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Dempsey Partners Adds Three Managing Directors In Continued Expansion of Claims Recovery and Consulting Practices

Dempsey Partners LLC, a professional services firm providing insurance claim recovery assistance and specialized risk consulting services to businesses including Fortune 500 corporations, announced that Hunter Williams, Chris Dineen, and Todd Gillman joined the firm as Managing Directors in its Atlanta and Chicago offices. Williams, Dineen, and Gillman help corporate risk managers quantify and resolve catastrophic multi-million dollar property, business interruption, fidelity, and products claims, and provide global risk consulting and valuation services.

Wilton, CT (PRWEB) November 8, 2009 -- Continuing its expansion into value-added insurance claim recovery services and specialty risk consulting, Dempsey Partners LLC today announced that J. Hunter Williams, J. Christopher Dineen, and Todd Gillman joined the firm as Managing Directors. Williams will head the firm's Atlanta, GA office, while Dineen and Gillman will co-manage the firm's Chicago office.

“We are fortunate that these three accomplished professionals have joined the Dempsey Partners team,” said John D. Dempsey, Managing Partner of the Wilton, CT-based firm. “Each brings a wealth of experience, technical ability, and depth to our growing claims recovery and valuation practices. We are confident that their skills will help our clients achieve successful outcomes for the most challenging first-party and liability claims.”

<http://www.dempsey-partners.com/>

Williams, a Certified Public Accountant, has extensive experience providing business interruption and property damage claims consulting services to firms in the transportation and delivery, general aviation, manufacturing, hospitality, real estate, and mining industries, as well as specialty industries such as fisheries and apiaries. In addition, he assists in the resolution of large product liability and class action cases. This assistance includes calculating damages as well as formulating resolution strategies. Williams is a graduate of the University of North Carolina, Chapel Hill.

Dineen, a Professional Engineer and CPCU, has extensive experience in the U.S., Mexico, Caribbean and the Asia/Pacific region. He specializes in the evaluation, analysis and preparation of large and complex insurance claims, including property, business interruption, fidelity, product recall, product liability, and construction. He also conducts pre-loss business interruption and supply chain exposure studies, white-collar crime investigations, and provides litigation support services including expert witness testimony. He is a graduate of the University of Illinois, College of Engineering.

Gillman, a CPA, specializes in the investigation and quantification of insurance claims arising from property, business interruption, product liability, product recall, and other commercial losses. He works on behalf of corporate risk managers in the agricultural, healthcare, retail, financial services, and manufacturing industries. He also performs business interruption exposure value quantification studies involving direct and indirect supply chain risks. Todd is a graduate of the University of Illinois, holding a Bachelor of Science degree in accounting.



Dempsey Partners offers a diverse range of services to corporate risk managers. In addition to property damage and business interruption claims consulting, the company offers MegaLoss Disaster Recovery (DR) services; X-V Analysis®, a proprietary business interruption exposure valuation methodology; Forensic Analysis services devoted to occupational fraud claims; and a broad range of risk consulting services intended to minimize the cost of risk.

About Dempsey Partners:

Dempsey Partners supports the global risk management community with claims, forensic accounting, risk consulting, and insurance-related valuation services. Based in Wilton, CT, the company serves its clientele from ten full-service offices across the United States.

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N1H1 Vaccine Shortage Could Be a Planned Blunder, According to Author of New Book

Is the lack of H1N1 vaccine just another display of gross incompetence or is it something right out of Goodman's new book?

(PRWEB) November 7, 2009 -- During a recent radio interview for Author Autobahn, Len Goodman, author of "The Meltdown Chronicles", was asked about how his book reflects his theory of a long time conspiracy to engineer massive social change. "Just take a look at another example of 'three stooges' public and private management ability to screw things up. The dreaded H1N1 flu, which has been touted as a pandemic, has killed fewer people in the world than are killed on U.S. highways in two months. The data supports that very fact. However, what if the H1N1 mutates into a real threat, there is no vaccine! Could such bumbling just appear to be an innocent mistake?" he said.

Indeed, little attention has been given to the fact that the wrong flu vaccine was ordered by the government at a cost of over one billion dollars to taxpayers. A vaccine for the normal strain of flue was delivered but nobody wants to take this vaccine as it has been proven to do little to protect against the many strains of flu virus. And it does nothing to combat the N1H1 virus.

What if the H1N1 becomes the real deal and there is no vaccine? Oops. According to Goodman, "No wonder many citizens are paying more attention to conspiracy theories. In fact, those off the wall theories provide a more rational answer to the crazy things that are not supposed to happen than what is being put out in the media. People are asking themselves how can this constant barrage of gross incompetence on a worldwide scale become almost a daily occurrence?"

Goodman contends in his book "The Meltdown Chronicles" (available through Amazon.com. See link below) that like socialism, capitalism is a failing model and won't meet the needs of a burgeoning world population and always rising economic expectations.

Others in powerful places seem to feel the same concerns. A high powered panel of economists, public officials and business interests are meeting in Aspen, Colorado to consider the problems related to the future of Capitalism. Of course, a conference doesn't automatically give Goodman's plot any credibility, but it does whisper the concerns that have not been mentioned openly.

Indeed, the question needs to be asked: will economics and global politics be up to facing the potential coming Malthusian nightmare? As portrayed in "The Meltdown Chronicles", could reducing the earth's population become the dirty secret behind social engineering and massive public "blunders"?

Most scoff at the idea and call it nothing but another paranoid conspiracy theory, but it is a very probable scenario nonetheless. As Goodman stated in the interview, "the signs are everywhere: highest unemployment since the depression-and still growing, meaningless wars, bogus government statistics, and burgeoning populations in the third world. The developed nations, a.k.a, the Industrial nations, used to be producers of tangible products but seem to have evolved into pushers of flim-flam and building revenues on a criminal



business model of trickery and deceit. But still, most people can't or don't want to see it for what it is... or even what it might be".

http://www.amazon.com/Meltdown-Chronicles-Leonard-J-goodman/dp/0615312098/ref=sr_1_1?ie=UTF8&s=books&qid=1255374434&sr=8-1

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Leviathan Security Group, Inc. Educates, Assesses and Remediate Vulnerability in SSL/TLS

Leviathan Security Group, Inc. a security engineering consultancy headquartered in Seattle, WA USA is currently working in conjunction with security industry researchers, the IETF and other security vendors to mitigate recently disclosed TLS and SSL vulnerabilities. Leviathan engineers under the direction of corporate officers are focusing tirelessly on supporting customers and other organizations relying on a secured Internet as well as fielding incoming requests for more information about this serious threat to web-based transactional security.

(PRWEB) November 7, 2009 -- (Seattle) Leviathan Security Group, Inc., a well respected security engineering consultancy working in concert with security researchers Marsh Ray and Steve Dispensa, The Internet Engineering Task Force (IETF) and several security vendors helped to mitigate vulnerabilities in both the Transport Layer Security (TLS) and Secure Sockets Layer (SSL) of the Internet. TLS and SSL are commonly used by online retailers and banks to provide security for web transactions. These vulnerabilities represent a serious threat for many protocols built on SSL and TLS including HTTPS. SSL and TLS protocols are vulnerable to a related set of man-in-the-middle (MITM) attacks that allow an attacker to inject data into an authenticated stream without detection. These vulnerabilities allow an outsider to commandeer a legitimate user's browser session and impersonate that user.

Frank Heidt, CEO of Leviathan Security Group worked around the clock to explain and help coordinate the mitigation efforts of vendors and the IETF.

“We have worked tirelessly with the IETF, major vendors, and the Federal Government for months prior to the disclosure of the vulnerability. Our effort and that of our trusted partners in the security industry have been instrumental in handling the impact and implementing remediation,” said Chad Thunberg, COO of Leviathan.

In-depth technical details regarding the vulnerability, impact, mitigation and tools to test vulnerability can be found at <http://www.leviathansecurity.com/research.html#ssl>

Leviathan is aggressively pursuing remediation strategies to assist customers with responding to and mitigating threats until the release of the revised protocol extension as a preliminary solution is available.

About Leviathan Security Group, Inc.

Leviathan brings more than 100 years of combined security expertise to bear on our customers' most challenging scenarios, and applies it via a collaborative, solutions-oriented delivery model. Our company's foundation is its state-of-the-art practitioners and thought leaders in security assurance tools and techniques that proactively mitigate reputation and operational risks. Our expertise spans the entire lifecycle of information security, from program development and implementation, awareness and training, assessment and monitoring, to incident response and forensics.

Leviathan's technical acumen is unsurpassed, as demonstrated by our customers' loyalty, our extensive published



research and our contributions to well-respected security community projects. Our unique capabilities drive scalable, technology-enhanced consulting services, integrated within a field-tested methodology for project management and quality assurance directly overseen by our executive team.

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Debit Cards Can Leave a Black Mark on Black Friday

CreditFYI.com offers dos and don'ts for using a debit card this holiday season

Norwalk, CT (PRWEB) November 6, 2009 -- The most recent consumer credit report shows credit card debt declining for a record 12th straight month. At the same time, debit card transactions recently surpassed credit card transactions for the first time ever. With Black Friday quickly approaching, trends suggest consumers will be turning to their debit cards to pay for holiday purchases, perhaps because they believe debit cards are a safe, easy way to keep from carrying cash while also avoiding credit card interest rates.

However, according to Carrie Coghill Kuntz, spokesperson for CreditFYI.com, "Debit cards aren't much different from carrying cash wherever you go — so you need to be careful." Her do's and don'ts for safe shopping this Black Friday — and beyond — include:

1. Don't expect mistaken debit-card purchases to be refunded immediately.
Debit card purchases fall under Federal Reserve Board Regulation E, which makes them instantaneous transactions with third parties. Therefore, you won't receive any money back from a mistaken transaction until after the dispute is resolved.
2. Don't use your debit card for online purchases — ever.
Using a debit card is like wiring instant cash to the online retailer. If you accidentally buy too many items or make some other mistake on your order, in most instances, you can be out of luck.
3. Don't think the bank will closely monitor your debit card activity.
The bank is only holding your money, not backing a line of credit, so there's little incentive for the bank to monitor debit transactions. Because the bank isn't your partner, the monitoring responsibility falls squarely on you.
4. Don't delay in reporting fraudulent activity.
If you wait more than two business days to report fraudulent activity, your personal consumer liability could reach \$500.
5. Do use credit cards instead of debit cards.
Using a credit card allows you to resolve disputed transactions before payment is made. Plus, banks will monitor suspicious credit card activity and resolve any disputes you have quickly, and you don't have to worry about annoying overdraft fees or unexpected bill payment issues.
6. Do use cash or checks when not using a credit card.
This is a much safer way to conduct transactions. With cash or checks, there are fewer ways for an individual to steal your debit card number or accidentally double-swipe your card.

7. Do maintain multiple accounts.

Because your account can be drained for a sustained period while you try to resolve debit card disputes, you could be hit by a cascading effect of overdraft fees and an inability to pay off other creditors. With multiple accounts, you can easily transfer funds to avoid overdraft fees and still have money left to pay your bills.

8. Do pay your credit card bills on time.

While a debit card is less secure than a credit card, you can still harm your credit if you aren't responsible about your spending. Make certain you don't spend more than you have in your checking account.

9. Do be wary of discount credit card deals.

Discount offers to open up a credit card when you're checking out at a retailer can be enticing. But even if you plan on paying off the credit card or not using it, a new card means a pulled credit report, and too many inquiries to your credit report can be damaging.

10. Do check your credit score.

Before you go shopping, make sure you know the scores — your credit scores. As a start, you can always go to annualcreditreport.com to order free credit reports from each bureau once every twelve months. But those free credit reports don't include your credit scores; you'll need to pay to see your credit scores. If you're trying to manage your scores, or if you're considering large purchases during the year, it's best to have a service like FreeScore.com, which offers you regular access to your credit scores on an ongoing basis.

"Consumers are trying to keep their credit card balances low," Ms. Coghil Kuntz says, "so many are using debit cards. With retailers trying to ring the register at a record rate on Black Friday, it's a good time to keep your debit card at home. On that day, and throughout the holiday season, leaving the debit card at home can save you headaches later on."

About CreditFYI.com

CreditFYI.com informs and educates consumers on a wide range of credit and debt issues, personal finance topics and identity fraud concerns. Designed to empower consumers to take charge of their household finances, CreditFYI distills the often-complex financial issues that affect consumers' daily lives into informative, easily-understood content that helps consumers make informed decisions and improve their money management skills. For more information, please visit www.creditfyi.com.

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News Image





Medical Capital Corporation Note Holders Can Choose FINRA Arbitration or Class Action

Banks Law Office, P.C. is evaluating claims for investors who were victims of the Medical Capital Corporation alleged investment scheme. Investors who lost money in Medical Capital are urged to consider whether they should file their own individual FINRA arbitration claims or participate in a case that has been filed as a class action.

(PRWEB) November 5, 2009 -- Medical Capital Corporation raised over \$2.2 billion with notes from investors for Medical Provider Funding Corporation and related companies over the last six years. The funds were supposed to be used to buy and factor medical accounts receivable. The Securities and Exchange Commission (SEC) filed a lawsuit to take over Medical Capital's operations when it became apparent to the SEC that the executives had probably violated the securities laws. Securities and Exchange Comm'n v. Medical Capital Holdings, Inc., No. SACV09-818DOC (C.D. California 7-16-09). Since then, documents filed in the case allege the following: Some of the investors' money was used to pay unauthorized "administrative fees" to the executives of Medical Capital and related companies. In addition, the Medical Capital group of companies attempted to hide from investors the fact that they were in dire financial straights. And, one of the related Medical Capital companies purchased a 118' yacht with investor funds and was paying a full time crew of three. The yacht served no known business purpose. To add to the bad news, \$548 million of receivable accounts on the books of Medical Capital are due from companies that apparently no longer even exist.

In the SEC lawsuit, the court appointed a receiver to freeze the assets and determine the true condition of Medical Capital. The receiver is working diligently and has now filed three reports. Banks Law Office anticipates from those reports that investors will not realize a substantial recovery as a result of the receivership, because there simply will not be enough assets to repay investors.

Options For Investors Seeking To Recover Their Losses

Investors seeking to recover their investment losses have 2 alternatives: file a FINRA arbitration case, or participate in a federal case that has been filed seeking class action status. Each alternative is discussed below.

1. File a FINRA securities arbitration claim to recover Medical Capital losses. Investors, especially later investors, may have valid claims against the brokerage and investment advisory firms such as Securities America, Cap West, and Ameriprise that recommended the Medical Capital investments, if they were misled into believing that the investment was safer than it was. Such claims will have to be brought as FINRA securities arbitrations. Depending on how and when the Medical Capital investment was sold, this alternative may offer the best chance for a significant recovery of losses. Investors should find a lawyer specializing in securities arbitration lawyer to evaluate their individual facts. Banks Law Office is offering free evaluations for Medical Capital investors. If you are interested in having us review your claim, please call our office at 503-222-7475 and ask to speak with Robert Banks or Kristen Wiljanen. Or, complete an evaluation form at our website, www.protectinvestor.com

2. Participate in a Medical Capital federal court class action case that was filed in California. The primary advantage to participating in a class action is that there is little that individual investors need to do. The class



action lawyers represent the entire class of investors, and have no contact with the vast majority of class members. If the case is successful, investors need only fill out a claim form at the end of the case to receive a portion of any recovery. But, there are disadvantages. A class action will almost always take longer to resolve than an individual FINRA arbitration case. Individual FINRA arbitration claims generally take 12-15 months to resolve from the date of filing to the final award, whereas class actions can take years. Also, investors who file their own arbitrations will have more control over their cases, including the amount of damages to request, and whether to accept a settlement or go to hearing. Another consideration is that class action cases cannot make claims for violation of state securities laws. This is important because the state laws almost always provide more investor protections than their federal counterparts.

