

# Identity Theft Awareness Week

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## **SPEAKERS**

Announcer, Kelle Slaughter, Ashley Biggs

### **Announcer 00:02**

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### **Ashley Biggs 00:19**

Hi, everyone, its Ashley yet again here at LBPD for our guest hour for February, and I'm so excited to welcome back Kelly slaughter. She is from the Federal Trade Commission southwest region, and she is serving as the identity theft program manager and is the new collection protection group coordinator. Prior to joining the FTC, Kelly was the director of investigations at the Better Business Bureau serving North Central Texas as an investigator for the Texas Office of the Attorney General Consumer Protection Division. During her almost 20 years as an investigator, Kelly has initiated and conducted hundreds of consumer protection investigations supported numerous enforcement actions, and get has given presentations to customers, businesses and law enforcement. Not only does she bring a healthy slate of experience and education, Kelly, she brings a great sense of humor, and an authentic truth telling to the table. And what I absolutely absolutely love about having you with us is the fact that you are just so easy to talk to and get to really get that information from, you know, sometimes when, especially when we're talking about really sensitive subjects like fraud and identity theft. People kind of, you know, want to get the facts. And that's it, you're able to really kind of also bring out a real personal touch. So I'm so excited to have you back. And of course, we have you back for identity theft week.

### **Kelle Slaughter 01:55**

Yes, thank you, Ashley, for allowing me to come back and to talk to you again, and just bring the awareness of identity theft to everyone. Thank you so much for having me again. And you're wonderful talk to you as well, very easy to talk to. I'm looking forward to this,

### **Ashley Biggs 02:12**

it must feel the practice I get with my dog.

### **Kelle Slaughter 02:16**

Well, then that makes two of us because I have one that loves to hear me talk to her.

### **Ashley Biggs 02:21**

Well, my first major question is what is identity theft week.

### **Kelle Slaughter 02:27**

Identity theft Awareness Week is an event that the Federal Trade Commission puts on annually, where we host a series of events where people can tune in to learn how to spot to avoid and to recover from identity theft. It is very much like National Consumer Protection Week where we're letting people have more information to make their protection of themselves be more robust and their efforts to be more committed in that perfect timing or the resolutions that we all have in place right now to go ahead and put that into your mind. So you can resolve as well, to be proactive in protecting yourself in the community.

### **Ashley Biggs 03:07**

Well, that is a really good resolution. I know that, you know, I'm a I'm a millennial, so I do everything online. And I know that my biggest fear is someone swiping my identity and opening up loans,

### **Kelle Slaughter 03:21**

that can't happen. And that is a huge issue, loans and credit cards. So we can't forget those. Because we do receive those pre approved credit card letters in the mail saying, hey, just sign here. And we'll send you this credit card at this ridiculous APR, right? It can happen if someone steals your identity, your social security number, your date of birth, your name, they can go ahead and pretend to be you in order to establish credit. In fact, I actually have to say that the reports of credit card fraud and loan fraud is always usually the highest reported reports that we have from people about identity theft, if they account for more than 25% of the reports that we receive every year, and that's pretty consistent year after year. That's pretty high number. Yes, but we forget sometimes that sensitive financial documents like your bills or tax documents show up in your mailbox that can be lifted right along with those pre approved credit advertisements that even if we don't get to them first scammers watching they pick up that information, they can go right online, open new accounts in your name or just sign up for their pre

approved credit card offer that you just received. Committed themes also go through your trash and find the shredded documents. Remember we talked about that last time the importance of shredding documents when you get

### **Ashley Biggs 04:53**

Yeah, yeah, I've actually started we have a little firepit and thanks to our conversation And I have started burning. Oh, that's awesome. Some of my some of my more sensitive documents that I don't need anymore. You know, sprinkling.

### **Kelle Slaughter 05:08**

Yes, exactly. And

### **Ashley Biggs 05:10**

yeah, yeah, shredding and burning. Now, with identity theft, you know, I just did a quick Google search on what identity theft is and isn't, people's bank accounts can get really messed up. So there's different kinds of identity theft.

### **Kelle Slaughter 05:26**

Absolutely. We on our website feature more than 30. But there's still more than that out there. And as times change, and scammers become more sophisticated, and they they twist things a little bit more, in order to be able to manipulate people into sharing their personal information, we have to continue to look at it from different angles and remind you, Hey, there's this new type of scam, there's this new type of identity theft, because anything that identifies us is precious is very valuable, and extremely valuable for the scammer, just like you.

