Weapons of Fraud

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Overview

• The Myth of Victim Blaming
• The Weapon used in Fraud Crimes
• Preventing Fraud Crimes & Towards Healing the Chronic Victim
• Who is Victimized by Fraud?

Note: PowerPoint and pdf of tips available after the presentation.
Sources of Knowledge

- Multiple surveys of victims (some with matched controls; AARP & FINRA)
- Analysis of 320 undercover fraud tapes
- Call Center experiments and experience
- Development and testing of fraud prevention seminars & influence campaigns
- Historical case studies of fraud
- Con criminal interviews
- Experiments testing altercasting, expert snare, 1-in-5 prize tactic and other influence tactics used in cons
- Science of social influence & of deception
How do fraud criminals enact their crime?

• Myth: Fraud victims are stupid, naïve, gullible, greedy, lonely, elderly, mis-wired brain, somehow morally and/or intellectually deficit, etc.
  – The victim-deficit model of fraud

• Reality:
  – Victims come in all shapes and sizes
  – The weapon in a fraud crime is social influence; the con criminal establishes a powerful situation that induces compliance by playing on our human nature
  – In some cases, the con criminal will profile a potential victim to find an Achilles’ heel and tailor the pitch accordingly
FFT #1 & #2
(Fraud Fighter Take-away)

• FFT #1: The belief that fraud victims are inferior or lacking in something (victim-deficit model) is a key component of blaming the victim.

• FFT #2: Victim blaming adversely impacts fraud prevention and recovery at every stage:
  – During the crime: fosters a false belief that you won’t be a fraud victim leading to lack of preparation and questioning, thus increasing victimization
  – Reporting the crime: Embarrassment slows reporting
  – Prosecuting the crime: Victim is viewed at fault -- not that “nice” con criminal
  – Enacting prevention policies: “You can’t fix stupid.”
  – Healing and recovery: the victim faces a double whammy of losses in the crime and a sense he or she is to blame

• AARP is tackling the “blame the victim” problem in its latest campaign.
How do we know victims come in all shapes and sizes?
AARP 1996 Telemarketing Fraud and Older Americans Survey

• Victims were from call lists in crimes of: free prize, recovery/reload, job & business opportunities, vacation timeshare, travel scam, & advance fee

• Findings:
  – Victims are not socially isolated.
    • Older fraud victims have extensive social networks and engage in social and community activities the same or surpassing non-victims.
  – Victims in this survey were more affluent and educated than non-victims.
  – Survey-takers noted that victims tended to be articulate with a high degree of cognitive abilities.
Historical and Contemporary Evidence

- Fraud victims include Sir Isaac Newton, Ulysses S. Grant, Mark Twain, Charles Francis Adams, & Oscar Wilde.
- Home-Stakes Oil Swindle (Governor, 2 Senators, AG of NY, U.S. Appeals Court Judge, U.S. attorney @SDNY, Law School Dean, author of 2 best selling financial advice books, many CEOs, bank presidents, brokers, lawyers, & actors plus a former FTC chair who authored a book on how to spot deceptive business practices)
- Theranos (U.S. Cabinet member, NFL owner, media mogul, multiple billionaires, founders of major companies, venture capitalists, shipping magnate heir)
- Charity fraud (not the greedy but kind and helpful)
- FTC: “Younger investors may be at particular risk for cryptocurrency fraud -- people between ages 20 and 49 were over five times more likely to report losing money to cryptocurrency investment scams than older consumers” (May 2021).
Off the Hook 2003 Survey of lottery & investment victims: No victim personality profile

- Trust*
- Conformity
- External vs. Internal Locus of Control**
- Susceptibility to hypnotic suggestion
- Willingness to give false confession
- Need for cognition
- Reliance on intuition
- Desire for consistency
- Impulsivity to buy
The scam is tailored to the victim

• Tailoring the scam to the victim:
  – High internal controls were more likely to be investment fraud victims
  – High external controls were more likely to be lottery scam victims
  – Those low in trust were more likely to be a lottery scam victim. This is not a typo.

