

Nigeria - [419 Coalition](#) 2002 News on Nigerian Scam / 419 Operations

24 DEC 2002

From Sierra-Leone.org site :

419ers Arrested in Sierra Leone

Four Nigerians and a Ghanaian national are in Sierra Leone Police custody, and officials were searching Monday for at least three other members of an alleged '419' scam ring thought to be operating in Sierra Leone and a half-dozen other West African countries. A Sierra Leonean schoolgirl was also arrested, but later was released on bail.

Raphael Ajukwara, Richard Ekechukwu, Frank Uche and Uche Okafor, all Nigerians, and Ghanaian Charles Doe were arrested in a series of police stings which began in Freetown last Wednesday. Police are still searching for John Edeh and two other men: one identified only as "Francis," and the other known as "Alex" or "James" a Nigerian who reportedly lives at the UNAMSIL barracks in Freetown.

The suspects are alleged to have gained access to the internet dialup account belonging to a Freetown business, which they used to send out thousands of email letters to would-be victims with offers of a phony get-rich-quick scheme. The fraud came to light when a Dominican businessman suspected that his would-be Sierra Leonean business partners "James Kakudu," his uncle, former Transport Minister "Hon. Chief Momoh Joe Pujeh," and their lawyer, "Barrister Kunle Cole" might actually be perpetrating an elaborate scam. They were. Under their proposed scheme, the businessman was to help the three to set up a phony gold and diamond business in Freetown. His "partners" would then use the business to smuggle tens of millions of dollars worth of diamonds out of the country. "James Kakudu" (John Edeh) made the initial contact, while Raphael Ajukwara posed as parliamentarian and former Transport Minister Momoh Pujeh. The real Pujeh, who was not involved in the scheme, lost his cabinet post last year after he and his wife were charged with illicit diamond smuggling. "Ajukwara-Pujeh" assured the businessman he had a large stash of diamonds which he had managed to conceal from the authorities.

The "Advance Fee Fraud," also known as the "Nigerian 419 Scam" after an article of the Nigerian criminal code which deals with fraud, has been around for decades, but has mushroomed with the growth of the internet. Typically the intended victim receives an unsolicited letter from someone claiming to be in possession of a large fortune. The writer cannot gain access to the funds himself and so needs the victim's assistance, offering him a generous percentage and assurances that there is no risk involved. Often, but by no means always, the scam artist hints that the money was obtained illegally. The victim soon learns, however, that getting the money is not as easy as he had been led to believe. There are rents and expenses to settle, and fees and bribes to pay all of which have to come out of his pocket. By the time it dawns on him that perhaps this "fortune" does not exist after all, it is too late: His money has vanished and the scam artist has disappeared.

And so, on December 7, the Dominican businessman turned to the Sierra Leone Web for assistance. The website's editor in turn forwarded the information to internet expert Sylvia Blyden in Freetown. Just a year earlier Blyden, again acting on information provided by the Sierra Leone Web, used her computer knowledge to track down a pair of Nigerian con men in the Gambia. The two, who had been posing as "Prince Mohamed Camara," the son of the fictitious "King Octopus Mohamed Camara II" of Sierra Leone (Sierra Leone does not have kings), were arrested in Banjul amid a flurry of publicity. The Gambian authorities quietly released them a few days later, citing lack of evidence. This time around, Blyden promised, the scam artists would face an iron-clad case.

With the backing of Sierra Leone's Criminal Investigations Division (CID) and cooperation from the Office of the President, Blyden was given 24-hour access to Sierra Leone's internet "backbone." This allowed her to trace the scam artists to their base at a home in the Freetown suburb of Aberdeen. She also set up a new email account in the name of their intended Dominican victim and took over his correspondence with the scam artists, forwarding to them phony scanned documents and leading them on with the promise of \$700 to be sent through Western Union, supposedly so that their lawyer could incorporate the business. Then the police set their trap.

Last Wednesday a member of the group, identified as a student at St. Joseph's Secondary School in Freetown, showed up at the Union Trust Bank to collect the money. When the clerk called her name to inform her that, apparently, she had given them the wrong Transfer Number, plainclothes police closed in. The officers trailed her outside to where Ajukwara was waiting for her in a chartered taxi. The two were taken into custody.

A search of Ajukwara's home on Kinkadie Street in Aberdeen turned up computer equipment and files of email correspondence which showed the suspects were, under a variety of aliases, attempting to defraud many more victims around the world. Other materials retrieved from Ajukwara's computer suggested the gang hand links to 419 operatives in Guinea, the Gambia, Ivory Coast and Nigeria. Two more Nigerians, Frank Uche and Uche Okafor, were arrested at the scene, while another man escaped.

Not all of the intended victims were overseas. Among the seized materials,

investigators found letters to a former Sierra Leonean bank official written by Charles Doe. In the letters, Doe claimed to be "Kwame Boatway," the son of former Ghanaian Finance Minister Akwesi Boatway. The banker was notified, and when Doe showed up with a typed "Mutual Agreement" for a \$1.5 million transaction, he was taken into custody. Doe implicated two more men: Richard Ekechukwu, who was later taken into custody at Howe Street, and "Alex," whom he told police was living in barracks occupied by Nigerian peacekeepers.

On Saturday a team of CID police detectives went to the 7th Battalion Goderich Street military barracks with orders to apprehend "Alex," who supposedly lived with a Nigerian officer. At the barracks, the detectives enlisted the help of Captain Kennedy Okoro, a Nigerian military police officer. What happened next is in dispute.

According to one of the detectives, Okoro left them for several minutes, then returned and led two of the detectives to the residence, which they found locked. Police say Okoro told them the base was Nigerian territory, subject only to Nigerian law, and that he would not allow the Sierra Leone Police to execute a warrant to search the room. "The officer said that location is under their auspices, and we cannot execute any warrant at that premises," one detective told the Sierra Leone Web. Okoro, however, insisted this was not the case. Rather, he said, the police had failed to show him their warrant. "They said they wanted to break (into) the house, and I told them that is just outside my powers," he said Sunday. "In my country, before you can break a house you must have a warrant, and they produced no warrant yesterday. They produced no warrant at all." Okoro assured the Sierra Leone Web that if police returned with the proper documentation, he would cooperate. "I will just take them to the commanding officer and explain everything to him and so he'll give the go-ahead for them to do it," he said. In fact, however, a warrant had been issued, although police agree that Okoro did not see it. "I did not show it to him because I left it with my men at the post," the detective said. "But actually we have an authority to empower us to enter this premises. But he said that particular premises, as long as they are living within that environ, that entire premises belongs to them, and according to their own law, they will not allow us (to search it)."

