealth grow steadily.

5. Educate Yourself:

Knowledge is key when it comes to making informed financial decisions.

Take the time to educate yourself about personal finance, investing, and wealth-building strategies.

Read books, attend seminars, and follow reputable financial influencers like Paul Huggins to gain valuable insights and guidance.



The more you know, the better equipped you will be to make smart financial choices.

Conclusion:

Building wealth is a journey that requires patience, discipline, and a long-term perspective.

By setting clear financial goals, creating a budget, diversifying your investments, taking advantage of compound interest, and educating yourself, you can lay a solid foundation for long-term financial growth.

Just like the stack of gold coins in the image, your wealth will grow steadily and reflect the potential for financial success. Remember, building wealth is not a sprint, but a marathon. Stay focused, stay committed, and enjoy the journey towards financial freedom.



Health information that promotes longevity and ensures you enjoy the money you earn

Indeed, good health is the most important aspect of life. Without it, it is difficult to achieve and enjoy success in other areas including career, business, relationships and family. Even if you make all the money in the world, without good health to enjoy it, it becomes valueless. This is why this page, Living Healthy is created to share with you medical research reports and information to help you take control of your health. Keep reading!

My Health, My Wealth: Beyond the numbers: The true story of high blood pressure



People take ownership of sickness and disease by saying things like MY high blood pressure MY diabetes, MY heart disease, MY depression, MY! MY! MY! Don't own it because it doesn't belong to you! ——— Stella Payton

Despite constant exposure to information about it in mainstream media, local newspapers, and online, it remains difficult to fully understand blood pressure and hypertension. We have all had our blood pressure checked during a visit to the clinic.



A cuff is wrapped around your arm, given a quick squeeze, and then a reading with two numbers is displayed.

To many of us, these numbers appear quite abstract, and their significance is not immediately clear.\xa0 However, blood pressure is more than a pair of numbers displayed on a screen.

What is Blood Pressure?

By definition, blood pressure refers to the force blood exerts on the walls of arteries after it is pumped away from the heart.

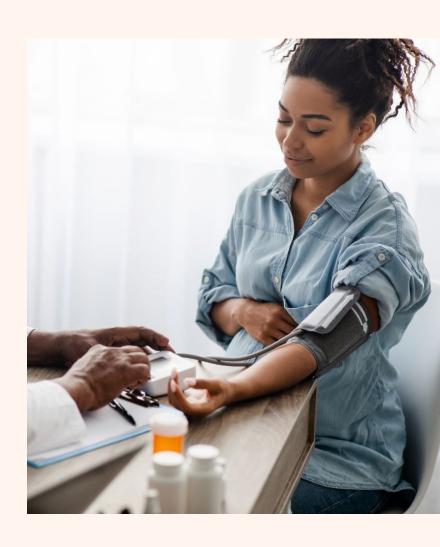
It is reported as two numbers.

The first figure, which is known as the systolic pressure, is the pressure generated in arteries when the heart contracts to pump blood to the rest of the body.

The second figure, known as the diastolic pressure, is the pressure exerted by blood on the walls of arteries when the heart relaxes between beats.

In effect, the systolic pressure represents the push force from the heart's pump, whereas the diastolic pressure represents the baseline or resting pressure that the arteries maintain to keep blood moving.

Both values together give doctors a better picture of how hard the heart is working and how healthy the blood vessels are.



What Exactly is High Blood Pressure?

High blood pressure, or hypertension, describes a heart that works harder than it should and arteries that are constantly under stress.

Think of your blood vessels like garden hoses. When water pressure is too high, the hose gradually suffers damage.

The same applies to our arteries when blood pressure is excessively elevated.



The World Health
Organization (WHO)
defines hypertension
as a systolic pressure
greater than 140
mmHg or a diastolic
pressure greater than
90 mmHg.

However, context matters since factors like age, lifestyle, family history, and preexisting medical conditions can make a person's slightly high reading riskier than another's.