Banks Law Office P.C. is an investor rights law firm that has provided quality representation to investors for more than 20 years. Visit our website at www.bankslawoffice.com.

Contact: Robert S. Banks, Jr., Banks Law Office, P.C. 503-222-7475

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NationalCreditReport.com Urges Consumers to Check Their Credit Scores before the Holiday Season and Keep their Debt in Check

Traditional and online stores are offering layaway programs as the new credit card

Delray Beach, FL (PRWEB) November 5, 2009 -- NationalCreditReport.com, a leading provider of free credit reports and credit monitoring services, urges consumers to [check their credit scores](#) before starting their holiday shopping. Each year, many consumers rack up additional debt, often driving down already troubled credit scores. To help address this problem, some [online stores are offering electronic layaway](#) payment plans to allow customers to slowly pay for an item before acquiring it, through automated checking account deductions.

The option of layaway as the new credit card may help consumers keep a handle on their holiday spending. Unlike credit cards, which allow consumers to buy an item and then pay it off, often with high interest rates, layaway enables consumers to pay for the item first, sometimes without interest. Layaway has historically been restricted to brick-and-mortar establishments, but now some online stores are offering layaway to lure customers. Online layaway is typically achieved through scheduled deductions from a checking account.

Sam Ambrose, NationalCreditReport.com's Vice President of Marketing & Operations, said, "Before you begin your holiday online stores offering layawayshopping this year, it is important to make - and stick to - a budget and also check your credit score. If you are concerned about adding to an existing credit card balance, you may want to consider paying for an item first and using layaway as your new credit card. And, don't forget to look beyond traditional retailers. Some online stores are also offering layaway to ease the burden of rising debt."

NationalCreditReport.com provides credit monitoring and reporting, and lets consumers check their credit scores for free. For more information, visit <http://www.NationalCreditReport.com> and begin protecting your identity.

About NationalCreditReport.com

Since 2004, NationalCreditReport.com has specialized in providing a variety of credit information to consumers to help protect them from identity theft. The Company provides credit monitoring, credit reports, [credit scores](#) and other identity theft protection services.

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New And Unique Affiliate Certification Program Announced For The Cost Per Action (CPA) And Performance Marketing Industry

Affiliate Managers Can Now Effectively Combat Affiliate Fraud And Pre-screen Potential Affiliate Marketing “Partners” Who Have Been Certified By This Exclusive System

New York, NY (PRWEB) November 5, 2009 -- Affilicert has announced its new and unique certification program for CPA Network and [Affiliate Program](#) managers to help them contend with the long-standing industry problem of affiliate fraud. The program also facilitates the approval process for the many legitimate affiliates in the affiliate marketing industry.

Stated benefits of the program for CPA and [performance marketing](#) managers include: (1) freeing up their time for more productive use, (2) receiving pre-screened affiliate leads, (3) automated access to Affilicert's certified affiliate database, and (4) the ability to scan the affiliate database for specific affiliates by name.

Benefits for affiliates include: (1) an expedited approval process to multiple networks, (2) exposure to more networks than would otherwise be possible, and (3) access to a state-of-the-art affiliate training system to improve their success.

The multi-step affiliate screening and certification process includes extensive identification verification and background checks. For the many legitimate affiliates in the industry, it will ease the existing approval process for acceptance into CPA Networks and [Affiliate Programs](#).

“Unfortunately, the vast majority of affiliates who are honest and genuine business people have been “lumped in” with those who participate in scams and fraud; our certification program gives them a way to stand out from the crowd,” said Mark Roth, founder of Affilicert.

“Having been involved in this industry for over 8 years, I felt it was time to develop a solution to the ever present challenge [affiliate fraud](#) presents to CPA Network and Affiliate Program managers, while at the same time help those legitimate affiliates succeed in their businesses” he added.

Roth is also the founder of [Offervault](#), the leading consolidator of online Affiliate Programs and CPA networks. For more information about Affilicert, CPA Network and Affiliate Program managers and affiliates can register at the [Affilicert website](#).

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201-476-1204

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GVTC Selects Blue Ridge/Secure EdgeGuard Managed Service to Protect Mobile Workforce from Cyber Attacks

EdgeGuard enables GVTC to define, deploy, enforce and audit PC security policies for enterprise and mobile PCs in addition to increasing malware protection beyond what is provided by traditional AV products.

Chantilly, VA (PRWEB) November 5, 2009 -- Blue Ridge Networks and GVTC, Inc., a provider of comprehensive communications solutions announced today that they have successfully deployed [Blue Ridge/Secure EdgeGuard](#) to their Field Service Engineers. GVTC installed EdgeGuard on its mobile Windows computers to protect customer information and enterprise resources from the daily threats posed by cyber criminals.

EdgeGuard enables GVTC to define, deploy, enforce and audit PC security policies for enterprise and mobile PCs in addition to increasing malware protection beyond what is provided by traditional AV products. EdgeGuard blocks zero-day malware attacks that regularly elude ordinary anti-virus/spyware, enforces computer hardening policies, and provides management with operational awareness over all of its PCs.

“Protecting customer information is the primary requirement in our security policy and EdgeGuard proved to be the only product that allows us to maintain control over our mobile PCs without negatively impacting our users’ productivity,” said Nick Zeitvogel, Manager - IT, at GVTC. “And it gives us added protection against this new generation of malware that’s attacking businesses.”

Traditional anti-virus and anti-malware products that rely on known malware signatures are proving to be less effective against increasingly sophisticated cyber-attacks. Cyber-criminals are now able to easily re-craft malware, altering signatures so they cannot be stopped by these legacy products.

Blue Ridge/Secure EdgeGuard more than doubles protection from legacy anti-virus and anti-malware products and eliminates the threat from zero-day malware without relying on signatures or complex configuration management.

IT support organizations are constantly challenged to manage and enforce PC security policies. Many attacks are successful because a mobile PC user may have been running out-of-date virus protection or downloaded and ran a software application that was unapproved under the security policy.

EdgeGuard is a policy-based security solution that enforces security policies regardless of the PC’s location. It can prevent the users, even those with Administrative privileges, from running unauthorized software and can quarantine the PC from the network until its anti-virus software, or other programs including disk encryption and VPN are remediated. EdgeGuard also enables custom policy assessment and enforcement scripting.

Regular audits and reporting will help ensure that security policies are enforced, are not a hindrance to employees and are in fact preventing cyber attacks. EdgeGuard audit and reporting capabilities report on compliance and non-compliant activities of PC users whether they were on or off the enterprise network. To meet the highest



levels of security and compliance, EdgeGuard digitally signs its event logs to facilitate irrefutable reporting.

“Our experience with anti-virus vendors led us to believe that protecting our customer data and users from today’s malware threats meant employing a large, expensive IT security team,” said Zeitvogel. . “But with the EdgeGuard managed service our IT staff is actually less occupied with malware issues and our employees can focus on their primary jobs.”

“GVTC is an innovative communications provider committed to delivering outstanding customer service, stated Mike Fumai, CEO of Blue Ridge Networks. “We are pleased that they have chosen EdgeGuard to help secure the data and mobile systems employees use to support its customers.”

About GVTC:

GVTC began more than half a century ago as a telephone cooperative with the purpose of providing modern phone service to the Texas Hill Country and areas of Far North San Antonio. Today, GVTC has evolved into a comprehensive communications provider with offerings that include cable TV, high-speed Internet, security, long distance, advanced data services and more.

More information about GVTC can be found at www.gvtc.com.

About Blue Ridge Networks:

For over 12 years Blue Ridge Networks has helped commercial and government customers securely connect and conduct business over the most secure and lowest cost networks in the world. Our solutions have consistently enabled increased application performance and endpoint security, supported network growth, simplified management, and reduced the total cost of doing business. Blue Ridge Networks solutions represent high standards of security as evidenced by numerous government certifications and compliance with key industry security standards.

More information about our products and managed services can be found by visiting www.blueridgenetworks.com. You may also follow us on Twitter at www.twitter.com/BlueRidgeNet.

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Class Action Lawsuit Filed Against Overstock.com For Wrongful Charges to Customers

The suit demands that Overstock.com make financial restitution for damages to customers who have been wrongly charged Overstock.com return fees, Overstock.com restocking fees or received used or refurbished rather than new merchandise.

(PRWEB) November 5, 2009 -- The Law firm of Harry I. Katz, P.C. has filed a class action in federal court in the Eastern District of New York on behalf of customers who have been wrongly charged Overstock.com return fees or Overstock.com restocking fees. Additionally, the law suit intends to include those customers who ordered new but instead received used or refurbished merchandise.

The suit against Overstock.com alleges that their practices of charging return or restocking fees and the selling used or refurbished rather than new merchandise amount to a breach of contract, fraud, and a violation of New York General Business Law sections 349 and 350. The suit demands that Overstock.com make financial restitution for damages to those customers who have been adversely affected by such practices.

Persons who think they may qualify as a member of the class may call 718- 463-3700 to speak to an attorney, or may find more information on the web at www.overstockreturnfees.com.

Background:

Hines v. Overstock.com Inc., 2009 U.S. Dist. LEXIS 81204 (E.D. N.Y. Sept. 4, 2009)

Plaintiff Cynthia Hines returned a vacuum cleaner to Overstock.com and was reimbursed the full amount of her purchase. Overstock, however, deducted a \$30 restocking fee, citing a provision in its Web site Terms and Conditions. Accordingly, her attorneys Harry I. Katz, P.C. filed a class action in federal court in the Eastern District of New York asserting that she had been charged an unwarranted fee.

Overstock moved to dismiss the action, citing the arbitration provision that appeared in its Web site Terms and Conditions. Hines, however, argued that she was not aware of the arbitration provision. According to Hines, she had no notice of the Terms and Conditions as the link to these terms and conditions was in a small hyperlink at the bottom of the pages of the website. Hines said: "I did not scroll down to the end of the page(s) because it was not necessary to do so, as I was directed each step of the way to click on to a bar to take me to the next step to complete the purchase."

Judge Sterling Johnson, Jr., of the Federal Court in the Eastern District of New York, agreed with Hines and found that Overstock.com had not satisfied its burden of providing the existence of a valid arbitration agreement. Not only did the court deny the request to arbitrate, the court found that Overstock's website terms did not create an enforceable agreement at all.

If you wish to discuss this action please visit overstockreturnfees.com or call the Law Office of Harry I. Katz, P.C. directly at 718 - 463 - 3700.



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The Corporate Whistleblower Center Expands Its Efforts To Shut Down Internet Casinos/Gaming For US Gamblers

On October 28th, 2009, the Corporate Whistleblower Center issued a press release indicating it was "dropping the hammer, on Internet gambling for US citizens." The group is now saying, "after getting a week's worth of calls from one victim after another, horrified that they had lost thousands of dollars, never actually winning anything back, we are not only going to drop the hammer on Internet gaming, we are also going to make certain every US federal or state law enforcement agency will know exactly how to infiltrate Internet gambling sites and get criminal indictments on everyone involved." The Corporate Whistleblower Center is saying, "Internet gaming, or gambling is not a victimless crime, it's organized crime and the party is about to come to an end." For more information, US law enforcement or the US news media can contact the Corporate Whistleblower Center at 866-714-6466, or contact the group via its web site at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

(PRWEB) November 5, 2009 -- According to Americas Watchdog's Corporate Whistleblower Center, "the time has come to completely shut down Internet casinos, Internet gaming web sites, and/or any type of Internet gambling web site for US citizens." The group says, "these web sites for the most part are being run by organized crime; in many cases they intentionally fleece unassuming US players, and it's costing US state and federal governments billions of dollars a month in lost tax revenue. The party is over." For more information, US law enforcement or the national news media are welcome to contact to contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group via its web site at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

According to the Corporate Whistleblower Center, "millions of US citizens have foolishly bought off on what appears to be a Las Vegas-type casino or gaming establishment. Internet casinos or gaming establishments are not Las Vegas, there is no Nevada Gaming Commission. These are frequently criminals, who work for Russian, former WARSW pact country crime syndicates, or other crime syndicates, that run the gamete from England, to South Africa, to a really arrogant Canadian." The group is saying, "this is also a US national security issue, because millions of US citizens have given their identity, including their Social Security number, to organized crime. Imagine the economic carnage, say, for example, if one day the all powerful Russian Mafia wanted to clean out the bank accounts or max out the credit cards of millions of unassuming US citizens. We'd be toast." The Corporate Whistleblower Center is saying, "it's time for US law enforcement to step up to the plate, and do what the taxpayers are paying them to do. This is a high stakes game and we will show you exactly how to shut these operations down, we will show you how to indict complicit US banks or credit card companies with a chain of evidence that is perfect." For more information US federal or state law enforcement are welcome to contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group via its web sites at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

Note To The Las Vegas Chamber Of Commerce & Casinos: The Corporate Whistleblower Center says, "Internet casinos or Internet gaming is costing you, and the State of Nevada billions each month. Why go to Las Vegas if you think you can gamble in the luxury of your own home?" The group says, "many of these Internet casinos



make it sound like they are affiliated with Las Vegas--they are not--fight back--you have a US Attorney in Las Vegas, and you have a IRS CI office there as well." The group adds, "we are also talking about money laundering, tax fraud, we are talking about organized crime, and it's costing your city and your state big time. Internet casinos and gaming web sites are also costing Native American gaming big time as well. It's time to put a stop to this, and we will show you how to do it." For more information, US law enforcement or the national press can contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

News Image





ComplyXL Leverages Silverlight to Speed the Deployment of Spreadsheet Management Tools Across Multiple Locations

ComplyXL simplifies deployment of spreadsheet controls across multiple locations without the need to install local client software.

New York, London (PRWEB) November 5, 2009 -- Lyquidity, international innovators in the development of enterprise spreadsheet management tools for multinational organizations, announce the availability of ComplyXL using Microsoft's Silverlight. The inclusion of Silverlight technology allows ComplyXL to present a rich user interface for users to review changes to spreadsheets over the intranet and internet. Silverlight includes comprehensive security which allows remote users to gain controlled access to specified spreadsheets. Like all web-based applications there is no need to install any client software locally with control maintained using enterprise security protocols.

This enhancement has been developed as part of Lyquidity's ongoing strategy in the field of spreadsheet compliance and provides:

- * Reduced deployment requirements, no client install necessary
- * Same version of the software used throughout the organization
- * Updates easily applied
- * More intuitive interface
- * No specific technology required for the server

This enhancement is part of a wide range of benefits which ComplyXL offers, such as:

- * Version control for spreadsheets
- * Continuous monitoring
- * Controlled user defined actions - what can be changed, who by, who can view the spreadsheets
- * Full comparison of versions
- * Audit reports stored for future access for compliance
- * Full, easy generated reporting of activities carried out, whether by department, users, or predefined criteria

Lyquidity has full presentations showing all aspects of ComplyXL. These give users a deeper understanding of the software and how it can be used and deployed. Full presentations are available at www.lyquidity.com/demonstrations

About Lyquidity Solutions

Lyquidity Solutions is a privately held, leading worldwide spreadsheet management software company providing corporations with compliance tools to ensure corporate governance. With technology for full spreadsheet control and management Lyquidity provides solutions to international organizations across market sectors from banks and insurance through to airlines, consultants, healthcare and mining.



