

## They Really Are Out to Get You

Shortly before the last presidential election, I was having a conversation with a college-educated friend of mine who told me he intended to vote for McCain.

When I asked him why he wasn't voting for Obama, he said it was because Obama wouldn't put his hand over his heart when the national anthem was played, and because he was a Muslim and wouldn't admit it.

When my friend said that I laughed at first - thinking he was yanking my liberal chain - but he was serious. It turned out that he had received some e-mails "substantiating" these claims, and he had taken them at face value.

I made him bookmark [www.snopes.com](http://www.snopes.com) on his computer, which is a site that (among other things) researches e-mail claims and posts the accurate information. It's a resource I use regularly - when someone forwards a bogus e-mail to me, I'll Reply to All and include the link to the Snopes article.

Last fall I passed along to people in my e-mail address book a heartwarming story about how Kurt Warner (Cedar Rapids boy and Superbowl quarterback) met and married his wife - why would anyone embellish a story like that? When a friend sent it back to me with the Snopes reference, I was suitably admonished. Now I don't even forward e-mails about puppies needing to be adopted without checking it out first.

Is it just me, or is it getting harder - if not impossible - to believe anything you read or hear these days? Some days it seems like everyone is trying to rip me off. When I was growing up in the 1960's, con men had the good manners to lie to you in person - not remotely like they do now.

For example, I keep getting automated phone calls from a very sincere-sounding male voice that tells me we've spoken before and that he's concerned about my mounting credit card debt. I also get e-mails telling me I won a lottery I don't recall entering, offers to extend the warranty on

products I don't own, and I received a real check made out to me that signs me up for a useless but expensive service when I countersign it.

In my own company, not a week passes without receiving e-mails from "businesses" that desperately need dozens of Hewlett Packard toner cartridges shipped somewhere out of state. The credit cards process normally at first, but are denied and reversed weeks later when the numbers are found to be stolen. When the e-mails stopped working, the scammers sometimes pretended to be deaf and began calling us up using telephone relay services.

If outright scams aren't bad enough, you also have to be suspicious about the claims made on product packaging. 75% LESS FAT sounds pretty good until you check the fine print that could easily read: "than pure lard."

Nowadays when we see gross exaggerations in advertising it's no big deal - we're used to them. I suspect it's because those fun-loving guys in the marketing department have discovered they sell more product if they don't first run the advertising copy past those killjoys in the production department who actually know what the product can do.

Even compelling e-mails from people you know could have been caused by a virus, and more recently it turns out that Facebook pages can be hijacked by a scammer who pretends to be you and begs your friends to wire him money because of a supposed emergency (this happened to a friend of mine).

It seems that the wilder the claim, the farther away and less accountable is the person or entity making it. Local businesspeople, however, succeed and fail due to their reputations and relationships - they can't afford to misrepresent themselves and cheat customers, at least not for very long. That's true whether they're selling tires, tacos, t-shirts or tomatoes.

Unfortunately, a healthy and relentless skepticism is necessary these days to protect your identity and bank account. This whole issue really boils down to one thing - who do you trust? For me and many others, the answer is "The people I deal with face-to-face."