"WHO'S SPEAKING PLEASE.....?

In life we meet many different people and they make up the mostly wonderful kaleidoscope of the human race. I say 'mostly' because from time to time we do encounter those whose main purpose seems to be to prey on others, extracting whatever they can for their own benefit. We have a word for them and it is "CON ARTIST." There is nothing 'artistic' about a con, although I will confess that some of them are good at their trade. Generally they prey on the weak, the elderly and those who are suffering some kind of event in their lives which makes them vulnerable to being cheated. Some of them prey on the generosity of churches, which have been known to follow their biblical teachings by lending a helping hand from time to time. The story line varies but always contains an element of urgency. "I need money now because....."

How do we separate the wheat from the chaff? Questions must be asked. If you don't know the person, probing questions must be asked about identity; about how they contacted you; about the address at which they live; about why they require the funds etc etc. NEVER give without checking with someone else whom you trust, and always say that you will get back to them while you consider the request (and check out their information). Ultimately the decision as to whether to provide assistance or not is a difficult one. It is a better decision if the steps mentioned above are carefully followed.

the people who answers:

"Mary Smith speaking"or similar??? When you do this you have just given away your identity to possibly a complete stranger. They now have your telephone number and your name and are well on the way to gaining other information about you that is private. Please do NOT answer the phone in this way. Instead, obtain the callers identity and purpose of call. Might I suggest that you answer by saying: "Hello, who's calling please?" or "Hello, whom do you wish to speak to?" If the voice sounds 'strange' and the answer comes back: "I'd like to speak to Mary Smith..." your response is: "What is the purpose of your call." Only

when you are satisfied that the caller is one with whom you should be speaking do you say: "Mary Smith speaking... what can I do for you." We are bombarded by phone calls from organiza-

tions who are either selling something or are supposedly carrying out a survey which will only take two minutes of your time. Please know that ultimately they also are SELL-ING something. The survey is a soft introduction to gain information about you, making the subsequent sale easier. Our telephone rings EVERY night at around 5.30 p.m. It is a computer that automatically dials our number for a sales person who is doing a survey with the ultimate goal of trying to sell credit cards. Then there are the calls which say: You are the lucky winner or finalist of our vacation competition. To claim your prize call!!!

Think about this please.... Should you provide a complete stranger with your full name; your phone number; your address; your bank name; the size of your family etc etc...and the questions become more and more personal as you are gradually lulled into a false sense of security by the individual at the other end of the telephone line whose aim is one thing and one thing only...to get to know as much about you as possible so that they can obtain money from you by making some kind of a sale. That sale might come in a subsequent phone call from them; a call that will be much harder to resist because they now know quite a lot How do you answer the telephone? Are you one of about you....Remember, you gave this stranger the information a couple of weeks ago when they last called.

> Identity theft is a very real and dangerous part of living in this age of computer stored information. Don't make it easier for the con artist by answering their questions. If in doubt ask someone you trust. Get a phone number from them and say that you will call back...but better still simply say: I DON'T DO BUSINESS OVER THE TELEPHONE. THANK YOU AND GOODBY (and place the receiver on the handrest!)

> If you wonder about a minister offering this kind of information please know that it makes it difficult for us to assist those whose needs are genuine when others shamelessly prey on a trust-based system. "It's a pity that a



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shower of rain can't freshen people like it does flowers and grass." My column this week was intended to cover several items, one of which was my reading of the book "The Upside of Down" by Thomas Homer-Dixon. I am now out of space but will add that this book is a MUST read for everyone. I'll tell you more about it next month.

Have a wonderful (dry) August,

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