

WORKING

at NYU

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Helping faculty, administrators, and staff make the most of employee benefits and services.

In this issue

- Don't Become a Victim: Ways to Recognize and Avoid Identity Theft
- NYU Earns Distinguished Employer Award
- Your Kids: Research and Apply for September 2004 Pre-School Now
- Colleague Profile: Professor Robert Gurland

Avoiding Identity Theft



According to a Federal Trade Commission survey, identity theft is the fastest growing crime in America: 9.9 million incidents were reported last year. Understanding how it occurs and taking steps to prevent it can minimize your risk of becoming a victim.

What is identity theft?

Identity theft occurs when someone uses your name, address, Social Security number (SSN), bank or credit card account number, or other identifying information without your knowledge to commit fraud or other crimes.

Despite your best efforts to manage the flow of your personal information or to keep it to yourself, skilled identity thieves may use a variety of methods – low- and hi-tech – to gain access to your data. Here are some of the ways imposters can get your personal information and take over your identity.

How identity thieves get your personal information:

- They steal wallets and purses containing your identification, and credit and bank cards.
- They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- They complete a “change of address form” to divert your mail to another location.
- They rummage through your trash, or the trash of businesses, for personal data in a practice known as “dumpster diving.”
- They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for – and a legal right to – the information.
- They get your business or personnel records at work.
- They find personal information in your home.
- They use personal information you share on the Internet.

- They buy your personal information from “inside” sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services, or credit.

How identity thieves use your personal information:

- They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take some time before you realize there’s a problem.
- They open a new credit card account, using your name, date of birth and SSN. When they use the credit card and don’t pay the bills, the delinquent account is reported on your credit report.
- They establish phone or wireless service in your name.
- They open a bank account in your name and write bad checks on that account.
- They file for bankruptcy under your name to avoid paying debts they’ve incurred under your name, or to avoid eviction.
- They counterfeit checks or debit cards, and drain your bank account.
- They buy cars by taking out auto loans in your name.

How can I tell if I’m a victim of identity theft?

Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals.

Other indications of identity theft include:

- failing to receive bills or other mail, which may signal an address change by the identity thief,

- receiving credit cards for which you did not apply,
- being denied credit for no apparent reason, or
- receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy.

Although any of these indications could be a result of a simple error, you should not assume that there’s been a mistake and do nothing. Always follow up with the business or institution to find out.

Minimize Your Risk

While you may not be able to prevent identity theft entirely, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

What You Can Do Today

- Order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure it is accurate and includes only those activities you’ve authorized. The law allows credit bureaus to charge you up to \$9.00 for a copy of your credit report.

Credit Bureaus

Equifax - www.equifax.com

To order your report, call: 1-800-685-1111 or write: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 1-800-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374-0241

Experian - www.experian.com

To order your report, call: 1-888-EXPERIAN (397-3742) or write: P.O. Box 2104, Allen, TX 75013

To report fraud, call: 1-888-EXPERIAN (397-3742) and write: P.O. Box 9532, Allen, TX 75013

TransUnion - www.transunion.com

To order your report, call: 1-800-916-8800 or write: P.O. Box 1000, Chester, PA 19022.

To report fraud, call: 1-800-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

- Place passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother’s maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers. When opening new accounts, you may find that many businesses still have a line on their applications for your mother’s maiden name. Use a password instead.
- Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.

10 Ways to Maintain Vigilance

- Order a copy of your credit report from each of the three major credit bureaus once a year. By checking your report on a regular basis you can catch mistakes and fraud before they wreak havoc on your personal finances. Don’t underestimate the importance of this step. One of the most common ways that consumers find out that they’re victims of identity theft is when they try to make a major purchase, such as a house or a car. The deal can be lost or delayed while the credit report mess is straightened out. Knowing what’s in your credit report allows you to fix problems before

