

# **DUPED! Who, ME? Yes, YOU!**

**(A Very Tale, by Jeri Mertes)**

*Dupe = "Delude by underhanded methods; bamboozle, befool, beguile, betray, catch, cheat, con, deceive, defraud, double-cross, flimflam, fool, hoax, hoodwink, mislead, outwit, trick, or victimize".*

Call it what you will, we have all been duped and I mean ALL! Not only HAVE BEEN, but are still and will continue to be duped. You? Me? Yes, and very, very willingly so. How is that possible? By whom?

Let me tell you a little fairy tale, which is really a modern-day 'very' tale, and perhaps you will so completely get the picture that you will remove all the duping in your own life and have no need to think about or be duped by it ever again. Please indulge me as I tell The Tale of Jack and the Giant. (You may think you've heard this tale before, but I assure you, you have not.)

There once was a boy named Jack. Jack worked hard and planted a garden on a small plot of land, and during his lifetime he developed a very special bean seed, which resulted in a marvelous bean plant that simply grew and grew, right up to the sky. There it spread in every direction and over time, it provided such an 'island' in the sky that a huge giant was actually able to set up residence there.

Upon Jack's death he handed his little plot of land, upon which still grew the beanstalk island, down to his son, Jack Jr., who continued to tend the land until his own death. The small farm was then passed on to his own son, Jack the Third, and so on until it passed into the hands of a great-great grandson, Jackson, who worked the little farm even harder than his ancestors had.

Now in Jackson's time of history, it happened that many creative and innovative people were able to improve their lot in life and actually attain a station higher than that of their ancestors before them. Jackson thus successfully expanded the small farm plot to thrice its original size, built a new and modern home on the best part of the new land, and rented out the portion of the land containing the old house to a tenant who paid him monthly.

Jackson and his family were very proud of their accomplishments and felt themselves to be comfortably established in the new and ever expanding middle class. He had purchased a middle class second car for his wife so that she could take a middle class job after their two middle class children, a middle class boy and a middle class girl, had graduated from a middle class high school, and they were now, finally, able to enjoy the fruits of their middle class labor with nice middle class clothing, some middle class traveling, and a middle class large screen television set.

It happened that the government of Jackson's country had for some reason granted the giant of the island (or one of his ancestors) an 'easement' to a portion of the land upon which the beanstalk grew so that the giant would have access to his domain without having to bother Jackson or his family. The giant's predecessors had built a large wrought iron fence around this easement, enclosing about two acres of land, and had sealed it with a large, beautifully-wrought, iron gate which served to keep Jackson and his neighbors away from the beanstalk, and allowed for only the special guests of the giant to enter.

For as many generations as anyone can remember, that island and the wonders it contained, which no resident of Jack's acquaintance had ever seen, simply continued to exist, and was kept in a great deal of secrecy. None of them were ever invited to climb the stalk for a visit to the highly acclaimed mansion up on the island.

The giant was somehow very wealthy, and no one seemed to be certain how he came about his wealth. It was everywhere rumored that he had inherited it from his father, who had inherited it from his grandfather, and so on. But, there it was. So much money that the giant had little need of it, and yet for some strange reason, he wished for even more. On his island in the sky, that is the top of the beanstalk, he had already acquired more of everything than he could possibly use, including his mansion, his yacht and his multi-million dollar collection of rare automobiles.

Now this giant wasn't of the ferocious variety, or even physically scary. Jackson had actually once seen a photograph of him standing outside his palatial residence, leaning against one of his palatial automobiles, with his palatial family, and their palatial dog, that had appeared in a rare interview on the big screen television.

How it came to be there, or who had taken the photograph, was unknown to Jackson, but he suspected that at some time or other one of the many press persons who continually waited outside the beautifully-wrought iron gate within view of Jackson's home, must have been granted a personal interview, and thus allowed to climb the stalk (which this press person then dubbed the "ladder of success") and make the personal acquaintance of the giant and his family.