The CID's Director, Superintendent of Police Fodie Umaru Karefa Daboh, downplayed the incident, and he said his officers would try again on Monday. "Nobody will stop us from effecting an arrest," he said. "If we are prevented, I'll write a letter to the (United Nations) secretary-general directly."

Daboh, who spoke to the Sierra Leone Web by telephone, acknowledged that Sierra Leone's police force "does not have the expertise, the technical know-how to have investigated that case." Without Blyden's assistance, he said, the authorities would have been unable to track down the suspects. But technical expertise is not the only problem facing investigators. Daboh said the five suspects had been interrogated but not yet charged, because police didn't know what to charge them with. Sierra Leone's legal code has not yet caught up to the internet age.

"Unfortunately we don't have specific legislation allowing us to charge them to court," Daboh said. "This is the first time we have investigated a case like this, and our legislation probably doesn't permit that. We don't have any section in our law, which offence are we going to charge them." But Superintendent Daboh vowed the suspects would not get off the hook. "They will not walk away," he said. "I want to discuss that with the attorney-general. They will not walk away."

The case is being followed carefully at the Presidential Lodge, where officials are concerned that if Freetown were to [Al Shek Kamara] become a base for con men, it could scare away the capital needed to rebuild the country after ten years of civil war. The president's Aide de Camp, Chief Superintendent of Police Al Shek Kamara worried aloud that attempts by criminals to defraud businessmen could harm the country's chances to attract investment. "The 419 situation that is beginning to rear its ugly head in this community, in this society we can't afford it at this time," he said. Kamara added that President Kabbah had been briefed on the investigation, and that he was supportive of efforts to take the scam artists off the streets of Freetown. "He's fighting corruption and would also want to see these things put behind us," Kamara said. "He would not like a situation like this." Kamara agreed that prosecuting the fraud under Sierra Leone's current laws would be difficult, but he said it was vital that it be done.

"It's going to be a little problem, although we would try charging them under fraudulent acts and that kind of stuff," he said. "Really, we don't have an identity theft act. Even in the United States, these things are only recently legislated, and we are still operating under very, very outdated legislation here. But all the same, we will see how best we will be able to bring them under the old acts that we still have here, and we'll also try to ensure that the legislative arm of government does something about this act as quickly as possible."

Said Kamara: "This is becoming now like a cancer in the society in the whole world, not only for Sierra Leone, not only for Africa, but in the whole world. This thing is just coming up everywhere."

The URL of this piece, for as long as it is good, is:

<http://www.sierra-leone.org/feature122302.html>

21 DEC 2002

From The Guardian, a Nigerian newspaper:

Rich Nations Fault Nigeria's Financial Crime Law

ALTHOUGH Nigeria has signed new laws against money laundering, it is yet to fully

warm itself into the hearts of the world's rich nations.

The industrialised nations have had to suspend their planned sanctions on the country after the National Assembly passed the Economic and Financial Crimes Establishment Bill 2002. President Olusegun Obasanjo, on December 14, signed the bill into law.

The British Broadcasting Corporation (BBC) reported yesterday that the rich nations, through a body named Organisation for Economic Corporation and Development (OECD), noted that the law signed by President Obasanjo "significantly enhanced the scope of Nigeria's 1995 anti-money laundering law."

It added, however, that there were some "deficiencies" in the law, which called for "special attention."

Nigeria remains on the OECD's list of non-co-operative countries and territories and will continue to be monitored.

The OECD represents the interests of the 30 most industrialised countries in the world. The Financial Action Task Force (FATF), an investigative arm of OECD, had threatened to impose financial sanctions if a December 15 deadline was not met.

The U.S Ambassador to Nigeria, Mr. Howard Jeter told Radio Nigeria earlier this week that if the law had not met the required standard, his country would have pushed for the sanctions.

The U.S launched a clampdown on the funding of terrorist groups after September 11 last year.

The OECD also announced it would impose sanctions against Ukraine for failing to enact effective anti-money laundering legislation.

Sanctions against Ukraine are likely to involve greater surveillance, tougher controls on financial dealings by outside agencies with Ukraine and its banks, and warnings to companies seeking to do business in Ukraine.

The status of Nigeria and Ukraine will be reviewed at the next FATF meeting in Paris on February 12, 2003.

19 DEC 2002

From The Guardian, a Nigerian newspaper:

U.S. to back Nigeria's fight against financial crimes

THE United States (U.S.) yesterday pledged its readiness to assist Nigeria in its efforts to stem economic and financial crimes.

The U.S. Ambassador to Nigeria, Mr. Howard Jeter, disclosed his country's position in Abuja while commenting on the Economic and Financial Crimes (Establishment) Bill 2002, recently signed into law by President Olusegun Obasanjo.

"I am delighted that the law is now in place and from what I heard, it met international standards" he said, adding that by passing the, Nigeria had now conformed with the rest of the world on the issue.

Jeter said if the law had not met the required standard, the Financial Action Task Force (FATF), an arm of the Organisation for Economic Co-operation and Development would have imposed sanctions on Nigeria that would make it unable to transact business internationally.

"If Nigeria had passed a substandard legislation, it would have hurt its financial sector as well as its ability to transact financial business with the rest of the world," Jeter stated.

He noted that contrary to media reports, his country was only interested in Nigeria, having place in law that conformed to international standards and denied any attempt by the U.S. to impose its views on Nigeria.

"We noted that the Senate had tried to dilute the bill submitted to the National Assembly by Obasanjo, while the House of Representatives passed the bill with minor amendments.

The ambassador said the conditions agreed upon by the FATF and Nigeria were how to identify transactions, those to carry out the transactions and exemption of the naira in the transactions.

"The Senate certainly saw that there was a standard that had to be met and decided to change its mind and I commend them for making sure that those standards were ultimately met," he said.

419 Coalition note: 419 Coalition hopes all this results in a sustained, tangible, quantifiable effort on the part of Nigeria to arrest 419ers operating from within its borders in anything like the numbers which the magnitude of 419 operations warrant; to convict them, to seize their assets; and to repatriate the funds in something approaching the massive amounts that have been stolen. After all, US Government has already been assisting the Nigerian Government to "control" its domestic 419ers for several years with little success in that

regard. Hopefully things will now improve, we shall see.