Continued on Page 3

New York University
Human Resources Division
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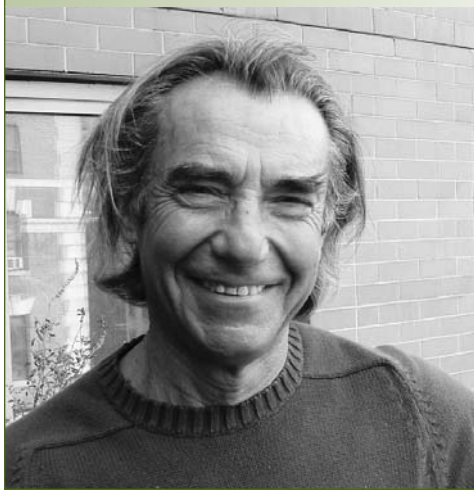
DEAR COLLEAGUE

In this issue of *Working at NYU*, you'll learn about an added convenience offered from Caremark, NYU's mail service pharmacy. For those of us who need to refill prescriptions, the new service called Future Fill makes managing the timing of ordering refills a little easier.

As Winter Recess approaches, remember to mark your calendar—President Sexton has added a holiday, Friday, January 2, 2004. Enjoy the season and the extra day off.

Karen Bradley
Assistant Vice President for Human Resources

PROFILE



Professor Robert Gurland: A Life Measured in Semesters

Fully ensconced in the many aspects of teaching, Gurland proclaims, "My life is measured in semesters." However, his thirst for academia wasn't acquired until adulthood. "I hated school. My mother had to drag me to classes kicking and screaming," he says, noting the irony. As he matured, he developed a passion for school that has intensified over time: "Learning should be great. People should love it."

And love it they do. Gurland's classes are packed with students who have previously participated in his lectures, only to return for more enlightenment. "Evidently, they learn something about how to see the world, something outside of the course curricula in my classes," says Gurland, who counts many of his former students as friends. "I'm out to challenge their perceptions," he explains, "to shake them up." Clearly, his method is successful.

Cutting a youthful figure at the age of 70, Gurland easily possesses the stamina required for teaching a full course load. His physical and philosophical approach to life is truly motivational: "Whatever intellect you have is living in that carcass of yours," he says. "I don't like golf; I like things that tax me physically." Gurland sometimes gives six lectures a day, however, rest is not a high priority for the self-described "gym rat." "I'll be R.I.P.-ing soon enough," he says with a wink.

"I'm a great believer in living fully," says Gurland. "Full" is an accurate way of describing his calendar, e-mail inbox, and answering machine, though Gurland seems to revel in his busy schedule. "If I can jam something into a day, I'll do it," he says, "I have a lot of energy."

In addition to teaching at the University, Gurland takes his expertise on the road, lecturing at government agencies and corporations. "I believe in working in the public sector," he says, and his knowledge in the ethics field, especially regarding warfare and counter-terrorism, is in demand. Gurland works for the United States Office of Personnel Management, interacting with the Department of the Army, the Central

Intelligence Agency, Federal Bureau of Investigation and other government agencies. For his work as visiting professor of philosophy at U.S.M.A. from 1976 to 1978, he was awarded the Outstanding Civilian Service Medal by the Department of the Army and the U.S. Congress—the highest medal the Army can offer a civilian.

Gurland modestly explains the success of his lectures: "I can't fix my car, and I'm hopeless at 10,000 other things, but live (in front of an audience) I can hold my own."

Gurland held his own where he grew up in the Bronx, in the same neighborhood as the Detroit Tigers' Hall of Famer Hank Greenberg, the first Jewish baseball star in the Major Leagues. The slugger's success made a lifelong fan out of Gurland, who devotes an entire wall in his home to Tigers and Detroit Redwings memorabilia. Also on display are dozens of photos of those closest to him: family members and his beloved Great Pyrenees, Tyler.

Academics and sports are only two of his passions. Open a photo album and you'll catch a glimpse of Gurland with his trumpet. An accomplished player, he performed with the legendary musicians Gene Krupa, Lionel Hampton, and Tito Puente. You'll also see images from the house he built in the Caribbean with his wife Kathryn. A clinical social worker who often cares for terminally ill patients, Kathryn does what Gurland calls "the work of angels." When the time comes, they may retire to their tropical oasis; for now, it's a summertime retreat.