For more information, please visit our main website at www.lyquidity.com

US inquiries please call 1-800 401 0289, and for European enquiries please call: +44 (0)207 043 2777 or email info@lyquidity.com Media contacts should be addressed to sarah.seddon@lyquidity.com. Excel is a trademark of Microsoft Inc.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Officetronics - Growth Spurt in Sales of Gun Safes, Fire Files & Other Security Products in a Down Economy

Officetronics reports a high interest in gun safes, fire files, home office security safes and other related products in a down market. Consumers and businesses are cutting budgets and spending but still willing to invest in security products.

(PRWEB) November 5, 2009 -- Gold, silver, cash, jewelry, highly sensitive documents, etc. in an unstable economy is motivating consumers to protect themselves and their assets. With the value and demand of precious metals on the rise FireKing, Sentry Safe and others brands of safes and security storage products sales are seeing much more traction from consumers. Fire Safes are a niche line that traditionally hasn't gotten much attention.

The U.S. Fire Administration (an entity of FEMA) reports "...fire killed more Americans than all natural disasters combined. There were an estimated 1.5 million fires in 2008. Direct property loss due to fires was estimated at \$15.5 billion.."

Gun safes are a specific line that also cannot be compromised. SentrySafe recently increased and updated their line of gun safes and states "Providing quality-driven security gun safes and cabinets that protect firearms, collectibles and other priceless possessions is synonymous with the SentrySafe name. Promising the kind of innovation our customers expect continues to be the hallmark of our success." For a complete catalog of FireKing and Sentry safes visit <http://www.officetronics.com/security-fireproof-safes-c-49.html>

There has recently been developments of hybrid storage cabinets that include fire, water, security and impact protection to maximize protection. For more information or any questions contact a rep at Officetronics at 888-502-0178

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Contact Information

Security & Fire Safes Dept

Officetronics

<http://www.officetronics.com>

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



National Silver Alert Launches Free Online Registration Program

National Silver Alert Launches Free Online Registration Program for All Senior Citizens And Individuals With Alzheimer's Disease And Other Cognitive Disorders.

Palm Harbor, FL (PRWEB) November 4, 2009 -- Time is of the Essence when individuals with Alzheimer's disease and other cognitive disorders wander off or become lost. Statistics show that at least 50% of those with Alzheimer's will wander, and up to 70% of wanderers will do so repeatedly. Approximately 50% of those who wander away will suffer serious injury or death if not found within 24 hours.

[The National Silver Alert program](#) was developed to provide vital information to authorities to assist in the search and safe recovery of these individuals, and quickly reunite them with their loved ones and/or caregivers.

The [free online registration program](#) captures the following information and stores it in a secure, online database:

- Vital, personal information
- Caregiver information
- Primary physician information
- Vehicle information
- Color photograph
- Unique Silver Alert ID number

This information can be accessed by emergency responders via the National Silver Alert call center's toll-free, emergency phone number.

A free education program, intended for all senior citizens, providing valuable information on personal and financial safety, frauds, scams, and identity theft is available via the National Silver Alert Web site.

The National Silver Alert program also offers the following layers of additional security, depending upon individual need:

- [ID Card Packages](#) - which includes 2 wallet-size ID cards and 1 large ID card that contain vital personal, medical, caregiver information and color photograph. Also included is an emergency responder decal to be placed on the front door or window, notifying responders that emergency information is displayed on the refrigerator, and an Emergency Responder refrigerator magnet to affix the ID card to the refrigerator.
- [ID Bracelets and Pendants](#) - each bracelet and pendant is engraved with the Silver Alert toll-free, emergency phone number and a unique serial number that will allow emergency responders to contact the National Silver Alert call center and retrieve vital emergency information.

The primary goal of this service is to help families of those with Alzheimer's disease and other cognitive disorders quickly locate and safely recover loved ones in the event that they should wander away. This free, online registration program provides an invaluable tool that may help save the lives of those stricken with this unstoppable disease.



For more information, please visit our Web site at: <http://www.nationalsilveralert.com>

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You can read the online version of this press release [here](#).



Top 5 Ways Online Shoppers Can Avoid Identity Theft

Help keep your identity safe while you're online with these tips from WildBlueDeals.

Charlotte, N.C. (PRWEB) November 4, 2009 -- All it takes is one wrong click of the mouse for a criminal to follow every move someone makes online - every password entered, credit card number typed, and conversation that takes place. Fortunately, there are some easy ways to prevent falling victim to an online scam.

WildBlueDeals, an authorized dealer for [WildBlue](#) Communications - the leader in high-speed [satellite internet](#) - offers the following internet tips for preventing online identity theft.

Check for a secure internet connection - Wi-Fi hotspots at coffee shops, hotels and restaurants provide easy online access to internet users. However, it's important to make sure the connection is secure. The same goes for home internet connections. Jumping on an unsecure network may be simple but it's not safe. Hackers can easily access internet activity when the network isn't protected.

Purchase with caution - Credit cards offer better protection than debit cards when shopping online. Before making an online purchase, verify the site's credibility by checking for the https:// prefix in the web address. The 's' following http stands for 'secure' so consumers can shop online and know their personal information is safe.

Avoid clicking e-mail links - Never access a bank account, make a purchase or send personal information directly through a link in an e-mail. Even if it looks legitimate, it could give criminals the ability to view personal information. Type the specific web address into the browser and go from there. Also, be wary of e-mails that ask you to update passwords and other personal information.

Get creative with passwords - Using the same password across every online account is a common, but dangerous mistake. If an internet hacker gets a hold of one password, they can do damage across a variety of personal and social networking sites. Consumer Reports suggests creating unique variations of the same password.

Report Suspicious Activity - Suspicious e-mails, instant messages and messages sent on social networking sites should be reported to the Federal Trade Commission, the Anti-Phishing Working Group or the FBI's Internet Crime Complaint Center (www.ic3.gov).

WildBlueDeals, LLC, is an authorized dealer of [WildBlue](#) Communications.

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You can read the online version of this press release [here](#).

News Image





WOT Services Launches Trust Network for Online Business Owners to Promote Excellent Reputations and Collect Feedback

WOT Services Ltd, the company behind the reputation rating service Web of Trust, launched the Community Trust Network (CTN), a program that gives websites with superior reputations tools to publicize their trustworthiness and to collect ratings and feedback in a neutral way. The end result for website owners is that they attract new visitors, improve their reputation, and boost sales by increasing confidence and trust.

Helsinki, Finland (PRWEB) November 3, 2009 -- WOT Services Ltd, the company behind the reputation rating service Web of Trust, launched the Community Trust Network (CTN), a program that gives websites with superior reputations tools to publicize their trustworthiness and to collect ratings and feedback in a neutral way. The end result for website owners is that they attract new visitors, improve their reputation, and boost sales by increasing confidence and trust.

Today's Internet surfers use online tools like WOT to share their experiences and express their opinions about companies. Candidates for CTN membership already have excellent or good reputations as rated by the millions of members of the WOT community. Businesses without their own mechanism to collect customer feedback use WOT's rating information to establish a fair, unbiased, easy-to-use system to collect and promote feedback and ratings that will attract new customers to their site.

"My business lives and dies by the trust of my customers, and I want to show potential customers that my website and my business can be trusted. The WOT community has rated my site highly in all categories, and with the Community Trust Network, I now have a way to communicate that to all my site's visitors," said Ed Coyne, owner of [Angelo PC](#), in San Angelo, Texas.

The Community Trust Network includes:

- Trust seals & Rate us buttons
- A certificate with real-time WOT ratings and comments
- An easy-to-use feedback tool
- Reputation alerts
- CTN icon to help you stand out in search results

CTN's tools are flexible and easy to integrate into any website. Visitors can submit ratings for trustworthiness, vendor reliability, privacy, and child safety using the WOT reputation rating system, along with detailed comments. To make it open for all, site visitors do not have to be members of WOT to rate the site.

Membership prices begin at \$19.90 per month for non-commercial sites. There is a free 30-day trial for new customers.

Free security add-on warns against online threats:

Web of Trust is a community-powered safe surfing tool that uses an intuitive traffic-light style rating system to help Internet users stay safe as they search, browse, and shop online. The WOT security add-on provides safety ratings to search results when using Google, Yahoo!, Wikipedia, and other popular sites, helping people protect



their computers and personal information. Website ratings are continuously updated by millions of members of the WOT community and from trusted sources, like Panda Security and PhishTank. The free Internet security add-on works with Internet Explorer, Firefox and Google Chrome. WOT can be downloaded at <http://www.mywot.com>.

Supporting Facts of WOT

- WOT has been downloaded over 7 million times
- Reputation information for 25 million websites
- Available for Internet Explorer, Firefox, and Google Chrome
- WOT is open source software
- WOT receives additional information from trusted sources, such as Panda Security, PhishTank, TRUSTe, and hpHosts

Resources

- [WOT videos](#)
- [Screen prints, logos, and photos](#)

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You can read the online version of this press release [here](#).



Avoco Secure Releases The First Information Card (I-Card) Cloud Selector, the First I-Card Cloud Signer and also a Unique Anti-Phishing Authentication

Avoco Secure today announced it has launched the first Information Card Cloud Selector and I-Card Cloud signer, which both have a zero desktop install, so they work with any browser installed on any device, anywhere. They offer customers enhanced security including anti-phishing, as well as a user friendly experience and the ability to easily sign web content like mortgage application forms.

(PRWEB) November 3, 2009 -- Avoco Secure will give the first public demonstration of these capabilities at the OpenID Summit today. The demonstration will include I-Cloud Card Selector - the world's first fully cloud-based Information Card selector; Anti-Phishing authentication based on innovative use of shared secret technology; and the I-Cloud Card Signer, the world's first fully Cloud based digital signing technology that provides non-repudiation as well as standard PKCS#7 signatures. The I-Cloud signer can be used with Information Cards as well as conventional digital certificates and many other forms of digital identity. The demonstration will cover using the Avoco IDP, Avoco cloud services, and applying access control and rights management controls to documents using an Information Card and secure2trust.

"Avoco Secure's achievements are game-changing: an I-Card selector in the Cloud truly removes one of the key barriers to adoption of Information Cards and makes the power of interoperable digital identity credentials available to a much wider audience," said Drummond Reed, Executive Director of the Information Card Foundation. "Avoco's new technology will enable I-Cards to be used for digital signing and document access control applications that previously could only be handled by complex digital certificate solutions. These new techniques are not only much simpler than digital certificates, but are browser and device independent."

"Avoco Secure's 'shared secret' authentication is a highly innovative solution which addresses the need for easy-to-use and user-centric security. It looks like a viable potential solution for mass-market global finance related transactions," said Randle Cowcher, Director at Aicoute Consulting and former Head of Information Security at the Royal Bank of Scotland. "The ability to take a graphic image, like a photograph, as a shared secret combined invisibly to the user security element (such as transient session keys) and the demonstrable signing of digital claims builds on the fact that humans have a hard-wired retinal memory for, and an ability to interact with images that is better than for most alpha-numeric characters".

I-Cloud Card Selector is the world's first fully cloud-based Information Card selector, offering the ability to access your Information Card identities no matter which operating system, browser, computer or mobile device you are using. It truly gives anywhere, anytime, secured accessibility.

"Avoco Secure is excited to launch these new product lines," said Gerry O'Brien, CEO at Avoco Secure. "Making our application work in the cloud helps Avoco to offer our customers compelling benefits, including intuitive user interfaces, easy of use, high scalability, and improved security and reliability that simplifies and strengthens mobile working and business processes. As one CSO recently put it, this is so simple and user



friendly that even my Chairman could use it".

I-Cloud Card Signer the world's first fully cloud-based digital signing solution that offers the ability for end users to digitally sign online forms using almost any type of identifying attribute, including Information Cards, digital certificates, usernames and passwords, OpenID, LiveID, etc. All of these forms of authentication can be used to generate standard PKCS#7 digital signatures. In addition, the I-Cloud Signer can be used with the I-Cloud Card Selector to give a fully cloud-based signing experience - ideal for consumers because it can be used, anywhere, anytime on any browser on any operating system.

Avoco Secure is an innovation company whose areas of focus are applications for security, information assurance, and privacy. Avoco applications enable end-to-end trust and the securing of information in a de-perimeterized environment. This permits paperless, electronic work-flows that saving time and money while meeting green, compliance, legal enforceability and privacy and security requirements.

Information Cards are an open standard for secure digital identity credentials from OASIS, the industry's leading XML e-business standards body. For more information, see <http://www.oasis-open.org/committees/imi/>.

Products or service names mentioned herein are the trademarks of their respective owners.

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You can read the online version of this press release [here](#).



Performance Marketing Leadership Summit Reviews Online Fraud Prevention And Affiliate Screening

Cost Per Action Network Owners And Affiliate Managers Will Learn Strategies And Tactics For Detecting And Eliminating Online Fraud

New York, NY (PRWEB) November 3, 2009 -- Offervault, the leading consolidator of online [affiliate programs](#) and [cost per action networks](#) (CPA networks), is hosting a special “[Performance Marketing Leadership Summit](#)” from 12:00 noon to 6:00 pm, on Tuesday, November 3rd, the day before the Ad Tech New York meeting. The event will occur at the Doubletree Metropolitan Hotel at 569 Lexington Avenue.

This exclusive and important event is open to CPA Network Owners and Top Executives who are concerned about the growing problem of affiliate fraud and how to detect and eliminate it. In a series of keynote presentations and panel discussions, participants will receive information which they will be able to immediately implement to correct this problem.

“As we have been intimately involved with CPA Networks and Affiliate Programs covering thousands of offers, one of the most common complaints or issues we hear from our partners is the problem of affiliate fraud, how to properly screen affiliates, how to detect [affiliate fraud](#), and how to monitor the large numbers of affiliates,” said Mark Roth, founder of Offervault. “So, we decided to sponsor this special event the day before Ad Tech New York as a way to bring the most important industry players together in one room and give them up-to-date information.”

Peter Bordes, MediaTrust Founder and CEO will lead off the Summit with a keynote address covering the state of the industry and how to minimize and deal with affiliate fraud. Following a panel discussion about Affiliate Screening and CPA Network concerns, David Montague, The Fraud Practice Founder and President, will review fraud detection and monitoring. An additional panel discussion will cover credit card fraud, advertiser terms, and monitoring affiliate activity. After an Offervault presentation, the Summit will wrap up with a networking session.

Confirmed attendees include representatives from Motive Interactive, Linkshare, Neverblue, XY7, Hydra network, Azoogole, Copeac, Uniqueleads, Affiliate Venture Group, and Peerfly, among others.

[Offervault](#) has acted as a consolidator of affiliate offers from top CPA networks and other affiliate networks since 2007. Committed to improving the overall industry, its breadth and depth of offers and its free training programs have been highly recognized by the industry. Offervault offers a free sign up process at its website for affiliate managers.

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201-476-1204

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You can read the online version of this press release [here](#).