### **Ashley Biggs 06:05**

So, you know, I know it's not just credit cards and loans people can get open phone accounts. Yes. You know, not just steal your tax refund, but they can actually file for you.

### **Kelle Slaughter 06:17**

Yes, they can. They can, they can buy things with your your your regular credit cards, if you're on an unsecure site, when you're purchasing something that you know, you really want your credit card

information can be stolen and used elsewhere, which is very, it's very common people report that very often to us that their credit card that they typically use has been used to purchase something that they did not arise, they can get new credit cards in your name, they can open up phone, electricity, gas accounts, in your name, steal your tax refund, they can use your health insurance to get medical care. What do you know, then, can you imagine when they pretend to be you when they're arrested, and creating that criminal record? Even there have been times when a person has taken a another person's social security number and name and sought and actually worked under that person's name and social security number collecting an income for a period of time, which makes it look like you're collecting the income because it's under your social security number. And when you don't file your taxes for that it appears that you owe all of this back these back taxes. But there are a lot of people, unfortunately, who cannot by legitimate means use their own name and social security number in order to get certain employment and they will use someone else's name to do it.

### **Ashley Biggs 07:43**

How do these identity thieves get your information?

### **Kelle Slaughter 07:47**

It can happen in a number of ways. I think we discussed last time that you know things can be mailed to you that will have personal information on it, the importance of shredding we stress before they can also if we go on to unsecure websites, and that are not encrypted, which you can tell they're encrypted by the little box that shows at the at the top in the URL bar, or you may navigate to one that doesn't have the s at the at the end of HTTP, that will tell you that it's secure. There are a number of ways that can get it it can either be your a guest in your own home, that might end up picking up your information, jotting down your social security number and going to use it that actually happened to me. Wow, really, I was not happy about it. It was my ex husband's nephew that came to my house and stole credit card information. And after we just lavish this child with gifts, and chose to use the credit card. And of course, when the charge almost went through the credit card company contacted us because the purchases were very unusual for us. So thankfully, you know, a lot of people don't like the fact that big brother's watching. But in that particular aspect, I was very happy that big brother was watching because it was several \$100 of stuff that he was trying to purchase using our information. And certainly it's not something that we want to experience because it takes so much time to recover from that. Thankfully, mine was caught before it happened. But other people have to go through layers and layers of steps in order to recover from identity theft. When we can do some simple things up front to stop it from happening. What can we do? Well, let's start with the credit card approval notices that we get in the mail that I was just talking to you about. Many people don't realize that the consumer credit reporting industry has created a way to opt out of receiving pre approved or pre screened offers. You can choose to to not receive calls from the credit card companies emails or letters at for Five years, simply call 1885. OPT, or BT out, O UT, that translates to 1885678688. Once you get your name on that list, it will stop those pre approval letters from coming to your home. I've even seen where we've received in my in the mail, letters, those checks from loan companies saying Just sign here and you

have \$5,000. And then your loan interest rate is this, you can stop that from the beginning. So that thieves who are monitoring your mailbox or if you forget to shred something, I can go ahead and just sign off on those things because they won't exist.

### **Ashley Biggs 10:45**

Can you repeat that phone

### **Kelle Slaughter 10:46**

number? Absolutely is 1-888-567-8688. Great.

### **Ashley Biggs 10:55**

So I get those pre approved things. I'm gonna go ahead and call and opt out. And you know, I'm, as you guys heard, I'm now burning, I have a little fire pit my sensitive documents that I no longer need. But what if someone doesn't have a shredder at home? What can they do to you know, do they take a black marker and black out all their information? You know, what, what can they do?

### **Kelle Slaughter 11:22**

Several things that people do as a custom, some people let it all pile up, and then they go to their local, some of the cities and some of the local BB bees will have shred day and they will take their items there and shred them. Or some people will take them and tear them up in tiny little pieces and separate the pieces into different trash cans or trash bags, so they can't easily be put back together. Some people burn them like you do, which is awesome. Because you're also providing warmth for yourself while you're getting rid of the things that could potentially be harmful later. I various you could Black it out. But also you have to look at the back of the paper, you can take a marker and do that. But if you look at the back of the paper, a lot of times you can still see numbers or information that was written there. So probably the better rule of thumb means is that if a shredder is ripping it up into tiny little pieces like that, you also rip it up into tiny little pieces as well.

