

I am proud to say that I am have lived in Colorado 50 years, a native of this great state- A, taxpayer for 35 years, working here since the age of 15. Currently I am a Professor in the Applied Statistics and Research Methods Program, in the College of Education and Behavioral Sciences at the University of Northern Colorado.

– For me, being a victim of ID theft has affected me on 3 levels. I have a file about 16 inches thick that weighs about 25 lbs. It documents all of the detail I've collected since 2004. **ID theft victims are an underrepresented group under current laws, have no voice, and get no justice in our judicial system.**

Primary effects- Personally and directly by the criminal

- I have been tracking down a phantom that has haunted me for eight years.
- I learned this year; Ms. Linda Eileene Garvin is my phantom's real name.
- The 24 violations of fraud, have taken a minimum of 10hrs each to clear my good name, tangibly that restitution is \$36,000 at my consulting rate.
- This does not count the countless hours of mental anguish which is 24 hours a day. When you are a victim of identity theft, it's never off your mind. You never know when she will strike again—that's 70,080 hours of mental anguish over the last eight years.
- It is at times, humiliation, as it has affected my credit score, and I have been turned down for credit cards, even though I have always paid my bills. I have to explain my situation during job interviews in the event that something shows up on my background checks.
- Last month I learned of the threat that my phantom could change my medical records, potentially putting my life in danger. So now I have an even greater concern than I had before.

Secondary effects- Revictimization by authorities of my own state and country

- For the 24 counts of fraud, there are also secondary effects.
- Initially, when I contact the authorities, I get no help, other than the initial filing of the police report. You see my phantom strikes across state lines: Texas, Michigan, Minnesota, Missouri, Kansas, Arizona, Colorado, Washington, Nevada, Utah.
- Colorado authorities tell me that it's out of their jurisdiction because it occurred in another state.
- If it's out of state, those authorities tell me because I live in Colorado it's out of their jurisdiction.
- Finally, Larimer County took my case in 2010 after my Senator called the Sheriff's office, and after pleading with them when I received several new fraud violations.
- The investigator assigned to the case made a few phone calls, failed to quickly get the available video footage from the hospital used by my phantom, and we no longer have access to that video and missed another opportunity to catch her.
- When I found out about this fraud in 2004, my phantom was 4 years ahead of me. By 2006, she was only 2 weeks ahead of me, and was in Colorado. It was the closest we have ever been to catching her, but again, I could not get any of the Colorado authorities to help me.

Tertiary Effects- Victimization of the American taxpayer

- My phantom makes life harder for everyone; I have never actually had to pay any of the bills directly. However, indirectly, we all pay her bogus hospital bills—she is a prescription drug addict—with higher health care costs and higher taxes

I urge you to support House Bill 12-1101, to help us catch my phantom and prosecute her to the **fullest extent – Class IV Felony**. It will send an important message to the thousands of others who are continually circumventing the laws of this great nation.

