

Praise for *Why Smart Women Buy the Lies*

Annie's wicked sense of humour and brilliant insight shine brighter than ever in *Why Smart Women Buy the Lies* – great storytelling that is engaging, educational and laugh-out-loud hilarious! Compulsory reading... and not just for women.

Kate Raison, actor

One of the smartest things Annie McCubbin ever did was write this book. She proves that some of the smartest people you know can make the dumbest decisions. So, read this insightful, hilarious book and find out how to avoid buying the lies. Don't be a smart dumb person. I'm reading it twice to make sure I get it right.

Georgie Parker, actor

Annie's writing is an antidote to the sea of disinformation that hits our inboxes every day. Funny, sceptical and compassionate. Read it.

Juanita Phillips, ABC News presenter

Annie has amusingly integrated the art of critical thinking with the everyday experiences of intelligent women. Her conversational tone and priceless scenarios make her book an enlightening read.

Catherine Ebert, clinical psychologist

Every bone in my corporate body told me that my 'gut call' was always the right one and my decisions were watertight. What nonsense that was! *Why Smart Women Buy the Lies* has shown me we are all susceptible to untruths and can lead ourselves astray with our decision-making. I now see that great leadership comes from actually having the discipline to apply critical thinking and take the time to understand our cognitive flaws.

Ann Burns, Senior Executive, CEW Member, Non-Executive Director

**WHY SMART WOMEN
BUY THE LIES**

**Why
smart
women
buy the lies**

and how critical thinking
reveals the truth

Annie McCubbin



MAJOR
STREET

*For David and Odile.
For knowing that macaws are not to be kept
in a flat, and other important facts.*

Also by Annie McCubbin: *Why Smart Women Make Bad Decisions and How Critical Thinking Can Protect Them*



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Preface

As I write this book, Australians are losing \$1 million a day to scams. In 2022, \$570,000 worth of scams were reported to Scamwatch – and it’s estimated this represents only 13 per cent of money lost to scams.¹ What happened to the other 87 per cent? Why are victims not reporting these crimes?

It’s because we’re embarrassed. We’re ashamed of our gullibility. We shouldn’t be. We are the victims of our brain wiring. We need other humans; we are reliant on them to survive, and our brains are designed to trust them. When we’re being scammed we are hard up against our intrinsic nature.

And it is not only financial frauds where our brains betray us. From the slew of untruths we happily tell ourselves every day to the lies told to us by those who profess to love us, our capacity to deceive and be deceived is alarming.

As humans, we have used our huge brains to understand the world better. We have told each other stories over millennia, and through these stories we have learned how the world works and how we can make it better. We’ve gone from campfire grunting and cave drawings to high-speed internet – so now, our brains are attempting to process millions of stories a day. They’re coming at us at breakneck speed from all directions. How are we meant to know which stories are real and which are designed to mislead us?

Humanity’s aptitude for deception is as old as time itself but the connectivity enabled by broadcast media, and more recently by the internet, gives clever, cunning, media-savvy people myriad

new ways to distract, delude and defraud en masse. Shady characters whose business it is to sell you lies in exchange for your money or your vote abound – from unrefined Nigerian email fraudsters to TikTok influencers peddling unregulated ‘wellness products’ to the Russians who infiltrated the 2016 US presidential election.

This book is less about why people lie, scam and obfuscate and more about why we are vulnerable. It’s about what happens in the mind of the buyer, not the liar. My focus is on the bit you have *most* control over: the way you receive and interpret information. Let’s map out the territory so you know what to keep an eye out for.

Lies take many forms

There are the lies we tell ourselves. Our capacity to fool ourselves is outstanding.

There are lies that protect people’s feelings: ‘white lies’. ‘You should cut your own hair more often. It looks great.’

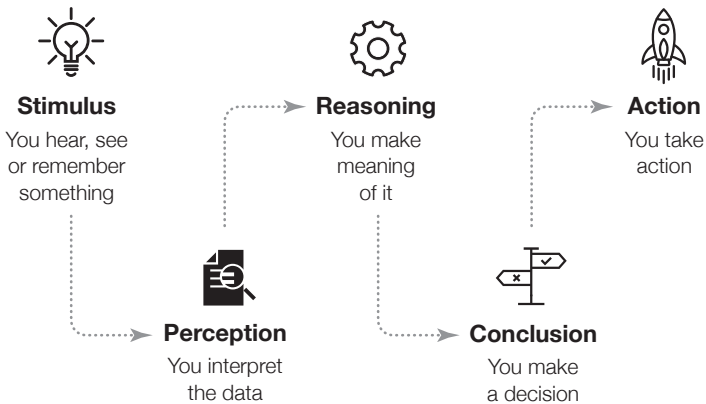
There are strategic lies. ‘I have two buyers lined up to buy this house, so you’d better make a decision quickly.’

There are lies that hurt people: lies that influence others to act against their best interests. Such actions may have immediate financial consequences – such as when a person invests their retirement savings in a Ponzi scheme based on a glossy prospectus, or transfers money into an account believing it will help save the life of a romantic partner they recently met online.

Sometimes the lies we tell ourselves result in passivity: the decision to stay in a relationship with a toxic person or organisation, based on the belief that leaving would be worse.

All of us, at some point, are someone’s target; deception could strike at any moment. The best news is that you can protect yourself and the people you care about from buying the lies by practising critical thinking.

The following sequence is common to all scenarios in which a person is influenced to take action based on a lie.



