



# Self-Reliance Institute Newsletter

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## Hackers Are Just Like Burglars

For a number of years, I lived in the belly of the beast. That is, I lived in the heart of Washington, DC.

I lived just six blocks from the U.S. Capitol.

Still, even though I lived on Capitol Hill – one of the most heavily policed locations in the world – street crime was common.

More than once, as I sat in my living room, a wannabe burglar would jiggle the front door knob to see if the door was unlocked. These pukes and punks would try this at all times of the day and night.

If you opened the door, they would pretend they were selling something or that they'd accidentally come to the wrong house looking for their "friend."

Of course, what they were actually doing was looking for easy prey. They were looking for a door that was unlocked, or one that had a flimsy lock, so they could burglarize the home.

[Hackers continued page 4](#)

### IN THIS ISSUE

- Armed P 1, 3
- Hackers P 1, 4
- Medical P 1, 5, 7
- Obama's War P 2, 6

## Armed Citizen Stops Oklahoma Killer

Back in July, in an advisory titled "Police Chief: Armed Citizens Reduce Crime," I wrote about how Detroit Police Chief James Craig was not only defending citizens who arm themselves and shoot criminals when the need arises, he was encouraging them to do so and giving them credit for a reduction in crime in Detroit.

As Chief Craig put it:

*"Criminals are getting the message that good Detroiters are armed and will use that weapon," said Craig, who has repeatedly said he believes armed citizens deter crime. 'I don't want to take away from the good work our investigators are*

*doing, but I think part of the drop in crime, and robberies in particular, is because criminals are thinking twice that citizens could be armed."*

At the end of that advisory back in July, I made the following statement:

*"Every officer and official I know will tell you that **the police can never be there fast enough when you're faced with a life or death confrontation...The reality is that you must be prepared to defend your life and the lives of your family members.**"*

Clearly, I was correct. But, I should have added "co-workers" to the list

[Armed continued page 3](#)

## Freeze Medical Record Thieves

More than 16 years ago, when I first testified before the United States Congress about the underground market for stolen personal information and identity theft, I warned that the medical records of Americans were one of the categories of personal information at risk and that the risk would grow.

There were those who scoffed at my testimony.

But as history has proven, I was correct when I sounded an early alarm.

I say "early" because for a number of years after my testimony the

theft of medical records was not as prolific as the theft of purely financial records from banks and merchants.

But over time, as I warned, identity thieves increasingly went after medical records as a source of both personal medical and financial information. The problem has become so severe that last year more than 1.8 million Americans were victims of medical identity theft.

This week, an investigative report by Brian Krebs exposed just how active the black market for stolen medical records is and proved that medical

[Medical continued page 5](#)

## Obama's Unconstitutional War

*"A government of laws, and not of men."* –John Adams

*"There is danger from all men. The only maxim of a free government ought to be to trust no man living with power to endanger the public liberty."* –John Adams

John Adams, one of the founding fathers of the United States of America and the nation's second president, was a prolific writer and a great patriot.

The quotes above are two of Adam's most famous and have special meaning this week given the unilateral decision by President Barack Obama to take the U.S. into war against the Islamic State group, also referred to as ISIS (the Islamic State of Iraq and Syria) and ISIL (the Islamic State of Iraq and the Levant).

While there is room for debate over the wisdom of going to war with the Islamic State group, there should be no debate over the need to follow the U.S. Constitution when the nation goes to war.

To do otherwise, to cast the Constitution aside and fight a war that was launched unilaterally by one man – in this case, Obama – endangers the liberty of all Americans because it sets the precedent that a president can ignore the liberties enshrined in the Constitution.

If that occurs, we will have, as Adams warned, a government of men that endangers the public liberty.

So the questions are: Has Obama launched an unconstitutional war? And, if so, does that unconstitutional war threaten our liberty as Americans?