### **Ashley Biggs 12:23**

Just just a fun fact, you can purchase a very cheap Shredder, I think the average price that I saw was \$50. For a decently working Shredder, and it just sits over top of a trash can.

### **Kelle Slaughter 12:37**

Yes, yes. And they're very, very convenient if you have one in your home.

### **Ashley Biggs 12:41**

What other ways can we protect ourselves?

### **Kelle Slaughter 12:45**

Well, another proactive way that you can protect yourself against identity theft. And it's also actually reactive if you happen to actually experience identity theft, and that's the the place a credit freeze on fraud alert on your credit, fraud alerts and credit freezes can be used to help you to avoid and recover from identity theft. So keep that in mind. They sound alike, but they work a little differently. So starting with the fraud alert, a fraud alert actually tells businesses to check with you before they open new accounts in your name. And usually that means that they will call you first in order to make sure that the person trying to open a new account is really you. Unlike a credit freeze a fraud alert and doesn't limit access to your credit report. But by placing a fraud alert, you want to contact each of the three credit bureaus, Experian, TransUnion, and Equifax. Place the fraud alert there and it's free, it lasts for a year and you can renew it. It's very simple to do. But it does not actually limit access to your credit report. It just makes the businesses check with you first. A credit freeze is the best way to protect yourself against identity thieves opening new accounts in your name. Because a credit freeze means that potential creditors can't access your credit report, you would have to remove the credit freeze before in order to allow your credit to be checked. Because let's face the businesses are not going to open up a credit account in your name if they can't check your credit. So this is the best way to do it. It's free to place it is free to remove it. It doesn't expire. You can place it in place for children as well as incapacitated adults. And the credit freeze doesn't affect your credit score. So don't worry about that. You still have the ability to use your existing credit cards you can still apply for a job you can still rent an apartment buying insurance whatever you need to do is just when you're applying for credit, you want to inquire of the business which Credit Bureau are you going to be checking the route you Remove the credit freeze at that particular credit bureau by making a simple phone call to them, they will remove it once they've done the credit check and put it back in place, and you're good to go.

### **Ashley Biggs 15:09**

Why would you put a credit freeze on a child? Oh,

### **Kelle Slaughter 15:13**

my goodness, a child's credit is ripe fruit for a scammer, we were just talking about someone who might need a name and social security number in order to work because they can't work legally or have issues with getting a job. And in particular profession. Children's credit is ripe for the picking because nobody's going to check it for many years to come. Once they do check it though. And they find that they have all of these accounts open. And they have all of these, these, this debt built up in the child's name, the child has to go through all of these steps of trying to recover from that. Because these accounts have been done loans have been made and their names cars have been purchased whatever the situation is. But yes, we need to make sure that we protect the children because their information is ripe for the picking because we don't check it for long periods of time.

### **Ashley Biggs 16:10**

And that's because somebody has gotten a hold on the child's social security number and name and address.

### **Kelle Slaughter 16:15**

Absolutely, absolutely. So when you're dealing with people who are asking for a social security number for your child, ask them kit, is there something else that I can give you, you'll be surprised at how many of them will take a report card, or might take you know, another form of identity to show that the child is the age that they say that they are or you know who they say that they are. It's very important that you protect and really determine who needs to have that social security number.

### **Ashley Biggs 16:47**

Speaking of social security numbers, how do how do these identities get a hold of them? You know, I know that I keep my social security card locked up tight, and I don't put it into the any internet thing? Uh huh. How does how do people get a hold of them?

### **Kelle Slaughter 17:04**

Well, let's look at our current environment. Because one of the top things that we're seeing that are that are growing are job scams. And scammers, you know, they we've talked about this before that they will pretend to be the government, they will pretend to be utility companies that pretend to be any company that they think so think. But they also pretend to be companies that offer employment. And with the state of our economy right now a lot of people are out looking for jobs, extra jobs or or you know, a job period because they just need one. Be aware that scammers are looking for you at the same time. They will advertise jobs and business opportunities online in ads on job sites and social media. They'll make the job look really really really attractive, like promise to you high earnings and you only have to

do a little work, they could tell you even that you can start your own business easily and make money right away. But when you start going into it, the first thing they want to do is get your information like your social security number before you even hire or they want to give you get an upfront payment. At the end of the day, you want to make sure that you're actually dealing with a real company in order to be hired and not just hearing your social security number for that I nine verification that they will claim they need before they even give you the job.

