

**FREE  
PAPER**

# The Dunkerton News

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Library .....822-4610  
School .....822-4295  
COVENANT NURSE ON  
CALL .....1-800-593-1414

**VOL. 21—1ST ISSUE—JAN. 2013**

319-287-7748 FAX 319-287-5941

Editor—Linda Wachal; e-mail [WdRoseLady@aol.com](mailto:WdRoseLady@aol.com)

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## From the superintendent

Mr. James C. Stanton, Superintendent

### **BUZZ ME IN**

We have made some changes, or enhancements, to security in our school. After receiving input from the staff, students, community, administration, Department of Education, and Department of Homeland Security, the Board decided to enhance security to our buildings by making the following changes:

We have installed “apartment style” buzzers. Guests into the building will now have to be “buzzed in” by school personnel before they can gain access. These systems employ buzzers, cameras, and intercom systems. They have been installed at the main entry by the Central Office and at the new entry into the high school. These will be a nice enhance-

ment to the 23 cameras and motion sensitive security system that were already in place. These two doors will be open to student access from 7:30 until 8:15 in the morning and will be supervised/monitored during those times, after that anyone wishing to gain access will have to be “buzzed in” in order to gain access. The system will also allow us to “pin” open the doors during extracurricular events and concerts. Another nice feature to this system are the “panic buttons” that we will be installing. These buttons will allow office personnel to simply alert local law enforcement at the push of a button instead of having to pick up the phone and dial 911. We are also doing a little remodeling and shifting of personnel to further ensure the monitoring and supervision of

the main entry. The new entry at the secondary building is already set up for a higher level of supervision & monitoring, and we will be doing much the same to the main entrance. We will be utilizing the old ticket booth/concession area. We will be “re-opening” the old ticket window and placing one of our office personnel in position to monitor and supervise that entrance at all times during the school day. I will also be shifting my office to get it closer to that entrance and to gain a direct visual on the main hallway.

Only the main entry and the new secondary entry will be open in the morning, and as of 8:15 AM, all doors will be locked to add a measure of security for our students and staff. So, when you come to school to pick up your child, or

stop by to drop them off, or just stop by to visit with someone here at school, you will need to be “buzzed in” in order to gain access. As stated earlier, these changes are a direct result of suggestions from the constituents of the District, especially the “Supervise or Secure” suggestion that is coming to us from the Department of Education and Iowa’s Department of Homeland Security.

Notice: February 18 and May 21 are now school days. It is always fun to get those snow days, but never fun to make them up!

Thank you again for helping to make Dunkerton a great place to live, and Dunkerton Schools a great place to be a kid!!!

A few other short notes:

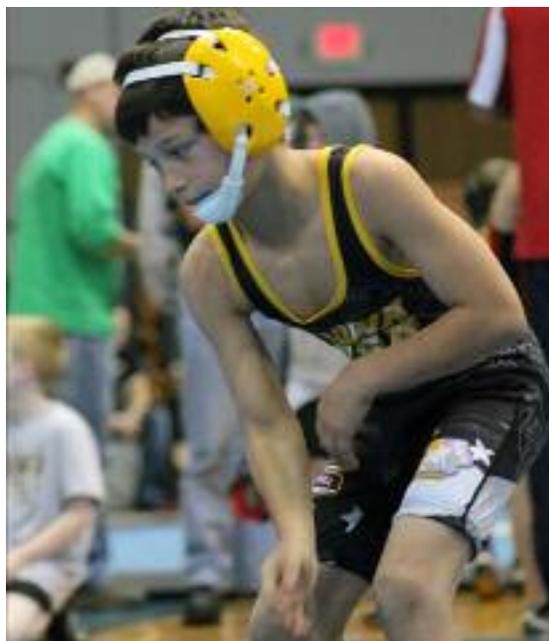
- Jan. 03: Classes resume
- Jan. 09: 1:00 dismiss – Teacher In-service
- Jan. 18: 6th Grade DON’T Graduation – TBD
- Jan. 21: Board of Education Meeting – 7:00
- Jan. 21: NO SCHOOL – Teacher In-service
- Jan. 23: 1:00 dismiss – Teacher In-service
- Feb. 06: 1:00 dismiss – Teacher In-service
- Feb. 07: Mid-term of 3rd Quarter

Stay in touch,

[jstanton@dunkerton.k12.ia.us](mailto:jstanton@dunkerton.k12.ia.us)  
GO RAIDERS!!!

