

OPINION

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COMMENTARY | STATE SEN. TOM O'MARA, R-BIG FLATS

Don't let 'Cyber Monday' spoil the whole season

According to industry reports, approximately 56 percent of Americans (up from 39 percent a year ago) will shop online on "Cyber Monday," November 27.

One thing we know for sure about our rapid, global march into the world of e-commerce is that it has become big, big business. That means, however, that there's an unprecedented exchange of online information occurring, which compels this reminder: Don't overlook the privacy and other public policy issues raised by our leap into this segment of the modern economy.

The New York State Senate has held a number of legislative hearings over the years to give creditors, law enforcement officials, computer security experts, and others the opportunity to share their thoughts on mapping out more effective strategies to address a host of privacy concerns. Our latest hearing took place in October in the wake of the Equifax security breach. The concerns raised at these hearings inevitably include one that's become commonly known as "identity theft," arguably the overriding fear over today's online economy.

According to the Federal Trade Commission (FTC), the nation's top consumer protection agency, 399,225 cases of identity theft were reported in the United States in 2016. Two years ago the nation's Department of Justice found that 86% of the victims of identity

theft experienced the fraudulent use of existing account information, such as credit card or bank account information. The same report estimated the cost to victims at \$15.4 billion.

It's clear that the availability of information in computer databases and the rapid growth of Internet commerce have produced a new breed of criminal who abuses technology to steal consumer information and ruin consumer credit. Indeed, identity theft is widely considered the No. 1 and fastest-growing financial and consumer crime of this era.

The tactics of today's cybercriminals change as fast as our technology, usually faster. It all serves to highlight the ongoing challenge to keep identity theft laws ahead of identity thieves. A decade ago, New York became the 43rd state in the nation to enact an identity theft law. Nevertheless, security studies continually point to the need to update our laws as frequently as cybercriminals update their ability to break them. It's no easy task.

One important new law approved several years ago enabled consumers to place a security freeze on their credit reports if they suspect they are victims of identity theft. We've also strengthened New York's identity theft protections by enacting laws to restrict the ability of employers to use an employee's personal information and to allow identity theft victims to obtain restitution equal to

the value of the time they spend fixing the damage, which is substantial. It takes an average of 14 months for an identity theft victim to discover that his or her identity has been stolen. Victims then spend hundreds of dollars and devote more than 175 hours of their own time to clean up their credit reports, according to the federal General Accounting Office. Additionally, identity theft victims have been subject to other complications, including denial of loan applications and false criminal records.

In short, it's costly and it's time-consuming. The first line of defense for every consumer is awareness – to be aware of how identity theft is committed and to know the ways to protect against it. The FTC operates a website to promote online safety. Go to www.ftc.gov and click on the "Report Identity Theft" icon in the top, right-hand column of the home page.

Information is also available on the New York State Consumer Protection Board's website: www.dos.ny.gov/consumerprotection (click on "Identity Theft/Privacy" at the top of the home page).

For a copy of a well-received New York State Senate brochure, "Protect Yourself from Identity Theft," just e-mail a request to omara@nysenate.gov.

Remember: Identity theft can happen to anyone. There are steps everyone can take to prevent it. Learn how.

LETTERS TO THE EDITOR

Reed using bait and switch tactic

To the Editor,
 It's no surprise that U.S. Representative Tom Reed is deceiving constituents on the House tax bill. The congressman claims this bill will save "most" taxpayers an average of \$1,600. This simply isn't true long-term.

It's a classic bait and switch tactic by Republicans to funnel money to wealthy donors while stripping benefits from average Americans. The bait? A minimal and short-lived middle class tax cut. The switch? Massive tax cuts for the super-wealthy and corporations that Congress has to pay for by cutting Medicare, something Reed promised not to touch. Reed hopes voters won't notice the connection; he doesn't believe we're smarter than that.

Under the Republican plan, corporate taxes plummet permanently from 35% to 20% and gluttonous new tax breaks further reduce corporate tax bills, including one to bring hidden foreign profits to the U.S.! It also gives hand-outs to the super-rich by eliminating the estate tax (which Republicans call the death tax so it sounds bad) on lavish inheritances from estates worth over \$10 million, saving Donald Trump's heirs \$31 million.