News Image





SmartMetric Card Poised to Completely Eliminate Identity Theft

We are extremely pleased to report that [SmartMetric](#) has completed a series of breakthrough technology updates on its technology patented SmartCard. We believe that we now offer a total solution to entirely eliminate identity theft.

Bay Harbour, FL (PRWEB) November 3, 2009 -- [SmartMetric, Inc.](#) (OTCBB: SMME) SmartMetric, Inc. is pleased to announce today a shareholder and investor update.

Company President Colin Hendrick stated, “We are extremely pleased to report that SmartMetric has completed a series of breakthrough technology updates on its technology patented SmartCard. We believe that we now offer a total solution to entirely eliminate identity theft. We are now ready to begin commercial production and global marketing of our blockbuster Smart Card. We believe that the company’s potential for growth is staggering given it is the only company to produce a self powered stand alone fingerprint scanner embedded inside a SmartCard thereby making the SmartMetric Smart Card the most advanced and secure card offered anywhere in the world.”

“We are currently negotiating a final location and details of our mass assembly plant. Simultaneously, the company will shortly be announcing its first alliances with national and international banks and financial institutions. We are actively negotiating agreements for our biometric activated Smart Card in various Global markets globally targeting Banking, Consumer Online Transactions and the Secure Access Control markets.”

Mr. Hendricks continued, “We believe we are poised to revolutionize the multibillion smart card market. With the number of Smart Cards in use globally and the ever growing demand for greater security, incorporating the fingerprint card activation into a Smart Card puts the SmartMetric Smart Card ahead of all other security card system offerings globally.”

According to a recent market research report by RNCOS* (Smart Card Market Forecast to 2012), the global shipment of smart card’s surpassed an estimated 5 Billion units in 2008 and this figure is projected to surge at CAGR (Compound Annual Growth Rate) of nearly 11% through 2012, according to "Smart Card Market Forecast to 2012". The report also states, “The increasing use of the internet for making online payment transactions is also fueling growth in the global smart card industry as this technology enables consumers to make secure and reliable transactions. Use of contactless smart cards in this regard has gained remarkable consideration and is forecasted to grow at CAGR of more than 30% through 2012.”

*RNCOS E-Services Pvt. Ltd, India. is a Market Research & Information Analysis company.

About SmartMetric Inc

SmartMetric, Inc has developed a portable biometric identity and transaction card capable of storing a wide variety of personal information while protecting you against identity theft and fraud. It is one of the most advanced portable identity authentication solutions in the world today. The card contains a biometric fingerprint scanner and reader which only you can unlock and is smaller and thinner than a credit card. The SmartMetric card is ideal for a wide range of consumers, including Personal, Government and Corporate.

For more information please visit us at www.smartmetric.com



Safe Harbor Statement

Certain of the above statements contained in this press release are forward-looking statements that involve a number of risks and uncertainties. Such forward-looking statements are within the meaning of that term in Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Readers are cautioned that any such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and that actual results may differ materially from those indicated in the forward-looking statements as a result of various factors.

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You can read the online version of this press release [here](#).



Verifi and Merchant e-Solutions Partner to Deliver Card-Not-Present Risk Mitigation and Business Management Services

Verifi and Merchant e-Solutions (MeS) announced they will jointly deliver a next-generation technology solution for risk management and payment processing. Integrating Verifi's suite of fraud prevention services with Merchant e-Solution's innovative payment platform equips card-not-present (CNP) merchants with a powerful set of risk mitigation and business management capabilities.

Los Angeles, California (PRWEB) November 3, 2009 -- Verifi, Inc. a leading provider of risk management solutions for card-not-present merchants, and Merchant e-Solutions (MeS), a global internet-based payment provider, today announced a partnership to jointly deliver a next-generation technology solution for risk management and payment processing.

Integrating Verifi's suite of fraud prevention services with Merchant e-Solution's innovative payment platform equips card-not-present (CNP) merchants with a powerful set of risk mitigation and business management capabilities.

Verifi's Intelligence Suite™ platform provides merchants with an unparalleled single solution to manage and minimize the risks associated with CNP transactions while maximizing overall profitability.

The unique joint offering features access to Visa and MasterCard's Account Updater, enhanced cardholder data, and an immediate electronic connection to chargeback and fraud data. Verifi's direct integration with MeS eliminates the tedious process merchants are faced with of faxing or mailing chargeback representation documentation back to their acquirer.

Merchant e-Solutions has also been designated as a preferred merchant account provider by Verifi. Coupled together, their secure, streamlined, and entirely web-based solution provides merchants with an efficient and easy to deploy payment processing platform.

"Verifi offers a valuable service to merchants who require a more sophisticated transaction analysis in order to identify and mitigate risk. The solution complements Merchant e-Solutions' commitment to work diligently with our merchants and integrators to help merchants process as efficiently as possible while avoiding chargebacks and risk," said Jim Aviles, COO, for Merchant e-Solutions.

"We are very pleased to be partnering with Merchant e-Solutions. Our joint effort to provide a superior level of information for merchants is driven by our mutual clients who seek higher performance and better data access from their payment processors. Working together, we are answering this need," said Verifi's Chief Executive Officer, Jennifer Schulz.

About Merchant e-Solutions (MeS)

Merchant e-Solutions, founded in 1999, provides Internet-based payment processing solutions for merchants and banks. Merchant e-Solutions currently processes more than \$14 billion dollars in payments for more than 65,000



merchants, supporting 150 global currencies and all major credit, debit and alternative payment solutions. The company specializes in services for e-commerce and card-not-present merchants and provides a comprehensive suite of payment solutions that are PCI compliant and designed to reduce merchant risk exposure. Merchant e-Solutions is headquartered in Redwood City, CA, with operations in Spokane, WA, and satellite offices in Minneapolis, MN, and Columbus, GA. For more information, go to <http://www.merchante-solutions.com>.

About Verifi

Verifi is a leading provider of global electronic payment and risk management solutions for card-not-present merchants. The highly customizable payment and real-time reporting platform serves as a foundation for Verifi's suite of fraud solutions and risk management strategies. With a commitment of reducing risk while increasing profitability for clients, Verifi's multi-layered approach enables transaction risk management and mitigation, business optimization strategies, cardholder authentication and chargeback re-presentment for all major credit card brands. Verifi is PCI Level 1 certified and headquartered in Los Angeles, California with a satellite office in Redwood Shores, California. For more information on Verifi, please visit: <http://www.Verifi.com> or please email us at Info@Verifi.com.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



GSN: Government Security News Announces Blue Ridge Networks Winner in Best Anti-Malware Category in 1st Annual Homeland Security Awards Competition

Blue Ridge/Secure AppGuard is an anti-malware solution that protects PCs from attack by the latest generation of sophisticated malware threats; increasing endpoint security coverage to address known and zero-day vulnerabilities.

Chantilly, VA (PRWEB) November 2, 2009 — About 300 government officials and industry executives packed the grand ballroom of a Manhattan hotel on Oct. 27, 2009 to witness GSN: Government Security News announce the names of the winners in 35 separate homeland security categories, including Blue Ridge Networks which was named a winner in the Best Anti-Malware Product or Service category.

The 1st annual awards were handed out at gala dinner and awards ceremony at the Roosevelt Hotel, where an overflow crowd celebrated the outstanding achievements of security vendors and government agencies at the federal, state and municipal levels.

"The competition was stiff, and our panel of independent judges had to make some very tough choices, but we think we've identified the 'best of the best' for 2009," said Jacob Goodwin, the editor-in-chief of GSN: Government Security News, who oversaw the evaluation process. He encouraged everyone in the ballroom to consider entering the 2nd annual competition in 2010.

All winners received inscribed trophies to honor their successes, and all finalists received attractive certificates attesting to their accomplishments.

"GSN was thrilled with the huge turnout we experienced at our awards dinner because it clearly demonstrated the depth and breadth of support for excellence in the homeland security community," said Ed Tyler, publisher of GSN: Government Security News.

[Blue Ridge/Secure AppGuard](#) is an anti-malware solution that protects PCs from attack by the latest generation of sophisticated malware threats, increasing endpoint security coverage to address known and zero-day vulnerabilities.

The government agency and contractor endpoint security breaches that occurred over the last year would have been prevented had Blue Ridge/Secure AppGuard been installed on agency PCs and laptops.

For instance, the U.S. Marshal's Service network was attacked by the Neeris worm which infects desktop systems and allows hackers to take control of systems using implanted malware. Neeris, which is rated "high" for its damage potential, is also capable of propagating across a host of networked resources including servers, removable media and instant messaging clients. The worm was able to penetrate desktop systems because the agency's anti-malware software is ineffective against malware less than a month old. Botnets generate a new malware variant every 10 minutes.



Secure AppGuard is unique in that it prevents an attacked application from harming itself, other applications, or critical operating system resources by regulating file system and registry resource access. For instance, by focusing on blocking actions that should never occur, Secure AppGuard eliminates the administrative complexities and end-user decision making that legacy Host Intrusion Prevention Systems (HIPS) products impose.

Secure AppGuard complements existing security software by:

Blocking Zero-day malware that can penetrate even the most up-to-date and well maintained systems and networks;

Increasing protection while minimizing the impact on IT workload through simplified product installation and configuration, and eliminating constant parameter fine-tuning required by HIPS products;

Running non-intrusively with virtually no impact on system performance and end-user productivity.

“We are honored to have received this prestigious award from GSN,” said Mike Fumai, CEO of Blue Ridge Networks. “This recognition is significant in that we won the award during National Cyber-security Awareness month and that we are very much an unknown player with a simple fix to a very big and growing security problem.”

At the dinner, the U.S. Airport & Seaport Police gave the Fred V. Morrone Nine-Eleven Award to Frances Townsend, the former chairman of the White House Homeland Security Council.

About Blue Ridge Networks

For over 12 years Blue Ridge Networks has helped commercial and government customers securely connect and conduct business over the most secure and cost-effective networks in the world. Our solutions have consistently enabled increased application performance and endpoint security, supported network scalability, simplified management, and reduced the total cost of doing business. Blue Ridge Networks solutions represent high standards of security as evidenced by numerous government certifications and compliance with key industry security standards.

More information about our products and managed services can be found by visiting www.blueridgenetworks.com . Also follow us on Twitter @BlueRidgeNet.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Sexual Harassment Lawsuit Filed by Ukrainian Woman Against Clifford Crane, Security Marketing Concepts and Apollo Security Sales

Former Employee Alleges CEO Lured Her to Leave Ukraine and Move to Orange County, Where He Then Used Her Job Security, Visa Status and Housing Accommodations as Leverage to Force Her to Succumb to Sexual Advances

(PRWEB) -- Today, a former employee of Security Marketing Concepts, Inc. and Apollo Security Sales filed a sexual harassment, fraud and wrongful termination lawsuit against the two companies and their CEO, Clifford Crane. She also asserted an additional claim against Mr. Crane and another company in which he is a principal (KMA International Marketing Corp.) for sexual harassment in housing by a landlord or property manager.

In her Complaint, which was filed in Orange County Superior Court (Case No. 30-2009 00315713), Alla Sazonova alleges that Crane solicited her to leave her home country of Ukraine based on false assurances of a legitimate and platonic position of employment. However, after Ms. Sazonova relocated to Orange County to begin working, the lawsuit alleges that Crane exploited the vulnerability of her position and used his power and influence over Ms. Sazonova's job security and her work visa to coerce and intimidate her into sexual submission. The Complaint alleges that he provided her with promised salary increases and preferential treatment when she succumbed to his sexual advances and that she was threatened with adverse employment actions and, ultimately, fired when she refused.

According to the allegations in the Complaint, Crane has a history of pressuring foreign employees to have sex with him after soliciting them to move here from their home countries.

According to the Complaint, Crane also provided rental housing to Ms. Sazonova and served as her landlord. Ms. Sazonova's Complaint alleges that Crane abused his position as her landlord by using her housing as leverage to compel her sexual submission. According to the Complaint, he offered to alleviate her of any rent obligations when she succumbed to his advances but evicted her when she refused.

Commenting about these allegations, Ms. Sazonova's attorney, Gregory D. Helmer of Helmer • Friedman, LLP, said, "If, for whatever reason, employers want to recruit employees from countries outside the United States, that is their business decision and their prerogative. But, employers need to understand that, if they choose to bring someone over here from another country, they cannot take advantage of that person's ignorance of our laws. People who are brought here to work from other countries are incredibly vulnerable and incredibly reliant upon the employer's good intentions. It is easy for an unscrupulous employer to prey upon them."

For additional information or a PDF copy of Ms. Sazonova's Complaint, contact:

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VERO Announces Launch of a New Product That Redefines & Improves Protection Programs

The Vero Company is expanding their product base with the launch of MBoss, a vehicle protection program that will include Identity Theft protection, in addition to vehicle protection.

Scottsdale, AZ (PRWEB) October 29, 2009 -- [Vero](#), a subsidiary of [CUDL](#), based in Scottsdale, AZ., is expanding their product base with an innovative product, MBoss, which will offer consumers identity theft protection, while at the same time, offering them vehicle theft protection.

Joe Annoreno, CEO for Vero, created the concept of offering Identity Theft protection with Auto Theft protection, when he realized that having an auto stolen is simply the beginning of problems for victims. Many police organizations say that for every auto stolen, up to two times as many are broken into. After reaching the conclusion that having one's DMV or insurance information stolen from the glove box, or a laptop taken from a stolen car, or even a garage door opener being taken with a car is just the beginning on a long road to recovery, the ramifications began to grow quickly.

With identity theft on the rise -- up 22% from last year -- it was a logical step forward to offer complete protection to the consumer. By joining forces with Merchants Information Solutions in Phoenix, a company that has been protecting consumers with an Identity Theft Recovery Service for 80 years, Vero and MBoss can now offer auto dealerships a "full spectrum" of protection for their customers.

"This blending of two familiar products into one creates the hottest selling feature that auto dealers have seen in years," said Joe Annoreno.

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You can read the online version of this press release [here](#).



adMarketplace Upgrades ClickWatch

As forecasts predict 2009's online advertising spending to be the lowest since 2002, and with the crucial holiday shopping season fast approaching, online marketers are under tremendous pressure to maximize the efficiency of their advertising spend. It is well known that advertisers must arm themselves against click fraud, but impression fraud is now evolving into a threat to online advertising budgets. adMarketplace, the preeminent provider of content-based pay-per-click advertising, today announced that its proprietary ClickWatch technology is now set up to fight impression fraud.

New York, NY (PRWEB) October 29, 2009 -- As forecasts predict 2009's online advertising spending to be the lowest since 2002, and with the crucial holiday shopping season fast approaching, online marketers are under tremendous pressure to maximize the efficiency of their advertising spend. It is well known that advertisers must arm themselves against click fraud, but impression fraud is now evolving into a threat to online advertising budgets. adMarketplace, the preeminent provider of content-based pay-per-click advertising, today announced that its proprietary ClickWatch technology is now set up to fight impression fraud.

Often impression fraud is masked by click fraud to gain click-through rates. ClickWatch looks at these underlying clicks to identify and eliminate false impressions and the publishers who traffic in them. adMarketplace discovered vast impression fraud on display ad networks through internal research and with data from its innovative Ad Tag Cloud.

Click fraud arises when a person or computerized program clicks on ads to generate revenue, and not because they are interested in the offer. Impression fraud hurts advertisers who are spending ad dollars to build their brand and generate conversions.