## Local Wrestler Earns Grand Champion Belt

Carter Chrisman of Dunkerton, participated in the Tour of Iowa Wrestling Tournament. It consisted of five wrestling tournaments located in Monticello, South Tama, Manchester, Van Horn, and Dubuque. The wrestlers received Tour piece medals for each tournament. If the wrestler competed in all five of the tournaments, they received a Tour plaque to display their medals. Carter attended all five events and placed first in all five wrestling tournaments. He earned all the medals. In addition for being champion of all tournaments he earned the Tour of Iowa Grand Championship Belt. The belt will be presented to him at the Super State Tournament in the UNI Dome later Jan. 27th.



# Author Visiting Dunkerton Public Library

Press release

Jocelyn Green will visit the Dunkerton Public Library on Saturday, January 26th, from 10:00 AM - 12:00 PM, sponsored by the Friends of the Library. Jocelyn Green is an award-winning author and freelance writer. A former military wife, she authored, along with contributing writers, *Faith*



*Deployed: Daily Encouragement for Military Wives and Faith Deployed . . . Again: More Daily Encouragement for Military Wives.* Jocelyn also co-authored *Stories of Faith and Courage from the War in Iraq & Afghanistan*, and *Stories of Faith and Courage from the Home Front*, which inspired her first novel, a Civil War historical called *Wedded to War*. *Wedded to War* is the first novel in the series, *Heroines Behind the Lines*.

Synopsis of *Wedded to War*:

It's April 1861, and the Union Army's Medical Department is a disaster, completely unprepared for the magnitude of war. A small group of New York City women, including 28-year-old Charlotte Waverly, decide to do something about it, and end up changing the course of the war, despite criticism, ridicule and social ostracism. Charlotte leaves a life of privilege, wealth-and confining expectations-

to be one of the first female nurses for the Union Army. She quickly discovers that she's fighting more than just the Rebellion by working in the hospitals. Corruption, harassment, and opposition from Northern doctors threaten to push her out of her new role. At the same time, her sweetheart disapproves of her shocking strength

and independence, forcing her to make an impossible decision: Will she choose love and marriage, or duty to a cause that seems to be losing? An Irish immigrant named Ruby O'Flannery, who turns to the unthinkable in the face of starvation, holds the secret that will unlock the door to Charlotte's future. But will the rich and poor confide in each other in time?

Come to the Dunkerton Public Library to meet Jocelyn and learn more about the women who pioneered the nursing field during the Civil War, the work of the U.S. Sanitary Commission, medical care during the Civil War, and the process of researching a historical novel. She loves Mexican food, Broadway musicals, Toblerone chocolate bars, the color red, and reading on her patio. Jocelyn lives with her husband Rob and two small children in Cedar Falls, Iowa. Visit her at [www.heroinesbehindthelines.com](http://www.heroinesbehindthelines.com) and [www.jocelyngreen.com](http://www.jocelyngreen.com).

# Blood Drive

by Jan Jefferson

January is National Blood Donor Month. You can make a difference by making a life-saving blood donation at the next Dunkerton Community Blood Drive. It will take place on Monday, January 21, 2013 from 2:30-6 p.m. at the Dunkerton Community Hall, 115 W. Main St.

For more information, or to schedule an appointment to donate, please contact Jan Jefferson at 319-822-4239. You can also schedule your appointment online at [222.lifeservebloodcenter.org](http://222.lifeservebloodcenter.org).

# A Reminder

by Dick Ede

Start the new year off right by coming to Awana at The First Baptist Church in Dunkerton on January 9, 2013 at 6:30 p.m. Age groups range from K thru 6th grade.

Theme for the night is "Bring a Friend". Prizes will be awarded to the friend as well as the person who brought them. See you there.