Meanwhile, the House bill hurts average taxpayers by capping the state and local tax deduction at \$10,000, increasing our state taxes by as much as \$3,000. And, regular people lose deductions for charitable donations and student loan interest. Worst of all, the bill cuts \$400 billion in Medicare benefits to offset the massive national debt of \$1.5 TRILLION caused by tax breaks for the rich.

Reed hopes voters won't notice he gave a \$269 billion Christmas gift to the wealthiest 1% of taxpayers, while everyone else got coal in their stocking. If he and his Republican DC buddies think they can hoodwink Southern Tier voters, they can think again. We know that temporary tax reductions for individuals start expiring in 2022 and are eliminated by 2027, leaving us with a giant tax increase. Reed can try his tricks on someone else.

Margie Lawlor
 Steuben County and Corning City Democrats

My God, I need your help

To the Editor,
 When things get tough as they often do, we need someone to help us through those trying times, someone who is there for you when the fire gets too hot, and the water gets too deep, and the road gets too steep, and the lonely nights are too long, you never know lonely times until your loved ones names is chiseled into stone.

This is why I pray for you and believe in you. Nothing is ever over until God says it's over. Always remember that even though you can't see him, my precious God, he can still see you and he will always be there for you and he will never disappoint you, nor will he ever let you walk alone no matter how rough the journey of life becomes.

If you just open your heart up to him, he will guide you through the good and bad times, no matter what life throws your way. Never be afraid to stand up and shout "my God thank you for always being there for me and please continue to show me the right way, and please keep my family and dear friends from harm's way."

Thank you my precious God, I will always love and respect you.

Joanie VanNess
 Painted Post

No Tax Returns, No Tax Reforms

To the Editor,
 Advice to Congress: Enjoy the holidays. Tell Trump you'll work on tax reform – after, and only after – he has released his tax returns for the past decade.

Every president over the past four decades has released his returns. Trump has broken multiple promises to do so. Are we too naïve not to wonder why? If he has used legal loopholes to avoid paying his fair share, then we clearly need to reform any loopholes that allow obscenely rich people to avoid the taxes that the other 99% of us to pay.

If he is illegally avoiding taxes, well, some people go to jail for that. Ask Al Capone.

At Tom Reed's recent packed town hall meeting it was clear that people are confused and angry, not just about different components of proposed plans, but also about the fact that the process is being inexcusably rushed.

Yes, Trump is demanding that you pass something – anything – quickly. Don't

bebullied. He seems to believe that he's the CEO of all three branches of government. Let him know he's snot.

Bette Ek
 Horseheads

Too many trees needlessly destroyed

To the Editor,
 We are passers by and we are stewards of the earth. While on earth we receive from the past and pass on to the future.

We have to protect and nurture what has been given to us and not to needlessly destroy.

When we moved to Woodland Heights many years ago a house down the street had a magnificent white pine that defined that lot. The first several owners of the house and tree cherished that tree. But, alas the house and tree were sold. And shortly thereafter the new owners decided to remove that magnificent pine.

Legally they had the right to do so. But did they have the moral right? I think not. Did they ask any of their neighbors? I think not.

I contend that it was not their decision to make solely on their own. Just several weeks ago another neighbor cut down several century old white oaks.

Why? They were healthy and had another century of life in them. The house down the street was recently sold and before they even moved in a tree crew was here a day ago cutting down several white oaks.

I talked to one of the crew and he said the owners had a right to do so. They do, but should they?

He also mentioned the emerald ash borer, but that was just obfuscation. My ash trees are not yet infested and they were cutting down oaks, not ash trees.

I have one of the most heavily wooded lots in the development I not only have not removed healthy trees, but have added both understory trees and canopy trees. In fact I have just planted a seedling of the American chestnut.

I will not live to see it in its maturity, but I pray that future owners of the house and lot will respect and nurture each and every tree on Lot 57.

Let me end with a quote from the great plant explorer, E. H. Wilson

"Trees have entwined the heart of man ever since he became a sentient being they hold a prominent place in the legends and sacred writings of all people"

William A. Plummer
 Painted Post

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