You're never going to stop the stimulus - unless you withdraw entirely from society and take up residence under a rock. Where you *do* have control is in the *perception* and *reasoning* stages. Once you've reached a conclusion and acted, you've bought the lie. The action might be putting a down payment on the purchase of a fictitious property or vehicle, or it could be believing the lie a duplicitous partner tells you. When you have been influenced to act, or chosen *not* to act, you have bought the lie.

When there is pressure to move quickly, you will fly through this sequence so fast that you won't notice each step. For example, you quickly stop when you see a red traffic light. That is a very handy intuitive response to stimulus. It's useful that it happens quickly.

But what if the traffic light malfunctions? What if there is a green light when it should be red? In this case, the speed of the intuitive response is potentially harmful.

Imagine you receive an offer that seems too good to be true. You could make the deal of a lifetime. It's also possible you could

be duped. This is when thinking about your thinking – a process known as metacognition – could be the best thing you could do.

The first point of the sequence you have control over is *perception*. Do you see the world the way it is, or do you see a version of the world that is specific to you and your experiences?

Perception is riddled with potential for cognitive errors, from confirmation bias to impostor syndrome and the spotlight effect (we'll look at all of these in detail throughout the book). These cognitive errors act like internal smoke and mirrors to distort your evaluation of reality.

Opportunities to depart even further from the truth abound at the reasoning stage, where we're vulnerable to arguments (known as logical fallacies) that seem to make sense but actually don't. Often motivated by unconscious drivers, logical fallacies add weight to flimsy arguments and help convince us to take the bait. This is the case for women especially: so much scammy marketing and pseudo-spiritual nonsense is aimed at women. Many studies suggest that women are still more at risk of becoming victims of online fraud than other genders.² An Australian study found that females are 50 per cent more likely than males to report identity theft, and identity theft victims over 65 years of age were almost exclusively female.³

So, let's install some failsafe strategies to keep your internal lie detector in top shape.

Become your own lie detector

Lie detection has long had a complicated relationship with the truth.

For millennia, human beings have employed techniques to distinguish truth from lies. One method, understood to have been used in China around 1000 BC, involved filling a suspected fraudster's mouth with rice, having them hold it for a period and then disgorge it. If the rice was dry their guilt was confirmed.

This method is not as random as it first appears. Dry mouth is a common indication of anxiety, which can be attributed to the suspect's fear of being found out. However, dry mouth also appears when people have a blocked nose or are simply dehydrated. Sadly, many dehydrated ancient Chinese prisoners would have been punished for crimes they did not commit.

The European version, practised in the Middle Ages, was to give the suspected liar a lump of hard sheep's cheese. If they could swallow it in one bite, they were innocent. If they struggled, they were guilty.

Other medieval techniques relied on God's judgement. The accused would be subject to a test and, depending on their performance, God's judgement was revealed. One such test involved the person being forced to hold their hand in a cauldron of boiling water. If the hand emerged without blistering, this was a sign that God was on the person's side. A scalded, blistered hand confirmed the liar had been caught red-handed.

The cold-water test was similarly binary in nature. The accused was put in a sack and dropped into deep water. If they bobbed up to the surface too quickly, it was a sign that even the water did not accept them. They were guilty. This practice was used to expose witches in the waters of the Danube in 17th-century Slovakia.

In the late 1700s, German neuroanatomist Franz Joseph Gall pioneered the theory of phrenology, suggesting that dishonest individuals could be identified by the lumps and bumps on their skulls. According to this theory, the brain houses a collection of different entities, each responsible for localised functions. Gall travelled across Europe delivering public lectures featuring lumpy-headed criminals with skulls shaved to point out the significant anomalies. He was enlisted to provide testimony in legal disputes.

The first polygraph was invented by Leonarde Keeler and John Larson in the 1920s. The device recorded breaths per minute, pulse rate, blood pressure and skin conductivity. Sweat increases

electrical conductivity across the surface of the skin. The graph paper that scrolled out of these machines was observed and interpreted to determine truth-telling from lies. Polygraphs are still used today as an interrogation tool, even though this method has proven to be no more reliable than taking a mouthful of rice.

By the 1990s, functional magnetic resonance imaging (fMRI) was being used to peer inside our brains, observing the neural activity associated with lying and being lied to. By tracking blood flow, it is possible to see which parts of the brain light up when a subject is telling a lie. However, a recent study showed a large percentage of liars could prevent being detected by fMRI by employing some simple techniques.⁴

Lie detection is clearly not an easy ask, but there are muscles you can turn on and strengthen to help you reveal the truth.

In my first book, *Why Smart Women Make Bad Decisions: And How Critical Thinking Can Protect Them*, I introduced Kat: a 30-something woman who, while in the midst of a fractious breakup, has to deal with the everyday challenges of being a working woman. As the story progresses, Kat begins to understand some of the flaws in her thinking. This book picks up where the last book left off (but you don't have to have read my first book to enjoy this one!). Kat's story provides a canvas upon which to present a range of personal and professional dramas that contain lies of all colours. At the end of each chapter, we will revisit the menu of cognitive flaws that undermine our ability to pick a lie when presented with one.

So if you've ever been lied to – and, let's face it, who hasn't – read on.



You should have taken the ragdoll

‘Porridge, come on. Come here, Porridge. Come on. Come on, who’s a good boy?’

You’ve been calling for an hour. He is not a good boy. He’s a bad boy. A very bad boy.

‘He’s got a real personality,’ said Miriam on the phone. Personality in dogs, as we all know, is code for maniac tendencies. That should have been the first red flag. ‘We’re sorry to see him go, but Doug’s hip’s gone. We’re just keeping the ragdoll cat.’

You bet they’re keeping the ragdoll. You bet the ragdoll comes back when it’s called and doesn’t chew all available pieces of soft furnishing.