# Thank You

The Dunkerton Community Hall Board would like to thank all those who attended the Holiday Breakfast on December 2. The attendance was great and everyone enjoyed a delicious breakfast. Of course, the little ones were very excited (for the most part!!) to visit with Santa and give him their Christmas wish lists. Another enjoyable activity was decorating Christmas cookies. The funds raised will be used to maintain the hall upkeep. Right now the board is keeping an eye on a possible repair of the brick wall in the kitchen. We appreciate very much your continued support of the hall activities.

Dunkerton Community Hall Board

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# WHAT'S HAPPENING

MONDAY, JAN 07, 2013

Basketball: Girls JH Game  
4:00pm West Central  
Dunkerton High School -  
Gym- Junior High (Time  
Changed)

TUESDAY, JAN 08, 2013

Basketball: Girls JV Game  
4:00pm Away vs. GMG  
Community School District  
GMG Secondary School

Basketball: Boys JV Game  
4:00pm Away vs. GMG  
Community School District  
GMG Secondary School

Basketball: Girls Varsity  
Game 6:30pm Away vs.  
GMG Community School  
District GMG Secondary  
School

Basketball: Boys Varsity  
Game 8:00pm Away vs.  
GMG Community School  
District GMG Secondary  
School

WEDNESDAY, JAN 9, 2013

9:30 a.m. Storytime at the  
Dunkerton Library

THURSDAY, JAN 10, 2013

Basketball: Boys JH Game  
4:00pm Clarksville JH  
Dunkerton High School -  
Gym- Junior High FRIDAY,  
JAN 11, 2013

Basketball: Boys JV Game  
4:00pm Away vs. Colo-  
NESCO Colo-NESCO High  
School

Basketball: Boys JH Game  
4:00pm Tripoli Dunkerton  
High School - Gym- Junior  
High

Basketball: Girls JV Game  
4:00pm Away vs. Colo-  
NESCO Colo-NESCO High  
School

Basketball: Girls Varsity  
Game 6:30pm Away vs.  
Colo-NESCO Colo-NESCO  
High School

Basketball: Boys Varsity  
Game 8:00pm Away vs.  
Colo-NESCO Colo-NESCO  
High School

SATURDAY, JAN 12, 2013

Basketball: Girls Varsity  
Game 5:00pm Away vs.  
East Buchanan East  
Buchanan HS

Basketball: Boys Varsity  
Game 7:00pm Away vs.  
East Buchanan East  
Buchanan HS

MONDAY, JAN 14, 2013

Contact Linda with any news  
for The Dunkerton News

Basketball: Girls JH Game  
4:00pm Away vs. Wapsie  
Valley Wapsie Valley High  
School

TUESDAY, JAN  
15, 2013

Basketball: Girls  
JV Game 4:00pm  
Away vs.  
Clarksville High  
School Clarksville  
High School

Basketball: Boys  
JV Game 4:00pm  
Away vs.  
Clarksville High  
School Clarksville  
High School

Basketball: Boys  
JH Game 4:00pm  
Hudson Dunkerton  
High School -  
Gym- Junior High  
Basketball: Girls  
Varsity Game  
6:30pm Away vs.  
Clarksville High  
School Clarksville

High School

Basketball: Boys Varsity  
Game 8:00pm Away vs.  
Clarksville High School  
Clarksville High School

FRIDAY, JAN 18, 2013

Basketball: Boys JH Game  
4:00pm Away vs. North  
Linn North Linn High  
School

Basketball: Girls JH Game  
4:00pm Away vs. Tripoli  
Tripoli High School

Basketball: Girls JV Game  
4:00pm Janesville Dunker-  
ton High School - Gym-  
Main

Basketball: Boys JV Game  
4:00pm Janesville Dunker-  
ton High School - Gym-  
Main

Basketball: Girls Varsity  
Game 6:30pm Janesville  
Dunkerton High School

Basketball: Boys Varsity  
Game 8:00pm Janesville  
Dunkerton High School

MONDAY, JAN 21

Next issue of The Dunkerton  
News

Dunkerton Community Blood  
Drive 2:30-6 p.m. at  
Dunkerton Community  
Hall.

# PTO

by Jessica Huntley  
PTO would like your feed-  
back! We are conducting a 4  
minute, 6 question survey on  
our Raider Reward Gift Card  
program. Please log onto  
[http://www.surveymonkey.co  
m/s/BCFCF2N](http://www.surveymonkey.com/s/BCFCF2N) and let us  
know your thoughts!