17 DEC 2002

From This Day (Lagos):

Gana, Akaya Take Fight Against 419 Abroad

by Yemi Akinsuyi

To mobilise Nigerian diplomatic missions in Europe for the renewed fight against financial crimes, Minister of Information and National Orientation, Professor Jerry Gana, and the Chairman of the National Committee on Financial Crimes (NCFC) Mr. Charles Akaya, left for the United Kingdom yesterday.

While in Europe, the team is expected to brief the heads of Nigerian missions and all staff of Nigeria Information Service Centres in the United Kingdom, France, Belgium and Germany on the main thrust of the committee's strategy for combating the crime of advance fee fraud, which constitutes Nigeria's major image problem.

The team will also brief the Nigeria Consular and trade officers in Europe on the New Partnership for African Development (NEPAD), and launch a new programme of Rapid Response Information Dissemination, aimed at countering erroneous reports about Nigeria abroad.

Meanwhile, the National Committee on Financial Crimes had alerted all stakeholders in the Nigerian oil sector worldwide on the existence of an illegal website on the internet bearing the Nigerian coat of arms along with the logo of the Nigerian National Petroleum Corporation (NNPC)

The fake website is <http://www.nigeriannationalpetroleumcorporation.com/contact.htm>. Stakeholders were warned against transacting any business on the website NCFC the committee said, was making efforts towards securing the assistance of relevant authorities in the United States to knock off the illegal website. It advised all prospective investors, who have genuine interest in a honest business venture in Nigeria to always direct their enquiries to Nigerian trade or diplomatic missions nearest to them. It also warned against unbridled greed and criminal inclination, which actually attract victims to the advance fee fraud schemes of the fraudsters.

419 Coalition note: 419 Coalition hopes all this results in a sustained, tangible, quantifiable effort on the part of Nigeria to arrest 419ers operating from within its borders in anything like the numbers which the magnitude of 419 operations warrant; to convict them, to seize their assets; and to repatriate the funds in something approaching the massive amounts that have been stolen. Otherwise, this trip abroad by Gana etc. could be termed a PR junket.

17 DEC 2002

There is an excellent article on 419 in Portuguese that is up on the Quatrocantos.com site, here is the URL:
http://www.quatrocantos.com/lendas/58_419_scam_nigeria.htm

17 DEC 2002

INFORMATION REQUEST

[Bayhall Associates \(UK\)](#) asks for victims who have had losses to, dealings with, or knowledge of any of the below listed banks, companies, or individuals to contact [Bayhall Associates \(UK\)](#).

Transfers to accounts at the following Lagos banks (check your money transfer forms, they normally go via a US bank):

Fortune International Bank
Eko International Bank
Oceanic Bank International
United Bank for Africa
Peak Marchant Bank
IMB Securities

Referral to the following spoof internet banks:

UFH Bank
Continental Trust Bank

Transfers to accounts with the following names:

Prest Square Ltd
Global Goods and Supply Services Ltd
Multiple Yield Investments Ltd
Clark Investment Ltd
First National Security
Euroland Ventures
Claricop Green Ltd
MMB/CCD Ltd
SBNL Trading
General Metals Ltd

Dealings with the following individuals and companies
(assumed names and fictitious companies):

United Assets
Utinity Trust & Security Service Organisation
Utility Trust and Service
Edward Johnson
Gerald Madu Onuwa
Joe Lawrence
John Umeh
Michael Brown
Sam Beki
Dr Alibux
John Abu Baka
Milagro Fernandez
Greg Williams
John Sticken
Dr Roger Philips
Henry Anderson
John Nels
Lee Kwanghi
Alaji Mohammed
Yus Champollion
Kwang Myung Park
Christopher Davenport
David Stephens
Dr Koffi Steve
Ibrahim Camara
Offi Moses
Steven Richards
Veronique de la Vallase
Dr James Jones
Dr San H. Beki
Edward Johnson
Bassinkom M. Gerry
Dai Nguyen
Elroy Stewart
Evelyn Smith
Everton Stewart

or variations on these themes

15 DEC 2002

From the BBC site:

Nigeria meets money laundering deadline

Nigeria has passed laws to crack down on money laundering one day before a sanctions deadline set by the world's rich and industrialised countries.

The Financial Action Task Force (FATF), the investigative arm of the Organisation for Economic Cooperation and Development (OECD), threatened to impose financial sanctions against Nigeria if the 15 December deadline was not met.

President Olusegun Obasanjo signed three bills on Saturday which will also create a financial crimes commission and tightened the regulation of Nigeria's banking sector.

"A copy of the money-laundering bill 2002 has been sent ... to the chairman of the FATF," a statement from Mr Obasanjo's office said.

The OECD represents the interests of the 30 most industrialised countries in the world.

Blacklisted

Nigeria is on the FATF's blacklist of money-laundering countries and is rated as the second most corrupt country in the world by Transparency International.

The US, which launched a clampdown on the funding of terrorist groups after 11 September last year, in particular warned of action if the deadline passed with new laws.

"The adoption of such sanctions would have had the effect of disrupting financial flows into Nigeria, including letters of credit transactions," Mr Obasanjo warned in a letter to the Nigerian senate in October.

The bill had been held up by changes made in the senate to the threshold at which financial actions had to be reported.

Mr Obasanjo asked for them to be tightened to meet the OECD's demands.

419 Coalition Note; Looks like Nigeria has gotten itself off the Sanctions hook once again, but it is important to note that all the laws and committees etc. in the world are useless so long as the laws are not enforced. Nigeria has had plenty of counter 419 laws on the books, especially since the Advance Fee Fraud and Other Fraud Related Offences Decree of 1995. But nothing much in terms of sustained, tangible, quantifiable efforts against the 419ers in terms of arrests, convictions, seizures of assets, and repatriations of stolen funds has been done to date. 419 Coalition hopes these new measures will change all that. But we doubt it, they are just more talk talk talk our view. However, we'd be glad to be proven wrong!

12 DEC 2002

From the Bamex Currency Exchange Inc. Newsletter for DEC 2002 - JAN 2003:

* Monthly Feature *

Nigerian Advance Fee Fraud (4-1-9)

written by:

Melissa Jones

Director of Marketing

Bamex Currency Exchange, Inc.