• Tailoring the pitch to the victim:
  – Phantom dreams, similarity, identifying obstacles to the crime, etc.
Lottery vs. Financial Fraud Profiles

• Investment fraud victims are more likely to:
  – Male
  – Live with one or more people
  – Be married
  – Make more than $30,000 per year
  – Have at least a college degree
  – Believe their fate is up to them (internal locus of control)
  – Be optimistic about the future
  – Be open to sales pitches from unknown sources
  – High financial literacy

• Lottery fraud victims are more likely to:
  – Female
  – Live alone
  – Be widowed
  – Make less than $30,000 per year
  – Have a high school diploma or less
  – Believe their fate is up to luck or chance (external locus of control)
  – Be pessimistic about the future
  – Be skeptical of sales people and among the least trusting of others
FFT #3

• Findings from one fraud may not apply to other frauds.
  – For example, if we had only surveyed lottery fraud victims we would have concluded that fraud victims are older, less trusting, and externally controlled.
  – Drawing conclusions about fraud in general requires looking at multiple instances; drawing conclusions from one fraud may be misleading.
Surveyed victims of 15 common frauds (prize/sweepstakes, lottery, work at home, investment, loan scams, quackery, etc.)

No general profile of a victim but:

“Our research dispels the myth that only the vulnerable, elderly or naïve are taken in by scams. Anyone can be taken in because scams are customised to fit the profile of the people being targeted. There really is a scam for everyone.”
• FFT #4: UK Office of Fair Trading findings is the single best summary of victimization and one that should be shared far and wide.

• FFT #5: If someone says, “I would not fall prey to that scam,” he or she may be right. “That” scam may not be tailored in an effective manner for that person. That doesn’t mean that a scam could not be tailored to that person. He or she just got lucky this time.
Additional Evidence for Tailored Pitches

- *De facto* profiling (lots of pitches, see what hits) and list purchase
- Criminals’ call and lead sheets contain personal information
  - likes, memberships, desires, failed pitch attempts
- Con criminals look for clues and interview potential victims.
  - “The con will use anything a senior says against them; if you say you are a veteran of WWII, then I am veteran of Desert Storm.”
  - Look for specific characteristics
    - Samuel Thompson/trusting friend
    - “Count” Victor Lustig/social insecurity
    - Phil Kitzer & Mel Weinberg/DM or desperate men (and women)
    - Miracle Car scam/prosperity Gospel believer
    - John Duval Gluck/kind people
    - Telemarketing cons/Alzheimer’s patients
    - Social engineers/distracted employees and persons in general
  - “They, of course, would not bite at the monte bait, for it was too stale for them; so I would study sometimes for hours how to take the conceit out of them.” --George Devol in *Forty years a gambler on the Mississippi*
Why do we often blame the victim of fraud?

• Fundamental attribution error (tendency to explain an event in terms of person and not situational causes)
• Ultimate attribution error (use of stereotypes of victims)
  – Headline: “Older adults more likely than young to be fooled by 'fake news,' study says”
  – Actual finding: “Older adults are no more likely to believe fake news than younger adults, with the exception of the very oldest.” (cognitively impaired)
• Defensiveness/superiority (painful to think “I could be the victim;” pleasing to think “I am smarter than that”)
• Language that makes the victim seem at fault in the crime:
  – He was duped vs. The criminal robbed him; Con artist vs con criminal
  – Kathy Stokes of AARP: https://www.youtube.com/watch?v=zZfZSUbdYFg
• Con criminal self-justification
  – Yellow Kid Weil to Saul Bellows: Only the greedy can be taken
  – Soapy Smith: Weeding out the weak in the Yukon Gold Rush
  – Court cases (attack victim and the prosecutor)
• Simplified, click-bait journalistic frames
• Movies that glamorizes the clever con (with little victim impact)
  – The Sting, Wolf of Wall Street, The Grifters, Catch Me if You Can
  – Positive examples: Racket Squad, Bunco Squad, and Chasing Phil
Lottery and Investment Fraud Victims are More Likely to Experience a Negative Life Event
NASD/FINRA (2006) plus AARP 2021 replication