‘I have a cat,’ you’d said.

‘Porridge loves cats.’

‘I live in a flat and have elderly neighbours. Is he obedient?’

‘Oh yes. We got him in the first place to be an assistance dog. Doug’s real sad to see him go.’

Liar. Doug must have clapped his hands when Porridge was loaded into the pet transport van. He must have cracked open a

tinny and danced around the vacant spot where Porridge's dog bed had been.

'What did he assist with?' you'd said.

'Oh, you know, this and that.'

'Does he bark much?' you'd said.

'Only if he thinks you're in danger. He's very protective.'

You must always be under extreme threat from unknown assailants because Porridge barks constantly.

'He might need some Xanax,' Penny, the tiny vet with the tiny high voice, had said.

Xanax? What is he, a 30-something advertising exec with a hot social life?

'Are you anxious, Porridge?' Penny had cooed at him.

Porridge had put his sizable paw into Penny's tiny hand and looked at her with large, doleful eyes.

'He's a good boy at the vet, aren't you, Porridge?' she'd said, tipping a liver treat into his mouth. 'Do you use treats when you do behavioural training?'

'Yes,' you'd said. 'I go through about a kilo a day.'

'We have a dog behavioralist,' Penny had said. 'I can refer him.'

'You want Porridge to go to a dog shrink?'

'Well, no, it's your decision, Kat.'

'Okay, I'm good, thanks. I'll take the Xanax.'

'No, you can't take the Xanax.'

'No, I meant I'll take the Xanax for Porridge. Though now you mention it, what would happen if I did take the Xanax?'

Penny's lips had compressed.

'It's okay; I'm just joking. Though, what if the cat's having a rough night?'

Penny had sent you out with the Xanax (after you pledged not to give it to the cat) and the name of the dog shrink, should you change your mind. You'd eyed the Xanax next to you on the seat as you'd driven home.

Back in the park, you stamp your feet pointlessly. ‘Porridge, Porridge, come on.’

Owning a recalcitrant groodle was not part of the plan you’d mapped out during the goal-setting Saturday session you’d attended at your gym. The only reason you’d stayed for the session was to collect the free water bottle emblazoned with the words, ‘Be that unicorn!’

‘If you don’t know what you want, how will you know what to go for?’ said Tobias, the trainer. ‘Write it down, legends. Write it down.’

So, you’d written it down. *1: Stop being indecisive.*

The trainer had looked over your shoulder.

‘Maybe rephrase that into a positive.’

‘Right,’ you’d said. ‘*Be decisive, or start being decisive?*’

‘You decide,’ he’d said.

‘That’s the problem: I can’t.’

He’d patted your shoulder and moved on to Dana, your training buddy. She’d already banged out half a thesis on her goals.

‘Great, Dana,’ he’d said.

Dana also finishes her circuits before everybody else and loudly says, ‘I’ve finished. Should I keep doing squats until everyone else is done?’

You’d crossed out *stop being indecisive* and written:

1. *Decide if Michael is the one.*
2. *Be recognised for being amazing at your job. Be organised with your ambition.*
3. *Reboot your social life.*

Your previous boyfriend, The Hipster, had somehow managed to monopolise and neglect you simultaneously, and you’d let your friendships wither on the vine. You love Mrs Hume and Mrs Kovacic, your elderly neighbours, but really, should they constitute the bulk of your social life?

You'd looked at how concise your goals were. *Right*, you'd thought. *This is your year to pull it together.*

Back in the park, it's getting dark. You're dying to get home. Mrs Hume is expecting her relatives from England this afternoon.

'They're staying with me while they look for a house,' she'd said. She'd rung an hour ago to say she'd been held up and asked you to greet them.

'I just don't want Mrs Kovacic corralling them on the stairs and blathering on about the flats being cursed. They'll think they've landed in some superstitious backwater. I adore Mrs Kovacic, but this curse business is out of hand.'

'No worries,' you'd said. 'I'll conduct an interception if necessary.'

Also, if you're honest, you're desperate to have a look at them. Mrs Hume's relatives are a couple with two children. The father is her nephew, or at least the nephew of her late husband. The mother is reportedly young, stylish and funny. You would like a young, stylish, funny person in the flats to sit around with and throw back margaritas.

It starts to rain. You try your stern voice.

'Porridge!' you yell. 'Come here immediately!'

The breeze picks up as the sun goes down. The temperature plummets. The park is emptying. People sensibly load their pets into their warm vehicles and head home. You turn around and walk in the other direction.

'Porridge, come on, boy. Who wants a treat?'

A woman walks towards you, preceded by a pink raincoat on a lead. Upon closer examination, the raincoat houses a small, neat Pomeranian cross.

'You lost your fur baby?' she says.

You find the term 'fur baby' intensely irritating.

'Yes,' you say. 'Have you seen a large groodle?'

'Um, have we seen a groodle, Trixie?'

The neat Pomeranian sits at her feet. Its paws are placed perfectly in second position.

Why did you get fixated on goodles? Why didn't you adopt a small dog? A dog like Trixie with her ballet paws?

The rain thickens. You're dressed in shorts and a t-shirt because you were only dropping in to the park for 15 minutes, and it was sunny when you arrived. It's now 12 degrees, and you've been here for an hour and a half.

'What colour is your goodle?'

'Like, beige, caramel.'

'What's his name?'

'Porridge.'

'Oh,' she says.

You prepare to launch into the disclaimer that you didn't name him, but it's now raining heavily and you shut your mouth.

'So, is it because of his colour?'

You have no idea why Miriam named him Porridge. You'd asked her on the phone if you could change it. You were thinking of Nolan or Harry.