{Before answering the question, I want to let you know that the [September edition of the Self-Reliance Institute Newsletter](#) is now available.}

This week, there have been many writers who have examined the question of whether Obama has launched an unconstitutional war against the Islamic State group and, if so, does that war threaten the liberty of Americans. One of the best is by Michael Krieger, founder of the Liberty Blitzkrieg Blog.

In ["Obama's ISIS War is Not Only Illegal, it Makes George W. Bush Look Like a Constitutional Scholar,"](#)

Krieger blends his own astute commentary with an op-ed many of us in the liberty movement noticed in, of all places, The New York Times. The New York Times piece, ["Obama's Betrayal of the Constitution,"](#) is by Bruce Ackerman, a professor of law and political science at Yale University.

Here are several significant points from both Krieger and Ackerman that are worth considering.

*"While critics have been questioning the legality of U.S. military campaigns consistently since the end of World War II, one trend has become increasingly clear. With each new President and each new war, we have witnessed those who hold the office act more and more like dictators, and less and less like constitutional executives."* –Krieger

*"One very important, and up until recently, overlooked point about Obama's latest "war on ISIS" is that this is not at all just more of the same. This crosses yet another very important line of shadiness, and if we as [the] American public*

*allow him to do so, we will suffer grave long-term consequences to our economic future as well as our liberties."* –Krieger

*"President Obama's declaration of war against the terrorist group known as the Islamic State in Iraq and Syria marks a decisive break in the American constitutional tradition. Nothing attempted by his predecessor, George W. Bush, remotely compares in imperial hubris. Mr. Bush gained explicit congressional consent for his invasions of Afghanistan and Iraq. In contrast, the Obama administration has not even published a legal opinion attempting to justify the president's assertion of unilateral war-making authority. This is because no serious opinion can be written."* –Ackerman

*"[T]he 2001 authorization for the use of military force [Congress's authorization of force against Al Qaeda after the Sept. 11, 2001, attacks] does not apply here. That resolution — scaled back from what Mr. Bush initially wanted — extended only to nations and organizations that "planned, authorized, committed or aided" the 9/11 attacks."* –Ackerman

*"[I]t's preposterous to suggest that a congressional vote 13 years ago can be used to legalize new bombings in Syria and additional (noncombat) forces in Iraq... Not only was ISIS created long after 2001, but Al Qaeda publicly disavowed it earlier this year. It is Al Qaeda's competitor, not its affiliate."* –Ackerman

*"Obama may rightly be frustrated by gridlock in Washington, but his as—*

[Obama War continued page 6](#)



## Armed

of those that an armed citizen can save when the police can't arrive quickly enough to stop a murderous rampage.

As you've probably heard by now, a recent convert to Islam who had been fired from his job at a food processing plant cut off the head of a female co-worker and began attacking another co-worker when – and this is one of the significant facts the mainstream media is downplaying – an armed co-worker stopped the killer by shooting him.

Here's how the always excellent Washington Examiner reported the attack in ["Oklahoma Beheading Suspect's Facebook Posts Hint at Terror Roots."](#)

*"Photos of Osama bin Laden and anti-American rants on Facebook by the suspect are raising fears the brutal murder of a co-worker in Oklahoma is an act of terror and not workplace violence.*

*"Alton Nolen, 30, decapitated a co-worker then stabbed another at the food processing plant in Moore, Okla., Thursday before being shot by a plant manager who is a reserve deputy, police say."*

[emphasis added]

Having read almost all of the reporting on this attack, it's clear that if the plant manager had not been armed and taken quick action to shoot Nolen – who in my opinion is a terrorist wannabe – Nolen would have continued on his rampage and many other lives would have been extinguished before the police arrived.

Yes, the plant manager is a reserve deputy. Still, a properly armed and trained citizen can stop a killer in the same fashion. And recent history is replete with examples of citizens stopping killers before they do more harm and before the police arrive.