You probably have received a letter at some point. It arrived by mail, fax or e-mail, and it was sent from Nigeria or other West African country. The individual writing the letter requests your assistance in moving millions of dollars out of his country, for any one of a multitude of reasons, and insists he will pay you a percentage of the funds. Or he informs you that you are about to receive an inheritance from a long lost relative you never knew you had. All you need to do is provide some basic information, like your banking details for instance, and he will take care of transferring the funds into your personal account. The letter looks official and purports to be completely legitimate. It seems like you hit the lottery, but is it for real?

Advance Fee Fraud -- also called "4-1-9" fraud after the section of the Nigerian penal code that address fraud schemes -- is a sophisticated, international scam operation. The great majority of Advance Fee Fraud schemes originate from Nigeria, but some operations do have origins in other West African countries. The perpetrators target anyone from individuals to companies all over the world, and many of these scam artists work within Nigeria's own government and banking institutions.

Nigerian Advance Fee Fraud began as a letter mailing ring. It first appeared in the mid-1980's after the collapse in the price of oil. As Nigeria's main export, oil provided the largest source of foreign income to its economy. With the economy's downturn, many Nigerian professionals turned to crime. Advancements in technology have increased the reach and scope of these illegal operations. The Internet and e-mail has allowed these criminals to target more people at a faster rate than ever before, and victims are still falling into their traps. These crimes have become so pervasive that special groups and taskforces -- both government and independent -- have been established specifically to combat this activity. "Operation 4-1-9," a U.S. Secret Service taskforce, and The 419 Coalition, an independent group, are some examples.

Advance Fee Fraud is estimated to cost American citizens and businesses hundreds of millions of dollars annually. The actual cost may be much more, since it is likely there are victims who do not report their losses to authorities due to either fear or embarrassment. The Financial Crimes Division of the Secret Service receives approximately 100 telephone calls from victims/potential victims of 4-1-9 fraud and 300-500 pieces of related correspondence per day. According to The 419 Coalition website, "Monies stolen by 419 operations are almost Never Recovered from Nigeria."

According to the official website of the United States Treasury Department, 4-1-9 Schemes frequently use the following tactics:

An individual or company receives a letter, fax or e-mail from an alleged "Official" representing a foreign government or agency. An offer is made to transfer millions of dollars in "over invoiced contract" funds into the individual's or company's bank account. Often, victims are requested to provide blank company letterhead and

purchase order forms. The perpetrators use these materials to forge letters of recommendation to other victims and to seek out travel visas from the American Embassy in Lagos. They will also request banking account information. The receipt of this information acts as a signal to the culprits that they have hooked another victim.

During the course of interactions with the perpetrators, victims will receive numerous documents with official looking stamps, seals and logos testifying to the authenticity of the business deal. Eventually, "problems" will arise with the transfer or release of funds. At this point, the victim is informed that he must provide up-front or advance fees for various taxes, attorney fees, transaction fees or bribes in order to receive the funds. The objective of this scam is to get victims to pay out as much money as possible through these "fees" until the victim either gives up or runs out of money.

Sometimes, victims are encouraged to travel overseas to complete the transaction. There have been reported deaths and kidnappings related to this type of fraud. In June of 1995, an American was murdered in Lagos, Nigeria, while pursuing a 4-1-9 scam, and over the years numerous other foreign nationals have been reported as missing.

The most common forms of 4-1-9 business proposals fall into seven main categories:

- * Disbursement of money from wills
- * Contract fraud (COD of goods or services)
- * Purchase of real estate
- * Conversion of hard currency
- * Transfer of funds from over invoiced contracts
- * Sale of crude oil at below market prices

Nigerian advance fee scams grow more sophisticated each year. Following is abbreviated text from a warning on 4-1-9 scams that was issued from the Treasury Department's website:

"FinCEN has recently become aware that the perpetrators are trying to provide legitimacy to the scheme by sending a letter on imitation U.S. Government letterhead with the forged signature of FinCEN's Director, James F. Sloan. In addition, this letter indicates that pursuant to the USA PATRIOT Act and an Executive Order, any money being wired into the country requires a fee to be paid, which would be applied to rebuilding the World Trade Center. The information contained in this letter is false and the letter is fraudulent. FinCEN has never issued such a letter, there is no such fee required under federal law and Director Sloan's signature was falsified."

Every day, all over the world, people continue to fall victim to these financially devastating scams. One recent high-profile case involves a Michigan woman who embezzled \$2.1 million from her employer, a law firm, to cover the increasing expenses of helping a South African man "transfer \$18 million to a U.S. bank account." She never received her "multi-million dollar payment" from the man, and she is now facing a prison term and thousands of dollars in fines.

How can you protect yourself and your money? Arm yourself with information and use common sense! If something sounds too good to be true, then it probably is. No one else will look after your interests or financial well-being. If you have received correspondence you believe to be related to a 4-1-9 scam, or if you have been a victim of advance fee fraud, The 419 Coalition website provides information on how to report this activity.

The link to this piece is, for as long as it is good, <http://www.bamex.com/newsletter.html>

11 DEC 2002

From The Guardian, a Nigerian newspaper:

Govt wants U.S. to try Nigerians for financial crimes
From Emmanuel Onwubiko, Abuja

FIVE days before the expiration of an ultimatum for the country to tackle financial crimes, the Federal Government yesterday urged the United States to prosecute Nigerians who are guilty of those offences.

The deadline by a U.S.-based World Bank agency for Nigeria and some corporate bodies in the country to check-financial fraud will expire on December 15.

At the second parley of the U.S./Nigeria Law Enforcement Commission in Abuja, the Federal Attorney General Kanu Godwin Agabi (SAN) said: "Ambassador Howard Jetter has made more sacrifices to ensure our good standing, more than many of us who held high office can even dream of."

He told the U.S. government: "One way in which you can reward and complement his effort is by arresting and prosecuting in Europe and the United States, those Nigerians who continue to violate the money laundering laws of the world."

According to Agabi, many Nigerians are guilty of financial crimes right now, adding: "arrest and prosecute and punish them in your country. Nothing will please us more and nothing will sanitise our country more."

Agabi recalled that at the inaugural meeting of the U.S./Nigeria Joint Law Enforcement Commission held in Washington, a number of far-reaching decisions were reached. These decisions set the framework for future engagement and gave further justification for "reappraisal of our respective commitments."

