

# OPINION

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## OUR VIEW

# Beware of scams!

Schemes attack the vulnerable — be safe, don't get snared

Type fonts at newspapers come in all sorts of sizes, but in the old hot metal days the largest used to be a giant 72 point.

We can't spare that space right now, so readers will have to pretend the next sentences appear in giant letters.

We'll put it in bold, then.

**If it looks too good to be true, it is not true.**

**If an online contact warns you are in danger, but can pay to avoid the problem, it is not true.**

**Beware.**

It sounds like simple advice, but even after law enforcement agencies and media have sounded the alarm, people are still falling for scams.

Please don't.

We take no pleasure in writing news stories from local police logs about our neighbors who have been duped out of money they can ill afford to lose.

As technology takes a central part of our daily lives, more and more criminal charlatans are finding creative ways to bilk people of their savings.

The Clatsop County Sheriff's Office and the Astoria, Warrenton, Seaside and Cannon Beach police departments have all reported scams. We fear their repeated warnings still fall on some deaf ears. In the first six months of 2018, area police agencies documented hundreds of thousands of dollars lost.

Lately, the sheriff's office has

received many reports of scammers claiming to be local law enforcement. Scammers sometimes claim that an agency has a warrant for a person's arrest, then offer a way to pay money to avoid it happening.

It's a scam, however plausible it sounds.

The mere mention of the Internal Revenue Service causes otherwise rational people to be duped by scammers. The federal agency in charge of collecting your taxes doesn't initiate contact via social media or email. Its real agents don't ask for payments to anyone other than the United States Treasury. Its website at irs.gov has a detailed page describing scams and how to avoid them. It makes for chilling reading.

Our recent news story on this issue ("Law enforcement notices a rise in elaborate scams," The Daily Astorian, Oct. 24.) noted that recent scams have included claims that people can collect a large prize for a small fee or have an arrested family member who needs help.

Some tips we published with this story bear repeating:

- Government agencies typically already know your basic personal information;
- Agencies are unlikely to call to announce a coming arrest and never seek money through prepaid debit cards like Green Dot;
- If you haven't participated in a contest, you probably don't win anything — and you certainly don't want to pay a fee (or "taxes") to receive it.



Dreamstime/Tribune News Service

**Gift cards are almost as good as cash for scammers. Anyone who demands payment by gift card is always a scammer, according to the Federal Trade Commission.**

Frankly, it's best to avoid sending money over the internet or phone when possible, unless you are sure you are detailing with a bona fide vendor.

Phone and email scammers often access personal information through social media accounts to seem credible during conversations. They are skilled at building long-term rapport with potential targets. This often happens through online dating sites, where the scammers work patiently to create a plausible "relationship" with their targets, then ask for money to bail them out of a fictional predicament.

Your social media accounts are ripe for sharing information that scammers and identity thieves can use. Those online posts where friends ask you to share the name of your first pet or where you met your spouse may appear harmless fun. But those are the same questions financial institutions ask you when they set up security questions to access your online accounts. Would you

post these private secrets on the bathroom wall at the busy Jubitz truck stop in Portland? Sharing those details on Facebook is the online equivalent.

The most sickening aspect is that elderly people — who grew up in a more trusting age — are the most vulnerable to scams. Many don't have the same familiarity with technology as younger people whose entire lives have been lived in the personal computer or smartphone age.

These days, a scam caller can be anywhere in the world, because software exists to indicate that the number they are calling from is in your area code.

Because of embarrassment, victims can be shy about reporting they've been scammed.

Don't.

If you suspect you are being scammed, call your local law enforcement agency with your suspicions *before* handing over any money.

# Merry Christmas! Thanksgiving is canceled, now get out there and shop

Halloween is over. Merry Christmas. We have a lot of work to do before Dec. 25, so I'm going to need you all to focus.

Hopefully you got last week's memo and made sure to eat all your Halloween candy immediately after trick-or-treating was over. Any leftover Halloween candy must be unwrapped, melted down and remolded into festive holiday shapes, ideally with a drizzle of peppermint frosting on top. No exceptions.