'No, don't change his name,' said Miriam. 'You want him to come back when you call him.'

'How long will it take him to get used to me?' you'd asked.

'Not long. He's a very well-adjusted, loving family dog. He just might be a bit nervy when he first arrives.'

A bit nervy? The things that unnerve Porridge include plastic bags, men, buckets, his food bowl, cats, hats, sunglasses, your slippers, the lettuce spinner and the car. Specifically, the back seat of the car. You have to physically lever him into the front seat, where he sits with one paw in contact with your leg at all times.

Things that don't unnerve him include roaming over the hills like Julie Andrews.

You'd rung Miriam after a week.

‘Yes,’ she’d said, ‘he just needs time to settle in. He probably misses the ragdoll.’

‘Right,’ you’d said.

Now, you smile at Trixie’s owner. ‘Yes,’ you say, ‘he’s called Porridge because he’s porridge-coloured.’

‘Well, we’ll keep an eye out for Porridge, won’t we, Trixie? There’s nothing worse than not being able to find our fur babies.’

They trot past you, the woman safely ensconced inside her hooded raincoat.

You briefly entertain the notion of going home, leaving Porridge to his own devices. He could catch his own fish from the park pond and eat wild berries, like in an episode of *Alone*. Then you realise he can barely manage to eat from his own bowl, let alone catch his own prey.

It’s now dark. You’re drenched. The park lights flicker on.

You’re going to be late to greet the stylish relatives. Mrs Kovacic will trap them outside her door and unsettle them with her dark theories of angry ghosts that seek revenge on the flats’ residents. Mrs Hume will not be happy.

You’re standing disconsolately on the path when, through the wet gloom, a lone caramel figure approaches. You squint your eyes. It looks like a groodle shape.

‘Porridge,’ you call. ‘Come on, boy. Who’s a good dog?’

It is Porridge, and he is overjoyed to see you. He bounds towards you. He is sopping wet and filthy. He has something disgusting in his mouth.

You want to smack him but, having read a small amount of dog training literature, you have been led to believe that this will dissuade him from returning in the future. Instead, you are meant to praise him for his obedience.

Well, you’re sorry, but that’s a bridge too far. The best you can manage is to clip his lead on and say, ‘Come on, and you’re not sitting in the front seat.’

Three minutes later, this threat has turned into a Mexican standoff, with you standing at the open back car door pointing at the seat and him lying down on the ground.

Trixie's owner stops her car next to you and briefly observes the tableau. 'Your fur baby is found!' she says. 'Trixie and I are so pleased.'

She drives off with a little wave in her pleasantly warm car, Trixie looking smugly out the back window.

Lightning and thunder have now commenced. Porridge is lying in an ever-deepening puddle, looking around him like he's at the hardware store searching for the right sort of stainless-steel cement nails.

You drag him to the back seat. 'You're not getting your own way today, buddy', you say.

You're so wet that your hair is stuck to your head, and you're having trouble seeing because the rain is sleeting into your eyes. You put his paws on the seat and lever his back half into the car. He looks back at you, aghast, and immediately climbs into the front, leaning heavily on the door and looking studiously out the window.

You climb into the driver's seat and lean over into the back to find an old dog towel to dry off your hair.

You start the engine and, in the privacy of your own car, you give him both barrels.

'Right,' you say. 'You can look out the window as much you like, but nothing will change the fact that you're a bad dog, a bad, bad dog. Not only are you bad, but you're also a coward. What other dog is afraid of plastic bags and lettuce spinners? Honestly, it's tragic. Also, Susan doesn't like you. The ragdoll cat may have tolerated you, but Susan is a discerning cat, and she's not keen.'

He continues to gaze fixedly out the window.

'I'm giving you back to Miriam.'

He side-eyes you. The threat of returning him to Miriam may have hit home. You adopt a conciliatory tone.

‘I’m sorry, Porridge,’ you say. ‘Next time, if you could come when I call you, that would be optimal.’

He puts his paw on your leg. By the time you get home, you have patted his ears and promised him dinner.

This is why the idea of having children bothers you. You are a total pushover. They’d be roaming all over the park at night, and you’d be standing in the rain, calling helplessly into the dark.

Kat meets a stylish relative

You park the car, haul Porridge out and run through the rain to the flats.

A man is trying to pull open the door to the foyer while dragging two suitcases behind him. This must be the stylish relative. He is tall and square-shouldered, his full head of hair cut short. With him is a boy aged around nine or ten.

The boy looks at you and Porridge.

‘Hold the door, Will,’ the man says.

‘Let me,’ you offer.

He sticks his foot in the door and pulls the suitcase through. The boy follows him. The door shuts behind them with you and Porridge still standing outside in the rain.

You open the door, and Porridge lunges at the visitors. Porridge loves new people.

The man turns around and looks at you. He is so good-looking, you feel winded.

‘Does the dog bite?’ he says

‘No, he’s very well-adjusted.’ You turn to the boy. ‘This is Porridge. He’s a groodle.’

The boy stares at Porridge. Porridge barks.

‘Porridge!’ you say. ‘Stop it! I’m so sorry.’

‘What’s the story with the lift?’ says the man.

His eyes are extraordinary. Green. You’ve always found green eyes and jet-black hair very attractive.

‘Sorry, our lift is always out of order. Keeps us fit, but let me help you,’ you say. ‘Give me one of the suitcases.’

‘No,’ he says, ‘I’m balanced. Just keep the dog out from underfoot. Will, come on.’ He starts up the stairs.

Keeping a safe distance, you climb the stairs after him.

‘Why don’t they fix the lift?’ he mutters to the boy.

