

**Confess any known sin.** Sin doesn't cause God to love you less. His love isn't based on performance, but Satan wants you to believe that it is. Satan wants you to focus on your sin, make you believe you are unworthy of God's love, and render you helpless and hopeless (1 John 1:9).

**Put on your armor daily.** This isn't an option. God clearly commands you to put on the whole armor of God so you will be able to stand against the tricks and deceit of Satan (Ephesians 6:10-18).

**Read the Bible daily and thoughtfully meditate on Scripture.** God's Word is powerful. It will encourage and equip you to face each day (2 Timothy 3:16).

**Play praise music.** God inhabits the praise of His people. Therefore, if you're praising the Lord, our enemy, Satan, cannot be present (Psalm 22:3).

**Claim Scripture promises.** "For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind" (2 Timothy 1:7).

**Bring thoughts captive.** Satan is the father of lies and constantly tries to fill your mind with lies. The enemy will tell you, "You're all alone." But God says, "I will never leave you nor forsake you." The enemy tells you, "You can't go on." But God says, "My grace is sufficient for thee." The enemy says, "It's impossible." But God says, "All things are possible with God." Remember who you are and Who you belong to (2 Corinthians 10:5). You are a child of the King! That's your identity! And no one, not even Satan, can steal it from you (John 10:27-29). You are precious to God. He loves you and He proved it on Calvary. You are a victor not a victim!

**Find a prayer partner.** Find someone you can trust—someone who will challenge and encourage you—to pray with you weekly (Ephesians 6:18).

**Willingly obey God's instructions.** The Lord will enable you to be obedient *if you choose* to be obedient (John 14:21).

**Focus, focus, focus!** If Satan can make you focus on yourself, your own desires or heartaches, then you will be like Peter when he took his eyes off the Lord while he was walking on the water. Just a quick glance at the wind and the waves lapping around his ankles caused Peter to begin to sink (Matthew 14:22-31). You must constantly focus on God and His attributes. All else pales in comparison.

When you are living a life that pleases God, when you are searching His Word for wisdom and guidance, you can experience a peace that passes all understanding...regardless of your circumstances.

God never promised to shield you from pain and heartache in this life, but He does promise to go through troubles with you. When you pass through the waters, He's with you. When the rivers try to overflow you, He's with you! When you walk through the fire, He's with you.

Whatever happens in your life—

Death of a loved one,  
Loss of a job,  
Unplanned pregnancies,  
Prodigal children,  
Failed marriages,  
Bankruptcy,  
Terrorists on airplanes,  
Identity theft,

—God is with you!

There is no pit too deep, no mountain too high, no sea too vast, and no cave too dark that our Lord cannot be with you. There is no darkness that His light can't penetrate. There are no chains that His power can't break. There is no sorrow that His love can't comfort. He will be with you in the midst of your problems and heartaches and in the center of your joy and happiness. Focus on that!

***You are a victor!***

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## *From Victim...*

It's devastating, shattering. It's a nightmare, but you find it's real when you awaken. You've been violated; the victim of a near-perfect crime and you didn't even know it until it was too late. Your life, energy, reputation, confidence, trust, and peace have been stolen from you. Doubt, fear, and anger now threaten to control your life.

If you think it can't happen to you, think again. Statistics report that last year nearly 10 million Americans were victims of identity theft, the fastest-growing crime in the country. It sneaks into your life in many forms, but always involves the misappropriation of names, Social Security numbers, credit card numbers, checking accounts, or other pieces of personal information for fraudulent purposes.

The Federal Trade Commission states that 38 percent of all identity theft victims usually do not discover the theft for more than a month (often much longer). It's an epidemic of monumental proportions and the thieves are rarely apprehended and prosecuted!

While nothing can completely protect you from becoming a victim of this heinous crime, there are several ways you can make it difficult for the thieves.

### **Prevention Suggestions**

**Guard your personal information.** Never give your Social Security number—or personal information of any kind—over the telephone or online unless you initiate the contact. (Do not print your driver's license number or Social Security number on your checks.)

**Scrutinize bank and credit card statements for suspicious activity.** Don't have blank checks mailed to your home. Pick them up at your bank.

**Guard your mailbox.** When paying bills, always mail them from the post office.

**Limit credit cards.**

**Memorize PINs and passwords.** Avoid using easily discovered passwords or PIN codes such as your birthday, phone number, address, etc.

**Shred bank and credit card statements, canceled checks, pre-approved credit card offers, bills with account information, etc.**

**Build a firewall for your computer.**

**Check your credit reports.** Look for unauthorized address changes or new accounts you didn't open. Cancel accounts you don't use or rarely use (open credit is a prime target).

