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Identity theft is rapidly becoming a national epidemic. The risks are low while the rewards are high. Strongly encouraging covered entities to properly dispose of their confidential information is the most effective way to prevent identity theft. The point I would like to make is that it is not at all burdensome on a covered entity to take the appropriate steps to ensure the proper disposal of this information. In many instances, the only thing holding smaller companies back from having a company like ours do the confidential shredding for them, is that they have no idea how cost effective it can be for them. In most cases, it may cost less than \$500 or \$600 per year for this service. We have built our business on educating and serving many smaller covered entities. Shredding is NOT expensive to have done. Cost to smaller covered entities should not be considered a deterrant to passing the FACT Act Disposal Rule. This is a great step in the right direction!