He said: "We agreed to co-operate on a wide range of law enforcement issues, including drug trafficking, extradition, corruption, financial crimes and money laundering, police reforms, human trafficking and immigration crimes. Nigeria has made substantial progress in line with her obligations."

On what government has done to battle drug trafficking, the minister said: "In the area of drug trafficking, Nigeria has strengthened the operational capacity of the NDLEA, which translated into many successful investigations, dismantling of drug trafficking syndicates and conviction of drug traffickers. In particular, the NDLEA has improved its joint operations with the U.S.DEA. An important element in this co-operation is the success of the West African Joint Operations (WAJO) initiative, which has received substantial support from the US DEA.

Nigeria, he said, had already extradited one individual, and arrangements for the extradition of two others had reached an advanced stage. He disclosed that to facilitate the process of extradition, a judge had been designated at the Federal High Court to handle extradition matters.

Agabi stated that he did not trust the credibility of the Europe-based Transparency International, for what he called double standards while he criticised European countries, which receive looted funds from developing countries in Africa.

Jetter, who was at the head of the delegation to the parley, said the U.S. government would offer practical assistance to Nigeria to battle the scourge of transnational crimes.

Meanwhile, the Federal Government yesterday appointed a six-man National Consultative Committee on Justice Sector Reform. The committee, headed by the Attorney-General, is to work out modalities for reforming the judiciary in the country.

419 Coalition Note: We shall see shortly if this is sufficient for Nigeria to avoid the 15 DEC deadline for the imposition of sanctions, the betting here is that it will be. However, we shall also see if Nigeria actually does put in place a sustained, tangible, quantifiable effort to arrest 419 criminals operating from within Nigerian borders, to convict them, and to seize their assets and repatriate monies to victims of 419 in anything like the huge amounts in which it has been stolen. The betting here on that is that Nigeria won't at this time and that she won't until powerful sustained sanctions give her no viable alternative to doing so, no matter what the Nigerian Government says, talk being cheap and all. But one can always Hope for the Best, of course, and we shall.

10 DEC 2002
From news.com.au - Australia

Letter scam sparks arrest

A Melbourne financial planner allegedly transferred more than \$700,000 from clients into a Nigerian letter scam, Australia's corporate watchdog said today.

The planner has been temporarily restrained from receiving money connected to the supply of financial products and services.

The Corporate watchdog, the Australian Securities and Investments Commission (ASIC), said an interlocutory order against Robert Andrew Street had been made in the Federal Court.

ASIC alleges that between April and August 2002 Street borrowed more than \$700,000 from clients by misrepresenting the purposes for which the money would be used.

ASIC alleges that Street and his company Tira Pty Ltd transferred the money to overseas destinations after receiving a proposal from a person purporting to be the Reverend Sam Kukah, chairman of the Presidential Payment Debt Reconciliation Committee in Nigeria.

Here is the link for as long as it is good: [news.com.au 419 article](http://news.com.au/419/article)

9 DEC 2002
From The Guardian, a Nigerian newspaper:

CIBN lists new measures to curb financial crimes
By Sylvester Ebhodaghe and Bukky Olajide

A NEW set of legal framework is among measures being listed by the Chartered Institute of Bankers (CIBN) to checkmate rise in financial crimes and cyber fraud in the country.

Already, the trap of Central Bank of Nigeria (CBN) has caught a 36 year old man who was almost celebrating a new success, in his vice activities.

At the recently held national workshop on financial crimes and cyber fraud, CIBN President, Maize O.C.K. Unegbu noted that "to check cyber frauds especially in a banking system where insider staff are potential culprits, there should be segregation of the functions whereby high information technology (IT) literate personnel should be restricted to the role of system administrators.

According to Unegbu, they should not be allowed to operate because they are so knowledgeable that if they have a criminal bent, they could wreck havoc. Adding that others who are merely functional literate in IT should be deployed as operators.

He also noted that efforts should be made by management staff to update themselves and be at the cutting edge of the technology always. This he said will make them to consistently stay ahead of the cyber fraudsters.

Other measures listed by the CIBN president at the three-day workshop organised by the office of the Auditor-General of the Federation in conjunction with Lagos based Afro Consult Limited also include regular update of systems.

According to him, both the hardware and the software should be at the cutting edge of technology so that one does not rely on an obsolete system and become easy prey to the crooks.

"Consistent and vigorous checks on the payment process, approved and authorisation limits have stood the test of time as effective security measures," he stated.

Speaking further, the CIBN boss said a new set of legal framework is needed to cope with issues of electronic financial transactions, adding that it will be difficult in the existing framework to successfully prosecute e-banking crimes.

"The duty segregation should be re-enforced with the installation of log protocols that track and record on daily basis all activities carried out by each worker, using the PC. This record is printed out first thing the following day for review. The point is that once everyone knows' that whatever he does will be traced to him, he is unlikely to commit illegality. In other words, the fear of being found out stays the hand of the would be fraudulent staff," he stressed.

He also observed however that the anxiety over financial crimes is indeed a genuine one due to its heinous origin and harmful effects. "Because cyber fraud usually involve mind-bulging sums of money, it can undermine the efficacy of monetary policy through arbitrary inflation or deflation of money supply and distortion of resource allocation in the economy.

"Also, the enormity of resources involved in cyber frauds and other financial crimes bestow on the perpetrators superior economic power, enabling them to penetrate perceived obstacles or hurdles in an effort to hijack social and political powers."

Commenting on the adverse effect of the menace on the image of Nigeria, the CIBN boss stressed that "as a matter of fact, financial crime has become a pandemic disease whose scourge has no respect for geo-political boundaries, race, ideology or the level of economic development.

"It has indeed assumed an almost intractable dimension even at the global level. The picture in Nigeria simulates that of fighting a losing battle to salvage majority of Nigerians from being converted to what is apparently becoming a national malaise." He added.

"Unfortunately, government's efforts at combating these abnormal developments appear to be getting drowned as the practices, instead of abetting, spreading and even degenerating into syndication, thereby constraining economic development."

CBN recently through the mechanism facilitated the tracking of one Emmanuel Ekocho for allegedly defrauding an Indian national, Dr. Balriukund Bhat of \$20 million (about N2.6 billion) and the man has already been arraigned before a court in Lagos.

In a release signed by CBN's Acting Director, performance improvement Department (PID), Mrs. O.O. Akanji the apex bank disclosed recently it has devised a technique of tracking the 419 scammers through sophisticated means, after which the bank calls in the Nigeria Police for arrest and prosecution of the fraudsters.

