

SCAMS

We've all been the victim of scams. What's that? You say you've never been scammed? Remember that the best scam is the one where the victim doesn't know she's been taken. At one time I would have said I couldn't be scammed, but when I started to think back I realized that wasn't true. I've not only been taken for money but for something as simple as being talked into singing a song for a caller who said she was from the telephone company and needed to test the line. Of course, I don't answer my phone anymore.

Some of the scams we hear most about are the Grandparent scam ("This is your grandson calling. I'm being held in [faraway place with a strange-sounding name] and I need X dollars to get free. Please don't tell my parents about this."), and The IRS scam ("If you don't send me money [by some weird and untraceable method] immediately, I'll have you arrested.").

I got a call from some guy in Olean, New York. When I didn't answer the phone he left multiple messages saying he was from the Treasury Department and to call him back or all hell would break loose. The Treasury Department in Olean? Please. I grew up in Western New York and I know that the Treasury Department has never heard of any place in New York State outside of New York City, let alone put an office there.

Most of us have heard of Bernie Madoff who operated what federal officials call the "largest financial fraud in U.S. history." They don't include a much larger and longer running Ponzi scheme, Social Security, partly because it hasn't come crashing down yet, and partly because the perpetrators will never admit to running a scam.

My novel, *Fool Me Twice*, is about scams. Why would a retired business professor and financial manager fall for a scam? Isn't there anybody smart enough not to be taken by these things? I think the answer is that deep down we want to trust people. Of course, the people we want to trust take advantage of this.

I suggest that the next time you receive a call from a bogus grandson you say something like this: "George? I'm so glad you called. I need your help. I know you can find any piece of information in 30 seconds using your cellphone. I'm stuck on a crossword puzzle clue that's asking for the year in Roman Numerals when the maternal grandmother of Henry the VIII's third wife lost her virginity. Could you please help me out with this?"

If the caller jumps on it and gets you the information you'll know that at least he is the approximate age of your grandson, and can act accordingly. If he refuses to do it, tell him to suck eggs and hang up.