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supporting our school with the  
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(BTFE) labels and Campbell  
Soup labels as well. We need  
your help to make submission  
easier! For BTFE, please  
check the expiration date, we  
can not send in expired labels.  
Also, if you could help by  
trimming them, that would be  
awesome! The Campbell  
Soup Needs to be trimmed  
around the yellow 1 point  
value/UPC rectangle. Thank  
you!

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## PLEASE WRITE

The Dunkerton News welcomes letters to the editor from readers. We urge you to keep your letters brief and to the point. We reserve the right to edit letters for length, if necessary.

All letters to the editor must be signed and include a phone number or address for verification purposes.

Send letters to: The Dunkerton News, 3511 Lafayette Rd., Evansdale, IA 50707, email [WdRoseLady@aol.com](mailto:WdRoseLady@aol.com) or fax 319-287-5941.



## Barclay Presbyterian Church

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**Sunday School**  
9:30 a.m.

**Worship Service**  
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Independence 334-4003**

**Waterloo 234-6702  
Waverly 352-1205**



## LIBRARY NEWS

**Library News:** Bring your young ones to Storytime on Wednesday, January 9, at 9:30 A.M. We have a great time enjoying fun stories and activities. Also, mark your calendar to join us on Saturday, January 26, at 10:00 AM to

meet author, Jocelyn Green, award winning author of *Wedded to War*. Did you receive an iPad, Kindle, or another device for Christmas? Remember that you can checkout e-books with your library card through the NEIBORS link on our website. We also have wi-fi at the library, so bring your device in and access the internet.

## HVAAA Meals

Hawkeye Valley Area Agency on Aging has its January meals planned. Each meal includes milk. Meals are offered on a contribution basis for people over 60 year of age. Actual cost for the meal is \$6. People under 60 must pay the actual cost.

There are two menu options on most days of the month. Both congregate and home delivered meals may choose between option A and option B. Meals must be ordered in advance. All meals must be ordered by 9 a.m. the day before receiving a meal. Preference for Option A or B must be given at time of order – if no preference is given, Option A will be served.

The meals are served at Dunkerton: United Methodist Church (301 S. Washington Street) - Mondays and Thursdays, for reservations call 319-822-7910.

Home delivered meals are also available. For more information or to find a location near you, call 319-272-1767.

January 7:

A: Western Pork Patty, Rosemary Potatoes, Seasoned Green Beans, Multi Grain Bread, Fresh Fruit, and Margarine

B: Potato Soup, Chicken Salad, Carrifruit, Multi Grain

Bread, Rocky Road Pudding, and Margarine  
January 10:

A: Chicken Rotini Casserole, Sliced Carrots, Broccoli, Multi Grain Bread, Fresh Banana, and Margarine

B: Chef Salad, Orange Juice, Multi Grain Bread, Fresh Banana, Assorted Salad Dressing, and Margarine

January 14:

A: Potato Crusted Fish, Oven Roasted Potatoes, Green Peas, Wheat Bread, Mandarin Oranges, and Margarine

B: Beef with Pepper Gravy, Oven Roasted Potatoes, Green Peas, Wheat Bread, Mandarin Oranges, and Margarine

January 17:

A: Hamburger Patty, O'Brien Potatoes, Corn with Limas & Carrots, Hamburger Bun, Pineapple Tidbits, Mustard or Ketchup

B: Turkey Chili, Marinated Carrots, Mediterranean Salad, Cornbread, Pineapple Tidbits, and Margarine

January 21:

A: Salisbury Beef with Mushroom Gravy, Whipped O'Brien Potatoes, Cabbage, Multi Grain Bread, Fresh Fruit, and Margarine

B: Chicken Caesar Salad, Orange Juice, Multi Grain Bread, Fresh Fruit, Assorted Salad Dressing, and Margarine

## Scambusters

By Scambuster Keith  
Issue #523 December 19, 2012  
**Rental Car, Travelers' Checks Used in Latest Craigslist Scams**

We start with two new Craigslist scams that have surfaced in recent months that head up this week's special Snippets issue.