### **Ashley Biggs 18:32**

And that could really affect the disabled community because a lot of people who are who have disabilities are unemployed or underemployed looking for work? Yes. Wow. Yes.

### **Kelle Slaughter 18:46**

If a company asks for sensitive information, like your social security number before they hire you, or they say they need to, you know, to make an upfront payment, it's probably a scam. Okay. And if you feel pressured to share your personal sensitive information before you hire, just stop, disconnect the call or you know the communication and go and do your research. They will post to be a scammer that scammers will post to be an employer, they'll ask you to go ahead and send money they'll ask you to share your bank account information so they could set up your direct deposit. And there may not even be a job there. By the time they get ahold of that information. They could clean out your bank account or they can be using your social security number to open up other accounts or do other nefarious things. So you want to make sure that you're not sharing personal information with them.

### **Ashley Biggs 19:42**

Upfront look for the red flags. So it goes back to understanding what scamming is and that which by the way, a shout out to the previous podcast. About fraud.

### **Kelle Slaughter 19:58**

Yes, absolutely. Uh, and you know, to stay up to date on and I know that there's a lot in, there's a lot coming in that I see every day. And there's a lot that has to go out to you every day to let you know what scammers are up to now, because think about it, this is their job 24/7, right. We all have all of these other things going on at the same time that we're trying to do, because we're trying to live the, you know, upstanding citizen life. So, at the end of the day, you want to make sure that you stay up to date on them, we do send out all of this information directly to your email in our blogs to let you know what the latest trends are, what the latest red flags are, so that you can make sure to stay up to date with what is happening. If there's a twist in the game, such as apparently, we're dealing with an increase in complaints and reports that people are receiving these text messages from the IRS saying,



Hey, you have a tax rebate, click here, enter in your you know, your social security number, this is another scammer, the IRS would not do that. This is why we put on the events. This is why we send out the blogs to let you know, this is what you look out for. So please take a moment, go to [ftc.gov](https://ftc.gov) and sign up for the blog. So they can come directly to your email box. And then you know, use your technology to you know, read it out to you. So you can know and stay up to date on what's happening. as well. We have multiple events that are happening this week, we have over 14 events that are listed as taking place for identity theft Awareness Week, go to [ftc.gov/id](https://ftc.gov/id) Theft week, and take a look at what is available what you're interested in. We have podcasts, we have webinars, we have lunch and learns. Just pop in and listen to whatever it is that fit you. We have something for every walk of life, including in Spanish and in English, you're able to tune in and learn more because there's so much to now.

### **Ashley Biggs 22:09**

So just pretending here, let's say that my my identity was stolen. What's the next step? What do I do now?

### **Kelle Slaughter 22:17**

Well, the first step you want to do is go to [identitytheft.gov](https://identitytheft.gov). It's here to help you recover. That's the FTC is one stop interactive website. That's based on the idea that recovering from identity theft is easier with a plan. And in a nutshell, it really is, it really truly is. This website will give you step by step guidance on how to recover from identity theft. So if your information such as your social security number was stolen, and you clicked on that button on the [identitytheft.gov](https://identitytheft.gov), it will help you walk through the steps that you need to follow the people you need to contact all that you need to do, it will create your identity theft report that you will need in order to submit to your institutions, your banking institutions or any others who are who need to be aware that you have this identity theft concern as well, it will make a will it will help you by producing pre filled letters for you to be able to send out to those debt collectors that might be calling you for something or others who may need to know about the identity that now the website is really, really easy to use. But sometimes people prefer to talk to human being, or people want to get a little bit more help get a little bit more understanding. We're here to help. You can call us at 1-877-438-4338. In order to help you with a little bit more assistance. I totally understand if it becomes a little difficult to understand, but the website is super easy. Sometimes we just want a little bit more support. And we're there for that.