In fact, the story accompanying the photograph made the giant out to be quite docile and thus he and his family won the admiration of Jackson and all of his neighbors, who quite envied him and secretly wished to be invited into the society of the giant.

Being a bit greedy, the giant awoke one day with an idea through which he could attain even greater wealth. Having watched Jackson and his family with interest throughout the years, and having studied them and read accounts of his ancestors, written by his own great-grand giants, he devised a plan which would certainly be of interest and benefit to Jackson and others of the middle class, while bringing him a bit more of the wealth he continually desired. He set the plan in motion, and decided to call it 'The Temptor.'

Using his own money as backing, the giant sent a 'letter of introduction' to Jackson and all of his neighbors, and told them that this letter could be used by them to make any purchases they might like to make, from any business establishment anywhere they chose to go, up to a value of \$10,000.

All they had to do was show this letter of introduction, with the giant's 'personal-approval' insignia stamped upon it, anywhere they went, select whatever merchandise they wanted to own or service they wished to obtain, and the giant would repay the merchants for their purchases. Their only duty, after that, would be to gradually repay him with a small monthly payment, and of course, he would of necessity, have to charge them a small usury fee for obliging them in this way.

Now, you must understand that \$10,000 was a great deal of money to Jackson and his friends, more than they had ever had at their disposal in their whole family history, and for the giant to be so accommodating as to grant them the use of his money was almost beyond their comprehension. This would, of course, enable them to purchase a much nicer car or other things that had heretofore been out of their reach.

As one can imagine, Jackson and many others looked very favorably on the giant and his new idea. Instead of saving up money to pay for things they needed or wanted, they could obtain the items first, such as larger supplies of seed for their planting, especially after a year of bad harvests, new farming equipment that would ease their daily burdens, and perhaps a luxury or two, and then pay for the items later.

"Wow", exclaimed Jackson to his neighbor. "Do you realize that we can actually buy now and pay later? I can hardly wait to get started." His neighbors quite agreed with him and began to spread the word at their social gatherings, eagerly sharing what they had purchased with the power of the giant's insignia.

Amazingly, a strange phenomenon began to sweep the neighborhood, as people compared their purchases. Jackson, being the first to receive the letter and use it for a newer car for himself, was the talk of the neighborhood, and it wasn't long before others began doing the same thing.

Jackson purchased other items as well, and soon the neighbors were caught up in keeping up with the Jacksons, until most of them had utilized the full value of the giant's generosity by adding \$10,000 worth of expenditures to their 'estates'.

The giant, who now had 1000 people paying him small payments of just \$100 per month, was well pleased with his new Temptor program. The one hundred thousand dollars he added to his immense wealth monthly soon began, however, to look like just a drop in the bucket, and he thus came up with an improvement upon his original plan. He called his improvement, the Silver Temptor, and he again sent out letters to all of those who had taken advantage of his Temptor program, stating thus:

*"Attention to all Temptor Participants:*

*Since you have shown faith in my Temptor program and have wisely utilized the funds I have advanced to you, making your monthly \$100 payments in a timely fashion, I hereby authorize, by the new Silver Insignia on this letter, an additional \$10,000 in funds which are now available to you and your family. I appreciate doing business with you and anticipate both of us prospering additionally hereafter. Regards, Giant, Inc.*

Jackson had no idea what the 'inc' represented, but it didn't matter. He was dumb-struck by the Giant's new offer of an additional \$10,000 and couldn't wait to find out if any of his friends had received the same thing. Upon interviewing them, he found they had all been extended this great gift.

Jackson and his friends were so engrossed with this whole idea that they scarcely noticed the additional usury fees the giant was adding daily to the total they owed him. When it did come to their attention, they thought, "The Giant has been so generous to us, allowing us to move up into the "upper middle class" due to our new status, so if he makes a little extra for so doing, it should be his privilege."

They did not begrudge the Giant his due. They, in fact, considered him to be something like their Patron Saint. So much so, that they also never even noticed when the Giant began adding other costs like annual renewal fees, late fees, over the limit fees, administrative fees and many other fees.