In both cases, the alleged culprits have been arrested, but the tricks are so simple and convincing they're likely to surface again -- something for you to be on the lookout for.

The first one targets car buyers and, as usual, the vehicle is offered at a bargain price.

The scammer arranges to meet his victims in a parking lot with the auto, which they test drive and are wowed by the condition.

He asks for a \$500 deposit and promises to return later to hand over the title and collect the balance -- but, of course, he never does.

In this case, the vehicle turned out to be a sparkling rental car but it could be done with any auto.

The scammer can pretend he

forgot the title documents and demand the deposit to show you're serious. It seems such a bargain you just don't want to let it slip through your fingers, so you pay up.

Action: A title document could be forged so seeing it wouldn't prove anything. You need to confirm the identity of the "owner" before handing over any cash.

Also, of course, beware of too-good-to-be true prices.

Craigslist Scam #2

In the second Craigslist scam, the victim advertised gift cards for sale.

Because gift cards are increasingly used in place of cash for product rebates, as well as being a favorite option for people who don't know what to buy others for birthday and holiday presents, there's a flourishing market for buying and selling them.

In this incident, the "buyer" offered to exchange travelers' checks for the cards and met the victim in town.

By the time the new owner discovered the checks were fake, the cards had been spent.

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**Sunday School 3 yrs. old - Adult 10:15 a.m.**

**Church Service 9:00 a.m.**

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*"When all is said and done, the weather and love are the two elements about which one can never be sure."*  
— Alice Hoffman

1/16-12

1/16-12

1/16-12

## Scams

Continued from page 4

Action: You're unlikely to be able to spot a forgery -- even phony cash and certainly not a travelers' check.

The lesson again is to be sure of who you're dealing with. Be cheeky: Say you've been warned about fraud; ask to see their driver's license and to take a cell phone photo of their face.

Read about other Craigslist scams here:

<http://clicks.aweber.com/y/ct/?l=OtaeW&m=JGZX8KFueGtWfo&b=Asyn5LIPruxPiN6ayyRf8Q>

<http://clicks.aweber.com/y/ct/?l=OtaeW&m=JGZX8KFueGtWfo&b=dt1DQHqQt0pHj7bIC9IHog>

### Double Dipping Scam

It's bad enough to be scammed once but when the first scam is used as a lever for a second one it hurts more than twice as much!

Police use the term "double dipping" for the crime and it comes in many formats that usually hinge on the crook pretending to help you deal with the first scam.

In the latest ruse, a caller tells lottery scam victims he's from an agency working with the police to recover their lost money, but they have to pay for his service.

The money, of course, is not recovered, at least not by this conman who likely scammed the victim first time around -- otherwise how would he know about their misfortune?

Action: Law enforcement and the Federal Trade Commission are the only people who recover scam victims' money -- and neither of them charges for the service!

### More Advance Fee Scams

Double-dipping is a sort of advance fee scam, sometimes called Nigerian scams -- they never go away, do they?

They're the tricks we've written about so many times in which victims are offered money but they have to pay to supposedly get their hands on it. See:

<http://clicks.aweber.com/y/ct/?l=OtaeW&m=JGZX8KFueGtWfo&b=2eKwXkP6fCrkEwrCCgyiAQ>

The first one we have for you comes in an email from a supposed lottery winner who has recently been in the news for the scale of the win -- at least tens of millions.

He apparently wants to give away some of his money in big chunks of a couple million -- but the "lucky" recipients must pay to release the money, by wiring cash to the scammer.

In the second trick, the scammer poses as a wealthy benefactor and contacts a charity or non-profit offering to help fund a major project that's been in the news.

Of course there are "fees" they must pay upfront first and they never hear from him again -- unless it's to demand more cash.

Action: Don't pay to get money and never wire cash to people you don't know.

Follow these two rules and you'll avoid these and many other scams.

Spam Scams to Watch Out For Our mailboxes and researchers' notebooks overflow with spam scam reports.

Here are the latest to be on the lookout for:

\* An email offering compensation for fraud, accident or illness -- a wide range of scenarios that's guaranteed to apply to many recipients.