Gurland takes the subjects he teaches seriously, although his humor and refreshing approach to life is ever-present. "My life is as full as it can possibly be," he says. "I always thought I would lose my enthusiasm for teaching or students would lose their enthusiasm for me," he says, "but it hasn't happened." Perhaps the truest testament to his enduring success is a picture of Superman taped to his front door, affixed by one of his many admiring and appreciative students. ■

The self-proclaimed "house daddy" for 930 undergraduate students watches over his flock at the Third Avenue North residence hall. Professor Robert Gurland's students know him not only as a teacher, but also as neighbor, counselor, and friend.

Gurland has taught at NYU since 1968, more than a decade before most of his current students were born. For 31 years he was a professor of philosophy at the College of Arts and Science. In 2002, he became professor of philosophy at the School of Continuing and Professional Studies and a lecturer at the Stern School of Business. Before coming to NYU, Gurland taught mathematics at several other institutions including C.W. Post College, Adelphi University, and San Jose State College. Throughout his career, he has collected a long list of teaching awards. From NYU, he has earned the Golden Dozen Award for Excellence in Teaching three times, the Distinguished Teaching Award, and NYU's Alumni Federation Great Teacher Award.

The reason for his success stems from a multifaceted connection with students. "A good part of your education is informal," says Gurland, whose involvement with students extends well beyond the lecture hall. In addition to living among the students he teaches, he has advised the NYU baseball team and traveled with students on international trips. "I really enjoy associating with them outside of the classroom," says Gurland. His genuine interest in his students' lives inform his in-class lectures: "I find out what they read, their worries, their concerns—it makes me a better teacher."

Save the Date

"Extra" Holiday Added

The University has added a holiday, Friday, January 2, 2004, to this year's winter recess for code 100/110, 104/114, and 106/116 employees. See the complete 2003-2004 holiday schedule at www.nyu.edu/hr.

Winter Recess

The University will be closed Wednesday, December 24, 2003 through Friday, January 2, 2004.

International Holiday Lunch Buffets at the Torch Club

Enjoy a selection of the food of various cultures during the first three Tuesdays in December. The lunch buffet hours are 11:30 a.m.-3 p.m.

December 2: Ramadan

December 9: Kwanzaa

December 16: Hanukkah

The Torch Club is located at 18 Waverly Place. Call 212-99-TORCH for reservations.

Distinguished Administrator Award Nominations Due

Faculty, administrators, staff, and students are invited to submit nominations for the Distinguished Administrator Award. This award recognizes the contributions and quality of the administrative and professional staff of the University. To submit a nomination and for further information regarding eligibility, criteria, and the selection process, go to www.nyu.edu/daa or call the Office of the Provost at (212) 998-2190. Submit your nomination before the winter break.

NYU Earns Distinguished Employer Award

On October 23, Mayor Bloomberg's Commission on Women's Issues presented their Distinguished Employer Award to NYU. Judy "JJ" Jackson, Associate Vice President for Student Affairs, was on hand to accept the honor, which was based on benchmarking survey data collected by the Commission. The survey considered each employer's demographic profile, career advancement opportunities, and work/life quality. The award recognized those employers whose policies and practices help make New York the "City of Choice for Women"—the brand that the Mayor aspires to assign New York. NYU was the only educational institution among the five recipients; the other four were American Express, Deloitte, J.P. Morgan Chase & Co., and Time Warner. ■



AIDS Memorial Quilt on Display at Kimmel

Three 12x12 sections of the AIDS Memorial Quilt will be displayed Monday- Friday, December 1 - December 5, in the main lobby of the Kimmel Center for University Life at 60 Washington Square South. The Quilt is a powerful visual reminder of the AIDS pandemic. More than 44,000 individual 3-by-6-foot memorial panels—each one commemorating the life of someone who has died of AIDS—have been sewn together by friends and family members.