In fact, when the Giant did inform them of these fees, he was very careful to use the smallest possible print placed in the least noticeable place on the letters. But, he wasn't breaking any laws. Everything was legal and beyond the comprehension of his ever growing number of servants because he used legal jargon and clever clauses to trip up Jackson and his friends; so they never noticed any of it. He wrote things like, "I reserve the right to raise this usury rate at any time for any reason," and not a person noticed or cared. They were all having too much fun spending, spending, spending . . .

Now it happened that the eldest of the Giant's brothers, who also had a mansion on the island in the sky, had been closely watching what his ingenious younger brother had done. He and his other brother giants had observed the enlargement of the Giant's fortune, and devised their own schemes to increase their own fortunes.

Shortly after, a series of letters flowed from the island in the sky to not only the current users of The Temptor, but to thousands of others in the far reaching areas of the country. Their letters were similar to their brothers', but they used such names as The Gold Temptor, the Platinum Temptor, and the Advantage Temptor, and within a short time, another 10,000 ordinary middle-class families were advancing their status to include many new and desirable items they could not heretofore afford, with only a small payment of \$100/month.

Meanwhile, Jackson and the other 999 original Temptor letter holders, were taking advantage of the additional \$10,000 allotted to them by the Giant, and with all of the wonderful purchases, they were only required to repay the Giant \$200 per month. It wasn't long before the other Giant brothers followed suit with their newly acquired servants and increased their offerings by another \$10,000 as well.

The Giant, even though he was now bringing in \$200,000 each month from his loyal servants, was somehow still not satisfied. He knew that his servants would be paying him for many, many years, perhaps forever, but he was ever contriving to come up with additional ways to strap them still harder and longer, so that he could increase his estate even more.

Now it came to pass that one of the merchants, a certain Mr. Storeman, who had been benefiting by the additional revenue that came as a result of the increased middle-class spending, became eager to obtain a larger share of that revenue. He had already increased his fortune enough to open several additional 'Storeman's' outlets, which were all operating successfully and with good profits, but his mind would not allow him to sleep until he could figure out a way to increase his profits even more.

One morning he awoke with a wonderful idea. Without using any of his own money, and at the same time increasing his profits, he could offer his own letter of introduction, with his own business insignia, to all of the customers he currently had on his mailing list. He thus proceeded immediately to send out such a letter, offering a temptation of \$1000 at the disposal of the recipient, with the only condition that it must be spent in one of his own outlets.

This store temptor letter was very well received by Jackson and all of his friends, because it now afforded them another \$1000 to purchase items from Storeman's chain of stores.

To Storeman, this was a decidedly wise and clever twist to the Temptor idea that had originated with the Giant. Not only did he bring more customers into his own stores, and make a profit on each of their purchases, but now he also was able to charge them a usury of his own that put additional funds right into his very pocket.

And of course, if a customer, like Jackson, spent \$1000 in his store, the merchandise purchased actually represented only a cost of about \$250 to Storeman, so instead of having all of his own money at stake, he really was risking only a fraction of it so, which put him one step ahead of the Giant even.

Within months, Storeman had begun to build and open many additional outlets, and was additionally making money selling 'Permissions' to industrious middle classmen who wanted to start their own businesses using his well-known name and brand and have access to his supply sources and methods of doing business. His Permissions, which he sold for \$25,000 each, eventually became very popular and his wealth among men increased astronomically as new stores jumped into existence all over the countryside, soon placing him in the very category of the upper class with the Giant himself.

Now it happened that other merchants like Storeman began to see the benefits of what Storeman had done, and soon the mails were flooded with letters from retailers everywhere offering Jackson and all the other middle and upper middle class consumers wonderful temptors in every color and dollar amount conceivable.