**Ask about security procedures at your workplace.**

**Ask your bank about security procedures.** Find out what they do to protect you from identity theft. (Banks have been known to accept counterfeit checks with forged signatures.)

**Pay attention to your billing cycles.** Follow up with creditors if your bills don't arrive on time. Thieves often change billing addresses to protect themselves.

**Give your Social Security number only when necessary.** Use other types of identification when possible. You don't have to give your SSN just because someone asks for it. The FTC suggests you ask the following questions: "Why do you need my SSN? How will it be used? What law requires me to give you my SSN? What will happen if I don't give you my SSN?"

**To opt out of receiving prescreened credit card offers, call 888-567-8688.**

**Delete all personal information before you dispose of a computer.**

**When ordering checks, only have your initials (for first name) and the last name put on them.** The thief won't know how you sign your checks, but the bank will know.

If you are already a victim of identity theft and are floundering around, helplessly trying to restore your life as it used to be, you're not alone. There are millions of others in the same boat. Because of the epidemic proportions of this crime, our pleas for help often seem to go unheeded. Banks, credit card companies, and police are overwhelmed with identity theft reports. But there are things we can do! Our greatest tool to combat this crime is education.

## Combating Identity Theft

*If You are a Victim:*

**Contact the three major credit-reporting bureaus.** A fraud alert will be placed on your file and your credit report will be sent to you free. Equifax: 1-800-525-6285; Experian: 1-888-397-3742; Trans Union: 1-800-888-4213.

**Close accounts (credit card and banking) you believe have been used fraudulently.** Request new account numbers and new checks.

**Dispute fraudulent information.**

**Call SCAN (800-262-7771) to see if the thief has been passing bad checks in your name.**

**File your complaint with the Federal Trade Commission (877-382-4357) or [www.ftc.gov](http://www.ftc.gov).**

**File a police report.** Get a copy of the report to submit to creditors.

**Contact the Social Security Administration (800-269-0271) to protect your right to benefits.**

**Follow up in writing with all contacts you've made on the phone or in person.** Use certified mail, return receipt requested.

- **Keep copies of all correspondence or forms you send.**

- **Write down the name of anyone you talk to, what they said, and the date.**

- **Keep the originals of all documentation; only send copies.**

- **Keep your old files.** This is a long process and errors can reappear on your credit reports. The thief often lays dormant for a while then strikes again.

**Be persistent.** Don't get discouraged when you don't see results. Keep at it. This isn't going to go away over night. It will take time and effort on your part. Find someone who is experiencing identity theft and encourage each other.

At some point in your life, you will experience trials and tragedy. Adversity, identity theft, cancer, divorce, lost jobs, accidents, and perhaps a child in bondage to drugs may threaten to overwhelm you. It's easy to succumb to pity parties, anger, and resentment. But you don't have to remain a victim.

If you know Jesus Christ as your personal Lord and Savior, the battle for you was won on the cross at Calvary. Victory is yours! Do you understand what that means? If you don't, it will have everything to do with your viewpoint regarding the trials in your life. You see, you're not fighting for victory. Jesus Christ has already won the war at the cross and resurrection. You are not fighting *for* victory, but *from* victory!

Even though the war is won and the victory is yours, Satan will try to discourage you and discredit you by engaging you in daily skirmishes and constant warfare. He will try to wear you down. If he can distract your focus from Jesus and onto your circumstances, he has achieved one of his goals.

Satan was rendered powerless at the Cross. Because you believe in Jesus Christ and have Him living in you, you now have the power to overcome the enemy. You are identified with Jesus Christ. There is no greater issue or challenge for you than to understand your identity in Christ as you face life's difficulties. You must decide if you are going to be a victor or a victim. Learn to look your problems in the face and say, "I put my trust in the Lord!"

So often we try to use human methods to win spiritual victories. We choose to operate by the power of positive thinking rather than the power of the cross. The battle isn't about how strong and brave you are. It's about how strong and powerful God is. The battle belongs to the Lord!

When you and all your resources have been depleted, turn to the Lord God Almighty and tap into His supernatural power. You can face tomorrow—with its challenges and trials—with confidence and joy when the Lord is the source of your strength.

### Ways to Turn Adversity into Victory

**Begin every morning in prayer.** The Lord has a plan for your life and He wants to equip you to accomplish His plan. He desires time with you before the interruptions and excuses come to steal your attention from Him (Proverbs 8:17, Psalm 63:1).