Please clear your yards of any Halloween decor — tombstones, fake spider webbing, pumpkins — and make sure the area is prepped for light-up candy canes, long strands of twinkling colored LEDs and no fewer than three inflatable Christmas characters, including at least one Santa Claus (minimum height: 3 feet).

We only have 49 days until Christmas, and the clock is ticking. Try to keep up.

Have you planned your Christmas meal yet? No? Well, that's just great. Good luck finding yams to candy and a decent ham at this late date. You're really screwing this up.

I realize there has been some grumbling about this year's timeline. I hear people saying, "It's too soon!" or "What about Thanksgiving, doesn't that come first?"

You people make me nuts. Thanksgiving used to come first, but if you paid even the slightest bit of attention to the memo we sent out in August you would know the traditional Halloween-Thanksgiving-Christmas order of holidays has been strategically transitioned to a more cost-effective model.

The loan company LendEDU conducted a study that found American consumers spend a measly \$2.98 billion on Thanksgiving dinner. But the National Retail Federation is predicting more than \$720 billion in Christmas spending this season.

A simple cost-benefit analysis showed us that Thanksgiving was no longer pulling its weight. In fact, the stress of getting together with relatives, combined with post-Thanksgiving-feats sluggishness, was distracting people from Christmas preparation enough to offset any fiscal benefit the food-centric holiday could offer.



Don't think of it as canceling Thanksgiving. Just think of it as right-sizing the holiday schedule. We now break up the final months of the year into more practical segments: Halloween; Pre-Black-Friday; Black Friday; Post-Black-Friday; Pre-Christmas; and Christmas.

Black Friday, of course, starts on the Thursday that used to be Thanksgiving (now known as the final day of Pre-Black Friday) and extends through the Friday following what used to be Thanksgiving. Then it's the Post-Black-Friday season until Dec. 11, at which time the two-week Pre-Christmas season begins. That is followed, of course, by Christmas, which begins on Dec. 25 and continues until next Halloween.

Honestly, I can't believe I had to go through all that again. If you people really cared about Christmas (and you should've started caring weeks ago), you would READ THE MEMOS!!

We are in the process of finalizing a nationwide turkey ban that Congress will pass during an emergency session prior to the end of Pre-Black Friday. This is a precautionary

step to ensure a smooth transition away from Thanksgiving.

If you spot friends or neighbors purchasing cranberry sauce or setting up gourd-filled wicker cornucopias, please report them immediately to local authorities. Chances are they also plan to ignore mandatory pre-December hall-decking laws. You do these tryptophan-addicted scofflaws no favors by letting them get away with non-Christmas-related activity.

To go with the overall schedule change, we have added several new Christmas carols you should start learning now. They include: "The 49 Days of Christmas"; "I Heard the Bells on Black Friday Eve"; "Post-Black-Friday Blues (My Baby Took a Turkey and Ran)"; "Shopping, Shopping, Shopping, Shop! (That's What the Lord Would Have Us Do)"; and "Grandma Will Soon Get Run Over by a Reindeer."

Lyrics for those songs and others were in the September memo, which I'm sure you all saved, right? Or did you delete it? You people are impossible. I'll resend the memo, but if we get to Mid-Post-Black Friday Mass

and you don't know the words, that's on you. Understand?

Moving on.

Are your holiday cards ready yet? You should get those done and in the mail by the end of the week. (Keep in mind that if you have a pet, the animal must be in your Christmas card photo wearing a Santa hat or, at minimum, felt reindeer antlers. That includes pet fish.)

At home, you should be using only coffee mugs that carry witty Christmas slogans along the lines of: "Bah Hum-Mug"; "Jolly AF"; "Let's Get Lit!" (only if it includes a drawing of a lit-up Christmas tree); and "Don't Ring Sleigh Bells Until I've Had My Coffee!"

Above all else, I hope you all have started your Christmas shopping. If you haven't, I have one question: Why do you hate both Christmas and America?

GET YOUR ACT TOGETHER! Get out there and start enjoying the now-extended holiday season. It's the most wonderful darn time of the year, for Prancer's sake.

And it starts RIGHT NOW!

ReX Huppke is a Chicago Tribune columnist.