

FALL IN LOVE – LOSE BIG MONEY

If you've read this column for any period of time, you know there quite a number of frauds and scams which can clip us in ways large and small. But if we focus on the scams which clip us in large ways, two scams jump right to the top – romance scams and business opportunity scams. If you are dead-set on losing a lot of money very quickly, get yourself involved in one of these two. But today, I want to write about romance scams, and tell a very sad story.

Just after New Year's Day, I learned about a widower whose family suspected someone was scamming him in a romance scam. The family knew he sent away several thousand dollars to a woman he made contact with on a dating website, and asked for help in getting him to stop. I went out and met with the widower, let's call him Charles. Charles was very happy to meet with me and told me his story

Charles was a semi-retired professional. His wife died in the summer of 2015 after an extended illness. After his wife's death, he felt very lonely, and craved companionship. He signed up for several dating websites.

Just before Christmas, he struck gold on one of these websites, Match.com. A woman wanted to chat with him. She said she was Emily, a 37 year old living in Ghent, Belgium. She sent a photo. She looked extremely attractive (think gorgeous). Charles fell really, really hard for her. She said she wanted to come and marry him. They talked for hours on the phone. Emily told him of her deep Christian faith, and quoted Scripture to him. She referred to him as "husband".

But life for Emily was suddenly tragic and complicated. First, her mother suffered a heart attack. Then she found out her dead father stashed gold bullion in Holland, to hide it from criminals. The bullion belonged to her now. Over the course of a week, Emily, and other people calling claiming to be her mother, or her attorney, convinced him to send \$40,000 to various banks accounts, some overseas. Emily and her accomplices told Charles the money went to pay hospitals, or in a scheme to get the gold bullion transferred to Charles. Then just days before she was set to fly to the US to marry Charles, a car struck her in a crosswalk, breaking her leg. That cost Charles another \$3700. After that, he slowly came to the realization the whole thing was a big, fat fraud.

I talked to Charles several times about this case. He told me about some things which are common to romance scams, such as criminals using religious faith to lure in victims. Charles told me, "she talked about the Lord, and she quoted scripture. I did not think someone who knew the Lord would steal." Charles also told me of how these crooks used emotional and psychological pressure on him. For one thing, they hardly let him get any sleep for a week. Between the crooks posing as Emily, her mother, and the attorney, they called him around the clock, constantly dangling the prospect of marriage and wealth before him. "They wore me down", he told me.

Another feature of this scam common to romance and many other types of scams was use of wire transfer services such as Western Union and Moneygram. I need to keep telling everyone – NEVER TOUCH THE WIRE. It always a scam, unless you personally met the person you send money to.

I asked Charles for advice to give to folks using online dating websites. His advice, "stay close to home, only talk to people you can meet in person."

Whenever I look into one of these romance scams, and the victims identify the website where they got in trouble, I look at the website. Every one of them warns their users to immediately stop contact with anyone who asks for money, financial assistance, or personal information. That is pretty good advice and simple advice to follow.

LOTTERY SCAMS

One of the longest-running scams around is the sweepstakes or lottery scam. Folks report someone calls them and tells them they won a sweepstakes, usually Publishers Clearing House, with a prize of hundreds of thousands of dollars, and a new car. The catch is the scammers want the winner to pay a fee to claim the prize. Now we don't often associate violence with this kind of crime, but the Associated Press recently reported that the homicide rate in Jamaica rose 20% in 2015. The Jamaican authorities attribute this rise to gangs there battling it out to control or corner the market on these scams, which historically operate from Jamaica. The fact criminals are willing to kill each other for a cut of this action tells me there is a lot of money lost to this scam.

WHEN YOU CALL ME...

I noticed a trend in the last several weeks. A fair number of those who call and leave me message reporting scams, ask me to call back, but don't leave me a number. Some call me twice in a day, asking for call back, and never leave a number. I know some of this is due to people getting the scam IRS phone call, and getting so shook up, when they report it to me, they omit their own number. It seems this week, the IRS scam took a much more aggressive turn. Within twenty minutes one day, I spoke to three different callers, all of them in tears, who reported calls from the IRS, threatening to jail them before the end of the day. The scammers making these calls sounded angry, shouted, and did not let anyone get a work in edgewise. But it is still a scam. Just hang up on these callers.

CONTACT SENIORS VS. CRIME

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

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