



Protecting Yourself from Identity Theft

By Woody Derricks, CFP®

According to a recent survey conducted by the Federal Trade Commission¹, 12.7% of people reported being a victim of identity theft over the past five years. It's up to each individual to take critical steps to protect their personal information and make it as difficult for thieves to assume their identity. Here are some key steps to help protect yourself from identity theft.

Online Data Be smart when you're online. Social media is a great way for thieves to learn more about you. Take steps to limit the personal information you share (employer, where you've lived, family members, etc.), and ensure that your privacy settings limit what others can see about you. It might be okay for your friends to know what you've been up to, but you don't want to give potential thieves your personal information.

Double-check websites before you buy things to ensure they are legitimate. We often look for deals or are in such a rush that we overlook obvious signs of a phishing scam. Make sure the sites you use start with "HTTPS" and confirm the spelling of any sites you reach after clicking a link on another site.

Resist the free Wi-Fi while you're out shopping. Hackers can easily access your devices and information if you're on a network that doesn't require a password. You should have to enter a password in your Wi-Fi settings before gaining access to a website. The connection isn't secure unless you enter a Wi-Fi password.

Skimmers If you're shopping in stores, watch for devices attached to credit card readers or ATMs. If the device doesn't look quite right, use another register or ATM to lower your risk of your credit card number being stolen. Also, don't leave your credit card in the open so someone can take a picture of it. Take it out, run it, and immediately put it back in your wallet or purse.

Passwords Easily remembered passwords are also easily hacked, and passwords used on multiple sites provide more opportunities for thieves. Take the time to create complex passwords that are unique for each website and update them every few months. If you'd like to have all of your passwords in one, easily accessible place, consider doing some research for a password manager.

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Chase Brexton's Sexual Health Clinic Celebrates First Anniversary

Clinic Offers Treatment, Testing, Contraception Resources

Chase Brexton Health Care's Sexual Health Clinic recently marked its first anniversary of offering sex-positive sexual health services to the Baltimore community.

Based at Chase Brexton's Mt. Vernon Center (1111 North Charles Street, Baltimore) the CDC-funded, nurse-led clinic employs a unique model aimed at providing easy access to testing, treatment, prevention, and contraception resources.

In their first year of service to the community, the Clinic's staff encountered many commonly-asked questions about the conditions they treat and their services. We asked the clinic's registered nurses Shanna Dell, Stephanie Law, and Trent Swiekatowski to share a few of these questions and the answers!

Q: What is an STI? What is an STD? What is the difference?

A: The terms "sexually transmitted infections (STIs)" and "sexually transmitted diseases (STDs)" are often used interchangeably but are slightly different. The term "infection" refers to any infectious agent that is in the body—whether they cause symptoms or not—and "disease" usually refers to infections that have led to symptoms. Because STIs often don't have symptoms, we tend to use the term "STI" in our clinic. There are many STIs, but the ones that are most common and the ones we routinely test for include chlamydia, gonorrhea, syphilis, and HIV.

Q: What are the common symptoms of STIs?

A: STIs often don't have any symptoms, which is why it is important to get tested regularly, especially if you have sex with multiple sexual partners or your partner has multiple sexual partners. When symptoms are present, the most common ones are genital pain/itching, genital rash/ lesions, vaginal/penile discharge, and/or pain/itching with urination.

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Sounding Off with Karen

Welcome readers to "Sounding OFF with Karen" and my pronouns are She Her Hers. I will be your writer and a advocate for the column. I am very happy that the editor for Maryland OUTloud Magazine asked me to host. I have worked in DC, now for 23 years at the same job and ready to retire in one and a half years and I cannot wait at the age of 70. I have been single since my transition and have been ready to date but no callers so far. For my first 5 years that was my choice, and I made it my plan to do so. After those five years went by, I said I was ready to date. Now it is coming up on my nine years of my SRS, I am happier now and my soul is at peace. I am enthusiastic about sharing my journey with others through videos, interviews, speaking engagements as well as my life's journey. I have a podcast called "Fireplace Chat". My commitment is to support the transgender community is stronger than ever because now I'm stronger than ever, and this is why "Sounding OFF with Karen" gives you and I a chance to just vent.