"Both click and impression fraudsters damage our industry and waste millions in advertising dollars," explained Jamie Hill, adMarketplace CEO. "Although many networks and exchanges are aware of these issues, many lack the resolve or internal capabilities to fight fraud effectively. adMarketplace has built its business on the belief that we must provide clients with valuable, legitimate clicks that translate into client revenue. With our enhanced technology only clean clicks and impressions pass through our platform."

The adMarketplace platform is built upon maximizing "return on ad spend" (RoAS) metrics and performance by avoiding fraudulent impressions and clicks. Its ClickWatch technology requires traffic to travel through dozens of proprietary filters before it is delivered to the advertiser, so that ad budgets are spent efficiently.

For more information on ClickWatch, log on to adMarketplace.com.

About adMarketplace

With more than 100,000 advertisers and 250,000 publishers in its network, adMarketplace generates the highest performance traffic based on real-time decisions all driven by proprietary data that it uses to filter and price more than 450 million pay-per-click advertising opportunities daily. For more, log on to www.adMarketplace.com.



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You can read the online version of this press release [here](#).



The Corporate Whistleblower Center Drops the Hammer on Internet Gambling and Internet Casinos -- The Party is Over

According to Americas Watchdog's Corporate Whistleblower Center, "since 2006, our group has been doing everything possible to call attention to on line Internet gambling, in order to shut it down. These Internet casinos, and or Internet gambling sites are primarily run by the Russian Mafia, and or organized crime syndicates, & they are a cancer, the US can do without." The group is calling on the US Department of Justice & the Internal Revenue Service to get involved now before something really bad happens. The group says, "something really bad includes identity theft of millions of Americans personal information. We know how to stop it, so this is a how to guide for US law enforcement." For media inquiries please call the Corporate Whistleblower Center at 866-714-6466, or contact the group via its web sites at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/)

(PRWEB) October 28, 2009 -- Americas Watchdog Corporate Whistleblower Center went right to work on Internet gambling and casinos, soon after then President George Bush signed legislation, that made Internet gaming illegal for quote unquote Internet casinos from providing Internet gaming, or gambling to US citizens. According to the group, "as usual US federal law enforcement was, and continues to be asleep at the switch. We got so far as to identify, and shut down the largest European Internet money transfer service, we got the second biggest German bank, & the biggest US bank wiring money, or sending checks, to US citizens, all in open violation of the law. And the Feds did noting." The Corporate Whistleblower Center says, "but we did not go away. We continued to dig, & to try to figure out how Internet gambling worked. Las Vegas Casino's & Native American Gaming should take note----its not just the US recession that is hurting your business, its also Internet gambling." For more information please contact the Corporate Whistleblower Center at 866-714-6466, or contact the group via its web site at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/)

So How Much Money Are we Talking About With Internet Gambling?

According to the Corporate Whistleblower Center, "its billions of US dollars. Millions of very foolish US citizens completely give up their identification information, in the process of retrieving winnings. Worst of all, most of the biggest players are the Russian Mafia, or organized crime syndicates." The group says, "just as bad, none of the winnings, or losses are taxed by any state, or by the IRS. The what we will call casinos in the loosest form, rake in billions every month from US citizens & they pay no tax. Even worse, these are criminal enterprises designed to cheat people." [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/)

So How Does US Law Enforcement Shut Down Internet Casino's Offering Gambling Services To US Citizens?

The Corporate Whistleblower Center is saying, "its actually kind of easy. First the special agent from the IRS, or FBI needs to get new ID. The includes new drivers license, new credit cards, & utility bills that match up with the credit cards & drivers license." The group says, "then just start playing at dozens, and dozens of off shore Internet casino's, or sports books. Bet small, do not agree to any sign up bonuses, just play long enough until you win



something & see how they get the money to you." By getting the money to you, the Corporate Whistleblower Center is saying, "we want you to watch every aspect of the transaction. On the outgoing side of the bet, or wager, there Will be a US bank involved as the transfer agent, in most cases. On the incoming side there will be a US bank that writes the winnings check to you, or a US bank will in most cases wire the proceeds into your account-again as a transfer agent." The group suggests, "play at least ten to fifteen Internet casinos, or sports books, so its worth your time. The United States Department of Justice would not have signed off on your investigation unless they saw the potential for a big score, so at this point turn your info over to the US DOJ & let them start indicting US banks, and Internet casinos/sports books worldwide."

Why Bother To Do This----Internet Gambling Does Not Hurt Anyone Right?

Wrong. According to the Corporate Whistleblower Center, "US citizens literally go broke playing with Internet casinos. This is organized crime, its against the law, and it needs to be stopped." The group says, "further the games are frequently rigged, so US citizens don't have a chance. We will help any US federal law enforcement agency with whatever else they need. For more information federal law enforcement agencies, or US attorneys can contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group via its web site at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/)

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You can read the online version of this press release [here](#).



Laptop Computer Security Firm Launches MyLaptopGPS Encryption and Remote Decryption Kill to Provide the Industry-Leading Laptop Protection Technology

Addition of Encryption Functionalities Renders MyLaptopGPS' Product an All-in-One, One-of-a-Kind Approach to Laptop Computer Security: "Encrypt. Track. Recover."

Stillwater, OK (Vocus) October 27, 2009 -- [Laptop computer security firm](#) MyLaptopGPS, featured in [Inc. Magazine](#), TechRepublic and elsewhere, has introduced patent-pending laptop encryption to its already robust Internet-based [laptop tracking](#) product. MyLaptopGPS™, whose unmatched industry theft rate sees only 4 out of every 1,000 machines equipped with the technology going missing to thieves, now features encryption with the fastest speed available and algorithms that far surpass standard AES. MyLaptopGPS' new FIPS Level 2-certified laptop encryption provides Remote Decryption Kill (RDK), as well, locking data out of thieves' reach even in the unlikely event that the encryption key becomes available to them.

"Purchasing a capable laptop theft protection technology is easily one of the smartest moves any organization can make," said Robert Siciliano, CEO of [identity theft protection firm](#) IDTheftSecurity.com. "The alternative to paying less than ten dollars per month to protect a machine is to play chicken with costs reaching into the hundreds of thousands, even the millions--the typical aftermath for any organization struck by a highly publicized data theft. MyLaptopGPS far surpasses its competition in not only protecting mobile computing devices from thieves once they've gotten a hold of a machine with valuable data on it, but also in deterring those thieves from even bothering to steal the machine in the first place."

With clients in 18 countries across six continents, MyLaptopGPS, a Tri-8, Inc. company, is a leader in laptop computer security and mobile data privacy. Thanks to a proven multilayered security approach featuring strong encryption, covert laptop tracking, remote data recovery and deletion, and theft prevention, MyLaptopGPS boasts a 99.6 percent success rate in the battle against laptop theft.

MyLaptopGPS Encryption features the following:

- Remote Decryption Kill (RDK)--even a thief who has the decryption key cannot decrypt the data on a MyLaptopGPS-equipped machine
- Fastest encryption available today (patent pending)
- NIST FIPS Level 2 certification
- Non-expanding encrypted data footprint (patent pending)--whether they be entire disks or individual files and folders, the addition of MyLaptopGPS will not increase their size
- Flexible encryption model: disk, file, folder, file type, etc.--the technology adapts to protect entire disks or individual files
- Administrative recovery of lost keys
- Automatic re-encryption
- Hardware-specific encryption: data cannot be decrypted on any other hardware (optional)

"We are aware of no other solution that offers the level of protection now available with MyLaptopGPS," said Dan Yost, chief technology officer of MyLaptopGPS. Yost, a recognized expert in laptop security and security best practices, provides guidance to corporations, small businesses, academic organizations, and other groups. He invited readers to follow MyLaptopGPS' [laptop computer security blog](#) and [laptop computer security](#) posts on Twitter. Anyone who belongs to LinkedIn® is encouraged to join MyLaptopGPS' [laptop computer security group](#) there.

"The addition of technology that enables users to actually shut off the keys to new, industry-leading encryption capabilities is truly game-changing," Yost continued. "When your technology already stops laptop theft nearly one hundred percent of the time--the best success rate in the business--you know you're doing something right. But we just couldn't stop there, and now, the impossibly small percentage of MyLaptopGPS customers who do see their laptops go missing to thieves have at their disposal even more tools for damage control."

Even without encryption, only 4 out of every 1,000 laptop computers equipped with MyLaptopGPS ever go missing to thieves, a theft rate unmatched in the industry; the company's technology for laptop theft prevention, in fact, is itself a deterrent. Machines equipped with MyLaptopGPS laptop tracking technology that do end up in thieves' possession have long enabled their rightful owners to remotely track their property and covertly delete and recover data from it, all unbeknownst to the criminal.

Additionally, MyLaptopGPS includes SafeRegistry™, a comprehensive system for inventorying entire fleets of mobile computers. Bolstering SafeRegistry is a full line of SafeTags™, police-traceable property tags designed to secure not only laptop computers, but also iPods™, iPhones™, cell phones, BlackBerry™ devices and other mobile property. Notably, SafeTags are applied with 3M 300LSE pressure-sensitive adhesive, the functional equivalent of welding for Low Surface Energy plastics.

About MyLaptopGPS

Celebrating 25 years in business, Tri-8, Inc. (DBA MyLaptopGPS.com) has specialized in complete system integration since its founding in 1984. From real-time electronic payment processing software to renowned mid-market ERP implementations, the executive team at MyLaptopGPS has been serving leading enterprises and implementing world-class data systems that simply work. With MyLaptopGPS™, Tri-8, Inc. brings a level of expertise, dedication, knowledge and service that is unmatched. MyLaptopGPS™'s rock-solid performance, security, and reliability flow directly from the company's commitment to top-notch software products and services.

About IDTheftSecurity.com

CEO of IDTheftSecurity.com, Robert Siciliano is a member of the Bank Fraud & IT Security Report's editorial board and of the consumer advisory board for McAfee. Additionally, in a partnership to help raise awareness about the growing threat of identity theft and provide tips for consumers to protect themselves, he is nationwide spokesperson for uni-ball in 2009 (uniball-na.com provides for more information). A leader of personal safety and security seminars nationwide, Siciliano has been featured on "The Today Show," "CBS Early Show," CNN, MSNBC, CNBC, FOX News, "The Suze Orman Show," "The Montel Williams Show," "Tyra" and "Inside Edition." Numerous magazines, print news outlets and wire services have turned to him, as well, for expert



commentary on personal security and identity theft. These include Forbes, USA Today, Entrepreneur, Good Housekeeping, The New York Times, Los Angeles Times, Washington Times, The Washington Post, Chicago Tribune, United Press International, Reuters and others. Visit Siciliano's Web site (idtheftsecurity.com), blog (realtyssecurity.com/blog), and YouTube page (youtube.com/stungundotcom).

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You can read the online version of this press release [here](#).



Home Security and Safety Tips for Seniors

Elderly Americans can help protect their home with these tips from Security Choice.

Charlotte, NC (PRWEB) October 28, 2009 -- An estimated 27 million Americans are 65 years or older and the elderly population is rapidly growing. As this sector of the population increases, so does the need to keep senior citizens safe - especially if they live at home. More than nine out of 10 crimes against the elderly are property crimes.* Security Choice, a leading online resource for the best in home security systems, offers the following [home security tips](#) for seniors:

Make home updates a priority - Have deadbolt locks installed on all doors and update old or broken locks on windows. Don't leave keys in obvious hiding places like under doormats or plants. It's best to leave a spare key with a relative or neighbor.

Install a [home security system](#) - The latest home security systems are easy to use and equipped for medical and other home emergencies. Many home security companies provide customers with yard signs and window decals which can help keep burglars away. Homes with monitored alarm systems are three times less likely to be burglarized.

Use caution at night - Leave lights on outside the home at night. When entrances are well lit, it can deter burglars from approaching the home. Leave some lights on inside the home but close all blinds and curtains.

Be wary of visitors - The elderly should be cautious of con-artists posing as salespeople and should never answer the door without first identifying who is there. It's important to always ask for proper ID. Be cautious of salespeople with offers that seem too good to be true and never give personal information to in-person or over-the-phone solicitors.

Plan ahead - When leaving town, the elderly should ask a neighbor to keep an eye out for their house. It's also important to leave lights on in more than one room of the house to make it appear like someone is home.

These tips were brought to you by [Security Choice](#), a leading online resource for the best in home alarm monitoring and [home security systems](#).

*Statistic is from the National Elderly Law Network

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You can read the online version of this press release [here](#).



FreeScore-Reviews.com Compares Credit Score and Reporting Services

Site compares credit score services, provides FreeScore.com customer reviews

Norwalk, CT (PRWEB) October 27, 2009 -- [Freescore.com](#) has added a new site, [FreeScore-Reviews.com](#). At the site, visitors have access to customer reviews about the FreeScore credit reports and credit scores service, plus they can compare and contrast FreeScore.com against five other services.

FreeScore, LLC is a leading provider of credit scores, reports and consumer credit information, along with identity theft protection services.

FreeScore Customer Reviews

Visitors can read reviews of the program from customers coast-to-coast. For example, Jamie from New York, New York states, "FreeScore worked exactly as advertised. I signed up for the service, identified an inaccuracy on my report, called the bank in question and the bank immediately offered to resolve the issue. Thanks." While Deborah in Azusa, California said, "(FreeScore) gave me a quick response to my inquiry for a credit report for all 3 bureaus and my credit score(s)."

Discover FreeScore.com Benefits

FreeScore-Reviews.com explains the advantages of a FreeScore.com account. For instance, members get reports from all three major credit bureaus - TransUnion, Equifax, and Experian. Additionally, there is a [7-day free credit report and score trial period](#) during which customers have unlimited online access to their three credit scores and 3-in-1 Triple Bureau Credit Report. Customers can check each report against their own financial records for discrepancies. Plus, if any of the 3 credit reports change, FreeScore.com's monitoring service sends an e-mail notification, allowing the member to screen for credit fraud and identity theft.

Compare Credit Reports and Score Services

Using a comparison chart, consumers can consider FreeScore.com along with five other credit reporting sites: [annualcreditreport.com](#), [freedcreditreport.com](#), Equifax, CreditCheck Total, and [creditreport.com](#). With the chart, a user can quickly see which websites offer scores from all three credit bureaus or whether a credit service includes an identity theft restoration feature.

About FreeScore, LLC

FreeScore, LLC is a service that provides consumers with access to their credit scores, reports and monitoring. For more information, go to www.FreeScore.com.

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You can read the online version of this press release [here](#).



International SOS Publishes Roadmap for Protecting Globally Mobile Employees in an Increasingly Complex World

New White Paper Outlines Duty of Care, Integrated Risk Management Solutions for Organizations Seeking to Safeguard Travelling Employees, International Assignees

Trevese, PA (PRWEB) October 27, 2009 -- In today's global economy, companies don't hesitate to cross borders, span time zones or operate in remote locations to achieve their objectives - and neither do their employees. After analyzing 300 global companies' travel itinerary data, a recent [International SOS](#) study found that in the past year, more than 3.5 million international trips were taken by employees, a quarter of which were to high or extreme risk destinations. With this increased mobility comes inevitable risks - everything from illness ([H1N1 pandemic](#)), to outbreaks of civil unrest (recent strife in Guinea), to natural disaster (recent tragic events in Southeast Asia and the South Pacific).

