BANKING ON PRIVACY

Dick Wolfsie
Indianapolis, Indiana

What is the name of your favorite cartoon character?

Did that stump you for a moment? Are you teetering between Bart Simpson and Barney Rubble? If you are from my generation you might be torn between Bugs Bunny and Daffy Duck.

This was exactly the dilemma I faced recently when trying to create a security profile to do online banking. The bank asked me a series of personal questions so that if I forgot my password, they could confirm my identity by matching my answers.

Because the questions are so about me, answers only I could know, the idea is that I won’t have to scribble my responses in black marker on the side of my printer where I already store dozens of secret passwords. Then if I want to check my balances at 3:00 in the morning after a bout with insomnia, I can enter my code incorrectly up to three times, but they’ll still allow access if I can remember five of the following:

My most unique characteristic? I seem to vacillate between feeling unbelievably funny and romantically dashing. On a bad day, I’d have to go with incredibly annoying. That only gives me a one out of three chance of getting that right. This all depends on what day I forget my password. Better not use that one.

Who is your favorite fictional character? You must be kidding. I couldn’t even answer that question on my final exam in American Literature. Okay, how about Moby Dick? Wait, they might not accept animals. Okay, just to look smart I’m going to say King Lear. But I know if get asked this under pressure after midnight, I’m going to end up saying Bugs Bunny again.

What is your favorite flower? I don’t have a favorite flower. I have never had a favorite flower. If I indicate rose, there’s a good chance I’d say chrisanthemum the next time. Well, maybe not. I don’t even know how to spell it. No bank balance for me.

What was your favorite gift as a child? Who could forget that Lionel train, Christmas 1956? Or that BB gun when I turned 13? Wait a second, that erector set was really cool. And I still have my Lincoln Logs. No, I’d never remember the right answer to that one.

Where did you go on your honeymoon? Out west. Somewhere in California. It’s been 27 years. Give me a break.

Who was your first girlfriend? I’m going to say it was my wife, Mary Ellen. That’s not true, of course, but if I said Cindy, Ginny, Marcia, Gale, Janet, Bonnie or Alice, she’d never let me forget it. But I would forget it. Which means I can’t pay my bills on line when I can’t remember my password.
Who is your best friend? Well, right now I don’t have a best friend because lately everyone has really ticked me off. And I’m not so quick to list someone as a best friend when for all I know that person has not named me as his best friend. Not that I’m petty.

What college did you apply to but not attend? Well, that would be all the colleges that rejected me, so let’s see: Syracuse, Northwestern, Boston University, Brown... This is embarrassing. I’d rather be overdrawn.

Hey, why don’t they just ask me my mother’s maiden name? That used to be the standard question. And most hackers wouldn’t know my mother’s maiden name.

After 60 years, my mother doesn’t even remember it.

A POEM

MARTIN GARDNER
Norman, Oklahoma

This is an excerpt from Gardner’s 1969 book *Never Make Fun Of A Turtle, My Son* (Simon and Schuster, illustrated by John Alcorn).

**Cry-baby**

A cry-baby whimpers wherever she goes.
She cries if a pussycat steps on her toes,
Or a ladybug lights on the end of her nose.
          Boohoo! Boohoo! Boohoo!

A cry-baby weeps if she can’t have her way.
She screams and she yells for the rest of the day.
She’d much rather whine than dine or play.
          Boohoo! Boohoo! Boohoo!

A cry-baby sobs if her mother says “No—
You cannot stay up for a late TV show.
It’s past nine o’clock — to bed you must go.”
          Boohoo! Boohoo! Boohoo!

The least little thing makes a cry-baby bawl,
Like bumping her knee on a chair in the hall.
Indeed, she will wail over nothing at all.
          Boohoo! Boohoo! Boohoo!