An ingenious retailer called Pointman came up with the idea of giving his servants (those using his store letters) points for each purchase they made at his store. When the points totaled certain amounts, his servants received various prizes like a free trip to Giantland, or a newer, larger TV set. One creative thinker, Mr. Flyman, even thought of giving away free airline flights to servants who spent enough of their money in his establishment.

Little did Jackson and his friends realize that they really weren't saving anything, or getting anything for free, but were, in fact, paying more for a lot of things they didn't really even need. When they heard the phrase, "There is so such thing as a free lunch," they simply didn't believe it because they were sure they were getting all kinds of free things. Unfortunately, they were teaching their children to live the same way they were living and helping them build bad spending habits.

Another brilliant man, Mr. Gifter, also came up with an innovative endeavor. With his plan, he could actually get his servants to spend their money in his store BEFORE they actually bought anything. So he had their money upfront to use to purchase his inventory which he could do in larger batches, thus getting himself lower prices and vastly increasing his profits even more. His temptor letter was in the form of a little card he called a "gifter card".

Servants simply FLOCKED into his store to buy these little cards to give to their friends for birthdays and other special occasions. After all, that meant they no longer needed to take any time or make any effort to select thoughtful gifts for loved ones, as those loved ones could now select their own gifts using the "gifter card."

And no one needed to use the cards right away – they could keep them indefinitely – and buy things with them a year or two from now if they preferred to wait. Mr. Gifter was thrilled when they took their time before making purchases. That meant that their money could sit in Mr. Gifter's account and collect interest all the longer, which would further enrich him.

Oh my, the ways these giants and merchants were coming up with to part Jackson and his friends from their money. There was just no end to the multitude of offers these ingenious giants could churn out. In fact, they even found ways to induce the children of their servants to become indebted to them as well.

They went to the college campuses, where Jackson's middle class son and middle class daughter were attending school, and offered free I Pads and Cell Phones to students who had no jobs and no income. All they had to do was sign up for one of the letters with the infamous insignia on it and they could be extended all the credit they wanted so they could live a life of ease while attending school. "Buy now, party now, spend now and you can take the rest of your life to pay us back. We don't care," the Giants were telling them. "We're making billions."

But these consumer servants didn't see it that way at all, and if they did stop to think about it, they realized that they just didn't care. They were addicted to spending and there was simply no turning back.

In fact, Jackson and all of his friends and their kids tried to outdo each other by accumulating as many of these letters as they could get ahold of and tried to accumulate as many points as they possibly could, by spending more and more of their hard-earned money. After all, the more they spent, the more FREE stuff they could get. The more points they could earn, the more of those wonderful prizes they could obtain.

They hadn't a clue that all those merchants were purchasing the prizes for pennies on the dollar because they bought in huge quantities. So the giants were making money on their foolish servants in dozens of ways. Interest, various fees, long-term payment plans, quantity discounts, high mark-ups, and literally laughing all the way to the bank.

And our hero, Jackson? He ended up losing his new car, his house and most of his possessions and filing for bankruptcy, along with most of his friends, and then struggling the rest of his life to get a high enough credit score so that he could start over (and don't even get me started on the genius that came up with THAT system).

Jackson's wife? She divorced him after they repossessed her car and her house was sold out from under her in a short sale. His kids? They eventually graduated from college, but they were both so heavily in debt that they will undoubtedly spend the rest of their lives trying to crawl out from under it. They are now heavily in bondage to the Giants, so they have an even lower standard of living than their parents started out with.

And how about that Giant and HIS friends? Their goal of having all lower and middle class people indebted to the upper classes, slaves to the lenders, was met and exceeded, but get this – they still don't have enough. Right now I hear that they are working on an ingenious new . . . (another credit trap???)

(I hope you got the message and realize now how you've been 'duped', and you just may be in the same 'credit trap' that has swallowed up millions of people all over the world. It could be simple for you to kick the Giant out of your life, but it may take something like a long-forgotten trait that our ancestors had - that of 'self-restraint' or, as some may call it, a 'little bit of self-control' and some measure of 'living within your means'.)