

Protect yourself from identity theft this holiday season

With the holiday shopping season now in full swing, Attorney General Patrick C. Lynch is urging Rhode Island consumers to take precautionary measures to protect themselves from becoming victims of scam artists or identity thieves.

"Although predators are always at work to take your identity, your credit, or your cash, this type of

activity is more prevalent, unfortunately, during the holidays," Lynch said. "There are steps consumers can take to reduce the risk of being robbed of the joy and goodwill of the season."

Lynch said consumers should be especially wary of solicitations taking place at the door or over the phone, stating that the consumer should always ask for the charity's

full name and address and get full identification from the person requesting the donation. "Appeals should identify the charity and describe its mission and programs," Lynch said. "If you do write a check, make sure it's payable to the charitable organization, and not to an individual."

Lynch also advised consumers to watch out for unsolicited appeals that arrive through the mail, and anyone using a high-pressure approach to secure a donation, and to never reveal any account numbers or personal information, in response to a solicitation.

Other consumer tips include:

- Never leave receipts at the

counter, or lose them. Receipts for purchases paid with a credit card can contain enough information for a scam artist to run up a huge tab on your credit card or steal your identity.

- When shopping online, print and keep all copies of receipts. Never provide a Social Security number to an online merchant. Purchase items only from secure Web sites.

- Know a store or online merchant's return policy before purchasing an item.

- Because of legislation enacted in 2004, gift cards or certificates purchased in Rhode Island can no longer expire or lose their value.

However, consumers should carefully examine gift cards especially those purchased on racks accessible to the public, for signs of tampering. A thief can write down a gift card number at a store, replace it on the rack, and wait a few days before calling to see if the card has been activated. The thief can then go shopping online.

"Holiday hassles can be avoided by asking questions and taking steps to protect your personal information," Lynch said.

Rhode Island consumers with questions, or who are experiencing problems, can contact the attorney general's Consumer Protection Unit by calling 274-4400.

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Naval Station Newport celebrates the holidays

Naval Station Newport and Navy Band Northeast's Concert Band will present their annual "Holiday by the Bay" concert on Saturday, Dec. 16, at 3 p.m. in the Spruance Hall Auditorium at the Naval War College.

The band will perform a variety of classic and modern holiday favorites and lead a sing-a-long of favorite holiday songs. The program will also include a reading of Clement C. Moore's "'Twas the Night before Christmas."

Special guests will include members of the combined Cranston-Calvert and former Sheffield School chorus of Newport. As part of a continuing partnership

with Navy Band Northeast, Loren Palmer, director of music at Cranston-Calvert elementary school, will lead the chorus in a joint performance with the band.

Santa Claus is also expected to make an appearance for the children in the audience.

The concert is free and open to the public. Visitors who do not normally have access to the Naval Station must contact NAVSTA Newport's Public Affairs Office at 841-3538 to be placed on an admittance list or e-mail their information to pao@nsnpt.navy.mil. Attendees should enter Naval Station Newport through Gate One. Photo identification is required to

enter the Naval Station.

Donations in the form of new, unwrapped toys for the U.S. Marine Corps' "Toys for Tots" program and canned and non-perishable food donations for the Naval Station holiday food drive will be accepted at the concert site.

Free yoga offered in Middletown

Sixteen yoga classes are being offered free of charge from Jan. 2 to Jan. 7, 2007 as part of the annual YogaFest at the Innerlight Center for Yoga, 850 Aquidneck Ave., in Middletown. The free classes offered cover a broad range of styles at levels accessible to all and no pre-registration is required.

Choices include Basics I & II, Restorative, Moderate, and supportive Svaroop Bliss forms to deeper practices such as Vigorous Vinyasa and Anusara Inspired Moderate.

In announcing this year's YogaFest, Kim Chandler, the owner and director of Innerlight and a resident of Jamestown, said, "We often offer a selection of free introductory classes at this time of year so newcomers can sample yoga without a commitment. We want them to come to our studio and experience our welcoming atmosphere and friendly supportive teachers. It's one small way we can give back to the community. YogaFest also gives our continuing students a chance to try out new styles or more difficult levels of practice."

Kim Chandler has been teaching yoga for 15 years, opening her local studio in 1995. All of Innerlight's professionally trained and certified teachers have several years of teaching experience. The studio is conveniently located in Middletown with plentiful safe parking. For the latest Innerlight Center for Yoga newsletter stop by the studio or call 849-3200 to have one mailed. The class schedule can be found online at www.innerlightyoga.com.

The winter session at Innerlight begins on Jan. 8. A beginner special offers six classes for \$60. Drop-ins are welcome for a fee of \$16 per class. Call the studio for more details. Over 25 classes ranging from gentle to vigorous and beginner to advanced are offered every week.

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