To assist companies in dealing with this uncertain world, International SOS announced today the global release of a new white paper titled, "[Duty of Care of Employers for Protecting International Assignees, their Dependents, and International Business Travelers](#)." Authored by Lisbeth Claus, Ph.D., SPHR, GPHR, professor of global HR at Willamette University, this roadmap provides business leaders with the risk management information and tools they need to protect their most important asset - their employees - which allows them to also effectively address business, financial and reputational risks. With a focus on safeguarding employees who travel or live abroad on assignment, the paper breaks down the [duty of care](#) puzzle and provides an integrated risk management approach to solving it.

"Many companies are overwhelmed when it comes to the issue of duty of care," said Suzanne Garber, Chief Operating Officer, International SOS, Americas Region. "With this white paper, our focus is to clarify the landscape, convene best practices and offer actionable guidance. Oftentimes, an organization already has some of the resources to create a successful duty of care program; it's just about bringing the right people - company leadership, human resources experts, security professionals, travel managers - to the table to develop a collaborative approach. Many organizations are operating across borders without fully understanding the obligations that surround duty of care."

Acknowledging that it is impossible to predict exactly when, where or how crises will occur, the integrated risk management approach to duty of care put forth by International SOS emphasizes the importance of preparedness and planning. The paper advises that the best companies don't wait for an emergency or a lawsuit to occur before putting in place a support system for employees. Rather, leading companies and organizations recognize employee [health](#) and [safety](#) as core components to their success and are proactive in establishing risk management standards and practices that reflect that:

"At KPMG, the principles of our duty of care program are woven into the corporate culture we live every day," said Craig DeCampli, Director of Global Security for KPMG, an audit, tax and advisory firm. "Safeguarding employees from the moment they purchase a plane ticket to when they return home is simply part of what we call 'the KPMG way.' We simply consider it the right thing to do."

"Bank of America is committed to providing our employees with an environment in which they can thrive, and a strong duty of care program is central to achieving that commitment," said Ken Lucas, Senior Vice President, Intelligence & Analysis Director, Corporate Security, Bank of America. "Ensuring the wellbeing of each member of the Bank of America family - wherever their work takes them - is a value that's woven deep into our corporate culture."

"Wherever our work takes us, the NBA is committed to the health and safety of all employees," said John Daniels, Senior Director, Facility Security, National Basketball Association. "Our people are undeniably our most valuable assets and we take every precaution in ensuring their wellbeing."

"For more than 45 years, WWF has been protecting the future of nature, and in doing so, our employees travel to all corners of the globe," said Mitchell Keiver, Director of Safety, Security and Risk Management, World Wildlife Fund, Inc. "Preparing and then enabling our dedicated staff to carry out this work while staying healthy, safe and secure is our internal mission."

Leading up to the release of the white paper, International SOS held several roundtable events led by Dr. Claus and attended by business leaders in New York, Boston, Chicago, Los Angeles, and Washington, D.C., and the company will hold additional events in San Jose (October 28) and Portland (November 16). During each session, attendees completed an interactive exercise in which they discussed how they might address hypothetical employee crises while each playing the role of a different corporate decision maker, from human resources manager to legal counsel.

"The global business leaders we work with recognize that while duty of care is a challenging issue, protecting employees is not only the right, but the smart thing to do," said Garber. "International SOS is proud to offer a roadmap of the challenging landscape, and will continue to serve as a resource to assist companies in navigating it."

This is the first white paper that deals with duty of care and risk management as it applies to international assignees, their dependents and international business travelers. Key components of the white paper include a review of pertinent legislation and case law summarizing 36 cases in nine countries with information from the European Union and International Labor Organization; reasoning as to why duty of care is fragmented within most organizations; and a cost-benefit analysis that also ties in a discussion around corporate social responsibility. For more information on upcoming events, or to request a free copy of the white paper, visit <http://www.internationalsos.com/dutyofcare>.

About International SOS

Operating in over 70 countries, [International SOS](#) helps organizations manage the health and safety risks facing their travelers, international assignees and other globally-mobile employees. Its services range from consultancy and planning services to 24-hour medical and security advice and assistance. International SOS provides emergency medical and security evacuations when there is a critical illness, accident or civil unrest. Last year, the company handled over 1,000,000 cases, including nearly 18,000 evacuations. International SOS works in partnership with businesses, governments and non-profit organizations and currently provides key services to 83



percent of the Fortune Global 100 companies. Working in some of the most inhospitable places on earth, International SOS offers international standards of medical care where it is not available or where cultural and language barriers exist.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Pay1Day.com Offers Easy Cash Advance Loans for Immediate Financial Needs

As more consumers are looking for easy and quick cash loans online during the economic distress, Pay1Day.com, a cash advance loan service may be the solution that they need.

Los Angeles, CA (PRWEB) September 17, 2009 -- With the current struggling economic conditions, traditional lending practices such as bank loans are being cut. To help customers who need immediate cash assistance, Pay1day.com, an [online cash advance](#) company, is offering a quick and easy way to obtain needed funds.

With banks restricting their lending practices and increasing interest rates, penalizing consumers with outrageous overdraft fees, and refusing credit to many consumers, including those with good credit, consumers are forced to look into cash advance loans, such as the one offered by Pay1Day.com to help immediate needs. Pay1Day.com is committed to helping customers out of their financial bind by providing quick and friendly service without the strict borrowing guidelines that are common within traditional bank loans.

Pay1Day.com provides fast, easy, and courteous cash advance approvals. After the customer fills out a short online application, they will be contacted promptly by a friendly customer service representative who is there to help facilitate the process. Within minutes the customer can find out the approval status of their [cash advance loan](#) and have the money deposited directly into their checking account within 24 business hours.

With Pay1Day.com, the main requirements are a verified employment and a checking account. There is no credit check or no set minimum balance required within a checking account. Pay1Day.com's low-barrier guidelines make it easy and convenient to borrow quick cash for the customer. In addition, Pay1Day.com has no hidden fees, providing full disclosure to the customer regarding interest rates, terms, and conditions.

About Pay1Day.com

Pay1Day.com is a web-based company specializing in providing immediate cash advance assistance to consumers.

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Contact Information

Solomon Finance

Solomon Finance

<http://www.pay1day.com>

1-888-729-1329

Online Web 2.0 Version

You can read the online version of this press release [here](#).



National Campaign Empowers Homeowners to Combat Loan Modification Scams and Support Homeowners Facing Foreclosure

A network of local, state and national partners announces new resources for at-risk homeowners to recognize loan modification scams, report them and find legitimate help when dealing with foreclosure. The "Loan Modification Scam Alert" campaign kicks off today in Los Angeles.

Los Angeles, CA, (PRWEB) October 26, 2009 -- Today in Los Angeles, a partnership of local, state and national government agencies, nonprofit organizations and financial institutions gathered at City Hall to launch a national public education campaign designed to help homeowners protect themselves against loan modification scams, find trusted help and report illegal activity to authorities. This was the first of several kickoff events scheduled to announce the "[Loan Modification Scam Alert](#)" campaign rollout in major cities across the country.

The national foreclosure rate has reached an all-time high of 7.97 percent, and millions more foreclosures are expected in coming years. "As the foreclosure rate grows, more and more homeowners are being deceived by scam artists who prey on their fears," said Eileen Fitzgerald, Chief Operating Officer of [NeighborWorks America](#). "This campaign is based on the belief that knowledge is the best defense, which is why the campaign equips homeowners with the tools they need to minimize their risk and stop scammers in their tracks."

Los Angeles is one of several metropolitan areas in California to consistently rank among cities with the highest foreclosure rates. It has the highest number of homes in foreclosure in the nation. "Too many residents in Los Angeles, like homeowners nationwide, are losing thousands of dollars and their homes to scam artists who make big promises and then do little or nothing to help them save their homes," said Los Angeles Mayor Antonio Villaraigosa. "Anyone can be a victim and the people of Los Angeles need to know what resources are available to them. They need to know that legal aid groups, financial institutions, and HUD-certified counselors are offering free services to anyone seeking help."

In April, Mayor Villaraigosa announced a path breaking city ordinance to increase protections for Angelenos against fraudulent mortgage loan modifications. This measure - the first of its kind in the United States - fills a critical gap in the regulation of mortgage consultants and grants rights to homeowners at risk of foreclosure. The ordinance protects homeowners, imposes harsher penalties on scam artists, and informs Angelenos of their rights as residents of Los Angeles.

In addition to remarks from Mayor Villaraigosa and Ms. Fitzgerald of NeighborWorks, the kickoff event featured representatives from LA City Council, the local faith-based community, the Federal Trade Commission and Los Angeles Neighborhood Housing Services, Inc. Also present were local homeowners who shared their personal experiences with loan modification scams to inform other homeowners in their community about this activity.

NeighborWorks America will coordinate the nationwide effort through its 235 community-based affiliates and other [local, state and national partner organizations](#), including the Department of Housing and Urban Development (HUD), the Federal Trade Commission, the U.S. Department of the Treasury, Fannie Mae, Freddie Mac and the Lawyers' Committee for Civil Rights Under Law.



Together, the partners aim to reach thousands of distressed homeowners in hundreds of communities at high risk for fraud activity. The campaign will target all audiences, but its resources are focused sharpest on those groups that have already seen high levels of scam activity, including seniors, Hispanics, African Americans and Asian Americans.

As part of the campaign, information, resources and reporting capabilities are now available around the clock at www.LoanScamAlert.org and by calling 1-888-995-HOPE (4673). Community groups may also visit the Web site to access [campaign materials](#) available for download and distribution in their area.

Through real-life scam stories, collateral materials, print advertising, local radio PSAs, events, word of mouth and social media activity, the campaign will educate the public about [the warning signs of a loan modification scam](#). "Borrowers must avoid any individual or firm that asks for a fee in advance, guarantees a loan modification or tells you to pay them instead of paying the mortgage. Only a lender can guarantee a loan modification and they do not charge," said Lori Gay, president and chief executive officer of campaign partner Los Angeles Neighborhood Housing Services, Inc., one of the 235 organizations in the NeighborWorks network.

Homeowners are also urged to [report scam activity](#) at once to the proper authorities through the campaign Web site and hotline. "We want to stress how crucial it is for people to learn the signs of a scam and quickly report any encounter that just doesn't ring true," said Tom Syta, assistant director of the FTC's Western Region. "Scammers are out there trying to take advantage of people in a tough spot. The campaign is making it easier for homeowners in distress to fight back, and help us shut scam artists down."

The partnership has designated November as "National Loan Modification Scam Awareness Month" and will promote a variety of special events and initiatives throughout the month. In the coming weeks, the campaign will also travel to Miami (Oct. 29) and Columbus (mid-November). For more information about the campaign visit www.LoanScamAlert.org.

A Webcast of the Los Angeles event will be available on-demand anytime after noon PST on Oct. 26 at: <http://media.xfactorcom.com/loanmodificationscamalert/20091026/>.

About NeighborWorks America

NeighborWorks America is a national nonprofit organization created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts. NeighborWorks includes a national network of 235 community-based organizations in 50 states, which strives to create healthy communities through the work of thousands of residents, business people, government officials and other partners.

###



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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Class action Lawsuit filed in Montreal Federal Court against Compagnie Amway Canada and Amway Global 10/24/09

A Class action lawsuit was filed against Amway Global in Montreal Federal Court Case T-1754-09 alleging deceptive trade practices. Eric Scheibeler, America's "Opportunity fraud" Expert available for interview.

Williamsport, PA (PRWEB) October 26, 2009 -- A class action litigation was filed against Amway Global on behalf of defendants alleging a loss in excess of \$15,000. The complaint states that "The Defendants sell dreams of wealth, independence and success when in fact the overwhelming majority of distributors recruited into this dream world lose money and over half give up within one year".

Eric Scheibeler is no stranger to this industry. He was a former government auditor and high level leader in the multi level marketing industry when he himself discovered massive, systematic fraud.

He is an expert in the area of multi level marketing fraud and is the author of the book, [Merchants of Deception](#) which exposes the industry from within.

Scheibeler has been contacted by thousands of victims defrauded in multi level marketing frauds from over 30 nations. He has been interviewed by or consulted as an expert with the UK Government, Law enforcement in India, Dateline NBC, Business Week, the FBI, the IRS, ITV and class action firms taking action on behalf of victims. He advises, "The industry of business "Opportunity Fraud" is growing at an epidemic rate. Those promoting various multi level marketing schemes fraudulently proclaim their "business" is a beacon of hope for millions of consumers weakened and desperate from the housing collapse, declining wages, shrinking income and unemployment."

Scheibeler details how the multibillion dollar fraud is spread virally, out of sight of the media, in the privacy of homes, between friends and family members. The euphoria and belief of victims are based upon high level leaders' fraudulent promise that each new investor can find wealth and security by recruiting other investors, all of whom can do the same, in a chain that will expand forever.

The author will share with your audience the following:

1. How a product based Ponzi scheme functions in near exact parallel to the Bernie Madoff Ponzi scheme.
2. The Four Red Flags to look for when approached by a friend or colleague with an "opportunity".
3. Documentation of loss rates of almost 99% for those who invest in a multi level marketing business.
4. Interviews with countless victims who have lost in excess of ten thousand dollars.
5. An educational inoculation to protect people from falling prey to these very well presented schemes.

"Mr. Scheibeler's book is a chilling portrayal of the process by which intelligent people can persist for years in pursuing the Amway dream while making no money. It is all the more significant because he earned his way to one of the highest distributor levels in the Company . . . I learned of similar experiences from ex-distributors when I interviewed them for the State of Wisconsin's Amway litigation in the early 80's. Such conditioning may



explain why the tax returns (obtained for this litigation) of all active Wisconsin Direct Distributors, the company's top 1%, showed an average net income of minus \$900. Why did these men and women persist . . . under these economic circumstances? Eric Scheibeler's book answers this question for those whose minds are clear enough to read its pages."

- BRUCE A. CRAIG, retired Assistant Attorney General,
Wisconsin Department of Justice - Office of Consumer Protection
(This statement is my own and not that of the State of Wisconsin.)

This economy has driven recruitment into the industry of "business opportunity" schemes to new highs and unlike the Madoff debacle, those who can afford to lose the least are defrauded.

Media <http://www.merchantsofdeception.com>

Victim testimonials <http://merchantsofdeception.com/mod/wordpress/>

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Contact Information

Eric Scheibeler

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



ERISAclaim.com Announced The Nation's First Embezzlement Recovery Services for Large ERISA Health Plans from the \$6 Trillion Healthcare Denial Management Market

ERISAclaim.com is offering a unique ERISA recovery service for midsized and large sized employer-sponsored ERISA health plans from potential or probable embezzlement, kickback, concealment and negligence as well as mismanagement from TPAs and ASOs to recoup potentially hundreds of millions of dollars from current healthcare industry overpayment practice and mismanagement. ERISAclaim.com has gained its unique industry in-depth knowledge and expertise from working with every segment of health care industry in more than 10 years. With unique knowledge of the industry known facts, ERISAclaim.com is dedicated to helping large ERISA plans to recover millions of dollars on a complete contingency basis.

