

## ROMANCE SCAMS – CAN COST YOU \$\$\$\$\$

One of the deepest human needs is the need for companionship, or social bonds with other people. Humans seem hard-wired as social animals (most of us, anyway). We need the company of others. As a species, we probably wouldn't do very well acting as solitary people. And an extension of this need is our desire for romantic relationships. Here ends my sociology lecture and I ease into the topic of romance scams.

It's now easier than ever for humans to connect with and develop relationships with others of similar interests and compatibility. For most of history, and pre-history, most humans found their romantic partners within the distance they could walk in a day. Not anymore. Besides our personal mobility with planes, trains, and automobiles, we have the internet. The internet brings us hundreds of ways to connect with others all over the world. There are social media connections, dating websites, and various chatrooms. Literally millions of people all over the world use dating websites to find people and develop relationships.

But...people looking for their romantic partners are not the only folks on these dating websites. They are a favorite place to operate for skilled scammers, looking to prey on the unsuspecting. These crooks create profiles on the dating websites which make themselves look attractive and desirable. They are the bait. They set the hook by corresponding with their victims in a charming, sweet fashion, even gushing. Even though no one ever gets to talk directly to these love interests, since all communication is through text messages or email, these scammers tell their victims how much they are in love, how they want to meet, how they want to marry, and on and on. They make plans to meet with their romantic interest, and live happily ever after. Then something happens...for a variety of reasons, the meeting can't happen unless the victim sends money. Maybe to pay for travel, maybe to pay for a hospital bill, maybe to pay a bribe to get travel documents. These demands for money will keep coming until the victim's money runs out or they figure out what is really happening.

I don't get very many reports of these romance scams, but the ones I do get, cost their victims lots of money. It is not unusual to lose \$15,000 or \$20,000 in one of these deals. Here's a real story – a local man, let's call him Donald, wanted to meet women. He used the Craigslist feature "men seeking women" and located a prospect. This woman wrote she lived in

South Carolina, but visited this area frequently. Her photo, Donald said, "looked really really good." She convinced him to switch his communications to an instant message system. After that, she convinced him to loan her \$2000. Why? She worked as an importer, and needed to go to Benin, in West Africa, to buy gold dust. Donald, a little suspicious, did some online searching, but did not find anything, good or bad, on this woman. So he wired the money to her in Africa, using Western Union.

Soon, he received another message from her. While preparing to leave Benin with this gold dust, she got in a traffic accident on the way to the airport to catch her flight home. She suffered two broken legs. She needed \$2000 more for medical treatment. Donald, still more suspicious, but hopeful, checked online again for any information he could find. He found nothing, so felt everything was okay. But he lacked the \$2000. We went to a local bank for a loan, and under questioning by the loan officer, revealed this story. The bank sent him to me. Western Union told us the money is gone, it cannot be recovered.

This account is pretty typical for how these things seem to play out. Although Donald felt suspicious, and did some research, he missed some warning signs. If you are in an online relationship, remember these warnings:

- Pay attention to the warnings the dating website posts. All of them I saw state to immediately stop contact with someone who asks for money or financial information – NO EXCEPTIONS! And report it to the website hosting this profile
- Be very suspicious when the love prospect insists on leaving communication through the website, and switching to text messages for an instant messaging service
- If the relationship is for real, at some point, both parties will want to actually speak to each other. Be suspicious of someone who refuses at any point to talk, but insists on text messages or instant messages only
- Remember, anyone can set up a profile, and make it look any way they want. There are no guarantees any of it is true.

Most of you reading this column are likely not involved in online dating. But perhaps you know of someone, a friend or relative, who does use these websites. If you hear of them talk of their love interest wanting money,

don't be afraid to speak up and warn them. Often times it takes the perspective of a friend to open up our eyes.

## SCAM TRENDS

For over two years I've received many reports of local folks losing money through various scams involving loading money on Green Dot Moneypaks. I warned on this topic several times. The use of these cards became the favorite method of fraudsters to steal money. Apparently in response to this widespread fraud problem, the management at Green Dot within the last week discontinued the use of these cards. You can still buy Green Dot VISA cards, but the Moneypaks are gone.

But I'm pretty sure scammers will find another method to work their frauds. In fact, KWQC-TV reported on 2.24.2015, a Moline IL woman lost \$1000 in a scam using a Rushcard, something new to me. Stay tune for news on what's going to replace the Green Dot Moneypak!

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at [randymeier@gapa911.us](mailto:randymeier@gapa911.us).

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