

Memo

To: United States Lawmaker/Member of Congress

From: David E. Howe, SubscriberWise founder and CEO; United States Credit Czar; National Child ID Guardian; Crime victim and survivor

Date: May 24, 2018

Re: Crimes involving identity fraud with child; Crimes concealed by unconscionable arbitration clauses

Dear Lawmaker: I understand that you are extremely busy. Therefore, I'll not waste your valuable time with a lengthy dissertation. However, I respectfully request that you read the two news items included with this introduction. While each is an entirely separate situation, there is nevertheless a profound similarity.

The similarity: CRIME.

One crime involves the outrageous federal violation of child identity theft. The crime occurs hundreds of times each day and involves entirely innocent and defenseless children. The solution is technology and education. I want to talk with each of you, in-depth, about this crime. I want to explain how the crime is committed. I want, most importantly, to focus on the common-sense solutions.

The other issue involves legal 'Forced Arbitration' -- even in cases where fraud is alleged or substantiated beyond reasonable doubt. You may have read the very recent national news stories involving Uber and its decision to eliminate 'Forced Arbitration'. The decision was made after, in particular, women who were sexually and criminally abused were further victimized by this predatory legal tactic. Some of the courageous victims challenged the disgusting legal tactic. It's time for Congress to join the women and others and to declare 'Forced Arbitration' unlawful, at least in cases where crime is involved or alleged.

In my own case, I was victimized by a 'ding and dent' rental car scam. The evidence of cover-up and fraud are truly stunning. I want to explain how consumers are harmed by 'Forced Arbitration' with my own criminal victimization. I want to discuss better options that you should consider. Options, to be sure, that will better protect consumers and make business more ethical and more responsible.

By the way, perhaps I've been too hard on you and your colleagues over the years. If so, I apologize genuinely. And please, I beg you to not take my frustrations personally; I'm often merely venting because so many of the victims that I've been advocating for are truly helpless, vulnerable, and innocent. These young victims, they depend on lawmakers to act in their interests because they are otherwise voiceless.

Thank you and I look forward to working together on the above critical concerns, I am

Very truly yours,



David E. Howe, Fellow USA Citizen and thoughtful member of society

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