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## Neighborhood Peeping Toms

*And other reasons to be paranoid*

By Kat Avila | Web Published 8.9.2004

Just because there are laws to protect your privacy (even fewer now due to national hysterics) doesn't mean some private investigators don't occasionally break them and not get caught. Their methods - how they got their information - simply don't get included in the typed reports for their clients.

Would it surprise you to learn how much your children and neighbors will tell a total stranger about your activities? Most of us are not trained to be guarded about our responses, especially when the questioner is smiling and conventional looking. "Oh, you're a friend of my mom's? She's at school. That's right. She has a computer class on Tuesdays and Thursdays at Santa Ana College. She should be home after 7...blah...blah...blah."

Of course it's not too hard to figure out when you're home. Your car in the driveway is a good indicator, or an 'accidental'? call to your home: "Sorry, I must have the wrong number.?' And since most of us are creatures of habit, slaves to routine, we also make it easy for anyone to track or follow us. (That's why, gals, it's a good idea to have a running or walking buddy.)

See that guy parked down the block in the beat-up Honda Accord? He's slouched behind the dashboard pretending to take a nap, but he's actually doing surveillance. Have you



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ever seen him leave the car, at least to take a potty break? The cops will probably be doing a drug bust soon.

Pull out the wastebasket next to you. It can tell you more than a palm reading. Mine says I must like fresh-baked cookies (local cookie store bag) and peanut butter cups (lots of brown wrappers). I use a lot of Kleenex. I read OC Weekly. But all other paper - notes, envelopes, statements and bills - has been scissored or shredded into confetti.

Still, no matter how careful you are at home protecting your personal information, the businesses asking for it may not take the same precautions or even abuse the provided information. I once worked for a business that did spring cleaning by throwing out entire files INTACT into the trash. These were membership folders with names, addresses, phone numbers, and credit card numbers. And last year an unscrupulous school in Guadalajara ran a fraudulent charge against my debit card. Recently I had to add a fraud security alert to my credit file because of a state university computer breach.

The best way to protect yourself is to pay attention to what's going on around you and to regularly review your financial reports. When I requested a fraud security alert through the credit reporting agency Experian ([www.experian.com](http://www.experian.com)), they passed on my request to two other major CRAs, that is, Equifax ([www.equifax.com](http://www.equifax.com)) and TransUnion ([www.transunion.com](http://www.transunion.com)). A check of my credit information showed everything was okay. If there are inaccuracies, the federal Fair Credit Reporting Act (FCRA) ([www.ftc.gov](http://www.ftc.gov)) supports your right to dispute and have the information corrected or deleted.

Live life consciously, but don't become paranoid (we already have red-flag government interference). Being sensibly cautious and observant pays

off in dividends.

*Kat is NOT a private investigator, even though she asks some of you a lot of weird questions for her stories. Her personal web site is [www.geocities.com/buscandocalifornia](http://www.geocities.com/buscandocalifornia).*

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