What I will be doing is writing about anything that I want to Sound Off and I want you to do so too. So, with that in mind I am opening my column to you all to Sound Off with me on any topic you want to sound off about. If you have something to sound off about, send your article piece to me at karen@marylandoutloud.com. If you want to send something in, your deadline to me is due to me March 31. By the way if you don't want me to say who you are when you send in your article, please let me know and I will keep you anonymous. Your piece should be no more than 200 words. I know you most likely have more than that to sound off about, but you will not be the only one about President Trump (No. 47). There are a lot of people, the LGBTQ+ community rights, the Federal Government employees, food prices, etc. Whatever it is send it in, and please no curse words.

Until next time stay safe out there and again my email address is: karen@marylandoutloud.com. You can also catch me on my podcast on Fridays "The Fireplace Chat" at 3pm E.S.T. on Facebook live under Karen Kendra Holmes. Until next time Sound OFF with Karen.



Chase Brexton Continued

Q: Why should I get tested for gonorrhea/ chlamydia at multiple sites on my body?

A: You can get gonorrhea/chlamydia at any site you use for sex (genital, anal, oral), and may not get an STI at all sites at the same time, so you should provide a sample from any site you use for sex every time you get tested. The samples include a small swab for oral and receptive anal sex, and either a vaginal/ front hole swab or urine sample for genital sex. The swabs are a lot smaller than most things people put in these places during sex, so don't be scared of the swab! Many clinics even let you do this yourself.

Q: How often should I come in for testing?

A: That is really going to depend on your sexual practices, and we are happy to discuss it with you! You should come in any time you have a known exposure to an STI or potential symptoms of an STI. For routine testing, you usually don't need to come in more often than every three months, even if you have multiple partners. If you have one monogamous partner or use protection every single sexual encounter (including with oral sex), you probably only need to get tested once a year. Insurance companies may also charge you if you are testing too frequently, and some of these tests are not cheap, unfortunately.

Q: Can I get an STI from a toilet seat, swimming pool, wrestling match, etc.?

A: You cannot get an STI from a toilet seat! If we had a dollar for every time we heard that...we could provide unlimited lube! You can get STIs from having unprotected sex (including oral sex), sharing toys without barriers or not cleaning them properly between use or partners, and...that is pretty much it. Also for those of us with vaginas/front holes, remember that sex can aggravate bacterial vaginosis (BV) or yeast, but these are not STIs and can have other causes.

Q: How soon after unprotected sex should I get tested?

A: If you have a particular sexual encounter you are worried about and aren't having symptoms, you should wait two to four weeks to get tested. This is because it may take time after exposure for a test to turn positive, so testing within that initial period after exposure may produce a false negative result. For gonorrhea and chlamydia this initial period is two weeks, for syphilis it is one to three months, and for HIV it is two to five weeks depending on which test is used. If you are having symptoms though, don't wait.

Q: Should I get blood testing for herpes?

A: We do not offer this testing at our clinic and don't recommend it. Blood testing is inaccurate and doesn't tell us much that we can respond to. If you have possible symptoms of herpes, you should go to a clinic that can swab the site to see if it really is herpes, this is the best way to test. If you don't have herpes symptoms, then there is nothing to swab so nothing to test.

Our clinic can provide routine STI testing and treatment as well as some known exposure and symptom-based treatments. We also offer other sexual health services, including starting people on HIV post-exposure prophylaxis (PEP), pre-exposure prophylaxis (PrEP), doxy PEP for STI prevention, and contraception. And of course, everyone who visits our clinic has access to our sexual health supplies including period supplies, internal and external condoms, lube, dental dams, and whatever else we may have on hand during their visit!

Get in, get (testing, treatment, prevention, contraception), get out, get it on!

For more information about Chase Brexton's Sexual Health Clinic, visit chasebrexton.org/sexualhealth.



At Chase Brexton Health Care, we believe everyone deserves great health care... because everyone's health matters. As a 501(c)(3) non-profit medical center, we provide a range of clinical services from primary medical care and behavioral health services to dental and pharmacy, among others, and welcome more than 40,000 patients annually.



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Leather Line - Northeast Person of Leather 2025 Selected

by Rodney Burger

Mx. Maryland Leather 2023 Finn Gerhardt from Odenton, Maryland and a member of COMMAND, MC was named Northeast Person of Leather 2025 on Saturday, February 15th. Also competing was Red Buoy from Provincetown, Massachusetts, a member of the Nor'east Ursamen Leather Club. Although it was a dark, cold, and rainy day outside, a warm and friendly crowd gather at Metro in Baltimore for the annual contest. After an interview with the judges, contestants competed onstage in speech, two pop questions (one serious, one humorous), and presented a 3-5-minute fantasy based on at least one fetish. Finn's very moving speech contrasted the actions of Adolf