According to the release, the CBN also along with a parastatals and the Federal Republic of Nigeria have recently won a case in the U.S. in connection with spurious 419 scam claims by a gullible victim.

"The case has demonstrated the resolve of the Nigerian authorities in letting the whole world know that financial crimes do not enjoy official support contrary to the insinuation in some quarters. The bank had previously placed adverts in major newspapers around the world and at home, interacted with embassies and the international community with a view to exposing various modus operandi of the 419 scammer," the release said.

The release further said that the apex bank also recently constituted a committee to handle 419 scam inquiries and other related issues in addition to a page on the same matter situated on the bank's website (www.cenbank.org) which has been commended by Internet surface who found the site very helpful.

The release added that the CBN has always sensitised the international community on the danger inherent in conducting business with people whose antecedents are unknown.

The release therefore advised that people should make enquiries though the Central Bank authorities for offers involving the name of the bank and its officials.

419 Coalition comment: Yada, yada, yada, the usual and oft repeated largely meaningless stuff. Where are the mass arrests? Where are the mass convictions? Where are the 419ed monies? When will they be repatriated? And what is the point of calling offices of CBN when people just get put through to 419ers? Why does CBN fund advertorials rather than funding sustained tangible quantifiable efforts against the 419ers that produce arrests, convictions, and asset seizures? And why in hades does CBN continue to put out the kind of bull it does in the above article and the self-righteous manure concerning 419 that it puts on its website, where it is pretty clear that CBN's view of 419 is (erroneously) that it's Everybody Else's Problem, not theirs? Sheesh... gets tiresome after awhile. And 419 rolls on and on....

Over the last year, 419 Coalition ALONE has sent in Thousands of 419 letters with LIVE Nigerian phone numbers to the Nigerian authorities, and since we don't even ask for targets to send their 419 letters to us, that's is the tip of the tip of the iceberg. Where are the thousands of arrests which should have resulted? Where are the (at least) hundreds of convictions which should have resulted? It is patently absurd for the Nigerian authorities to currently claim that sustained, tangible, quantifiable actions against the 419ers have been taken or are being taken in anything like the magnitude necessary to deal with the magnitude of the 419 problem emanating from their country,

Last we heard, the latest stat from the Nigerian government was still only 22 convictions for 419 in the whole 20 year or so history of 419, and several of those were in absentia. Now, THAT is a relevant stat when one considers the counter-419 efforts of successive Nigerian governments. As is the dearth of seized 419er assets and the miniscule return of 419ed funds.

29 NOV 2002

Here is an article that recently appeared in the Budapest Business Journal in Hungary:

The scam busters

An intrepid writer and a team of consultants have probed the murky world of the Nigerian e-mail scheme - and offer some crystal-clear advice

Peter.Olah@bbj.hu

Your first instinct on receiving an unsolicited message from someone you have never heard of, promising large amounts of money in exchange for a little assistance, might be to immediately destroy it.

But American investigative writer Brian Wizard, while recognizing such messages for the frauds that they are, decided to pursue the matter. The result is a book exposing the devious schemes in detail, entitled Nigerian 419 Scam 'Game Over'.

The 419 scam started out in the 1980s and primarily targeted the United States and Western Europe. Nowadays, they are shifting their target to new, so far less affected locations such as Central-Eastern Europe and Asia, Wizard said last week while promoting his book in Hungary. The scamsters are abusing basic human characteristics - greed and gullibility. It is easy to lose private and corporate funds as well as have one's human relationships damaged.

Wizard explained that the term 419 comes from the section of the Nigerian Criminal Code outlawing fraudulent activities, though not all 419 scams originate in Nigeria. He says that according to modest estimates, in excess of \$5 billion has been stolen by 419 criminals worldwide so far.

And still, there are people getting scammed every single day, he said. Charlie Patrick, partner responsible for KPMG Forensic in the Central-East European region, concurred.

Despite several years of warnings, there are still regular victims, even in sophisticated economies, he said. Numerous such messages have been received by KPMG offices in the recent past and we see them becoming more common in Hungary. Most people routinely receive e-mails from strangers and generally delete them without reading.

However, when they receive a message from the widow of a recently deceased African dictator, they start to take notice.

KPMG recently prepared an information sheet about 419 fraud, outlining its typical characteristics and the way to avoid it.

Trick or treat

According to Wizard, regardless of the amount offered and the reason provided, all scam operators follow the same pattern for fooling the unsuspecting victims. The white-collar criminals claim that they have supervision over large funds, which are currently held for various reasons. In order to collect the sum, the recipient is expected to pay a small and usually later a larger contribution, which, the scammers explain, is needed to put the transaction on track.

They claim that the money is needed to open an account to release the funds, or to bribe local decision-makers, Wizard said, adding that the swindlers are also ready to provide the victim with all kinds of real-looking fake documents about the existence of the money.

In one of the existing scam scenarios, Wizard said, the scamming method is a modernized version of a centuries-old West African con called the red mercury scam, in which it is claimed that a special chemical is needed to clean bank notes that have been defaced in order to make them usable.

The trick is that the bad guys are in need of cash to get new supplies of the chemical so that they can get the money transferred, he said.

In other scenarios, people are told that foreign entities willed them large amounts of money, or that the scammers have authority to transfer the exchange value of large contracts or have government funds to take out of the country. In some cases they specifically target religious organizations by claiming that they represent a church whose funds are in danger, and that it needs help to get the money out of the country, Wizard said.

According to KPMG's fact sheet, the e-mails are normally sent from a free e-mail account, and the message may claim that the recipient's name was found through a respected source, such as a local chamber of commerce directory. The message typically claims that a large sum of money, normally over \$10 million, is not accessible for various reasons, and it also says that the recipient's help is requested to unlock the funds, for which a substantial commission, typically 25%, is promised, the fact sheet says.

The fact sheet also notes that it is frequently stated that 5% of the funds will be used to pay transaction costs and that the sender will retain the remaining 70%. It adds that the sender usually guarantees that the transaction is "risk free" and asked to treat the matter as strictly confidential.

Meet Joe Black

KPMG's Patrick said that many victims recognize the scam for what it is at this stage and stop their involvement, although their initial moneys will be lost. However, the really gullible even go as far as traveling to Africa, meet with the fraudsters and end up paying more fees, he said.