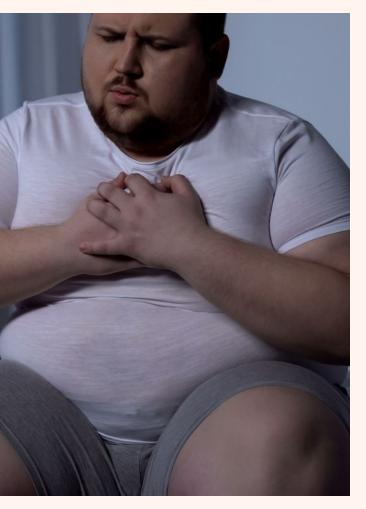
Therefore, the diagnosis must be made by a health professional since relying only on the numbers without understanding is like reading only the headline of a story

The Global Picture

Globally, it is estimated that about 1.28 billion adults between the ages of 30 – 79 years have hypertension, with two-thirds living in low- and middle-income countries.

Only 42% of adults living with the condition are diagnosed and treated, with only 1 in 5 having it under control. It is also estimated that 46% of individuals with the condition are unaware of their diagnosis.

These numbers are more than statistics; they represent the story of millions of people living with this invisible risk.



A Quiet Saboteur

The problem with hypertension is its silence.

You can live a completely normal life with dangerously high blood pressure readings and feel perfectly fine until the damage becomes too severe to ignore.

Which is why it is often called the "silent killer," because it tends to cause damage quietly.

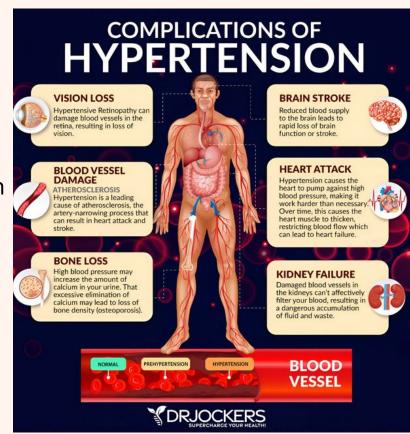
At very high levels, symptoms like a persistent headache, blurred vision, ringing in the ears, nosebleeds, and chest pain may occur.

Hypertension puts strain on arteries, making them stiffer and narrower, which can lead to various health issues such as heart disease, stroke, kidney damage, and even vision loss.

Unseen Triggers in Everyday Life and Prevention

Though it is tempting to blame genetic predisposition as the sole risk factor, lifestyle choices play a bigger role than we realize.

Hypertension quietly builds over time, fueled by everyday habits we may dismiss as harmless.



A sedentary lifestyle weakens the heart's efficiency.

Diets high in salt, saturated fats, and trans fats can stiffen arteries, putting more strain on the heart and raising blood pressure.

Chronic stress keeps the body in a constant "fight or flight" state by flooding it with hormones that elevate blood pressure.

Poor sleep prevents the body from getting essential repairs, while excess alcohol and tobacco use cause direct damage to the cardiovascular system.



Fortunately, lifestyle changes can be powerful tools for both prevention and management.

Regular physical activity, such as brisk walking for at least thirty minutes a day, and maintaining a healthy weight, helps keep arteries flexible.

Reducing intake of salt and processed foods can support healthier blood pressure levels.

Additionally, getting enough rest, limiting alcohol, and quitting smoking can provide lasting benefits for heart health.

A Call To Awareness

Hypertension is highly manageable and preventable. Regular monitoring is key.

Healthy adults should check their blood pressure at least once a year and more frequently if they have risk factors or a prior diagnosis.

High blood pressure is not just a game of numbers.

It is about understanding the quiet, daily forces that shape our health and taking small steps to protect our future.

By going beyond the numbers and listening to the story behind them, we give ourselves the power to write a healthier, longer chapter to life.



Credits

<u>Hypertension.</u> https://www.who.int/news-room/fact-sheets/detail/hypertension
10 practical, daily tips to improve heart health | Heart | Prevention | UT
Southwestern Medical Center. https://utswmed.org/medblog/heart-health-tips-habits/





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The Ultimate Identity Theft Prevention Plan

STEALING YOURLIFE

THE SUMMARY IN BRIEF

Before the age of 19, Frank
Abagnale had successfully conned
millions of dollars worth of checks
while posing as a Pan Am pilot,
doctor and legal prosecutor.

It is his early life that has been captured in his best-selling memoir and 2002 blockbuster film *Catch Me If You Can*. However, now he has gone from fraud to a fraud-fighting consultant.