By the time you get to your landing, the man is breathing heavily. Mrs Kovacic has come to her door, tea towel over her shoulder, hands covered in flour.

‘Porridge, be quiet,’ she says. ‘Naughty dog. Come here.’

You release Porridge’s lead. He bounds over to Mrs Kovacic and puts his paws on her shoulders.

‘Hello,’ she says to the man. ‘You must be Mrs Hume’s nephew.’

He looks at her. ‘Yes. Excuse me.’ He starts the next flight. The boy trips. The father turns around. ‘Careful Will, the last thing we need is another injury.’ The child turns around and looks at you. You smile. Nothing.

‘I’m in flat four if you need anything,’ you call after them.

You hear the door above you open. ‘Can you believe there’s a big dog in the flat below?’ says the man. ‘Why do people keep dogs in a flat?’

Mrs Kovacic covers Porridge’s ears with her tea towel. ‘Don’t listen to him, Porridge,’ she says.

‘You making scones?’ you say. ‘Maybe he’d like one?’

She raises her eyes to the stairwell, crosses her arms.

‘I remember the day the Yeas moved in.’ She crosses herself. ‘That was happy day.’

You cross to her door and take her hand. Your fingers come away dusted with flour.

‘I miss him too.’ Porridge leans into her leg.

Susan appears and wreathes herself around your legs, then languidly mounts the stairs to Mrs Hume’s.

'Mrs Hume should have mentioned her nephew is a god,' you say, watching Susan's progress.

You hope Mrs Hume's handsome nephew likes Susan. You hear the door bang upstairs.

Mrs Hume's handsome nephew does not like Susan. He has descended the stairs holding her by the scruff of her neck.

Porridge puts his paws up on the man's legs. Susan arches her back and hisses.

'Is this your cat?'

'Yes, it is.'

'It keeps coming in the door,' he says, handing her to you.

'Sorry,' you say. 'Porridge, get down. I'm sorry, I don't know your name.'

'Alec.'

'Hi, Alec,' you say, smiling and dragging your wet hair back from your face. 'Sorry about me. Porridge didn't want to leave the park.'

He doesn't return the smile. 'I can't chock the door open because he keeps coming in.'

'She's a she,' says Mrs Kovacic. 'She's looking for Mrs Hume.'

'Right,' says Alec. 'Well, can you stop him?'

'Her,' says Mrs Kovacic.

'Also, it scratched me,' he says, showing the underside of his wrist.

'Did you try to move her away from fridge?' says Mrs Kovacic. 'She doesn't like that.'

A voice comes from the floor above. 'Alec?'

Is that the stylish woman?

Alec rubs his wrist. 'My daughter is allergic,' he says, turning back towards the stairs.

'My name is Kat,' you say to his departing back.

He turns. 'Another cat. Do you scratch too?' He continues up the stairs.

‘When they find out about the curse, they’ll probably go home,’ says Mrs Kovacic.

‘Mrs Hume says they’ll stay until they find a house.’

Mrs Kovacic raises her eyebrows.

‘I think she’d rather you didn’t discuss the curse with her relatives,’ you say.

‘What you been saying about me to Mrs Hume?’

‘Nothing,’ you say. ‘But come on, Mrs Kovacic. Mrs Hume has been here for years, and she’s fine.’

‘Mrs Hume only fine because I put curse remover in her pot plant, but even then, every day, I worry I find her dead. Covid could come back any day and take one of us. Covid is the curse’s servant.’

‘Right,’ you say.

‘Mrs Hume said relatives were nice. He’s not nice.’ She pats her knees. Porridge trots across the hall and sits companionably on her feet.

‘Well,’ you say, ‘he has just struggled up the stairs with two suitcases. They’re just off the flight.’

‘You going to drop Mickey and go for James Bond?’

‘No!’ you say.

‘Well, why you defending him?’

‘It’s just in my nature to give people the benefit of the doubt. Also, it’s Michael, not Mickey.’

Susan jumps out of your arms, bats Porridge on the head with her paw and winds herself around Mrs Kovacic’s legs. ‘Sorry, Susan,’ Mrs Kovacic says to the cat. ‘I’d love to have you, but Mr Cranky says you could get under wheels of chair.’ She rolls her eyes towards the inside of her flat, where Mr Kovacic will be sitting in his wheelchair, watching the street from his front window.

You have lived in the flats for six years. After The Hipster left, you bought a new black crockery set, adopted Porridge – inferring to Susan that his stay was temporary – and surprised yourself by not shedding a single tear.

‘How is Mr Kovacic?’

Mrs Kovacic shrugs. ‘Cranky. He can’t stop talking about this concrete cancer in building. He thinks we going to go broke paying strata fees. He driving me crazy.’

‘Well, I think we’ll find out how much it’ll be tonight,’ you say. ‘It’ll be fine.’

You are not remotely sure it will be fine. Mr Sanderson, Strata President, had inferred with some satisfaction that it could be in the hundreds of thousands.

You hear the foyer door open. Footsteps slowly climb the stairs. Mrs Hume is home. Mrs Kovacic leans over the banister.

‘They’re here,’ she says in a loud stage whisper. ‘They’ve arrived.’

‘I’m aware of that,’ says Mrs Hume, getting to the top of the stairs. ‘There’s no need to scream.’

Porridge barks joyously at Mrs Hume’s arrival. Mrs Hume leans on the railing, pats her hair and looks up towards her flat, breathing heavily.

‘Be quiet, Porridge,’ she says. ‘Have you met Charlotte, Kat?’

Mrs Hume has had her hair done. She usually gets her hair done on a Thursday. Today is Tuesday. And she’s carrying her Sunday handbag.

