

# Mariner Marketer

via TheNauticalLifestyle (TNL)



## Four Steps You Can Take to Protect You, Your Business and Your Customers from Identity Theft!

Since identity theft is on the rise and in the news lately especially at the IRS, I thought it would be appropriate to bring this article out of the archives. It doesn't matter what size business you are, you need to start protecting yourself.

On December 4, 2003, George W. Bush signed the Fair and Accurate Credit Transactions Act (FACTA). The problem is most businesses still don't know this law exists, never mind that it affects them.

So what can you do about it?

Read up on these laws and take action. Some things you may be able to do yourself, or hire a consultant to handle them for you. Unfortunately, the FTC, who is watching over these issues, does not accept ignorance. Below you'll find four steps you can start right away.

1. Websites need two or three legal documents at the bottom of the page. These documents are: "Terms of Service" and "Privacy Policy". If you sell products, you'll also need a "Purchase Agreement" document.
2. Businesses need a written plan how their customer's data will be protected and who in the company will be responsible to implement this plan. This plan needs to be three or four pages in length and document the steps you will take as well so they know you are serious about this. If a breach does take place, you are less likely to be fined if you can pull out these documents and show you have a plan in place.
3. Make sure any electronically printed credit card receipt only prints the last five digits.
4. When shredding papers, make sure you use a crosscut or confetti shredder. Never recycle documents containing personal data.

The laws for identity theft are changing on a regular basis as each state adds their own rules and regulations. For example, Massachusetts (MA) now has stated that any business outside of MA that does business with a MA company, will comply with this state's laws. For more information send an email to: [robin@thenauticallifestyle.com](mailto:robin@thenauticallifestyle.com) with subject: FACTA. Last, you, too, need a personal plan to protect you and your family from identity theft.

In This Issue  
Note from Robin  
Feature Article

Hello,

This issue is being sent to you courtesy of:

Robin G. Coles  
[TheNauticalLifestyle.com](http://TheNauticalLifestyle.com)

It is our way of say we appreciate you and truly value your business. Please feel free to pass this along to others (friends, family and neighbors) whom you feel would benefit from it. I just ask that you pass this newsletter along in it's entirety. Enjoy!

From the desk of:  
**Robin G. Coles**

It's tea time. Thanks for joining me, I've made a pot of loose Twinings English Breakfast. Boating season is finally here, hooray!

The rain has stopped, at least for a little while, the weather has cooled and prayers are being said for all those affected by the tornadoes.

May's been busy planning National Marina Day for the town I live in, which is Saturday, June 11th. The

## Father's Day Special Offer:

Buy a copy of our newest book: Boating Secrets: 127 Top Tips to Help You Buy and Enjoy Your Boat and get a complimentary CD on Heavy Storms/Bad Weather by Timothy Wyand

<http://TheNauticalLifestyle.com/BoatSecrets.html>

## New Products:

You asked for it, we listened! Last year during the Expert Series boaters had requested the ability to buy the MP3s individually rather than the whole set. Well, now you can! The whole series is available in audio, cd, and book format. Get your copy at:

<http://TheNauticalLifestyle.com/Shop.htm>

Boating Secrets: 127 Top Tips to Help You Buy and Enjoy Your Boat - our new book being released May 2011. Get your copy now at:

<http://TheNauticalLifestyle.com/BoatSecrets.html>

\$1.00 of every sale of these products during 2011 goes to [SurvivorsbyTheSea](#)

## Upcoming Live Interviews:

Tim Jackett - President and Chief Designer of Tartan Yachts  
Paul Fenn - President of Jeanneau, USA

If you have a boat designer you'd like to hear about, send me an [email](#) or give me a call.

## July Issue:

Captain Dave Winkler, SeaTow Boston, will be our guest writer.

committee decided to raise awareness for the three marinas, yacht clubs and youth sailing programs in town. All proceeds going to the 3 youth sailing programs.

In June I'm heading to Ireland for a week of fun and relaxation. I'll be sure to check in and take lots of photographs.

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