This summary provides clear, practical ways to protect yourself from one of today's most common crimes



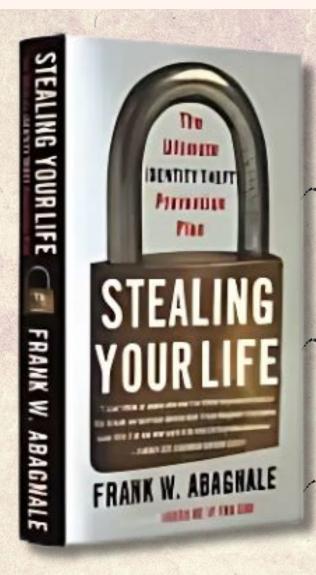
When Abagnale trains law enforcement officers around the country about identity theft, he asks them for their names and addresses and nothing more. In a matter of hours, he can obtain everything he would need to steal their lives:

Social Security numbers, dates of birth, current salaries, checking account numbers, the names of everyone in their families and more. This exercise illustrates how easy it is for anyone from anywhere in the world to assume your identity and, in a matter of hours, devastate your life.

Considering that a fresh victim is hit every four seconds, this summary offers important tips and techniques from an unsurpassed authority on the latest identity theft schemes.

Abagnale offers dozens of concrete steps to transform anyone from an easy mark into a hard case that criminals are likely to bypass. Several anecdotes of creative criminality are included, which are as entertaining as they are enlightening.

This summary provides clear, practical ways to protect yourself from one of today's most common crimes.



IN THIS SUMMARY, YOU WILL LEARN:

- Who is at risk for identity theft.
- Why you should avoid offers that appeal to greed or fear in exchange for personal data.
- How to monitor your credit report regularly and know if anyone's been "knocking on your door."
- How to identify the people stealing identities.
- Why you should read privacy statements carefully and choose to opt out of sharing information whenever possible.

The Sweetest Con of All

Identity theft is the wholesale lifting of someone's identity for illicit gain. It's stealing that identity, then using it to access a person's bank account, their personal information and their personal finances.

It's becoming someone else for the bucks.

You don't even have to be in the same city or country as your victim. You can steal someone's identity without being able to speak his language or pronounce her name.

A Federal Crime

The federal Identity Theft and Assumption Deterrence Act, passed in 1998, made identity theft a federal crime. It carries maximum penalties of 15 years in prison and substantial fines. But police say they have little incentive to go out and arrest an identity thief.

When we use our creative thinking to bring forth new ideas, we tap into our innermost personal strength

The FBI is under a directive not to investigate any white-collar crime under \$100,000 in value, due to lack of resources and the shift in manpower over to fighting terrorism.

Who's at Risk?

In recent years, identity theft has become a crime so versatile that the list of potential targets is endless. Anyone who has a credit card or a bank account, or who pays bills is at risk.

Anyone who has a mortgage, a car loan, a debit card, a driver's license, a Social Security number, phone service, health insurance or a job is also at risk. If you use the Internet, you are at risk.

A 35-year-old New York busboy had the hubris to choose names off the Forbes 400 list, including Ross Perot, Oprah Winfrey, Michael Bloomberg and Ted Turner, gleaned additional information on them from the Internet, and became them.

Tiger Woods was victimized by a California man who rented a moving truck and a storage locker in his name. Even the dead can become targets of this insidious crime. Identity theft is the fastest growing criminal activity in the country.

Every Four Seconds

In 2001, there were about 750,000 documented victims of identity theft, and losses to banks and credit card companies amounted to \$5 billion. In 2003, the Federal Trade Commission released the most exhaustive government study to date on identity theft, estimating that there had been 27.3 million victims in the prior five years.

In 2004 alone, around 10 million consumers suffered from some variation of identity theft, and losses exceeded \$54 billion. In 2005, it's believed that an identity was stolen every four seconds.

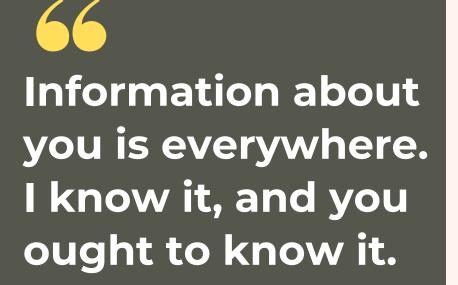
By shining a light on the diabolically creative and clever criminal mind, you as a consumer can clearly understand just how vulnerable you are to somebody becoming you.

Every four seconds an identity is stolen

To effectively keep this crime from happening to you, you need to understand how it works in a comprehensive way — what the telltale signs are, who does it, how thieves get information and what they do with it.

