

## Turning points

with life coach Randy Nathan

Dear Coach Randy,

I'm about to begin high school and I'm scared no one will like me. What can I do about this?

*Afraid*

Dear Afraid,

Starting high school is definitely a big step in your educational career. During this time you develop your own identity, discover your strengths, and experience significant choices and challenges. It's no wonder you're scared. Who wouldn't be?

Being liked and having friends is very important to teens. What you may want to consider is reflecting on a recent memory of entering another new group or environment. For instance, the first day you started middle school. Try to recall those thoughts and feelings now. How did you feel then? What were your concerns at that time? It's very likely you were experiencing similar feelings of fear and being scared no one would like you then.

Now, how did your middle school experience really go? Chances are you did fine and were able to make friends. How can you take your success from middle school and relate it to this next step in your life? What does your past success tell you about your future high school experience?

Each time you experience a feeling of fear as school gets closer, focus on how well you did in middle school and realize you have it in you to do the same in high school. Good luck.

Dear Coach Randy,

I just finished my college freshman orientation and I'm a bit freaked. I'm starting to think that I made the wrong choice in selecting a school. What can I do?

*Uncertain*

Dear Uncertain,

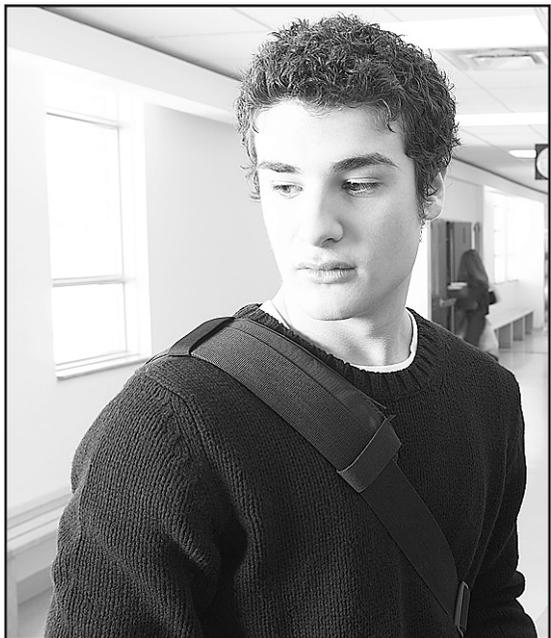
Considering your choice of college was most likely the biggest decision you have faced so far in your life, being freaked out sounds like a natural reaction, but why the second thoughts about the school?

Here are a few questions you may want to consider: What were your expectations from the orientation? What, if anything, was a specific situation that created this sense of uncertainty? If so, was it directly related to the university or was it something having to do with you? Chances are it was probably something that touched one of your core energies and is bringing out some discomfort at this time. If it was directly related to the university, how about making a list of individuals you can meet with to discuss the concern? On the other hand, if it is something that touched a nerve within you, think about this as an immediate opportunity to focus on your own thoughts and goals regarding your college career.

How about reflecting on your college selection process and how you arrived at the decision to attend this school? It's very likely your search included research, campus visits, and interviewing students from the schools. Take a deep breath and remember why and how you got to be where you are now. I'm certain you will do great!

**Randy Nathan, MSW, is a certified empowerment coach who works exclusively with high school and college-age students. Through the coaching process, he empowers and motivates young people to face the major challenges, transitions, and opportunities in their lives. For further information, visit [www.yppoach.com](http://www.yppoach.com).**

*Do you have a question for Coach Randy? High school and college-age people can contact him by writing to [RealLife@njewishnews.com](mailto:RealLife@njewishnews.com).*



## Fighting identity theft

by Nicholas Hunt

Recent reports estimate that as many as one in 10 people have been a victim of identity theft, one of the fastest-growing crimes of the last few years. By using a variety of means to usurp your identity and pass themselves off as you, the criminals involved go on to commit fraud and theft in your name — leaving you to pick up the pieces afterward.

The effects on your credit rating can be devastating and often take years to completely fix, so prevention is obviously better than cure. Here are 10 simple ways to avoid becoming a victim.

1. Be careful with old documents like paid bills, bank statements, and receipts. Keep them safely stored or destroy them if you don't need them anymore. Don't just throw them away, as fraudsters often start stealing an identity by searching for these kinds of documents in household waste. Shredding or burning unneeded papers will prevent this first step.
2. Store your personal documents securely by keeping them somewhere out of the sight of visitors to your home.
3. If you change your address, make sure you inform your bank, utility companies, and everyone else who sends you mail. Documents wrongly sent to a previous address are a favorite target of fraudsters.
4. Make sure when you stop using a credit card or bank account, you actually formally close the account rather than letting it go dormant. Having an unused, forgotten-about account resurrected by a fraudster might not even be noticed until serious damage has been done.
5. Watch your plastic. Make sure you know where your credit, debit, and ATM cards are and tell the issuing banks immediately if you lose them or they're stolen.
6. If possible, change your PIN numbers and passwords to something easily memorable, and *never* write them down, especially not on scraps of paper kept in your purse or wallet.
7. Don't respond to "phishing." Banks will never ask you for personal details via e-mail and won't ask you for the password to your account. You don't need to "recon-

firm" your details following an e-mail request either — just delete the e-mail. If in any doubt, call your bank to make sure the request is genuine.

8. Use anti-virus software and firewalls on your computer, especially if you use on-line banking of any kind. Keep the software up to date as well to guard against attempts by hackers to discover personal information on your computer.

9. Check your bank account and credit card statements carefully when you receive them, and query your bank about anything you can't identify. Spotting a fraud in progress early on will vastly help minimize the damage it causes.

10. Finally, monitor your credit reports regularly to see if anything appears that seems odd, such as applications for credit cards that



you didn't make or missed payments on finances that you haven't taken out. Services are widely available on-line that can help you do this by automatically informing you when something on your file changes.

We can't be 100 percent sure that we won't fall victim to the crime of identity theft, but by taking the measures listed above, you will be making the job of potential fraudsters very difficult indeed, and they will likely move on to an easier target.

**Nicholas Hunt is a contributor to 1Stop Finance.com, an on-line source for personal loans, homeowner loans, and bad credit loans. This article appeared on EzineArticles.com.**

## Web site of the week

### SoYouWanna...

...learn the basics of hockey? Rent a tuxedo? Teach English abroad? Make a quick trip to SoYouWanna.com. According to its "mission statement," the site "teaches you how to do all the things nobody taught you in school." There are several hundred topics, ranging from the sublime (how to invest in a socially responsible company) to the ridiculous (how to fake being an expert in wine). There's even an entry on how to convert to Judaism. None of these entries — submitted by volunteer contributors — go into great depth, but they can act as a starting point for further research.



## Your Turn

Real Life welcomes guest columnists. If you'd like to share your experiences, your outlook, or a moment in your life, e-mail [reallife@njewishnews.com](mailto:reallife@njewishnews.com) for column guidelines. Real Life is edited by Ron Kaplan.

## Torah haiku by Ron Kaplan

Ki Tetze

Balancing mitzvot  
with capital punishment:  
That'll keep 'em in line.