- Q7. Foreclosure on mortgage or loan
- Q8. Recent loss of employment for you or spouse
- Q9. Negative change in financial status
- Q10. Concerns about owing money
- Q11. Concerns about money for emergencies
- Q12. Problems with the upkeep of your home
- Q13. Concerned about money for basic necessities
- Q14. A recent change in your living arrangements
- Q15. Recently moved or changed residences
- Q16. Recent retirement of you or your spouse
- Q17. Change in social activities for the worse
- Q18. Change in your daily routine
- Q19. Problems with transportation or traffic
- Q20. Problem with troublesome neighbors or co-workers
- Q21. Concerned about being lonely
- Q22. Legal problems
- Q23. Minor violations of the law
- Q24. Death of a spouse or partner
- Q25. Death of a close friend or family member
- Q26. Had a serious injury or illness yourself
- Q27. Developed a condition that limits your physical activity
- Q28. Had a serious injury or illness in the family
- Q29. Divorce or marital separation in the family
- Q30. Difficulties in relationship with a spouse or loved one
- Q31. Problems with children or grandchildren
A con criminal can create a negative life event

• Induce a negative life event:
  – Grandparent scam
  – Extortion computer crimes
  – Pitches that play on phantom fears
    • “In periods of high inflation, your portfolio needs to include rare coins, precious metals, and/or crypto”
  – Reload
How life stress impacts victimization

- Life stressors use up cognitive capacity and coping strength.
- The con can tailor the phantom of the fraud to solve the life stressor.
- The con can sympathize and thus gain a bond and a potential wedge (e.g., in cases of family stresses).

- FFT #6: Victimization can be based on situational life experience – both chronic and transient situations.
- FFT #7: We are most vulnerable to fraud when we experience life stressors.
Reality: The weapon in fraud crimes is social influence

Social influence tactics are based on our human nature.
Common Weapons of Fraud

• Scientifically-tested social influence tactics:
  – Phantom fixation
  – Story-telling as invented ruse
  – Social Consensus (proof & pressure)
  – Fear appeals
  – Altercasting (Agent of Authority, friend, helper/humanitarian, expert/insider among others)
  – Self-generated persuasion
  – Commitment & the Rationalization Trap
  – Norm of reciprocity
  – Scarcity
  – Granfalloon/Social Identity/Affinity
  – Information Control
  – Reactance
  – Door-in-the-face
  – Foot-in-the-door
  – Projection Tactic

• These tactics have been used throughout history in fraud, including Tudor/Elizabethan England (Ryrie’s *The sorcerer’s tale*), Ming Dynasty China (Zhang Yingyu’s *The Book of Swindles*), mid-19th century America (Melville’s *The Confidence Man*), and worldwide today.
Weapons of Fraud Video

• *Weapons of Fraud* (book with Doug Shadel) and video:
  – https://www.youtube.com/watch?v=AVuqzihLQ10

• “Under the ether” a metaphor for the effects of intense, undo influence.
• Disneyland metaphor
• Some fraud crimes use social influence to mimic real life situations – for example, a fake bill from a government impostor or to Medicare
FFTs #8, #9, & #10

- Understanding how social influence is used in a fraud crime:
  - FFT #8: is a valuable part of understanding the crime and a tool for prevention.
  - FFT #9: can be an ingredient of healing; it can help a victim understand how it happened and thus alleviate self-blame.
  - FFT #10: is useful for explaining the crime to audiences who might (a) blame the victim, (b) admire and not blame the con, or (c) not realize the intentional cunning of the criminal.
The use of social influence tactics often bring with it some “positive” feelings and emotions – the excitement of the phantom (as opposed to the boring humdrum), a relationship (albeit a fake one with a con criminal), being in a socially desirable role (helper, expert, lover, etc.), hope in the face of desperation, comfort at being in a winning position, among others.

FFT #11: In fighting fraud, it is important to understand this dimension, especially with interventions to bring healing to victims.
What Works and What Doesn’t Work in Fraud Prevention

The Call Center Findings
The Call Center Research

• Imagine you have 5-10 minutes to talk with a potential victim. What would you say?