AMC Toy Drive

The Administrative Management Council and Office of Government and Community Relations invite all NYU community members to contribute to the annual Children's Toy Drive, Tuesday, December 2 through Thursday, December 11. New, unwrapped toys may be left in any toy drive drop box located in buildings throughout the campus. (For specific locations, contact your AMC representative.) The toy drive benefits needy children of the Lower East Side. Last year, over 1,500 children between the ages of two and 12 were recipients of toys.

FSAP

The Faculty Staff Assistance Program (FSAP) is a voluntary, confidential counseling and referral service that is available to faculty, staff, and their family members.

Some of the issues that can be discussed with a professional FSAP counselor:

- Family or marital difficulties
- Alcohol or drug abuse
- Depression/sadness
- Relationship issues

The FSAP is free of charge and offers:

- Evaluation and assessment of personal problems
- Crisis and short-term counseling when appropriate
- 24-hour emergency services
- On-site elder care counseling

For an appointment, contact:

Claire Fleming, CSW, CAC, CEAP, BCD
(212) 998-4730

New York University
Faculty/Staff Assistance Program

113 University Place (between 12th and 13th Streets), Room 908
New York, NY 10003-4551

Is the holiday season a difficult time for you?

Contact the Work-Life Office at worklife@nyu.edu or (212) 998-9085.

Avoiding Identity Theft *Continued on from Page 1*

they jeopardize a major financial transaction.

- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers (ISPs) and even government agencies to get you to reveal your SSN, mother's maiden name, account numbers and other identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization. You can check the organization's website as many companies post scam alerts when their name is used improperly, or you can call customer service using the number listed on your account statement or in the telephone book.
- Guard your mail and trash from theft.

Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail.

- Before revealing any personally identifying information (for example, on an application), find out how it will be used and secured, and whether it will be shared with others. Ask if you have a choice about the use of your information. Can you choose to have it kept confidential?
- Don't carry your Social Security card; leave it in a secure place.
- Give your SSN only when absolutely necessary. Ask to use other types of identifiers

when possible. If your state uses your SSN as your driver's license number, ask to substitute another number.

- Carry only the identification information and the number of credit and debit cards that you'll actually need.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.
- Keep your purse or wallet in a safe place at work.

How to Opt Out and Limit Sharing of Your Information

Pre-Screened Credit Offers

To opt out of receiving pre-screened credit card offers, call: 1-888-5-OPTOUT (1-888-567-8688). The three major credit bureaus use the same toll-free number to let consumers choose to not receive pre-screened credit offers.

Marketing Lists

In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes. To ask the three major credit bureaus not to share your personal information, write to:

Equifax, Inc.

Options
P.O. Box 740123
Atlanta, GA 30374-0123

Experian

Consumer Opt Out
701 Experian Parkway
Allen, TX 75013

TransUnion

Marketing List Opt Out
P.O. Box 97328
Jackson, MS 39288-7328

Direct Marketers

The Direct Marketing Association's (DMA) Mail and Telephone Preference Services allow you to opt out of receiving direct mail marketing and telemarketing calls from many national companies for five years.

When you register with these services, your name will be put on a "delete" file and made available to direct-mail and telephone marketers. However, your registration will not stop mailings or calls from organizations not registered with the DMA's Mail and Telephone Preference Services.

For Direct Mail Marketing

Direct Marketing Association
Mail Preference Service
P.O. Box 643
Carmel, NY 10512

Or go online at www.thedma.org/consumers/offmailinglist.html.

For Telemarketing

Direct Marketing Association
Telephone Preference Service
P.O. Box 1559
Carmel, NY 10512

Or go online at www.thedma.org/consumers/offtelephonestat.html.

You may also register with the National Do Not Call Registry. This service lets you register up to three phone numbers, including those for wireless phones, to stop getting calls from most telemarketers. To learn how to register online, go to www.ftc.gov/donotcall. Your request will be effective for five years.