Hanover Park, IL (PRWEB) October 23, 2009 -- In light of new 2010 DOL ERISA regulatory enforcement drastic changes from "The previous Administration focused on compliance assistance" to the "New Sheriff" prioritized vigorous and "strong enhancement" to prosecute "embezzlement of plan assets", effective on October 23, 2009, ERISAclaim.com is offering a unique ERISA recovery service to midsized and large sized employer-sponsored ERISA health plans from potential or probable embezzlement, kickback, concealment and negligence from TPAs and ASOs to recoup potentially hundreds of millions of dollars from current healthcare industry overpayment practice and mismanagement of healthcare claim administration on behalf of the ERISA plans, although in the recent years DOL has helped a limited number of ERISA plans with recovery of millions of dollars. ERISAclaim.com has gained its unique industry in-depth knowledge and expertise from working, directly or indirectly, with every segment of health care industry in more than 10 years. Due to the complexity of ERISA statutory framework and inherited difficulties in the insurance and medical industry, almost every ERISA plan, even those large employer-sponsored plans, have been powerless and clueless in health care funding and medical costs control in this skyrocketing health care market evidenced by the inevitable failures from every strategy entertained over the past 20 years. With unique knowledge of industry known facts, ERISAclaim.com has launched the nation's first unique embezzlement recovery service to help midsized and large sized ERISA plans to recover millions of dollars on a complete contingency basis, to recoup as much as possible from the recoverable but overpaid healthcare dollars to the original payers and owners who initially paid out overpaid claims by TPAs and ASOs and are now entitled to the ownership for and the possession to an estimated billions of dollars in the \$6 trillion dollar healthcare denial management market.

U.S. health expenditure has been steadily skyrocketing to \$2.4 trillion for 2008 and \$2.5 trillion for 2009, about 16-17% of the GDP, about 50% of which were funded by private sectors, mostly from the employer-sponsored health plans for 74% of civilian workers among an estimated of 170 million Americans. It is well known that General Motor's bankruptcy is partially due to its \$5.6 billion health expenditure per year and huge pension liabilities. It is not well known that a significant portion of health expenditure was consumed not only by legitimate health expenses but also by preventable and recoverable fraud, waste, inflation and mismanagement from every segment of health care and benefit industry. American employers sponsored and financed healthcare plans for working Americans and their families under the federal law, ERISA, Employee Retirement Income Security Act of 1974, by retaining another industry to manage and administer this unique trillion dollar industry with an almost complete hands-free corporate mentality. It is estimated that up to 50% of U.S. health expenditure

might be due to medical inflation, health care fraud and waste, unnecessary administrative expenses and well known but little resolved potential embezzlement, kickback, concealment or mismanagement and negligence by the most sophisticated and trusted contractors, the TPA and ASO claim administrators. ERISAclaim.com is the first company in the U.A. with missions to save the employer-sponsored health care infrastructure to curb fraud and abuse from the most powerful and vulnerable TPA/ASO benefit industry, in addition to its ERISA litigation support and provider education services. The embezzlement from overpayment recoupment is estimated to be much larger than nationwide "benefits broker fraud" discovered and prosecuted by former New York attorney general several years ago.

ERISA, Employee Retirement Income Security Act of 1974, is a federal law that governs and regulates healthcare claims for estimated more than 170 million Americans who obtained health insurance or benefits from employment in private sector, for both self-insured and fully-insured (through purchase of insurance) health plans. ERISA law completely (100%) preempts all state laws and private managed-care contracts as well as all disputes over the denial of benefits from an ERISA plan. ERISA regulates and governs healthcare claims which include the paid ERISA healthcare claims in more than 50% of \$2.4 trillion, 16.6% of GDP, of the national health expenditure in 2008, and also include the denied healthcare claims, legitimately or wrongly for appealable claims, in more than 50% of \$5 trillion in the aggregated denied healthcare claims in 2008. More than 60-70% of healthcare claim denials from insurance companies and managed-care third-party payers by employer-sponsored plans are due to ERISA regulated plan or policy coverage, limitations and exclusions rather than traditional billing, coding, medical necessity and managed care contracting or participation dispute. Therefore all of the industry recovered "overpayment" health care dollars are ERISA plan assets. Plan sponsors and plan administrators from self-funded plans have fiduciary duties under ERISA to safeguard and to claim ownership for all plan assets. With forthcoming Obama health care reform and new DOL 2010 enhancement goals announced last month, new DOL EBSA boss, Assistant Secretary of Labor Phyllis Borzi laid out a new and vigorous plan for the Employee Benefits Security Administration (EBSA) that she now heads. It was clear that enforcement of the law and promises made by Obama in his campaign will be a driving focus. "The previous Administration focused on compliance assistance," she noted, "but that's only good if it is combined with strong enforcement", as an example, Borzi identified "embezzlement of plan assets" as "the most egregious and persistent violations" of ERISA that EBSA has initiated a criminal project to prosecute.

ERISAclaim.com, located in northwestern suburb of Chicago, Illinois, is an online publisher, consultant and educator for ERISA claim education, training and consulting as well as claims recovery for ERISA healthcare claims. It also provides ERISA litigation support, research assistance and fraud and abuse prevention. In addition to ERISA, ERISAclaim.com also provides consulting and education for Medicare Claim Appeals Specialist, for Medicare RAC overpayment appeals, fraud and abuse prevention.

Dr. Jin Zhou, the president of ERISAclaim.com, has gained most comprehensive and unique practical experience in training and consulting in ERISA claims for healthcare providers and assisting trial lawyers frequently for more than 10 years. Dr. Jin Zhou was sometimes referred to as the "Godfather of ERISA Claims" for healthcare providers by some industry experts.

For more information or to arrange an interview, please visit http://erisaclaim.com/Embezzlement_Recovery.htm, or contact Dr. Jin Zhou, president of ERISAclaim.com, at 630-808-7237.



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Contact Information

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Credit Card Management Services, Inc. d.b.a. Debthelper.com Becomes Licensed in Kentucky to Provide Debt Management Services

As of September 25th, Debthelper.com is available to help millions more in the state of Kentucky regarding, debt management, bankruptcy counseling, reverse mortgage counseling, as well as, other financial education and counseling services.

(PRWEB) October 5, 2009 -- During this economic crisis, with more people struggling to pay off their debt, Credit Card Management Services, Inc. dba Debthelper.com is now able to service millions more.

Debthelper.com has become licensed in the State of Kentucky under the Kentucky Debt Adjusting Law (KRS Chapter 380.00) as a Debt Adjustment Company.

For consumers that are currently past due on their accounts, the debt management plan will provide the immediate benefits of lower payments, lower interest rates, late and over limit fee suspension and account re-ages.

Debthelper.com (www.debthelper.com) is an IRS Approved 501c3 Non-Profit Florida Corporation dedicated to our mission of providing consumers in the State of Kentucky compassionate and professional, financial counseling and education in an ethical manner with efficient, timely and problem-solving support.

Since being formed in 1996, Debthelper.com has helped guide tens of thousands of people throughout the country out of financial difficulty. With this official recognition, Debthelper.com is now eligible to provide the following for Kentucky Residents:

- Debt Management Programs
- Budgeting and Spending Plans
- Credit Report Education
- Pre-Filing Credit Counseling for Bankruptcy*
- Pre-Discharge Debtor Education*

Debthelper.com counselors are certified by either the Center of Financial Certification (CFC), by the National Association of Certified Credit Counselors (NACCC), and/or are Exam-Qualified in the HUD-HECM Network. To locate Debthelper.com [Reverse Mortgage](#) Counselors in the HUD-HECM National Network go to www.hecmresources.org.

Credit Card Management Services, Inc. Dba Debthelper.com is accredited with the Better Business Bureau (BBB) and adheres to the organization's high standards of ethical business behavior.

As a member of the Association of Independent Credit Counseling Agencies (AICCCA), Debthelper.com adheres to AICCCA's strict code of practice. Debthelper.com is ISO:9001 compliant as audited by Bureau Veritas of North America (BVI).



Credit Card Management Services, Inc. Dba Debthelper.com is approved by the (EOUST) United States Department of Trustees to issue certificates of completion of credit counseling or a personal financial management instructional course in compliance with the [bankruptcy](#) code. Approval does not guarantee or endorse the quality of a provider's services.

Credit Card Management Services, Inc. Dba Debthelper.com is approved by the Department of Housing and Urban Development (HUD) to provide comprehensive housing counseling services.
For additional information on freeing yourself from debt, contact Debthelper.com today.

Debthelper.com complies with all state licensing requirements to ensure state mandated regulations be adhered to.

Contact:
Licensing and Compliance
Credit Card Management Services, Inc. Dba Debthelper.com
Community (at) debthelper (dot) com
800-920-2262

###



Contact Information

Paul Donohue

Credit Card Management Services, Inc dba Debthelper.com

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

News Image

DebtHelper.com
Credit Card Management Services, Inc.



Teletrack Launches RevealCheck, a Data-Centric Solution That Improves Check Risk Evaluation and Fraud Detection

New tool provides automated bank validation, phone look-up and industry-specific check cashing history to help check cashers make better decisions.

Norcross, Ga. (Vocus) October 21, 2009 -- Teletrack, an industry-leading provider of risk management solutions, today introduced [RevealCheck](#), a tool for check cashers that provides quick, easy and affordable access to check cashing history and identity risk information.

The check cashing industry has been experiencing increased fraudulent and bad check activity due to economic conditions and limited access to cost-effective, relevant data sources and tools. After much research, Teletrack developed a solution to help check cashers make better decisions to cash checks without eroding profits.

"The requirements of check cashing companies are changing rapidly because of evolving banking relationships and current economic conditions," said Dale Williams, president of [Teletrack](#). "RevealCheck provides a single point of access to check cashing history, bank validation and phone look-up to verify presenter and maker status. This important information helps businesses cash all types of checks, not just payroll or government issued checks."

For less than a dollar per transaction, RevealCheck provides automated [bank validation](#), maker and presenter phone look-up, as well as industry-specific check cashing history for both the maker and the presenter. The service offers Social Security number validation and other fraud identification tools to assist check cashers with presenter identity verification.

An Office of Foreign Assets Control (OFAC) Activity Report is also included, making it easy to comply with OFAC regulations. Plus, Teletrack leverages its vast source of demographic records to provide even more in-depth information to assess risk.

Using RevealCheck is simple and requires minimal training time. After the check casher scans a check and keys in the maker, presenter and check information provided at the point-of-sale (POS), an easy-to-read RevealCheck report appears on screen within seconds. The report highlights key information at a glance, calling attention to items that may require further review before a check is cashed.

Check cashers can easily determine the level of risk associated with the bank account represented on the check; identify possible issues as to the maker's previous check cashing activity; verify that the phone numbers given are accurate and detect differences between the presenter information submitted and the information already in the RevealCheck database for identify verification.

"Check cashing employees no longer need to make confirming phone calls or check several sources for identity verification, bank validation or phone confirmation," said Williams. "This helps improve service quality and time,



leading to satisfied, repeat customers while helping to reduce losses, increase revenue and evaluate risk."

The information provided in the RevealCheck report also helps check cashers deploy more systematic and data driven fraud prevention and risk evaluation strategies to complement the skills of their employees, thereby greatly reducing check fraud due to errors when following longer manual processes and procedures.

Teletrack is currently working with early adopters to develop the RevealCheck database and test the product. They are also helping early adopters integrate RevealCheck into their current POS system through an Extensible Markup Language (XML) interface, revise company policies/procedures and train employees.

Those interested in learning more about RevealCheck are encouraged to visit www.RevealCheck.com and call Teletrack at 1-800-729-6981 to schedule a product demonstration.

About Teletrack, Inc.

Founded in 1989, Teletrack, a wholly-owned subsidiary of First Advantage Corporation (NASDAQ: FADV), provides lenders and businesses with the actionable intelligence they need to make smart decisions. Businesses across the country access Teletrack's consumer data for risk mitigation, identity verification, fraud detection and skip tracing. When businesses use Teletrack, they gain the right information at the right time to help them make the right decisions for the right reasons. Teletrack's databases access information from a variety of sources and contain unique, non-traditional consumer information that is not available from other sources. As a FCRA compliant consumer reporting agency, Teletrack gathers records from businesses across the country that cater to non-traditional credit consumers. For additional information, please visit the company's Web site at www.teletrack.com.

First Advantage Corporation provides innovative products and services that mitigate risk by helping businesses, non-profit organizations and government agencies make more informed decisions. Headquartered in Poway, Calif., the company has employees in 13 countries that support over 90,000 clients globally. More information about First Advantage is available at www.FADV.com.

Contact:

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

News Image





Navigate LLC and HospitalityLawyer.com Enter Into an Alliance

Navigate LLC will contribute information protection and privacy expertise to HospitalityLawyer.com on-line products, webinars, and conference offerings.

Germantown, MD (PRWEB) October 21, 2009 -- Chris Zoladz, Founder of [Navigate LLC](#) announces a new business alliance between Navigate and [HospitalityLawyer](#). The alliance is formed to expand the scope of issues currently addressed by HospitalityLawyer to now include information protection & privacy legal and business issues relevant to the hospitality industry. About the new alliance, Mr. Zoladz says, "I am excited to begin collaboration with HospitalityLawyer and provide information protection and privacy expertise in this increasingly important and challenging area."

The first webinar highlighting the expanded offering will be on November 11. The featured topic is "[Avoid Becoming the Next Headline - How to Avoid a Data Breach](#)" and will address steps to prevent a costly data breach. The topic for a second webinar on November 18 is "[Your Company Just Experienced a Data Breach - Now What?](#)" Mr. Stephen Barth, founder of HospitalityLawyer.com said, "We are delighted to create an alliance with Navigate. Information protection and privacy is an area of competency important to our hospitality audience. Mr. Zoladz brings to HospitalityLawyer.com a wealth of experience and insight about information protection and privacy in the hospitality industry. He is a recognized leader in the field and will broaden immensely our offerings to the industry."

Navigate LLC provides strategic and tactical information protection and privacy consulting services to commercial and government organizations with a specialty in hospitality. Navigate LLC was founded by Mr. Chris Zoladz, former Vice President of Information Protection & Privacy at Marriott International, and a recognized pioneer and industry leader in the area of Information Protection and Privacy. Navigate was formed to assist organizations pragmatically address their information protection and privacy business needs and legal obligations in a cost effective and efficient manner.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

The Pen is Mightier than the Word: Indisputable Success at Reducing Forgeries Paves the Way for Career in Forensic Handwriting Investigations

When it comes to forgery, the words written aren't as important as they way they are written. The falsification of documents like wills, checks and contracts can be caught when the science behind forensic handwriting investigation is put on the case. Dianne Peterson, owner of [HandwritingExpertTennessee](#) explains why the accuracy and reliability of this forensic science has led to explosive growth in this segment of the criminal justice system.

Los Angeles, CA (PRWEB) October 20, 2009 — Six years ago, the majority of forgery cases never stood a chance because there were not enough trained handwriting experts available to prove the authenticity of a signature and testify in court. In 2003, [The International School of Forensic Document Examination](#) became the first non-governmental institution to train Forensic Handwriting Analysts. Today, the criminal and civil court system heavily relies on the testimony of these court qualified forensic expert witnesses. Forensic Handwriting Investigators are in high demand due to the invention of the scanner, color photocopier, and desktop publishing software. The crime of check forgery alone cost businesses over \$19 billion dollar a year.