In fact, time is so critical in these situations that many police departments have changed their protocol when it comes to active shooter situations. Instead of waiting for SWAT teams and setting a perimeter while precious minutes go by, first responding officers are trained to immediately enter the building, locate the shooter(s) and engage them as quickly as possible.

Having said all of the above, I realize that not everyone is comfortable carrying a handgun and not every-

of citizens are armed and properly trained, active shooter situations in schools, workplaces, malls, and other public venues can be stopped before the police arrive. More importantly, active shooters can be stopped before additional innocent lives are lost.

Just like in Oklahoma this week.

So if you have a concealed handgun license, I encourage you to keep training. You should be going to a range at least once each month and, if possible, you should seek training that teaches you how to engage an active shooter.

If you don't have a concealed handgun license, this may be a good time to consider if you want to begin training and taking the steps to obtain a license.

In coming weeks, I'll discuss how to find good active shooter training classes around the country, what you can expect at those classes, and how to weed out the bad classes from the good. In the meantime, get some range time and polish your shooting skills.

What are your thoughts on the Oklahoma shooting? Please write me at [Rob@SelfRely.com](mailto:Rob@SelfRely.com)  
Be safe, secure and free,

Rob Douglas

**Headline:**  
Postal worker kills 14 co-workers

**Headline:**  
12 dead, dozens injured at theater.

**Headline:**  
32 dead in college shooting

**Headline:**  
26 victims in school shooting.

one is going to get the training needed to obtain a concealed carry license in the states where that is required. That's fine. Truth be told, a significant portion of the population – for varying and obvious reasons – should not carry handguns.

However, if just a small proportion



## Hackers

Continued from Page 1

And believe me, they didn't care if someone was home. If you left the door unlocked while you were upstairs or outside on the back patio, they'd walk in and steal as much as they could and run out the front door before you knew what happened.

In law enforcement circles, this type of burglary – where the door is unlocked or the lock is insufficient – is often referred to as a crime of opportunity.

Hacking is no different.

Hackers are constantly on the prowl looking for easy prey.

Hackers are cyber-burglars who use computer programs to constantly jiggle the locks on the accounts that store our private financial and medical accounts and our most personal information.

That's why we all need to use cyber-locks – passwords and multi-factor authentication – that are as strong as possible.

Given that this week another huge data breach was announced ([Data: Nearly All U.S. Home Depot Stores Hit](#)), and the use of targeted hacking

([iCloud](#)), it's as good a time as any to review how to strengthen our cyber-locks – passwords – so that hackers move down the street looking for easier prey.

And believe me, it's not hard to improve our personal cybersecurity enough so that we lessen the chances of being hacked.

Notice that I said "lessen." That's because if a hacker (or the government) is truly determined to penetrate your computer or your smartphone, they will probably succeed.

But, we can fend off the door knob jigglers of cybercrime. And, realistically, that is the main threat most of us are faced with on a day to day basis when it comes to cybersecurity.

So let me recommend a short article, "[Three Essential Steps to Make Yourself More Hack-Proof](#)," as an excellent refresher on what we can quickly do to strengthen our personal cybersecurity.

The article walks you through three aspects of cybersecurity.

- 1) Don't Reuse Passwords
- 2) Set Up Two-factor Authentication
- 3) Use a Password Manager

Personally, I use all three of these methods (and others) to protect my financial, medical, and other personal information that is within my



control. I hope you do as well and that the article and this advisory serve as a refresher.

But if you don't use two-factor authentication (I realize most people don't) and a password manager, please – PLEASE – do not use the same password for different accounts. If you do, you are the equivalent of the homeowner who lives in a high crime area and leaves the front door unlocked.



So today, make it a priority to change the password on any accounts that share the same password.

While you're at it, change all of your passwords.

You'll sleep better tonight.

Be safe, secure and free,

Rob Douglas



to break into iCloud revealed the photographs of naked celebrities ([The Police Tool That Pervs Use to Steal Nude Pics From Apple's](#)





## Medical

records of Americans are at as much risk as financial records.