### **Ashley Biggs 24:07**

And people can check their credit reports. And

### **Kelle Slaughter 24:12**

yes, let's talk about credit reports real quick because credit reports. checking your credit report is one of the most important steps that anyone can take to protect themselves against identity theft. By law each of the national credit bureaus Equifax, Experian, and TransUnion staff to give you a free copy of your credit report, and normally you will get these once a year. But because well when the onset of the pandemic, it was expanded that now you can get your credit report from each of these three, three credit bureaus every week for free through December 2023. You simply go to [annualcreditreport.com](https://annualcreditreport.com) Each of the credit bureaus might have slightly different information. So it is is totally worth checking all three credit reports. But you don't have to stagger them. You can get them all at once you can stagger them if you want to. But check it often, you want to make sure that there are no signs of identity theft, such as an incorrect name, address or social security number accounts, you don't recognize balances or amounts that are old that you don't recognize. So you are balances on your current accounts to you, that shouldn't be that hot. Oh, if there's a lot of credit inquiries from companies that you didn't contact, that means that someone could be shopping for credit in your name. Now, keep in mind that any of these may simply be a mistake. But it can also be a warning of identity theft. So once you reviewed your credit reports, and you can go to [identitytheft.gov](https://identitytheft.gov) for this as well to show to learn how to do this. But once you've reviewed the credit reports, if there are some mistakes, you want to fix them. So go to [ftc.gov/credit](https://ftc.gov/credit). And it'll walk you through how to fix those mistakes on your credit report. Or you can go to [identity theft uncut](https://identitytheft.gov) if you discover that you actually have had your identity compromised, and there are some accounts on there that do not belong to you.

### **Ashley Biggs 26:14**

What a valid identity theft insurance,

### **Kelle Slaughter 26:16**

identity theft insurance is. It's reactive. I'm telling you about resources that are pro the identity theft insurance is also not free. I'm telling you about things that are free. Gotcha. You know, I can't say that credit monitoring credit insurance is a bad thing. No, we're not going to say that because it is helpful for some folks. But if you take these other steps in the beginning that are free, you may never need to use that insurance.

### **Ashley Biggs 26:48**

Gotcha. Because you know, you see it advertised on all the time LifeLock by No, absolutely. Absolutely. I have it set up on the AAA, my AAA has a even though I'm not a member of AAA, they still check my it's

### **Kelle Slaughter 27:05**

absolutely cover. And all of those are reactive to the scammer just opened up something in your name, you should go do something about it. Well, where are you going to go? Identity theft that guy? Well, before he even gets identity theft, that gov, go ahead and place a credit freeze. So you don't have that opportunity. So the scammer doesn't have that opportunity to even open the account in the first place.

### **Ashley Biggs 27:26**

Gotcha. So some of the things that so being proactive about your identity and identity theft can really save you money in the long run.

### **Kelle Slaughter 27:37**

Yes, definitely. And time because nobody wants to have to go through all of those steps to recover. We make it a lot easier by using identity theft. Gov. But if you went through it on your own without that, that step by step guidance, it can be a very tedious and overwhelming process. And already, you're in an emotional state that someone is using your name and your social

### **Ashley Biggs 28:02**

security number. So, you know, I've gone to identity theft.gov I've started working the plan. What are some common things that people do to recover from, from identity theft? What are some of the things that you know, do they? Do they have to shut down all their credit cards and get new credit cards? Do they you know, what did they do?

### **Kelle Slaughter 28:27**

Right? If we're talking about a scammer using your credit card, your existing credit card. Yes, that is a very important step, one of the steps that you will be told is to contact your credit card company and close that account, let them know report the fraud to them, you could send in your identity theft report to them so that they will have the information they need in order to shut down that that particular account and open up a new account. Number four, you decide to continue with that credit card. If it was a brand new account that you never opened in in the first place that report that identity theft report that you get from identity theft.gov is also helpful would prove enough that you had your information stolen, you didn't open this account, and then their fraud department can go ahead and go through the steps of closing down at account. If your bank account number was compromised, it will work fairly the same way you present that report to them, they're able to go in and take care of that information for you. Now, if you're dealing with something a little different, say like your medical insurance, there are other there are different steps that you may have to take there in contacting your provider contacting the insurance company as such, but step by step, whatever the situation is, when you get to the website, you select

what your issue is, is it a tax problem? Is it a credit card issue? Is it a utility bill issue? And if we walk through and give you all of the steps that you need to do in order to recover from the compromise of your identity,

### **Ashley Biggs 30:05**

this is a lot of information,

### **Kelle Slaughter 30:08**

it has a lot to take in. We that's why we tried to simplify it for you, at our website, and we take the time to, you know, have these events available all during the suite. So we can just load your mind up and say, Hey, make this part of your resolution that you resolve to protect yourself in 2023.