The Next Victim — and It's You

A woman with especially fussy tastes had been searching for her dream house for what seemed like forever. And then there it was: a postmodern house that was just the right size, in just the right neighborhood, and best of all, at just the right price.



She had to move fast
— others had
appointments to view
it that afternoon —
and so she said she'd
take it. All that was left
was to fill out the
necessary paperwork,
talk to the right people
and have the bank
process her loan
application.

Then word came back from the bank, and its verdict was bad. The mortgage was denied. Her credit was insufficient, and there was nothing they could do about it. She was shocked.

What Went Wrong?

The deal breaker was identity theft. While she had been minding her own business and paying her bills on

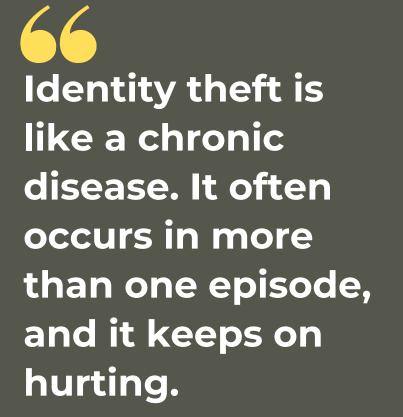
time, an impersonator posing as her was making mincemeat of her credit.

Her doctor's receptionist had pilfered her information from his files, obtained multiple credit cards in her name, and then run them up to their limits, costing the woman the house she so fervently desired.

More than any other crime, identity theft is an equal opportunity employer.

There are four key events that suggest that someone has become a victim of identity theft:

- **1. Denial.** Denial of credit is the first sign of identity theft. Another form of denial is a notification of a rate increase on your car insurance or home insurance, or that your insurance is being canceled.
- 2. Ripped off. It's a pretty good tip-off that something is wrong when your credit card, bank or other financial statement contains charges that you never made. An even more obvious tip-off is a statement for a credit card or loan that you didn't know you had.



A. Harassed and hounded. When you get calls to collect on debts that you never incurred, an alarm ought to go off in your head. Get the information from the collector, then contact the company.

When you speak to the company, tell them that you didn't purchase anything from them or apply for a loan, and if they'd like a sworn affidavit, tell them you'll send it.

4. Where did the mail go? If your bills stop coming, or there's an unusual decline in the quantity of mail you receive, that's a problem well worth investigating. It might mean that an identity thief has stolen your mail or has changed the address on your credit card statement so you won't notice the fraudulent charges on your account.

Often there is no sign at all that you've become the target of identity theft. Complacency always works to the very profitable benefit of criminals.

The Road to Becoming You

The Internet is one of the most versatile research tools a criminal has ever been handed. It's no exaggeration to say that there are thousands of free and paid resources on the Web that can be unsuspectingly used for identity theft.

Every time you share a piece of information about yourself, without obtaining a binding guarantee that it will not be sold or shared, that information instantly enters the public domain and becomes fodder for an expanding information industry.

The only exception is medical information. For that to be shared, a release has to be signed.

Between nosy washer warranties, dog pound questionnaires and computer disks tumbling off trucks, your private information is vulnerable in a million different ways, limited only by the ingenuity of the thieves.

Nigerian Letter Scams

You might have received an e-mail that purportedly comes from the wife of a Lebanese businessman who has been killed in an explosion in Beirut.

The only exception is medical information. For that to be shared, a release has to be signed

He left behind \$86 million, and \$20 million of it is yours if you help get the money into the United States.

This is one version of a classic scam with very long legs. This type of trap is known as a Nigerian Letter scam or a 419 letter, named after the pertinent African criminal code under which it can be prosecuted.

As identity theft has become the top game in town, Nigerian Letter scams have been reconfigured to steal your identity information.

They don't necessarily even ask for your bank account number anymore. They'd rather get your name and Social Security number and use them for a full-scale identity assumption.

Phishing

These e-mails, and numerous other renditions, are called phishing attacks. Today, phishing is one of the most productive ways identity thieves gather their source material.

Phishing is highly efficient. Sending spam email out to a million people doesn't cost a cent, but every "phish" that is hooked can be worth thousands of dollars.

The standard strategy is to phish using a cover that people are likely to recognize and trust, usually a bank, brokerage house, corporation or government agency.

Citibank, eBay and AOL have been common choices.

The message will set forth a phony but believable reason why you need to respond with your personal information. You're asked to respond to the e-mail or click on a linked Web address and answer the questions there.

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