I want to share with you some of the most pertinent information from Krebs' report and remind you of an earlier advisory I authored about how to initiate a credit security freeze on your credit bureau files as the best method of stopping damage from identity thieves.

Krebs' report, "[Medical Records for Sale in Underground Stolen from Texas Life Insurance Firm](#)," points out:

--"KrebsOnSecurity discovered medical records being sold in bulk for as little as \$6.40 apiece. The digital documents, several of which were obtained by sources working with this publication, were apparently stolen from a Texas-based life insurance company that now says it is working with federal authorities on an investigation into a possible data breach."

--"Purloined medical records are among the many illicit goods for sale on the Evolution Market, a black market bazaar that traffics mostly in narcotics and fraud-related goods — including plenty of stolen financial data."

--"A reader alerted this author [Krebs] to a merchant on Evolution Market nicknamed "ImperialRussia" who was advertising medical records for sale. ImperialRussia was hawking his goods as "fullz" — street slang for **a package of all the personal and financial records that thieves would need to fraudulently open up new lines of credit in a person's name**." [Emphasis added]

--"Each document for sale by this

seller includes the would-be identity theft victim's name, **their medical history**, address, phone and driver license number, Social Security number, date of birth, bank name, routing number and checking/savings account number." [Emphasis added]

--"**More than 1.8 million people were victims of medical ID theft in 2013**, according to a report from the Ponemon Institute, an independent research group. I suspect that many of these folks had their medical records stolen and used to open new lines of credit in their names, or to conduct tax refund fraud with the Internal Revenue Service (IRS)." [Emphasis added]

--"Placing a fraud alert or **freeze on your credit file** is a great way to block identity thieves from hijacking your good name." [Emphasis added]

Some of you may recall (and hopefully took action) that back in March I sent you an advisory on using credit security freezes to prevent identity thieves from opening credit accounts with your personal information. That advisory on using credit security freezes is also available on the second page of the [April 2014 edition of the Self-Reliance Institute Newsletter](#).

Please use that link for details, but as a reminder here are a few highlights when it comes to credit security freezes along with links to the resources you'll need:

--"Perhaps the single best way to protect against an identity thief opening a new credit account in your name is to place a credit freeze on your credit files with all three major credit bureaus. Credit

freezes are often called security freezes by the three major credit bureaus."

--"By placing a credit freeze on your credit files at all three major credit bureaus, you maintain control over who can access your credit report and when, thereby blocking identity thieves from using your name and credit to open fraudulent credit accounts that will harm you and your credit profile."

--"When you place a credit freeze on your credit files, you will either select or be provided a password or PIN (personal identification number) so that you can temporarily remove the credit freeze when you want to add a new credit account to your credit file. Be sure to maintain this password or PIN in a secure location so that it will be available when you need to temporarily lift the credit freeze."

--"The three major credit bureaus are Equifax, Experian and TransUnion. To learn more about placing a credit freeze (also called security freezes) with each of the three major credit bureaus please click on each of the following links:

[Equifax Security Freeze](#)

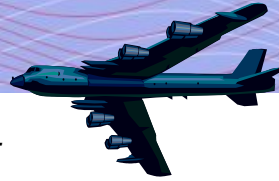
[Experian Security Freeze](#)

[TransUnion Credit Freeze](#)

--"For additional information about credit freezes, check the [Consumers Union's Guide to Security Freeze Protection](#). It includes a state by state listing of how credit/security freezes work for individual states."

--"The Federal Trade Commission [Medical continued page 7](#)

## Obama's War



[continued from page 2](#)

sault on the rule of law is a devastating setback for our constitutional order. His refusal even to ask the Justice Department to provide a formal legal pretext for the war on ISIS is astonishing.” —Ackerman

“[Obama] is acting on the proposition that the president, in his capacity as commander in chief, has unilateral authority to declare war. In taking this step, Mr. Obama is not only betraying the electoral majorities who twice voted him into office on his promise to end Bush-era abuses of executive authority. He is also betraying the Constitution he swore to uphold.” —Ackerman

Read that last sentence by Ackerman again. “He is also betraying the Constitution he swore to uphold.”