For E-mail

The DMA also has an E-mail Preference Service to help you reduce unsolicited commercial emails. To "opt out" of receiving unsolicited commercial e-mail, use DMA's online form at www.dmaconsumers.org/offemaillist.html. Your online request will be effective for one year. ■

Source: Federal Trade Commission

YOUR BENEFITS

Caremark's Future Fill™ Makes Refilling Prescriptions Easier

Have you requested a refill through Caremark's Mail Service Program only to have it returned to you because not enough time had passed since your last refill? Caremark has solved this problem with the addition of their Future Fill™ benefit.

Now, Caremark will hold your prescriptions to fill at a later date instead of returning the prescriptions to you. This prevents you from having to resend your prescriptions.

Caremark Customer Care will call you and provide you with the exact date that your prescription will be released for processing. You can expect to receive your medicine within two weeks after that date. This new benefit will have a limited value for narcotic prescriptions due to the very strict filling requirements concerning these medicines.

At any time you may check the status of your prescription order by accessing your account on the Caremark Web site at www.caremark.com and clicking on "Your Orders" and then "Order Status." You can also call Caremark toll-free at 1-800-213-0879 which is available 24 hours a day, seven days a week.

Take advantage of the opportunity to meet one-on-one with a licensed Vanguard® representative or a TIAA-CREF consultant. During the sessions you can discuss your financial goals, how to select funds, or your retirement needs. The meetings are free of charge, but you must make an appointment in advance.

Vanguard

Tuesday, December 16
Wednesday, December 17
To schedule an appointment with a Vanguard representative, you can register online at www.meetvanguard.com or call 1-800-662-0106, ext. 14500.

TIAA-CREF

Wednesday, December 10
Thursday, December 11
To schedule an appointment with a TIAA-CREF consultant, call Jeaneth Rosa at 1-800-842-2733, ext. 7288.

All meetings will take place at the NYU Benefits Office, 7 East 12th Street, between 9 a.m. and 4 p.m.

Year-End Tax Tips

The end of another year is fast approaching, and with it comes another tax season. To minimize your 2003 taxes, consider the following tips and discuss with your tax advisor which ones may be beneficial to you.

Maximize...

- deposits to your traditional IRA (up to \$3,000) if you're eligible to deduct your contributions.
- deductions (mortgage/home equity loan interest, qualified medical expenses and miscellaneous expenses).

Donate...

- cash or property to your favorite charity. (Get a receipt for anything more than \$250.)
- appreciated securities to charity and avoid paying tax on the gain, yet deduct the full fair market value.

Adjust...

- withholding amounts if you're paying too much or too little.
- your portfolio by selling losing investments to offset capital gains.

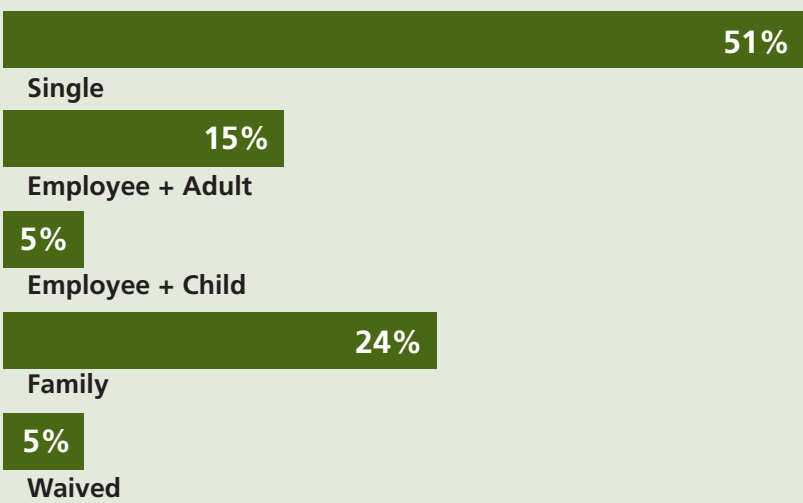
For more tax saving information, go to www.vanguard.com and www.tiaacref.com.

Which Health Care Plans Did We Join for 2004?

