

# Getting back at the scammers

I take pleasure in making the life of a scammer more difficult.

When I get calls offering me a too-good-to-be true mortgage refinancing or vacation-club membership, I listen. I then ask questions, making them think they've got a fish on the hook. And then I let them know that I know they're trying to scam me.

Michelle Singletary writes the nationally syndicated personal finance column, "The Color of Money." [View Archive](#)

You should always be careful when engaging a caller you don't know. Do not give out *any* personal information. But we hear so many stories about people being hoodwinked that I was delighted to get a number of responses from readers who, like me, can't resist fighting back.

The latest swindle catching a lot of people is [the tech phone scam](#) in which someone pretends to be from Microsoft or some other computer company and coaxes people to let the scammers take over their machines to fix a bogus virus problem.

Mary Lewis of St. Johns, Fla., has become adept at combating the con artists.

She writes: "I gasp and very theatrically exclaim, 'Oh, no! Let me go check my computer! I'll be right back!' I sit the phone down in front of the TV and let them listen to Judge Judy or whatever happens to be on television at that time. Occasionally, I pick up the phone just to listen, and they would be patiently waiting for me to return, thinking they had a 'live one.' After about a half-hour or so, I'd quietly hang up."

Sometimes, Lewis says, she takes a clicker used for obedience training of her dog and puts it up to the phone and sternly says, "Operator, this is the call I want you to trace." She then clicks the device repeatedly as part of the ruse that an operator is tracing the call. "I actually had a lot of perverse fun with those guys. I'm not a very aggressive person by nature, but these people bring out the worst in me."

But let's say you don't have the nerve to toy with a scammer. Here's what you should do when you get unsolicited calls:

- Have a blanket hang-up policy. You are not being rude. You are protecting yourself. The scammers' minions are schooled in how to hook you. They have a script. Don't give them the opportunity to break down your wall of skepticism. If the person is calling from what you think is a legitimate business or charity, let them know you will independently find a

number for them and call back. Then hang up.

- Become paranoid about caller ID. I received an electronic call from a company I do business with saying it had a message for me and I needed to provide the last four digits of my Social Security number to verify I was their customer. The caller ID displayed the name of the company. But no way was I going punch in the numbers. I hung up and called the company myself to make sure the call was legitimate.

The Better Business Bureau says scammers use phone-spoofing technology to trick people into answering. They know that folks increasingly don't pick up when they see an unfamiliar number. And because the technology exists that allows scammers to display any number or organization name on your screen, you can't really trust caller ID.

- Don't try to outsmart them. Perry B. Alers of Clinton, Md., has been getting the tech scam calls, too. He's got a theory on why they fool so many people. "A phone scam is much more dangerous because one has to think on one's feet," he says.

Swindlers know how to build up your confidence in them. Christina A. Murray of Fort Myers, Fla., believed the tech pitch and allowed a scammer to take over her computer.

"I was doubtful, but when they assured me that Microsoft had contacted them concerning many 'error reports,' I allowed them to work by remote," she writes.

But when the caller told her she needed to load \$150 in cash onto a prepaid debit card, she realized she was being conned.

"I told them they were scamming me and to get off of my computer," said Murray, 70.

Too late.

"When I refused to give them money, they hacked my computer and it cost nearly \$200 to get it repaired," she said. "Although it is embarrassing to admit that I was taken advantage of, telling my story may educate others who too are elderly and vulnerable."

Lewis, who feels confident enough to mess with the con artists, says it's folks like Murray she's thinking about. "I figured the longer I kept them on the phone, the fewer calls they could make to people who might fall for their scam."

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