So what's the big deal? Even if Obama has launched an unconstitutional war, how does that jeopardize the liberty of Americans living safely here in the United States?

I think Krieger nails it in his commentary at the Liberty Blitzkrieg Blog.

*“Who cares right? This won't ever affect you. So what if some bombs fall on innocent Arab civilians? Wrong.*

*“One of the most terrifying aspects of this whole war push if Obama is able to pull it off, is that the reasoning (or lack thereof) could ultimately be applied to the detention of U.S. citizens indefinitely without a trial.*

*“Yes, what I am referring to is the*

*National Defense Authorization Act, or NDAA, which allows for the indefinite detention of American citizens without a trial. ...*

*“One of the ways in which the U.S. government has defended the NDAA is by saying it can only be used against **“a person who was a part of or substantially supported al-Qaeda, the Taliban, or associated forces that are engaged in hostilities against the United States or its coalition partners.”***

Krieger notes that others have pointed out that **“Section 1021 of the NDAA governs, as its title says, “Authority of the Armed Forces to Detain Covered Persons Pursuant to the AUMF.”** The first provision — section (a) — explicitly “affirms that the authority of the President” under the

AUMF “includes the authority for the Armed Forces of the United States to detain covered persons.” The next section, (b), defines “covered persons” — i.e., those who can be detained by the U.S. military — as “a person who was a part of or substantially supported al-Qaeda, the Taliban, or associated forces that are engaged in hostilities against the United States or its coalition partners.”

Krieger then ties it all together.

**“Notice that the above says “pursuant to the AUMF,” which is the exact law the Obama Administration is using to justify his latest war. If he is able to**

**start a war with ISIS based on the AUMF, despite the fact that ISIS and al-Qaeda are not allies at all, he or a future President could similarly use the AUMF and the NDAA to imprison anyone, anywhere for an indefinite amount of time based on the same absurd non-claim.”**

As always, I've provided you with the source material so you can decide for yourself. And, as always, I'd love to read your thoughts about Obama's unilateral decision to start a war with the Islamic State group. Please email me at [Rob@SelfRely.com](mailto:Rob@SelfRely.com)

As for me, I agree with Ackerman and Krieger.

I believe Obama has launched an unconstitutional war.

I believe that war has the potential to threaten the liberty of all Americans.

I believe the Congress of the United States should impeach and convict President Obama for initiating an illegal and unconstitutional war.

I believe all Americans have an obligation to educate themselves on the increasing loss of liberty that is taking place in the United States and to work to restore and preserve those liberties for the benefit of future generations of Americans.

Be safe, secure and free,

Rob Douglas





## Medical

*(FTC) is also a good resource for additional information about [Extended Fraud Alerts and Credit Freezes](#).*

Bottom line: In light of Krebs' blockbuster revelation of the underground sale of medical records combined with the stark reality that millions of Americans have already had their medical records stolen in recent years, as self-reliant individuals we must take steps to protect ourselves and our families.

[Continued from Page 5](#)

The best step I can recommend is to place a credit security freeze on your credit file with all three major credit bureaus as a means of stopping the most harmful damage that can result from identity theft.

As always, you can share your thoughts with me at [Rob@SelfRely.com](mailto:Rob@SelfRely.com)

Be safe, secure and free,  
Rob Douglas



# Self-Reliance Institute Newsletter

## Privacy:

**HERE'S THE BOTTOM LINE: WE WILL NOT EVER GIVE, SELL, OR RENT YOUR INFORMATION TO ANYONE – EVER.**

## Questions or comments?

Please email me at [Chris@SelfRely.com](mailto:Chris@SelfRely.com) or call me at my Freedom Writer's Publishing office at 970-367-7624.



<http://www.SelfRely.com>