The sender claims to be from a courier service that has been trying to contact you by phone and now wants to send you a refund or compensation payment -- but you have to pay a fee "to UPS" to get it.

Action: As in the previous item -- it's an advance fee scam.

\* In the latest variation of a malware-charged email attachment, victims get what seems to be an airline receipt detailing a trip they supposedly booked.

The message contains very precise details of the flight and seating.

The "ticket" is supposedly attached but if you try to open it or print it, it pushes a virus onto your PC.

Action: If you didn't book a flight, it's highly unlikely such

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Lee's Cell: 319-939-2160

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**CALL LEE FOR MORE DETAILS.**

a message would be genuine.

Good Internet security software should be able to sniff this scam out and alert you.

Otherwise, contact the airline and, using the information in the message (not the ticket, which you shouldn't open), ask if they have a booking in your name.

Many scams rely on the gullibility of victims -- look out for a gullibility test coming up in a future Scambusters issue.

But some tricks are highly convincing. The Craigslist scams are a case in point and the airline ticket scam is enough to scare you into opening the attachment. They both underline the importance of staying calm and thinking carefully before you act.

By Scambuster Keith

Issue #524 December 26, 2012

### Top 10 Scams List for 2012 and 2013

With scams costing Americans, and consumers globally, billions of dollars every year, we turn our attention to the an-

nual Scambusters Top Scams List.

Looking back on our Top 10 scams for 2012, we were pretty near the mark, with just one important omission: the huge growth in imposter crime.

These comprise mainly tricksters posing as a relative or employee in trouble, asking for money to be wired to help them.

As has become the trend, seniors, as grandparents, were the key target for this crime.

They were also in the scammers' line of fire for several other con tricks, notably prize and lottery scams.

So, before we get on to our predictions for 2013, here's a quick rundown of the 2012 Top 10 scams, with our original predictions in parentheses.

(One point to note: several categories overlap each other. For instance, skimming -- using devices to read debit and credit card details -- can also be a component of identity theft. We've done our best to avoid "double SEE SCAMS/Page 6

## First Baptist Church



101 W. Sycamore  
Dunkerton, IA

### Making Christ Known

Sunday School  
Adult and children  
9:00 a.m.

Worship Service  
10:00 a.m.

[www.fbcdunkerton.com](http://www.fbcdunkerton.com)

# Mental Health First Aid Training

Waverly, Iowa –December 21, 2012– Covenant Clinic Psychiatry will be offering a free Mental Health First Aid Training to help the public learn skills to help individuals who are showing symptoms of a mental health problem or experiencing a mental health crisis. The two day program will be offered February 12 - 13, April 9 - 10 and Aug 13 - 14 at the Waverly Public Library, and will run from 9:00 am to 4:00 pm both days.

Mental health problems such as depression, anxiety, impulse control and misuse of alcohol and other drugs are shockingly common in the United States. In fact, more than one in four American adults will have a mental health problem every year.

The program will be presented by Bob Lincoln, the Administra-

tor for County Social Services, an eight county consortium serving the needs of individuals with mental illness and disabilities. He has a Bachelor's degree in Industrial Psychology from Morningside College, a Master's in Business Administration from Drake University and is a Licensed Master Social Worker. Also speaking will be Genevieve Shafer, a Service Coordinator for Black Hawk County Social Services. She has a Bachelor's and Master's degree in Social Work both from the University of Northern Iowa. She is a Licensed Master Social Worker.

There is no fee to attend, but registration is encouraged by calling 319.352.9606 as space is limited. Participants will receive a certificate of attendance at the conclusion of the program.

## Scams

Continued from page 5 counting.")

10. Skimming and ATM theft, using devices (forecast as #5). Although still a major crime, this category was swamped by other scams -- plus, as mentioned above, we moved some of these incidents into the identify theft category.

9. "Hit-and-run" scams (#9). This is our "money for nothing" category that includes bogus contractors and charity collectors -- people who take our money and are never seen again. Disaster incidents, notably Hurricane Sandy, are usually the focus for this crime, though the crooks can turn up on any doorstep.

8. Economy-related scams (#8). Mainly loan modification schemes, plus bogus job scams.

7. Investment scams (#7). Some new tricks appeared -- we'll be taking a closer look at these within the next month.

6. Imposter/grandparent scams. As mentioned, not included in our original forecast but now a major source of

scams, especially targeting older folk.

