

YOU'VE GOT MAIL – ABOUT INHERITING A FORTUNE

During the last week of September, three people contacted me to show me mail they received. In each case, those reporting to me received a single page letter, informing them of millions of dollars held in a foreign bank in the account of a dead person with the same last name as the letter's recipient. The story set out in each letter sounded pretty much the same.

The letter writer identified themselves as working for the foreign bank. The letter writer found out about the millions held in this account. The owner of the account and his entire immediate family were killed ten years ago, "in a ghastly auto accident," leaving no will. No one located any next of kin. This fortune was set to get turned over to the state unless a next of kin stepped forward real quick.

So the letter writer makes a proposal. Since the letter's recipient bears the same last name as the long-deceased account holder, the letter writer will get them named as the next of kin, if they agree to split the fortune with the letter writer. Of course this requires the letter's recipient to furnish their bank account information so the fortune can get deposited into that account.

The letter writer strongly hints this is illegal, but they will take steps to insure "no risks involved."

I'm pretty sure anyone receiving such a letter realizes it is a scam right away. The three people who brought their letters to me realized it. But it must work somewhere. I've seen these letters for decades now, and they've been around for centuries. A variation of this letter is the infamous "Spanish prisoner" confidence scheme, around since the US was a collection of British colonies on the east coast.

Beyond the entertainment value of the preposterous yarns these letters tell, there is other value in considering them. One thing I noticed, each letter came postmarked from a different country. One from Portugal, one from Canada, and one from a suburban Chicago post office. No return addresses. Two letters reported the fortune held in a Spanish bank, with the letter writer in Spain. The third had the fortune in a British bank with the letter writer in London. You don't need to be much of a detective to figure out this scheme is an international one, run outside the United States.

But what about the letter postmarked outside Chicago? How did that happen? Well, we need to realize that although a lot of scams are masterminded in foreign countries, they do not succeed without willing or misguided help from folks in the US. Crooks from overseas recruit accomplices, unwitting or otherwise, all the time. They recruit using romance scams, work-at-home scams, or by going back to previous victims and offering them a chance to recover their

losses by helping out the scammer. Especially with romance scams, I think we under-estimate the number of people who fall into traps laid on dating websites. For the promise of love and relationships, many people are persuaded to give up lots of money, and allow themselves to be used to further scams.

Any dating website I've seen publishes a disclaimer, telling users to stop contact with anyone they contact through the site who wants money or financial information. I really can't improve on that advice.

PHONY CABLE PACKAGES

Several folks got hold of me in the last month about the marketing of cable TV packages, either by door to door sales or through a phone pitch. The door to door people, who appeared in Clinton, lacked the required peddler's permit, but went around trying to sign customers up for Direct TV. One senior who signed up and later re-considered, found herself in a huge hassle to get the contract cancelled.

The phone pitch came from scammers claiming to work for DISH. These callers persuaded one man to allow access to his DISH account, and then demanded \$300 for the "upgrade" they installed over the phone. He did not pay.

These cable sales people periodically cycle through the area. Stay away from them. If they do pitch what sounds like an enticing offer, make the effort to call the real phone number for these companies, and ask if this offer is for real.

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