For weeks, Mrs Hume had been preparing for her stylish relatives’ arrival. She’d had the carpets steam cleaned, replaced the curtains, bought a new kettle and found English crackers so they’d feel at home.

‘We’ve met him,’ you say.

‘He’s good-looking, like my husband,’ she says.

‘Wow,’ you say. ‘Your husband must have been a real knockout. Let me take that bag for you.’

She smiles at you. ‘You’ll like her,’ she says. ‘She’s absolutely delightful. We’ve had some Zooms. She’s terribly stylish. She’s going to rebrand me.’

‘She going to brand you?’ says Mrs Kovacic.

‘Rebrand,’ says Mrs Hume.

‘She’s going to style her,’ you say to Mrs Kovacic.

Susan leaves Mrs Kovacic and rubs herself against Mrs Hume’s legs.

‘Why? What’s wrong with your style?’ says Mrs Kovacic. ‘You 80. Does she want to make you look like the Kardashian? Anyway, you want a drink of water?’ says Mrs Kovacic.

Porridge barks.

‘Ignore him,’ you say. ‘I’m attempting behavioural modification.’

You start up the stairs with Mrs Hume’s bag. As you approach the door and raise your hand to knock, you hear a shout from within and a curt answer in reply. You lower your hand, put the bag at the door and head back down the stairs.

Mrs Hume is standing in Mrs Kovacic’s doorway, balancing Susan and a drink of water. The door to Mrs Hume’s flat opens.

‘Aunt Lucy, hello!’ calls Alec from the landing above. ‘We let ourselves in.’ He is leaning on the railing, looking like he’s in the middle of a Dior fashion shoot.

Aunt Lucy? You’ve never thought of her as someone’s aunt.

‘Hello, Alec,’ says Mrs Hume. ‘Welcome to Sydney.’

He comes down two steps.

‘Do you need a hand?’ he says.

Mrs Hume raises her eyebrows at you. ‘I can manage a flight of stairs,’ she says. ‘This is Kat and Mrs Kovacic.’

‘Hello.’ He smiles, clearly for Aunt Lucy’s benefit. His teeth are extraordinary. ‘I’ve met Porridge. Terrific dog.’ His smile drops. ‘Are you bringing the cat?’ he says to Mrs Hume. ‘He scratched me.’

‘She,’ says Mrs Kovacic.

Alec is one of those people whose faces look equally good in repose as when they are smiling.

‘You probably tried to move her away from the fridge,’ says Mrs Hume, handing Susan to you. ‘How’s Charlotte?’

‘Nose to the grindstone, as usual.’

Mrs Hume puts her hand on the banister and commences the climb, getting to the top where Alec envelopes her in a hug. They disappear into her flat.

‘She must have some important job,’ says Mrs Kovacic. ‘She’s only been here five minutes, and she’s already nose to the milestone.’

‘Grindstone,’ you say.

‘What?’

‘It’s nose to the... never mind.’

‘I just hope she’s nicer than him,’ says Mrs Kovacic, wiping her hands on her apron.

You go to defend him, then stop yourself just in time.

eBay calling

You go into your flat with Porridge and change into dry clothes, wondering if the handsome nephew and his family would care that Mr Kovacic has had a stroke, that Mr Yee passed away from Covid or that Mrs Kovacic now believes the flats are cursed.

Your phone rings. You don’t know the number, but it might be the store from which you ordered an engraved collar for Porridge. It had arrived bearing the name *Coleridge*. Like you would name your groodle after an 18th century poet. Also, Coleridge has one ‘l’.

You pick up.

‘Hello, this is Nina from eBay. We’re checking on a recent \$500 transaction made on your account. Did you make that?’

‘A \$500 transaction? No. Not that I recall.’

You lower yourself onto the edge of your couch. There was a report on the news last night about a man who’d saved for a house deposit for ten years. Hadn’t taken a holiday or been out to dinner. He’d been scammed out of the lot. He cried.

‘So that was not you?’ she says. ‘Okay. Would you mind holding the line while I hand you over to my supervisor?’

‘Your supervisor?’

‘Yes. He is a fraud specialist who will determine if there has been illegal activity and what you can do about it.’

Your brain goes into panic. *If there has been illegal activity?* You would remember a \$500 purchase. Something’s not right! What if you’ve been majorly hacked? Also, Lizzie from work had her identity stolen. It was a nightmare.

‘Hello, this is Andrew.’

‘Hello Andrew.’

‘My colleague tells me that you do not remember making a \$500 transaction on eBay.’

‘That’s right.’

‘Well, I’m here to help.’

‘How do I know this is a genuine call?’

‘I understand your reservations, ma’am,’ he says. ‘You’re right to be wary but I can assure you, this is a genuine call. I work in the eBay fraud team. Would you like my eBay employee ID number?’

Well, you think to yourself, he sounds genuine. But also, hang on, don’t be a sucker.

He gives you a number.

‘You could be making that number up,’ you say.

‘Okay,’ he says. ‘Punch this URL into your web browser and the eBay website will come up.’

You grab your laptop and, yes, the eBay website appears with a photo and ID number. Andrew looks a bit like a young version of your CEO, David Firth.

‘Hang on,’ you say, ‘you could be faking this website.’

He sighs. You begin worrying that he is trying to help and you are delaying the process.

‘Okay,’ he says, ‘let’s just confirm your network connections are fully secure. Would that be okay?’

‘How do I do that?’

‘Open *Settings*.’

‘Okay,’ you say. ‘Open.’

‘Click on *Network*.’

‘Network.’