5. Nigerian and advance fee scams (#4). They're still at it but again we moved some of the incidents into other categories.

Even so, we're including a much wider range of scams than we had in the past, including, for example, bogus online romances, in which the victim is tricked into paying supposed airfares and other "expenses" for their "date" to come meet them.

4. Lottery scams (#6). This made a stronger than expected showing despite efforts to clamp down on crooks in Jamaica -- the main source of these scams.

Once again, seniors and other vulnerable groups were targeted, often by phone and regular mail, rather than online.

3. Internet sales (#3). This category includes phony auctions, Craigslist scams and bogus retail websites.

2. Malware (#2). According to one estimate, from security firm Kindsight, one in every eight PCs is or has been infected.

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Mostly, these take the form of bogus anti-virus alerts, spyware and programs that corral machines into a hidden, illicit network used for spamming.

1. Phishing and identity theft (#1). This crime reigns supreme because it arises from many other scams, like skimming, malware, and hit-and-run crimes.

It's also a major technique for harvesting email addresses for spam.

Bubbling under: We originally had vacation and travel scams as #10. Although it was edged out, we still saw plenty of evidence of this crime.

Also notable: Extortion threats were increasingly common. These crimes ranged from untrue claims of kidnapping, to crooks posing as law enforcement, accusing victims of some sort of crime and demanding an instant "fine" payment.

### Top 10 Scams List for 2013

Turning to 2013, we don't expect any change in the top slot of our chart but we do expect a stronger showing from lottery/prize scams, with crooks becoming increasingly clever at tricking victims.

Again, we'll be taking a closer look at the latest lottery scam tricks in a forthcoming issue. We also think it's possible that if the economy continues its

recovery struggle, we could see more crime in this category.

For now, here's our prediction for the 2013 Top 10 scams list: 1. Phishing and identity theft - driven by the continuing growth in social media usage and hacking incidents targeting corporate databases.

2. Lottery/sweepstakes/bogus prizes. This is the top source of consumer complaints according to the National Consumer League.

Seniors are the main target, often refusing to accept they're being scammed. An aging population profile can only make this worse.

3. Bogus Internet sales. Record levels of online shopping during the holiday season show that this will continue to be an attractive scam target.

4. Malware. We think this could fall back a couple of places as users become more savvy and systems more secure. Even so, it'll still be a leading source of scams.

5. Hit-and-run. Crooks like this crime because it's pretty simple to put together a scam that preys on people's emotions and exploits their vulnerability. It also seems to offer an endless variety of opportunities, especially as disasters unfold.

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## Scams

Continued from page 6

6. Economy-related scams. Much depends on how/if the economy recovers. If it doesn't, we forecast these crimes will move up a couple of places compared with 2012.

Mortgage and other loan modification schemes will likely be the main culprits unless the economy worsens.

7. Imposter/grandparent scams. We're hoping that increasing publicity for these nasty tricks might push them down a notch from 2012, but we still expect them to be a big problem.

8. Advance fee scams. These are related to many other types of scams including spam arising from identity theft.

There seems to be an increase in the small-fee type of trick -- where victims are asked to pay perhaps \$100 to receive a package or refund of a large sum of money.

We've moved it down a couple of places because some of these scams have now been included in other categories.

9. Investment scams. Expect low interest rates to continue to tempt investors to fall for schemes offering higher returns.

Big fluctuations in the gold market, underpinned by worries about the economy, will make this a key target for scams.

10. Dating/sweetheart scams. We decided to make this a separate category because of the growth in online dating.

Increasing divorce rates from middle age onwards and the ease of seeking a new partner via the Internet for older age groups could make it a more significant source of scams. It's an outside bet.

That's our crystal ball gazing for 2013.

It's always possible, of course, that a new or unforeseen crime will surge to the fore as we move through the year.

Count on Scambusters to add it to our scams list, and deliver the breaking news along with the practical advice you need

to avoid becoming a victim.