Every fall, NYU employees may choose to enroll in one of several health care plan options. This chart shows the percentage of full-time NYU faculty, professional research staff, administrative/professional staff, office/technical staff, and service staff enrolled in each plan for 2004.



The following show the level of coverage breakdown for employees enrolled for 2004:



NYU PictureBank



Members of the NYU community searching for colorful and exciting images of the University and New York City can now do so right from their desks. The NYU PictureBank, a joint effort between the NYU Photo Bureau and the University Archives, is an interactive web-based photo archive where users can browse through a large collection of photographs ranging in scope from classrooms to commencement and from Washington Square to Times Square.

"The goal of the PictureBank is to make it easy for everyone to locate specific images," explains Photo Bureau manager Genevieve St. Louis. "And with access to over a century's worth of material, there is something for everyone," she continued.

In addition to making photo research easier, the PictureBank represents a major advancement in NYU's digital archive capabilities. "The digital preservation of historic images is an area where art, history and technology truly come together," said University Archivist Nancy Cricco. "As digital technology becomes more prevalent in the preservation of historic media, it has also become an asset in making materials available to the public."

The PictureBank offers only a sampling of the thousands of photographs professionally maintained and catalogued at the Photo Bureau and the University Archives, whose collections span the mid-19th century through the 21st century collectively. As long-time collaborators, these two departments work together to carefully preserve the University's pictorial heritage. People interested in reviewing the entire collections of each department may still visit the Photo Bureau and the University Archives in person to conduct more extensive research.

"The PictureBank provides the NYU community an easy way to view many of the University's images quickly and conveniently," says Ms. St. Louis. "It is our hope that this new and exciting tool will enable people find photos that will contribute significantly to their publications, websites, and other communications vehicles."

Please visit the NYU PictureBank at www.nyu.edu/picturebank.

WORK LIFE

Research and Apply for Pre-School for September 2004 Today

If you are looking for an early childhood program in the Washington Square community for your child, consider the following organizations that offer priority to NYU faculty, staff, and students.

Greenwich House Preschool

Serving children ages 2.5 through 5 years
27 Barrow Street
New York, NY 10014
Phone: (212) 242-4140, ext 269
www.greenwichhouse.org/programs.htm

University Plaza Nursery School (UPNS)

Serving children ages 2.9 years through 5 years
110 Bleecker Street
New York, NY 10012
Phone: (212) 677-3916
www.universityplazanursery.com

Washington Square Preschool

Serving children ages 2 through 5 years
135-7 West 4th Street
New York, NY 10012
Phone: (212) 777-1620

Are You Looking for Additional Child Care Resources in NYC or Throughout the Tri-State Area?

Call Ceridian Lifeworks® NYU's child care adult care information and referral service, toll-free (888) 267-2183 to speak with a consultant and secure a list of personalized referrals and to obtain written educational materials that can support you during your search, or visit their Web site www.lifeworks.com, and login with User ID: nyu, Password: 1103.

This Month in NYU History

December 1905

After an accident occurred during a student football game, Chancellor Henry Mitchell MacCracken called for regulation of the game for the safety of the players. As a result, the Intercollegiate Athletic Association of the United States, consisting of 65 colleges, was formed. Five years later, the organization changed its name to the National Collegiate Athletic Association. Today, the NCAA governs the rules and regulations of almost all collegiate sports.

Source: *The Miracle on Washington Square*, Lexington Books, New York

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Winter at Ticket Central



Ticket Central Box Office
location: 283 Mercer Street, Mercer Lounge, 1st floor

Hours
Monday–Thursday
11a.m.–3p.m., 4p.m.–7p.m.
Friday
11a.m.–3p.m., 4p.m.–6p.m.

Go to the Ticket Central Web site, www.nyu.edu/programoffice/tc.html, for information about current specials. Find out sale dates, dates of performances, and ticket prices.

- ▶ Ticket Central Hotline: **998-4949**
- ▶ Ticket Central Box Office: **988-4941**

To join a listserv to receive weekly e-mails about Ticket Central's specials and discounts, send a blank email to: join-ticket-central@forums.nyu.edu.