• Santa Monica’s Reverse Boiler Room: Call victims whose names have been seized in FBI raids and warn them.
  – Does it work?
  – If so, what works best and why?
  – Develop interventions scripts for use at other centers
Overview of Research Procedures

• NTVCC Senior Center volunteers call potential victims using an intervention script.
• Potential victims are from seized victim lists (very active lists; common to find someone who just lost money)
• Professional telemarketers call shortly afterwards with a sting pitch to assess victimization
• Researchers and FBI monitor for potential harm
Experiment 1: Investment Fraud

- We contacted 119 at-risks individuals whose names were obtained from a call-list of a fraudulent investment firm.
- Received an intervention of:
  - Control (What is your favorite TV show?)
  - Prevention: Forewarned
- Within 5 days received a sting message from novice or professional telemarketer.
Forewarned Message

• Calling from LA and working with the FBI
• Told their phone number had been found in a raid of fraudulent telemarketers
• Dialogued about their recent experiences (to gather info for law enforcement) and discussed how to deal with fraud
• Provided general info about fraud crimes
• Provided specific info about investment fraud
• Told never to invest over the phone
The Sting

• Delivered by novice or professional telemarketers

• Developed in cooperation with a retired fraud criminal to mimic his “in-take” sting to secure initial compliance

• Employed well-known influence tactics such as foot-in-the-door, norm of reciprocity, altercasting, and scarcity
The Specific Sting

• I am John (Jill) from Royal American Rarities
• Did you get the mailer offering a free Sacagawea Golden Dollar? (no mailer sent)
• Good thing I called – last day of the offer
• For qualified investors such as yourself, we are offering a free Sacagawea Golden Dollar, with no obligation, just for reviewing our investment package
• Can I mail you the free coin today?
Ethical Safeguards & Debriefing

- FBI on-site to monitor the procedures
- Researchers monitored overall participant reactions
- Debriefing:
  - Letter (with a Sacagawea Dollar) explained the dangers in responding to such offers
  - Materials and brochures describing the nature of fraud crimes and what can be done about it.
  - Toll-free number for those who wanted to discuss any aspect of fraud crimes.
Experiment 1: Results

- **EXPERT**
  - Control: 90
  - Forewarned: 50

- **NOVICE**
  - Control: 50
  - Forewarned: 20
Summary & FFT #12

• First demonstration of an effective deterrent to fraud crime
• Forewarning works
• Skill of the fraud criminal makes a difference – skill at using the weapons of influence
• FFT #12: Reverse boiler rooms and other timely fraud warnings (alerts from news, government, and organizations such as AARP & BBB) are an effective tool for reducing victimization, but are not a totally effective solution.
Experiment 2: Charity Fraud

- Will the “forewarned” message generalize to charity fraud?
- Can it be strengthened by encouraging question-asking?

- This experiment conducted as a result of Sept. 11
Overview of Procedures

• Contacted 55 at-risk individuals from a “criminally-qualified” list

• Received an intervention of:
  – Control (What is your favorite TV show?)
  – Prevention: Forewarned with questions

• Within 3 days received a sting message from a professional telemarketer

• Same debriefing procedures
Charity Prevention Script

- Similar to previous “forewarned” script with these additions:
  - Warned about calls on Sept. 11
  - Ask for a registration number
  - Ask how much goes to the charity
  - If they can’t answer these two questions, don’t agree to give them anything
Charity Sting

• John (Jill) from Citizens for a United America raising money for NYC relief
• Anonymous philanthropists giving matching money up to $50 million
• Pledge now and receive an American flag pin
The Results
Summary and FFT #13

• Forewarning *with questions* resulted in our most effective intervention
• Worked with a charity as opposed to an investment fraud
• Few in Forewarned treatment asked the two questions (just hung up)
• Lower compliance rate overall may be due to the more demanding request and general media warnings
• Use of questions as prevention tools was replicated in tests of an investment fraud prevention seminar: Ask for the broker’s license number and check (at FINRA)
• FFT #13: In preventing fraud: use interventions that turn the target from passive message-recipient to active questioner.
Experiment 3: A Failing Message

• We contacted potential victims to test a new script:
  – Vivid appeals (used by a fraud fighter)
• Procedures were the same as in Experiment 1 (investment fraud) with the Sacagawea sting
• The experiment was discontinued after obtaining initial results
Vivid Appeal

• Same as forewarned script with these additions:
  – Imagine a person at your door with a dark ski mask. Would you let them in?
  – It is no different when a stranger calls.
The Results
Summary and FFTs #14 & #15