By Scambuster Keith  
Issue #525 January 2, 2013

### The Gullibility Factor and What You Can Do About It

The success of nearly every scam that confronts us depends on one single factor — gullibility, our willingness to believe something that's untrue, and then to take action that involves giving away money or information, circulating untrue emails, or downloading malware onto our computers.

But how susceptible are you and is there anything you can do about it?

Until recently, there's been very little research into the subject, but what we do know is that pretty much every individual is capable of being and, indeed, has been tricked, and that intelligence is no defense against the gullibility factor.

In fact, one of the world's leading gullibility experts, clinical psychiatry professor Stephen Greenspan, who wrote a book called *The Annals of Gullibility*, admits he was a victim of the Madoff Ponzi scheme that cost him 30% of his life savings.

However, studies do suggest that some of us are more gullible than others and that our susceptibility varies according to our circumstances and even the time of day — for example, we are more likely to fall for a scam if we are tired.

A gullibility survey by The Ponemon Institute, a well respected privacy and information security firm, identified the following characteristics:

\* Among vulnerable categories, younger people are more likely to fall for a scam than seniors.

\* Americans are more gullible than the British or Australians — the three groups the survey covered.

\* Bogus prizes and antivirus software are the most successful at fooling people.

\* Supporters of the two main political parties are equally gullible when it comes to believing things that are untrue — not just in politics but in all

aspects of life.

\* Most of us think we're better at identifying scams than we really are.

### Four Gullibility Factors

So, is it possible to test how gullible we are and can we do anything to improve our skepticism rating?

Greenspan says gullibility relies on four factors: Our human tendency to follow the crowd — if everyone's doing it, we believe it must be okay, even if it isn't; our ability to think through the information or situation we encounter, which can abandon us under pressure or if we're tired; a weak personality — just a tendency to be more trusting and readier to believe what we're told; and our emotional state at any particular time — which is why scammers try to wear us down or pressure us to "act now" and, why, sadly, they like to hit victims when they are already down.

Researchers have recently located the part of the brain that is responsible for gullibility, showing that it is smaller and less well-formed in young people, grows to full size in most adults, and then begins to shrink with age.

In another project, scientists discovered that the part of the brain responsible for cold, hard-fact analysis is easily overridden by our gullibility when we're told a tale that stirs our emotions.

Unfortunately, there are no publicly available, reliable tests for gullibility.

There are plenty of fun-type quizzes online — just do a search for "gullibility test" — but these really tell us little about our willingness to believe things that aren't true in critical situations like scams.

And according to the online encyclopedia, Wikipedia, a popular test of someone else's gullibility is to tell them the word "gullible" doesn't appear in the dictionary and see how they react. It is in the dictionary, by the way!

### How to Reduce Your Gullibility

So, given all of that, is there

anything we can do to reduce our gullibility? Here are seven ideas from Greenspan's book and other sources:

1. Simply being aware of how easy it is to fall for a scam puts you on your guard and lowers your risk of being scammed.

2. Avoid rushing decisions. Refuse to be pressured and allow yourself time to think things through. This can even apply to forwarding emails — stop and think: can this really be true?

3. Steer clear of situations where you know you're more vulnerable. For example, if you tend to weaken easily under pressure, don't get caught up in conversations with high-pressure sales people.

4. Don't allow yourself to believe you're scam-proof. You're not, and admitting your potential vulnerability will strengthen your sense of skepticism.

5. Practice "disengaging." Forget about being polite and hearing out someone who's trying to convince you. Hang up; walk away; do whatever you need to do to avoid hearing the patter that might ultimately wear you down.

6. Educate yourself. The more you read and learn about the way people fall for scams, the more your own gullibility defenses will be strengthened. Subscribing to Scambusters is obviously a great start! Also check out the government-backed website:

<http://clicks.aweber.com/y/ct/?l=OtaeW&m=JOU6xuvDOgtWfo&b=CKbVwLcKxDF.4nLtlqXGA>

7. Don't follow the crowd. Realize that people you know and trust may be unreliable — unintentionally or otherwise. Form your own opinions based on research and what you know to be true.

Don't forget too that you can help others by tactfully pointing out their potential vulnerability, highlighting scam incidents and letting them know that gullibility is not a sign of low intelligence — it's a fact of life.

That's all for today — we'll see you next week.

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