### **Ashley Biggs 30:29**

So I'm on the FTC website now. And it is very easy to use, it's definitely 508 compliant, I gotta say, I love that. It's, uh, you know, there's actually a, if you just type in identity theft FTC, it's a pre searched filter that comes up with all these consumer alerts and articles that you can click on. Everything from, you know, you got an email saying your personal information is for sale on the dark web. You know, who's minding your business, the FTC wants you to comment on commercial surveillance and data security, things like that. And Dang, it's, it's, it's kind of packaged, like, here's this, and it's got a PDF download for every web page. Yes, it's really cool. Yes. So you can print it off, if, if you are needing it on the run, you can print it off and take it with you.

### **Kelle Slaughter 31:32**

Right. And our information is not copyrighted on our website. So you can print it off, put your logo on it, and then handed out as your newsletter, we're not going to stop you. We just want the information out there. So please, if you're, you know, over a class, if you're, you know, in a community where you're part of an organization and you see something that is relative to them, print it off and put your name on it like you're the author, we're not mad at you.

### **Ashley Biggs 32:00**

Love that. Just so much so much going on with consumer alerts and things like that there really is a lot. I know that I get the consumer alert emails from FTC and from the Consumer Protection Bureau. Yes. So I'm double covered. Yes. That's actually how I make how I found you.

### **Kelle Slaughter 32:26**

Well, I'm glad you found us and we're happy to come and talk to you anytime. We have some small business owners who are tuned in. We also have a blog that comes out for business owners because scammers do target business owners because they know that they're collecting personal information for their consumers, their customers, their and their employees. And such. If you if you go to [ftc.gov](https://ftc.gov), you're able to sign up for the business alerts as well. So you'll be able to receive those and know what kind of trends we're seeing in what the themes are trying to do with business

### **Ashley Biggs 33:04**

businesses and companies. Again, so much information but all summarized so beautifully by you. So nicely packaged on the website to make it easy to find. Yes. Well, are there any closing thoughts that you have?

### **Kelle Slaughter 33:20**

The closing thoughts that I have today are? Well, first of all, thank you so much for tuning in and listening to this important information. I really, really encourage you to go to identity theft, excuse me go to [ftc.gov/id](https://ftc.gov/id) Theft week to check out the other events that are occurring this week so that you can stay in the know, we have something for every age because identity theft truly is universal. We have some podcasts with college students giving college students some information about identity theft. We have a tax status coming up day after tomorrow. I think our small businesses tomorrow that will be broadcast tomorrow. Please just take a look at their website. Tune in. A lot of it is recorded. So you can watch it at your leisure at a different time. Or you can watch it live as it's happening. We just hope that you will get the information that you need. And if you don't hear what it is that you have a question about, be sure to pick up the phone and call us or go to our website. Identity. [theft.gov](https://theft.gov) covers a lot of that. If you prefer to use the phone number again, it is 1-877-438-4338

### **Ashley Biggs 34:35**

Can you repeat that one more time a little slower? Sure.

### **Kelle Slaughter 34:38**

1-877-438-4338.

**Ashley Biggs 34:47**

Wonderful. Well, Kelly, thank you so much for being with us for another LBPD Guest hour. We can't wait to have you back in the future.

**Kelle Slaughter 34:55**

Thank you, Ashley. I appreciate it and I look forward to coming back. Awesome.

**Ashley Biggs 35:00**

Well, ladies and gentlemen that That wraps up this particular hour, we're gonna go ahead and say goodbye, and I hope you have a great week.

**Announcer 35:09**

This has been a presentation of a Maryland State Library Agency. For links to additional resources provided by today's presenter, please visit the show notes. For more information on MSLA or the Maryland State Library for the Blind and Print Disabled, visit [Maryland libraries.org](https://marylandlibraries.org)