‘Please click on *Your Connection*, find the *Advanced* button and select *DNS*.’

Click! Click! Click!

‘Can you see some numbers?’ he says.

‘Yes.’

‘What we *don’t* want are the numbers 192 or 168,’ he says.

‘Oh no!’ you say. ‘That’s what’s here. 192 *and* 168.’

‘Both of them? That’s not good,’ he says. ‘Right now, anyone can get into your system.’

Your heart starts to hammer. On top of your Porridge-related park drenching, this is too much.

‘Okay,’ he says. ‘We can stop this. Let’s see if anyone is actually targeting you. Please open your *Activity Monitor* and select the *Network* tab.’

‘Yes,’ you say.

‘Tell me if you see the word “NetBIOS” in the list,’ he says.

‘Yes!’ you say. ‘NetBIOS!’

‘That’s them,’ he says. ‘There’re hacking your system right now.’

‘What?’ you say. ‘Someone is hacking me right now?’

‘Yes ma’am, right now,’ he says. ‘NetBIOS is the signature of a Russian hacker syndicate. They pretend to be environmental activists, but they are really just thieves.’

‘Is it just my eBay account?’

‘No ma’am,’ he says. ‘They could have access to everything. Including your bank accounts.’

Your legs feel weak. Your stomach churns.

‘Can we stop them?’

‘We can, ma’am,’ he says. ‘That’s what I’ve been trying to do.’

‘I’m sorry,’ you say. ‘There’s just so much in the news about scamming.’

‘Of course, ma’am,’ he says. ‘You’re right to be careful. This is what will happen next: I will send you a link and you will download

a security patch that will immediately block NetBIOS hackers from your network and prevent any future hacks.'

'Thank you so much,' you say.

'You're welcome, ma'am,' he says. 'We want to keep our customers safe. Have a nice evening.'

The email arrives as Andrew promised. You download the security patch and install it like an IT pro. You check your bank accounts. Everything is in order.

Porridge comes and puts his head on your lap. You're awash with relief.

'That was close,' you say to Porridge.

No forest green sheets for you

The next morning Michael wakes you. He has inserted a strange device up his nose to stop his snoring. It's not working. It makes him look like a tapir. You lean over and remove the device.

'I'm going to buy the forest green sheet set,' you say. 'And that nose thing makes you look like a tapir.'

You take your phone from the bedside table and open your internet banking account to pay for the sheets.

You sit up in bed. 'No. No!'

Your savings account has been emptied. Susan rouses herself and looks at you.

'What is it?' says Michael.

'I've been robbed.'

'How do you know?'

'Because I went to buy the forest green sheets and my savings account is empty.'

'Check your other accounts,' he says.

You scream. There wasn't much in them, but they too have been cleaned out.

'It's okay,' he says. 'Call the bank. They have a fraud squad.'

'It was the eBay people!'

‘The eBay people?’

‘The eBay people that rang me last night. They told me I’d been hacked and they would protect me.’

‘It’s okay, Kat. They have very organised scams.’

‘How is this possible?’ you say. ‘I opened up the eBay website and there was his photo and his ID number. Why am I so stupid?’

‘It’s okay, Kat. Ring the bank.’

‘Oh my god. I’m the worst idiot.’ You lie back down and pull the covers over your head. ‘I can’t afford this right now. We’ve got the strata fees for the building repairs!’

Michael pulls back the covers. ‘Kat, ring the bank.’

‘I thought it could have been a scam, but he had an answer for everything.’

‘It’s okay. They’re very sophisticated. Ring the bank.’

‘We do training exercises at work where they send out fake scams and see if you’ll fall for it. I never have. I thought I was scamming Teflon.’

‘Kat,’ he says. ‘Ring. The. Bank.’

You dial the number. ‘They’re going to think I’m a total fool.’

The automated voice sounds reassuring. ‘In a few words, please tell us how we can help you today.’

‘Hello,’ you say, ‘I’m a complete idiot. I think I’ve been scammed.’

The automatic voice sounds unfazed. ‘Thank you,’ it says. ‘Hold on and I’ll put you through to someone who can help you.’

Michael smiles encouragingly. ‘I am a complete idiot,’ you say.

‘Hello, this is Eva. How can I help you?’

‘Yes, this is Kat Mitchell speaking. I’ve been scammed.’

‘eBay?’ says Eva.

‘Yes,’ you say.

‘You’re the 20th call this morning.’

You don’t know if being part of a scammed collective makes you feel better or worse.



YOUR INTERNAL LIE DETECTOR

This tiny slice of Kat's life features dozens of lies with a range of consequences for Kat – from taking ownership of a rambunctious groodle to gifting bank account access to a team of scammers.

Kat's a smart woman. How did this happen? Are human beings entirely defenceless in the presence of lies?

No, we are not. Evolution has provided us with mechanisms that help us detect lies:

- We spot a red flag, smell a rat or sense that something seems fishy.
- Something doesn't quite ring true or stack up.
- We describe someone as acting in a suspect manner or being shady.
- It feels like someone is pulling the wool over our eyes.

In these moments we can tell something's not right – so there is definitely something happening in our nervous system to alert us to the presence of lies.

You may know about the amygdalae: two almond-shaped regions of the brain that light up when we perceive danger. Some lies subject a person to significant danger, so it makes sense that the amygdalae will fire up. But what tells the amygdalae that something is not right?

A neuroscientific study showed the parahippocampal gyrus (PHG) also lights up in our brains when we are told lies.⁵ The PHG's primary function seems to be recognising reliable patterns

in scenery, landscapes, rooms and furniture. It informs a person about their physical environment and is aroused when something is perceived to be out of place. They showed that the PHGs of test subjects would light up when presented with suspicious information.