“A serious shortage of court qualified document examiners has allowed thousands of trials nationwide to go uncontested, making it easy for criminals to forge documents to support their dubious claims.” says Bart Baggett, director of [Handwriting Services International](#) and author of the best-selling “Success Secrets of the Rich and Happy” (Empresse Publishing, \$17.95). “In many states, the attorney general just dismisses forged check charges in bulk and other document related crimes because the state's crime labs are backlogged up to 12 months to get an official forensic opinion. Without an in-court testimony from a court qualified forensic document examiner, the chances of getting a conviction are minimal.”

"Most people who seek my opinion as an expert witness are honest people searching for truth," explains Dianne Peterson, owner of [HandwritingExpertTennessee](#), and recent graduate of the [The International School of Forensic Document Examination](#) Forensics Program. "Betrayed and bewildered, these people are innocently trying to figure out if a suicide note is authentic, if a last will of a passed away parent is real, or the identity of the person leaving nasty notes on their husband's car window."

Like DNA, handwriting is unique piece of evidence which is a reliable indicator of identity, according to Peterson. The scientific indisputability of forensic handwriting analysis has led to the surprising growth of the field of Forensic Handwriting Investigation. When handwriting investigators are able to apply a proven scientific process to a case, a decision is quickly made and the truth is inarguably revealed.

For Dianne, whose first career is as a dental hygienist, this means she spends less time with her hands in the mouths of her dental patients and more time in her handwriting laboratory.

The International School of Forensic Document Examination was founded in 2003 by Bart Baggett, when it was discovered that training for this unique Crime Scene Investigator-type career was only available: 1) in a



government crime lab at very low wages, 2) at a private lab where apprentice examiners worked for free, or 3) for the Central Intelligence Agency (CIA), where employment is nearly impossible to obtain. The only non-governmental institution of its kind, the school has helped dozens of work-at-home entrepreneurs find rewarding careers in forensic document examination. The International School of Forensic Document Examination's graduates join the forensics community by testifying in both civil and criminal cases nationwide. The school has now expanded their distance learning program to include students worldwide, including Australia, USA, New Zealand, India, Canada, Taiwan, and Slovakia.

The school was founded by [Bart Baggett](#), who is also one of world's most recognizable handwriting experts. Bart has appeared on such TV shows as CNN's Larry King Live, The Today Show, Fox TV's America's Most Wanted, and has even hosted TV shows such as PBS's "California Connected" where he interviewed California legislatures. Baggett began testifying in court during the 1990's and remains a frequent qualified handwriting expert witness in courtrooms nationwide for high profile cases.

For more information on The International School of Forensic Document Examination, including details and qualifications of the two-year distance-learning and mentoring program, please log onto <http://internationalschool.us> or call toll free in North America 1.877.297.4846 or at 310.926.1822. Consumers and attorneys can choose from a number of recommended highly trained forgery experts from <http://handwritingservicesinternational.com>.

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The International School of Forensic Document Examination

<http://www.myhandwriting.com/media>

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

News Image





Virtual Solutions Introduces Secure Data Entry Services at International Rates

vCapture International combines software technology with international workforce for low cost data entry services

Cambridge, MASS (PRWEB) October 21, 2009 --Virtual Solutions, Inc. today announced a new international data entry service, vCapture International, as a secure alternative to traditional offshore outsourcing. vCapture International utilizes low-cost international Internet-based keyers while continuing to provide the quality and security customers expect from Virtual Solutions.

vCapture International allows companies to keep their current workflows intact while gaining the financial benefits of a low-cost international keying network. Built to integrate easily with existing data capture systems, [vCapture International](#) allows customers to maintain control while reducing costs.

"Our commercial customers have spent years developing and refining their business rules, they are looking for a way to benefit from lower international labor rates without sacrificing control over their workflow. vCapture International was created to serve their market," said Don Mackenzie, senior vice president, Business Development, Virtual Solutions.

With vCapture International, sensitive paper documents never leave the confines of an organization. vCapture International breaks documents into digital Snippets. Each Snippet is assigned a random ID, scrambled to guarantee security, and sent over SSL to Virtual Solutions' international keying network. The keyers enter the data using a secure web browser and each Snippet is validated by two sources before the data is returned to the host system. vCapture International uses similar technology to split fields containing social security numbers and credit card numbers into multiple Snippets to ensure the confidentiality of highly sensitive data. This technology ensures a 99.9% accuracy level and maintains [vCapture International's HIPAA Compliance](#).

ABOUT VIRTUAL SOLUTIONS:

Established in 1998, Virtual Solutions, Inc., the virtual workforce company, is a leader of the remote data capture industry. Virtual Solutions has developed data entry solutions to help organizations solve the challenges associated with traditional data entry operations. Virtual Solutions' products utilize proprietary software and networks of Internet-based workers to perform data entry within a client's existing workflow. Virtual Solutions' vCapture product offers both domestic data entry services performed by U.S. keyers as well as a separate international keying workforce. Virtual Solutions has offices in Camp Hill, Pennsylvania and Cambridge, Massachusetts. For more information on Virtual Solutions and vCapture International visit www.virtualsolutions.com.

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Intellitactics and AQOS Partner to Offer Proactive Security Management from France to Morocco and in Between

AQOS Helping Healthcare Organizations to Comply with global law -- Code de Sante Public

Reston, Virginia and Paris, France (Vocus) October 21, 2009 -- Intellitactics, a leader in enterprise security and compliance management solutions, and AQOS, a global provider of secure, resilient computing infrastructures, today announced a business partnership where [AQOS](#) will sell and provide services for the entire portfolio of security management products, including the award winning [Intellitactics SAFE](#) security management appliances. AQOS customers place a premium on reliable, available and integrated software and systems infrastructures. Since their founding in 2001, AQOS has developed partnerships with other market leading companies like HP Software, IBM, Infovista and Network Instruments.

Xavier Delplace, a principal sales consultant with AQOS talks about the AQOS difference: "Our company focuses on creating an infrastructure that ensures quality of service. We deliver long term value in four domains: consulting, integration, technical assistance and remote managed services." Delplace explains how the new global law, [Code de la Sante Publique](#) (Public Health Code), will challenge public health centers in France. "The French government has added some articles to the public health code and all public health centers must comply with this law by May of 2010. The consequences of non-compliance include monetary fines as well as the possibility of imprisonment. In addition the public health centers are looking to the ISO 27799:2008 for best practices. We like the (Intellitactics) SAFE appliances because they are designed to support the new articles of the law as well as the ISO best practices."

Brent Davidson, Director, [Intellitactics channel](#) in Europe and Asia Pacific, shares his perspective on AQOS: "AQOS is in an enviable position. They have mindshare in the French market, but are considered premier providers in Macedonia, Morocco, Reunion Island, Mauritius, Cameroon and Saudi Arabia. For AQOS size doesn't matter; their customers range from large companies with mission critical environments to fast moving, small businesses. By combining their expertise with the simple to deploy and easy to use SAFE appliances, the customer will be more successful."

Intellitactics SAFE stands out in a very competitive market. First, SAFE is right-sized for every company: each of the 5 self-contained appliance models provides all the functionality on one box, avoiding appliance sprawl and lowering acquisition cost. Second, SAFE's data modules provide agent-less intelligence to acquire and parse data from any source, removing the guesswork on what to collect, parse, filter and save. SAFE pre-determines how the event data will be used, ensuring precision support for compliance reporting and security operations. Lastly, multiple SAFE appliances serve as building blocks in a growing infrastructure; all SAFE appliances work together enabling distributed accountability with centralized control. [See what SAFE has to offer](#).

About Intellitactics, Inc.

Headquartered in Reston, VA, Intellitactics provides a suite of complementary security information and event management (SIEM) products for organizations of all sizes. Well-known as the provider of Intellitactics Security



Manager, the optimal [enterprise security management](#) solution, to the largest organizations in the world, Intellitactics has expanded its product leadership with a line of [security management](#) appliances, Intellitactics SAFE. The combination of the appliances and software products underscores Intellitactics product leadership in providing solutions for log management, compliance, threat management and incident response to every organization regardless of size or purchasing power. By combining any of the products of the suite, global organizations can effectively distribute SIEM capabilities outside headquarters. Intellitactics was awarded Common Criteria Certification in December 2004, making it the first software provider to earn this certification as a security information and event management solution. Founded in 1996, Intellitactics is backed by JMI Equity Fund LP and Lazard Technology Partners and is ranked by well-known industry analysts as a market leader known for product development, delivery and thought leadership. Visit us at www.intellitactics.com.

Intellitactics, Intellitactics Security Manager, ISM, Intellitactics SAFE, SAFE, the Intellitactics logo are trademarks of Intellitactics, Inc. in the United States and other countries.

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News Image



“Mommy, Who Stole My Identity?”

Follow 5 Tips to Avoid Childhood Identity Theft during National Protect Your Identity Week (October 17-24, 2009)

According to the Federal Trade Commission, five percent of identity theft complaints come from children under the age of 18. Not only is childhood identity theft on the rise, its detection is delayed, making the crime an easy one to hide. During National Foundation for Credit Counseling's National Protect Your Identity Week (October 17-24, 2009), The Campus Safety Expert Bob Baier offers five tips to prevent childhood identity theft.

New York, NY (PRWEB) October 21, 2009 — It is a debilitating crime. Identity theft violates its victims, strips them of their ability to purchase homes and cars, and leaves them swimming in a never-ending sea of paperwork. When five percent of identity theft happens to minors under the age of 18, according to the Federal Trade Commission, thieves are beginning to realize that children are an easy, and profitable, target.

“Young people don't even realize their identity has been stolen until they apply for their driver's permit, apply for a college loan, or open their first checking account,” warns [The Campus Safety Expert](#) Bob Baier, author of *Identity Theft - Prevention for the College Student*. “The crime can go undetected for up to 15 years! By the time parents realize their children have been violated, the thieves are long gone.”

Childhood identity theft can ruin its victims' names, preventing them from buying cars and homes, leaving them with thousands of dollars in collections, and with credit accounts and addresses where they have never lived, years after the crime has been detected. Among his *7 Most Important Things You Need to Know to Prevent Identity Theft*, these are particularly important to parents of minors:

1.

Tell your child to immediately remove all P2P (peer to peer) programs for downloading free music and games from their computers (Lime Wire, Bear Share, Soul Seek etc.). Place them onto a thumb drive, disc, memory stick. Criminals anywhere in the world have total access to every single item on their computer when they are on the internet.

2.

On every social networking site, have your child remove all personal information including addresses, birthdays, telephone numbers etc. Tell them never to link to someone they do not already know. When they click on a link malware is downloaded onto their computer.

3.

Check your child's free credit report regularly. It is estimated that there is at least one child in every classroom in the United States that has already had their identities stolen.

4.

Watch for shoulder surfing. Your children must be aware of everyone around them, anytime they are on their laptops. At school, in the park, waiting for transportation, any public place. People are looking over their shoulder and using mobile phone cameras to take pictures of personal information.

5.

Tell your child to be very careful on "chats." Never give out personal information of any kind. Foreign computer hackers have developed what is called "Russian Robots" which are automated computer programs that can chat with 10 people at a time with the sole purpose of acquiring as much information as possible to steal their identity. Victims are unable to detect they are giving vital information to only a computer.

When it comes to keeping kids safe, [Bob Baier](#) of Warwick, New York, covers all of the bases: Dating Abuse, Date Rape and Sexual Assault, Safer Sex, Domestic Violence, Alcohol and Drug Awareness, and of course, Identity Theft. In his full time profession as a forensic document examiner, Baier was seeing more signatures being forged and more identities stolen, which prompted him to write Identity Theft - Prevention for the College Student. Also known as The Campus Safety Expert, Baier is a court qualified Forensic Handwriting Investigator who has rendered an opinion in 23 states and 2 countries, and he has testified as an expert witness in 8 states. A Guinness World Record breaking canoeist, this pilot, parachutist, and balloonist has also driven a race car at 160 miles per hour. A bit of a daredevil in his everyday life, Baier recommends prudence when it comes to protecting ones identity. He teaches forensic document examination at the [International School of Forensic Document Examination](#) and was named the 2008 Forensic Document Examiner of the year by [Handwriting Services International](#).

For more information about The Campus Safety Expert [Bob Baier](#), log onto <http://ExpertDocumentExaminerWeb.com> or call 1.888.460.3828.OR

OR

For more information about The Campus Safety Expert [Bob Baier](#), including a free listing of The FBI's Top 10 Latest Scams and the free 30 Day Program to Help Prevent Identity Theft, click on Identity Theft at www.BobBaierInfo.com or call 1.888.460.3827.

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News Image





Mortgage Fraud Workshops A Success in Florida

"Millions of American families are either in foreclosure, pre-foreclosure or behind with their mortgage payments and millions more owe more on their mortgage than the home is worth. Many have also fallen victim to predatory lending practices and mortgage fraud without even knowing it. Homeowners need practical help and advice about their situation. They need to understand that they have rights and, in many cases legislation on their side, that can help their situation. Through our free seminars we are able to at least provide homeowners with a starting point at no cost."

Fort Lauderdale, Fla. (PRWEB) October 21, 2009 -- You Be Aware LLC has one mission and that is to be an advocate for homeowners facing foreclosure or who find themselves owing more than their house is worth. These free mortgage workshops have been an overwhelming success, filling every event held so far. The workshop seminars are aimed at educating homeowners about their rights. For more information on this subject go to www.youbeaware.com

Florida has one of the highest foreclosure rates in the nation with more than 62,000 foreclosure notices being registered with the courts in August alone and bringing the total to more than 500,000 homes in foreclosure in the state. It is of little surprise that homeowners are turning out in the droves for free expert advice.

The events are being held at different Florida venues each weekend and are presented by an attorney with extensive experience in mortgage litigation and defending consumers facing foreclosure. They are totally free to anyone registering to attend.

You Be Aware is a consumer information and advocacy organization that provides its members with a variety of services and relies on Power in Numbers to be able to deliver them at little or no cost. They are also quick to point out that they do not offer mortgage modification, which they say consumers can, and should do, for themselves with their lender. A spokesman for the company explains what is behind the workshops:

"Millions of American families are either in foreclosure, pre-foreclosure or behind with their mortgage payments and millions more owe more on their mortgage than the home is worth. Many have also fallen victim to predatory lending practices and mortgage fraud without even knowing it. Homeowners need practical help and advice about their situation. They need to understand that they have rights and, in many cases legislation on their side, that can help their situation. Through our free seminars we are able to at least provide homeowners with a starting point at no cost."

"Very few people have a clear understanding of their legal rights or are aware that they can fight their lender. Many others have been taken advantage of by companies to whom they have paid large sums of money to help them, but have done nothing."

One of the guest speakers at the workshops is Attorney Rick Torpy, who has extensive experience of defending homeowners in foreclosure. When asked what he hoped the events would achieve he said;



"Millions of homeowners, who are either facing foreclosure or upside down in their homes, are unhappy with the way their lender has treated them and are ready to do something about it. Many of them were enticed by low rate and low payment options offered to them by the banks and fell victim to predatory lending practices and even fraud. Through You Be Aware we intend to assist these defrauded homeowners by educating them about their rights and what legal recourse they may have. Anyone that is facing foreclosure, behind with mortgage payments or owes more on their home than it is worth, should take the time to attend one of these workshops. There is absolutely no cost for attending and they will gain education and information that could just save their home or change their financial position."

If any homeowner would like to attend one of the workshops the company says they are welcome and should call 1-800-594-2125 to make a reservation or register online through their website www.YouBeAware.com/workshops

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