

Seduced into scams

Romance fraud heats up as Valentine's Day approaches

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From a computer overseas, he masquerades as a smitten suitor, sending e-mails to his victim saying she's worth more than the world.

He's charming, funny -- a refreshing combination for the consumer who has spent months on Internet dating sites trying to find Mr. Right. Today, she enjoys long conversations with her new beau, who talks freely about everything -- his musical interests, his favorite foods, even his current job in Nigeria.

But that reminds him -- he's having a little trouble cashing his most recent paychecks, he says shyly to his victim. This leads him to make an "embarrassed" request for a small loan, just to help him get out of a little jam, he says. After a period of time, the embarrassment disappears and the loan requests get larger.

Blind to his schemes, the victim willingly sends her suitor the money he needs. And that's when he stops writing. Stops instant messaging. Stops everything.

It's called the "romance scam," and it has left many unsuspecting consumers with broken hearts -- and broken bank accounts. Now, as Valentine's Day approaches and more consumers are logging onto Internet dating sites, officials warn them to beware of the scores of scammers lurking in cyberspace.

Locally, these kinds of scams happen more often than people think, said South Bend police Sgt. Dominic Zultanski.

"I can't even put a number on 'em," he said.

And it's a concern worth noting as Internet dating becomes a major phenomenon among consumers, so major that the industry raked in more than \$1 billion last year.

Internet dating

Online dating is big business these days, thriving as it provides affordable options to thousands of singles.

"I know people that have used it," said Mishawaka resident Renee Sutherland. "It's easy to get to. ... I think it'll grow."

Dating Web sites remain popular in an age when so many consumers are on the go and simply don't have time to meet people. And it's especially popular around Valentine's Day, when society is placing an increasing emphasis on people who are in romantic relationships.

The concept caught on like wildfire because people were too busy to find time to date, too shy to approach strangers and too wary of meeting alone, said Chris Young, author of the article "Dating Goes Cyber and It's Big Business."

Today, there are more than 2,500 active online dating sites, with large, ever-growing memberships, Young said. From the Yahoo! Personals and Match.com, to eHarmony and sites such as PlentyofFish, many Internet dating sites allow users to browse freely and to pay a fee if they want to communicate with other members.

The online dating industry's projected growth per year is set at 9 percent, with revenues of \$516 million coming just from consumer subscriptions, Young said.

The concept is especially catching on as niche sites tailor more and more to specific consumer interests, such as religion and ethnicity. Many sites even offer features such as online discussion groups and cyber messaging with virtual bouquets.

Though some experts believe the online dating industry is headed for a plateau, others predict it will continue to thrive through its diversification and imaginative business modules.

"Whatever the prediction, online dating sites fulfill a need that other commerce sites don't," Young said. "They promote romance and sell dreams."

Romance scams

Needless to say, there are romance scammers across the globe trying to capitalize on consumers' romantic dreams.

"It's another hook to do some of the old scams in a different way," said Zultanski of the South Bend Police Department.

The bulk of current romance scams appear to originate in West Africa -- Nigeria in particular. But they have also emerged in countries such as Russia, Eastern Europe and Thailand.

And while dating Web sites are one of the largest fishing grounds for victims, scammers have also reared their heads on popular social networking sites and even "Help Wanted" sites, Zultanski said.

Many romance scammers will begin their ruse by posting attractive photos and creating dream profiles to lure victims. Some scammers will take as much as several months gaining their victim's trust and affection before trying to gain access to the victim's bank account.

In some local scenarios, the scammer may claim he has a business in a faraway land and is

willing to move to South Bend, but needs a little help to get here, Zultanski said. As a result, he'll send his victim fake money orders or travelers checks, asking the victim to process them and then wire the money back to him overseas.

Falling prey to such a scam can lead to some serious repercussions, Zultanski said.

"The suspect will probably never be captured, and you'll probably never get your money back," he said.

And, at the very least, the victim is responsible for the money owed to the bank where the fake checks were processed. The victim could even face legal trouble, Zultanski said.

"No one cares if you're a victim," Zultanski said. "No one cares if you didn't know."

Older Web users may be especially vulnerable if they aren't all that familiar with the Internet and its dangers, said Mishawaka resident Connie Bellini. Many become so focused on finding romance that they overlook the red flags of a romance scam.

"The older you get, I think the more desperate you are," Bellini said.

Romance scams have become so common that there is even an active Yahoo! users group dedicated to the subject. The site offers a place for victims and potential victims to compare notes and provides ways for those entering a Web-based romance to tell if they're being scammed.

For Bellini, one of the best pieces of advice for consumers dating online is to simply be wary of whom they trust.

"I don't think there is a way to know if they're telling the truth or not," Bellini said. "There's liars everywhere. People are undercover all the time."

And that's why Zultanski of the South Bend Police Department especially warns consumers to be wary of whom they give money to.

"Don't enter into any financial transaction unless you've actually physically met this person," he said.

It's a lesson officials say consumers should learn as early as possible, especially since romance scams are expected to increase as long as the Internet's presence keeps growing worldwide.

"It's not like the problem's going to get any better," Bellini said. "It's going to get worse." Staff writer YaVonda Smalls: yavsmalls@sbtinfo.com (574) 235-6248

Red flags

Are you wondering if the person that you are talking to is too good to be true?

Are there things that you are being told that just don't make sense?

Did the person find you on a singles site and start professing their love for you in a short time?

Did they tell you that they were currently working in a foreign country, mainly Nigeria?

Are they telling you that they are having trouble cashing their paychecks? Do they withhold a lot of personal information about themselves? Do they use a lot of grammatical errors (indicating English is not their first language)?

Source: Yahoo! Inc.