- Vividness *increased* victimization
- Why?
  - Victims are told:
    - You are on a fraud list
    - You are letting in a guy with a ski mask
  - Implications:
    - You must be stupid or crazy
  - The script increase defensiveness (rationalization trap) and the message rejected (“I wouldn’t do that”)
- FFT #14: Interventions that raise defensiveness (victim-blaming & rationalization trap) do more harm than good and are not part of best practices for fraud prevention campaigns.
- FFT #15: Observe (measure), assess, test, researchers’ debrief & listen, and evaluate any fraud prevention intervention.
The Chronic Victim

• Who is a chronic victim?
  – Repeat victims (for example, repeatedly responding to a sweepstakes or lottery offer or a psychic mailer)
  – Resistant to information that a given activity (romance, investment, etc.) is fraudulent

• Some goals with chronic victims:
  – Reduce losses in future crime
  – Gain information for law enforcement and for recovery
  – Most importantly: Healing and empowerment of the victim
Rationalization Trap

• The con crime consists of continuing *escalating commitments* to a failing course of action to induce a rationalization trap:
  – I am a good and capable person but yet
  – I just sent my hard earned money to a criminal

• Two trapping routes to reduce this dissonance:
  – Admit it is a fraud: I am worthless (depression, lack of trust of self and others, suicide)
  – It isn’t a scam (underreporting of crime, failure to listen to others about the crime, send more money as justification, attack prosecutors who prosecute the crime)

• Based on Leon Festinger’s (1957) Theory of Cognitive Dissonance and Aronson’s (1972) self theory of dissonance
What Not to Do: FFT #16

• FFT #16: Don’t lecture – it just makes the rationalization trap worse
• You are telling the person that they are worthless, stupid, crazy, immoral, etc. How should they respond?
  – Yes, I am stupid – limited self-efficacy for dealing with the crime, depression, lack of trust of self and others, suicide
  – No, you are the stupid one; this is a real deal – double down on the scam, attack the messenger, less likely to listen, leads to dysfunctional relationships that play into the fraud criminal’s hand
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• The follow are “emerging” best practices for dealing with the rationalization trap from:
  – Experienced fraud fighters and clinicians working with victims
  – Research in social psychology on dissonance reduction and on undue influence
  – Research and experience on exit counseling in domains such as cultic influence and conspiracy theories

• This is on-going research

• And yes, time is of the essence in a fraud crime and unfortunately these practices take time, effort, and resources.
  – No magic bullet
  – The fraud criminal will morph their approach to counter interventions
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• **Self-affirmation:** Bolstering the person’s feelings of self-worth to build the strength to face the scam
  – Dissonance reduced when subjects expressed their values and what is important to them (Steele)
  – The goal is to bolster the half of the equation “I am good and capable” to provide ego strength

• **Examples:**
  – Talk about and focus on the positive things the victim has done in life and is doing (for family, friends, career, etc.)
  – Talk about things the victim values (hobbies, church, etc.)
  – Express genuine respect and appreciation for who they are (without being patronizing)
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

- **Listen and learn** (with non-defensive questions)
- Develop an understanding of what happened and how the victim is experiencing the crime
  - Find out the details of the scam
  - What is the criminal “providing” the victim – hope, status, love, etc.?
- Express caring by listening
  - By listening, we increase the likelihood that we will be listened to (norm of reciprocity)
  - Listening can build mutual respect and trust
  - When we understand what the victim is experiencing, we can empathize (without condoning the crime)
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• Find and/or Develop Trusted Sources for Communications
  – A child (or a parent) may or may not be a trusted source
  – The con criminal is looking to destroy trust/relationships of those who might intervene

• Examples:
  – A friend (even some from the past)
  – Authorities (law enforcement, AARP, church leaders)
  – Professionals (such as help groups)
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• **Plant Seeds of Doubt:** Quietly help the victim to realize the nature of the scam
  – In cultic/conspiracy exit counseling, small hypocrisies and inconsistencies lead to doubt (as opposed to frontal attacks on core beliefs)
  – By listening to the victim, you are more likely to find those inconsistencies