So did Wizard, but for a different reason.

Wizard first received such an e-mail in the fall of 1999 and he decided to thoroughly investigate the issue by pretending that he was game for the scam. "I was even ready to sacrifice some money to get as much information as I could, he said.

Driven by his investigative instincts, Wizard soon got in touch with four different Nigerian scamster groups, which operated independently from each other.

After communicating by e-mail, fax and telephone with various people in Nigeria, Spain and London, Wizard traveled overseas to meet the swindlers in early 2000. He met two different groups in London and in Amsterdam, both of which demanded hefty amounts of money from him. The London group needed money for 'special chemicals,' while the Amsterdam one requested him to join the exclusive 'Secret Bank' at a cost of \$75,000, before the millions would be transferred. At the Amsterdam meeting, Wizard overheard a phone conversation between one of the criminals and a previous victim, who, having paid the bank admission, did not understand why the bank transfer was 'delayed.' Wizard, who finally left Amsterdam with no financial losses and a full picture about the scam, said the entire investigation, including phone bills and the trip to Western Europe, cost him about \$4,000. In exchange, I had them write one-third of my book, he joked. Later on, however, he received three death threats from scam groups.

In order to spread information about the scams, Wizards posted his experiences on his own website (www.brianwizard.com), which he regularly updates with the latest information about the scams.

Don't do it

Both Wizard and KPMG agree that victims of any 419 scam should not count on much assistance from the authorities, either locally or in Africa. Even if a complaint is made, there is very little chance that any funds will be recovered.

'I was helping foreign entities carry out an international money laundering scheme, when I found out that it was a scam and they fooled me,' does not sound like a promising way to file a claim to the police, Wizard said.

Citing unofficial statistics that claim 419 crimes to be the third to fifth largest revenue-generating activity in Nigeria, he said it is suspected that banks and top public administration officials are involved in the scam.

Do not be scammed, be informed Wizard said, explaining that education about the 419 scam is the ultimate weapon against the fraudsters. He has been taking his information to people around the world: His stay in Hungary is part of a tour that also includes visits to Ukraine and the Czech Republic.

According to KPMG's sheet, the best tactic is never to reply to such a message, because besides the possibility of being fooled, any response could be used to steal your personal or company details.

Wizard also suggests that recipients should use their common sense on acting upon such 'business proposals.'

The first question should be: 'Why me?' And then you should remember that if something seems too good to be true, it probably is, he said.

419 Coalition Note: This article also appeared in the Prague Business Journal of 9 DEC 2002, here is the link for as long as it is good:

<http://www.pbj.cz/user/article.asp?ArticleID=166435>

26 NOV 2002

From ThisDay, a Nigerian newspaper:

How to Curb 419, By Utomi

Professor Pat Utomi of the Lagos Business School (LBS) has suggested major sting operation by the Federal Government to arrest perpetrators of the Advance Fee Fraud (419) to redeem the image of the country dented by the scams.

Utomi, who was speaking with newsmen in his office at the weekend, said that urgent action was needed to put an end to the advance fee fraud, noting that there were not more than 5,000 Nigerians involved in advance fee fraud.

He said that a sting operation will lead to the arrest of the culprits who should be brought before a high court judge.

"A small fraction of people are engaged in this business in a country of about 100 million and it is possible to get at them," Utomi said.

"A well planned sting operation will lead to their arrest. Set up a court to try them and impose jail term," he said.

The LBS director said it was not enough for the Central Bank of Nigeria (CBN) and other federal agencies to run adverts in international media on the phenomenon and called for a more severe action.

He said advance fee fraud and other financial crimes had enormous adverse effect on the country's economy, scaring away investors and denting the image of Nigeria businessmen.

A federal agency set up to curb financial crimes, said at the weekend that it had received 62 reports of advance fee fraud and related crimes since its inauguration last year.

The National Committee on Financial Crimes Chairman, Charles Akaya, told newsmen at the weekend that it had concluded action on nine cases and taken one other to court. Akaya, a commissioner of police, advised local and foreign businessmen to be wary of responding to business proposals from unknown persons and to cross-check the promoters of the deals with national business bureau and agencies, including chambers of commerce.

419 Coalition Note: Sustained sting operations would be excellent and are long overdue. On the figure given of 5,000 Nigerians involved in 419, that's awfully low for the third to fifth largest industry in the nation and there really is no basis for that figure that we know of. Finally, if this Nigerian Government Agency set up to curb financial crimes only received 62 reports of 419 and other financial crimes in the last year, something is terribly wrong with its operations, as 419 Coalition ALONE has sent thousands of reports of 419 to the Nigerian authorities over the last year, and we don't even try to Collect such reports in the first place! 62 reports of 419 total over the last year..... ROFL :) :) If it was not so sad the Government of Nigeria continues to give out absurd stats like this it would be Funny :) :)

25 NOV 2002

From The Guardian, a Nigerian newspaper:

Anti-scam body trails on fraudsters, arrests 62

By Alex Olise, Police Affairs Reporter

AS the National Committee on Financial Crimes clamps down on fraudsters in the country, all business centres and other service providers engaged in scams may have been ordered to shut down just as 62 suspected dupes have been arrested for international fraud.

Also, cyber cafes and other illegal operators nation-wide are expected to close down their businesses or face the wrath of law enforcement agents who may begin an intensive surveillance aimed at ridding the nation of scams.

The committee's chairman, Mr Charles Akaya, a Commissioner of Police (CP), disclosed this to reporters in Lagos at the weekend, while alerting the nation, to the new wave of financial scams.

Members of the committee, which was inaugurated by the then Inspector-General of Police, Mr. Musiliu Smith, on December 4, 2001 are drawn from some federal ministries, agencies and parastatals.

The committee is charged with the responsibilities of facilitating the process of information and intelligence gathering, as well as investigation and prosecution of criminals.

According to Akaya, the committee is probing many advance fee fraud cases having international linkages as well as cases within the country involving huge amounts of money.

He said that the 62 persons arrested were now facing interrogation in his office.

He noted that most of the cases were reported to his office by victims, while the others were referred there from government agencies and departments as well as members of the public.

According to him, the latest in modus operandi of international scam is the connivance of some Nigerians businessmen with foreign counterparts to dupe victims who are eager to import goods to the country.

A recent incident occurred in Dubai, where some Nigerian businessmen lured some persons to transfer money abroad for the purpose of receiving goods, which were not seen many months after, the police chief said.