Hitler with those of Donald Trump. It was concise and to the point. The contestants were also scored on their leather lifestyle, which included their personality and interaction with judges, public, etc. The contest, which was produced by Twisting Culture, was judged by Daddy Sal, a producer of such contests as Ms. San Francisco Leather and SF Dyke Daddy / Diva, American Leatherman 2018 Sir Rai, Hillside Campground Leather Sir 2024 Sir Fre', Mx. Maryland Leather 2025 Chris Jay, and Northeast Bootblack 2025 Daijah Flames. The judges were assisted by H & B Ministries member Burke and the contest was emceed by the very entertaining Tomo, the owner and producer of South Plains Leatherfest, the International Master / slave Contest and the International Person of Leather Contest. There was a big silent auction of leather gear and the largest charcuterie board I have even seen. It took up several long folding tables! Many members of the ShipMates Club of Baltimore spent the day roaming the room and selling raffle tickets for all kinds of fun leather gear door prizes. Our new Northeast Person of Leather, Finn, will advance to compete in the International Person of Leather Contest in 2026. With all that is going on now in our country, attending this diverse and festive event gave me hope that in these troubling times, our community is better together.



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Identity Theft Continued

Consider using two-factor authentication (2FA) for your accounts. With 2FA, you typically get a text or email with a code after you enter your password online. Two-factor authentication helps verify that you are the one trying to access your account. If someone else tries accessing your account, you should be immediately notified via text or email with 2FA.

Email First, don't open an email from someone you don't know. Nobody is giving you \$1,000,000. Second, don't click a link or open an attachment, even from people you know, if it seems suspicious. Your friends don't usually send a web link to you with, "Hey, check this out." We're all busy, but don't be too busy to carefully read and consider what you're doing with an email.

At home A couple of easy steps to take at home are forwarding or freezing your mail delivery when you're away from home and shredding your personal documents. When you're out of town, thieves can get your statements out of your mailbox and use those statements to forward phones, add on services to utilities, and have credit cards issued to a different address. Taking a few minutes to go to USPS online could save countless hours of fixing problems. You can also sign up for Informed Delivery through USPS at usps.com/manage/informed-delivery.htm. Informed Delivery is a service that emails you pictures of your mail to be delivered that day. Informed Delivery can help you quickly notice if mail is stolen from your mailbox.

Make sure to shred your personal documents. Personal documents aren't just those with your account number, birth date, or Social Security number listed. Nearly all the offers you receive in the mail for things such as credit cards, personal loans, or home loans have tracking information that a thief can use. Those firms already have most of your personal information on file and the tracking numbers can help a thief skip a few steps while getting credit under your name.

Monitor Your Accounts While taking steps to help prevent data theft is essential; you must also monitor your accounts for unauthorized activity. Yes, this means reading your statements. It can also mean using a service that allows you to review your account activity weekly.

Go online and log into your financial accounts to determine if they have an option for sending you alerts. These alerts might be able to notify you via text or email when there's activity in your accounts or someone accessing your account online.

Often, someone will test your credit cards by charging a small amount a few times to verify that your account is active. If you're not getting alerts for unusual activity or keeping up with your accounts online, you might miss these small charges. By the time a thief starts charging large amounts, it will be too late. While your credit card company often credits fraudulent charges, not all charges will be credited back to you. If this happens on your debit card, it can be disastrous for your checking account.

Credit Agencies Take advantage of your free annual credit report by visiting annualcreditreport.com. Regularly checking your credit report will let you see if anyone added accounts under your identity.

You may also want to contact the major credit bureaus to freeze or restrict your credit. That could help prevent someone from being able to take out a new credit line in your name. Credit freezes can also restrict someone's ability to open a new bank or investment account under your name.

Each agency may charge a fee for freezing and unfreezing your credit unless you are already the victim of identity theft. However, some credit agencies provide a free service that is similar to freezing your credit. Keep in mind that the time and cost of setting these up are minimal compared to the time and cost of resolving identity theft.

Visit these sites to learn more about freezing your credit

- transunion.com/credit-freeze/place-credit-freeze2
- equifax.com/CreditReportAssistance/?/CreditReportAssistance
- experian.com/freeze/center.html
- innovis.com/securityFreeze/index

The Benjamin Franklin axiom that "an ounce of prevention is worth a pound of cure" certainly applies to identity theft. Only you can take the precautions necessary to reduce the likelihood of identity theft. A little time upfront could save you significant time, stress, and money in the long run.

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