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Four ways to protect yourself from ID theft when shopping online

(StatePoint) You are likely doing more of your shopping online than ever before. When making purchases online, be sure to protect yourself from becoming a victim of identity theft -- it's more common than you may think.

With just a few pieces of personal information, thieves can open new credit lines, drain bank accounts and file fraudulent tax returns. The Federal Trade Commission says credit card fraud was the number one type of identity theft reported in 2018, with 167,000 people saying their information was misused on an existing account or used to open a new credit card account. No matter what form it takes, identity theft can cost thousands of dollars and take years to correct.

Below are four tips to help prevent identity theft:

1. Vary passwords: Use a different username and password for each shopping account. That way, if someone steals your information on one account, they won't be able to go on a shopping spree at other sites, too.
2. Track transactions: Check your statements for any suspicious activity. If you don't recognize a transaction, contact your credit card company or bank right away.

3. Beware of scams: Watch out for phishing scams in which fraudsters send emails that look like they're from a reputable company, but aren't. Avoid clicking on links in emails as they may download malware that can give thieves access to your personal information. Always visit a retailer's website directly to make a purchase.
4. Get identity theft insurance: Some insurance companies offer coverage to make the process of undoing the damage from identity theft easier and less costly. For example, Erie Insurance has Identity Theft Recovery Coverage, an affordable option that can easily be added to a homeowners or renters insurance policy. Talk to your insurance agent to make sure you're covered.

"When someone uses information about you without your permission, it takes time and money to straighten things out," said Robert Buckel, vice president of product management at Erie Insurance. "This coverage offers peace of mind to help you restore your credit and make the process -- and your life -- a little easier."

Protecting your identity may not be top-of-mind all the time, but with just a few safeguards in place, your online security can be greatly enhanced.



Law firm sues Vatican for policies demanding secrecy when dealing with sexual abuse of altar boys

PRNewswire/ -- A \$30 million lawsuit against The Vatican blames policies that mandated secrecy in handling allegations of sex abuse by clergy.

The late Reverend Monsignor Kenneth Roman Morvant, ordained into priesthood by The Vatican in 1961, is alleged to have drugged altar boys with alcohol during weekend sleepovers in his parish residence. Once the boys reached intoxication, Morvant raped, molested and sexually exploited them, according to the lawsuit.

Morvant was suddenly removed from the parish in the wake of rumors, according to the lawsuit filed by Spagnoletti Law Firm on behalf of the former altar boys, now grown men. He was pastor and head of multiple schools in the Archdiocese of New Orleans and Diocese of Lafayette from 1961 to 2003.

"Morvant's Vatican-granted authority, power and access as a priest allowed him to ingratiate himself with the altar boys and their parents. The Vatican's policies protected him and kept him gainfully employed. Yet The Vatican has refused to cooperate with judicial entities, to the further detriment of survivors of sexual abuse," Eric Rhine, Spagnoletti Law Firm said.

The lawsuit cites The Vatican's 1922 and 1962 instructions regarding solicitation of sex, which called for extreme secrecy and priestly reassignments. Failure to comply with the instructions -- even if they violated state, federal or international mandatory reporting laws -- would result in excommunication, and thus, damnation for Catholic believers.

"Not only has The Vatican consistently placed the reputation of the Church and protection of perpetrators above the well-being of children, The Vatican failed to establish clear rules, mechanisms and procedures for mandatory reporting to law enforcement of all suspected cases of child sexual abuse and exploitation," Marcus Spagnoletti, Spagnoletti Law Firm said.

"The Vatican refuses to address its clergy child sex abuse crisis. The Vatican could do so by promoting the reform of statutes of limitations in countries where statutes impede survivors and their families from seeking justice. But, by clinging to policies that promote secrecy, cover ups and protect the Vatican's own reputation, The Vatican leaves its victims to suffer in hopelessness," Felecia Peavy, attorney for the plaintiffs said.



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