The benefit of this function to our pre-verbal ancestors is clear: the presence of an environmental anomaly should have aroused concern. It might be a strange sunset presaging a violent storm. A disturbed campsite could awaken suspicion of a potentially dangerous intruder – animal or human.

When working well, being alert to danger (amygdalae) and sensitive to things being out of place (PHG) combine with other functions to create the mind's internal lie detector. However, like so many brain functions that evolved to keep us safe, the internal lie detector can malfunction. Overly active amygdalae can prevent people from recognising trustworthy sources of information. The inability to trust or feel safe with others under any circumstances is a characteristic of clinical paranoia and anxiety disorders.

But if the system doesn't pick up on the signals at all, or if other brain functions override it, the lies go undetected.

A well-functioning internal lie detector operates in the Goldilocks zone, in which we are not too suspicious yet not too gullible. We can support this vital function by sharpening our critical thinking skills and our powers of observation, reasoning and judgement.

How much is that doggy in the window?

Let's start at the beginning of the chapter, when Kat finds herself the owner of a recalcitrant groodle. Being Porridge's mistress is ultimately a positive experience for Kat, but Porridge is not the well-behaved dog that Kat had anticipated owning. So how did it happen? Why did Kat agree to take Porridge?

Kat has happy memories of childhood days playing with adorable dogs. Kat sees photos of Porridge as a sweet puppy and hears Miriam describe Porridge as ‘well-balanced’. Her *perception* is also influenced by emotional drivers that operate beneath the level of consciousness. Deep in her unconscious lies Kat’s desire to have a child. She is unaware that the dog is a proxy for the child she wants. (I’m not saying that a dog is a child substitute for most people. It just happens to be for Kat.)

Presented with a picture of an obedient and well-adjusted ex-assistance dog who will leap to her protection when required, Kat constructs a compelling *reason* to proceed. Kat experiences her reasoning as being rational and objective, but it is not. She is oblivious to her unconscious reasoning. That’s why it’s called unconscious.

She is conscious of several thoughts:

- ‘He’s a lovely-looking dog.’
- ‘It would be good to have a companion for Susan.’
- ‘I’d feel more safe and secure with a dog.’
- ‘Having a dog will make me do more exercise.’

Kat is convinced by her own arguments and says ‘yes’ to Miriam.

Humans indulge in motivated reasoning, which means we will reason our way around something to come to the conclusion we want. Being vulnerable to lies about a dog is one thing, but the same kinks in Kat’s brain are also in play in other, more risky contexts.

eBay or not?

Online scamming has reached epidemic proportions. How often have you heard someone say, ‘I consider myself an intelligent person; I can’t believe I fell for it’?

We shouldn’t judge ourselves for trusting too easily. Intelligence offers too little protection when we’re in the thrall of a professional scam artist.

That said, the scammer's playbook has some common elements. There is an offer that seems too good to be true, coupled with urgency. 'To take advantage of this,' they say, 'you must act now!' If the offer succeeds in triggering desire, our cognitive flaws make us putty in their hands. We think our rational brain is in charge when, in fact, it is our unconscious emotional drivers that are calling the shots. We've all picked up a call and found a potential scammer on the other end. What makes the difference between falling for the scam and not?

Let's take apart Kat's experience of being conned by fake eBay employees. Some of these scams have an impressive storefront. The original caller, 'Nina', plays her part by sounding like a tech company's customer service officer. When Kat confirms she has not made a recent purchase, the escalation to the supervisor seems like the right thing to have happened.

From a distance, the trick is so simple. 'Have you made a \$500 purchase?' It sounds like a genuine question with two possible answers, but 'Nina' knows that Kat will say 'no'.

Why doesn't Kat smell a rat? Well, she does. Her amygdalae and PHG are activated, but the scammers redirect her warning signals. Like many of us, Kat has been primed by her general perception that cybercrime is rife, and it is this very perception these scammers play on. 'You are right to be wary,' says 'Andrew', the 'supervisor'. 'I am here to help.'

What is priming? Priming happens when a person is exposed to certain stimuli that influence future responses to the same stimuli. This is an unconscious process. Words or images can influence our thinking without us knowing.

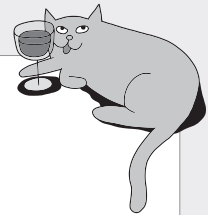
Kat hears the name of a trusted brand - eBay. She hears the words 'supervisor' and 'fraud team'. She sees what 'Andrew' predicts: the numbers and words he describes are in her operating system. Kat is unaware that asking to see those numbers and words is like asking someone to look inside a car to see if there is a steering wheel.

Even though she begins with a cautious mind, Kat's faulty reasoning makes her vulnerable.

Also, 'Andrew' has the authority of an expert, making Kat vulnerable to the argument from authority logical fallacy.

Argument from authority leads us into the trap of believing something is true because we perceive that the person communicating it is an authority on the subject. Andrew sounds certain. He validates Kat's concerns and praises her for being cautious, which makes Kat feel safe. When Kat feels safe, her amygdalae stand down. She reasons with herself that he must know what he's talking about.

Once she *concludes* that 'Andrew' is on her side, she is lost. The *action* she takes is precisely what the thieves want.



Lie detection

I do hope that doggy's for sale

Notice when you are sucked in by photos of dogs, children, weight-loss products or potential Tinder dates, and be on the lookout for motivated reasoning. Major purchases and decisions, especially those involving animals and relationships with other humans, deserve extra scrutiny.

Are they really on your side?

Be cautious when people, especially strangers, assume the role of your protector.