• **Examples:**
  – Non-defensive question-asking (Wow, great that you won a prize. How do they determine that? Where do they get the prize money?)
  – Ask hypothetical questions (What can a tell my friend on how to find out about a fraud?)
  – Have the victim tell the story of what happened and quietly raise hypocrisies
  – Make a list of Promises Made/Promises Kept by the con and by the victim
  – Focus on one incident of failed promise to raise hypocrisies
  – Focus on something the criminal cannot provide (such as a request for a live video chat for a celebrity impostor fraud)
  – Reflective listening/Roger’s person-centered approach to explore what is happening (What would it be like to have a close, in-person relationship?)
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• **Uncouple the two beliefs** that make up the rationalization trap
  – Even if you do or seem to do something stupid, it doesn’t mean you are stupid
  – Nothing would have happened (mistake or otherwise) if not for the con criminal

• **We can all make mistakes or do something (in hindsight) we regret. That is being human.**
  – The actions of a con criminal do not define who we are
  – Instead it is how we respond to what the criminal did
  – Learn and grow from any mistake
  – Help others by taking action against the criminal

• **Teach about the power of influence used in fraud crimes**
• Offer a positive replacement for the “positive” elements that the con criminal appears to offer
  – the excitement of the phantom and break from boredom replaced with enjoyable activities
  – a fake relationship replaced with real ones through family, friends, & clubs
  – the con criminal’s call replaced with hobbies, social activities, & positive life experiences
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• Offer a desirable role to replace the socially desirable role/status given by con criminal (helper, expert, lover, etc.)
  – Roles in the community (mentor, church leader, friend, grandparent, etc.)
  – The Fraud Fighter is a True Hero
    • A victim who reports the fraud and takes actions to prevent it is a hero
    • It can be painful to face the facts in a fraud crime
    • It is the first steps to healing and empowerment
    • They are serving the community by helping others to avoid the fraud
    • Be like J. Frank Norfleet
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

• Build a person’s self-efficacy and coping mechanisms
  – Develop a plan to deal with fraud (off the phone, ask and check)
  – Teach questions to ask about charity, investment, and other frauds
  – Change phone numbers, email addresses, etc.
  – Identify at-risk behaviors and change/replace them
  – Use in-house prompts to remind of coping strategies
• Make it fun – after all, the victim is taking charge of her/his life and showing the con criminal who is boss.
FFT #17: Emerging Best Practices for Undoing the Rationalization Trap

- Acknowledge fears and concerns
- Fraud crimes have a very hard reality:
  - Very little, if any, money is recovered in a fraud crime; when funds are recovered, it may take up to a decade
  - The fraud victim must live in a victim-blaming world
- When appropriate, acknowledge these fears and let them know they are not alone; monitor their effects; look for ways to mitigate the damage.
Most importantly:

- Eliminate the myth of victim blaming
- Replace with the reality: the weapon in a fraud crime is influence

It is not the victim’s fault, but the wrongdoing of criminals who manipulate and play on our human nature
Who is the Fraud Victim?

- The direct victim who loses money, autonomy, & trust, may have purchased a dangerous product, and experiences self-doubts and psychological pain (even to the point of suicide)
- Family and friends of the victim whose lives now revolves around dealing with a con criminal and who also experience psychological pain and potentially damaged relationships
- Everyone who comes in contact or may come in contact with the fraud who spends time/money trying to figure out if it is a real govt bill, using 2FA, hanging up on a criminal, installing virus protection, purchasing identity protection, implementing workplace fraud prevention training, among other costs
- Consumers and businesses who must pick up the tab from losses from credit card fraud, bank fraud, hacks, identity thefts, etc.
- Taxpayers who fund fraud prevention programs, pay for health fraud losses, and pay welfare assistance to those who are now in need
- Governments and businesses that can no longer use their name and logo to communicate to their constituents
- Entrepreneurs and businesses who cannot gain resources wasted on Theranos, OneCoin, and similar frauds, thereby reducing innovations needed for the future of our economy
- Real charities serving real needs have contributions instead go to crooks
- Society faces:
  - Deterioration of social norms as the con’s lying and manipulation are glamorized in movies
  - Pollution of communications channels and consumer and investment markets
  - The destruction of trust
Now it is our turn to prevent fraud.... But first:

Questions & Comments