The Nigerian fraudsters often later go abroad to take their share from their foreign collaborators, he added.

He warned foreigners and Nigerians to be wary of huge business proposals and suspected phone calls, as they were likely to be fraudulent.

419 Coalition note: As always, we welcome any quantifiable and tangible sustained efforts by the Government of Nigeria to control 419. Controlling the Internet Cafes etc. would indeed be helpful.

However, we must also note that the above stress on "foreign collaborators" being a big part of goods and services 419 is simply not accurate, nor is the statement that Nigerian fraudsters go abroad to take their share from foreign collaborators. 419ers often do go abroad, but it is generally to enjoy life etc. The latest press on Goods and Services 419 actually seems to be the "buying" of goods or services, paying for them with a bogus cashier's check for greater than the amount required, then asking for the change etc. There has indeed been an upsurge of that type of 419 over the last year.

419 Coalition would also like to have the names of the 62 arrested, the date of their arrest, info on whether they are incarcerated or are out on bail etc. and recommends that the Government of Nigeria publish these names etc. in the local media as soon as possible to include the major Nigerian newspapers as it has said repeatedly in the past that it would.

22 NOV 2002

This in The Press, a New Zealand newspaper. It was sent to 419 Coalition in a mail in which the subject line was "Death by 419":

Key man in \$4m hunt dies
By MARTIN VAN BEYNEN

One of the key people behind the Cuttle and Isaacs collapse has died in London while trying to recover the \$4 million lost to an African scam.

Sources confirmed yesterday that Peter Bell, a director of the Ashburton stock firm that collapsed in January owing millions to farmers, had died in his London hotel room, probably of a heart attack.

Mr Bell, believed to be in his late 40s, had been in London for several months trying to regain the \$4m he siphoned from company funds for the scam.

He gave the money to former farming friend Brian Banks, a Christchurch businessman, who had convinced Mr Bell they would net about \$8m from the scheme. Mr Bell wanted

to buy several meat works in the North Island.

The two men were duped by a well-known scam which was based on the fiction the family of former President Mobutu, of Zaire, needed help to bank a shady \$US40m fortune in banknotes.

Millions of dollars of Cuttle and Isaacs funds were used to pay fees associated with a supposed cleaning process to remove a chemical from the money.

Mr Bell and Mr Banks were confident as late as August this year, when both had been bankrupted, that the deal would come to fruition. They raised a further \$50,000 which was ploughed into unsuccessful attempts to recoup the money.

Last month Mr Banks told a Christchurch court he had been in touch with Mr Bell in London, and he was confident of a good result within weeks.

Close connections of the Bell family were reluctant to talk last night out of respect for Mr Bell's wife, Karen, and their children.

Gerald Dolan, a Rakaia farmer who lost about \$20,000 in the collapse, said he had known Mr Bell for many years and had been "staggered" by his part in the debacle. Mr Bell had been his drafter (selector of stock for market) for the last 10 years and had been extremely good at his job.

"But he was always ahead of himself. He tried to push the envelope a little further.

"He always had a scheme going, but he knew his job," Mr Dolan said.

"We got some marvellous deals out of him. It all came crashing down. All the good he did was ruined overnight ... "

Mr Bell, a very private man, had not got on so well with his fellow drafters, Mr Dolan said.

"You saw it in the sheepyards and the stockyards. He was a bit of loner.

"He set up all these deals but he kept them to himself, and as a result he went from one stock firm to another over the years until he came into his own set-up."

Mr Bell would often talk about his schemes and was heavily involved in the export of live sheep.

"He was one of those busy little guys who always had something big going. He was always after the big dollar," he said.

He could imagine Mr Bell being taken in by someone with a better scheme than he had.

Those who had lost big amounts in the collapse would be annoyed by Mr Bell's death, he said.

"They would know now they are not going to get anything. You always hope something will turn up but now they know they'll get nothing. It's the end of the road."

Mr Bell was supposed to have returned to Christchurch this month to answer questions put by company liquidator Warwick Ainger under a statutory examination process. He missed several court dates.

16 NOV 2002

From the [Nigeriaworld](#) website:

US Warns Nigeria on Financial Crime Bill

From Chuks Okocha in Abuja

The United States Ambassador to Nigeria, Mr. Howard Jeter yesterday carried the campaign for a legislation to combat financial crimes to the National Assembly, warning that Nigeria will be sanctioned if the bill is not passed by December 15, 2002.

The US envoy who visited the Deputy Speaker, Hon. Chibudom Nwuche in his office in company of the United States Law Enforcement Coordinator in Nigeria, Mr. Mac Taylor said it is worrisome that anti-financial crime laws in Nigeria are below the international standard, and called on the Deputy Speaker to ensure that the bill receives prompt attention.

He explained that he was at the National Assembly to express the US concern that Nigeria pass the anti-financial crime bill so as to meet the Financial Action Task Force (FATF) standard and curb the effects of financial crimes.

Howard said that it is the position of the FATF that "if the legislation is not passed to bring Nigeria into international compliance with minimum standards, then there would be counter measures."

According to the US envoy "Counter measures will come with some sanctions and imposition of financial sanctions and this will have dire consequences for the financial sector and also on the economy as a whole and therefore for the people of Nigeria. It is a very very important issue," he stressed.

In this regard, he said "I came to see the Deputy Speaker to register our concern to urge him to use his good office to try to get this legislation passed quickly."

In response, Nwuche told the US Envoys that the National Assembly was concerned about the quick passage of the legislation.

It would be recalled that FATF; a group of 49 European and American nations had in October called on the Federal Government to ensure the passage of the financial crime bills before December 15 or face financial sanctions to the extent of not honouring letters of credits from Nigeria.

It was in this regard that President Olusegun Obasanjo wrote to the National Assembly asking for a prompt passage of the bill to avoid the sanctions from FATF.

Meanwhile, the three bills on financial crimes have passed their first reading at the House.

5 NOV 2002

From the Vanguard (Lagos):

International Financial Crimes: Nigeria Receives Wake-Up Call

United States of America and the European Union (EU), have given Nigeria up to December 15, 2002 to act on international financial crimes which are giving this country a bad image at home and abroad.

The scams which have remained unchecked have been undermining President Obasanjo's efforts at obtaining direct foreign investment as well as debt relief for the country. Should they carry out their threat, December 15 is mere six weeks away before the international community spear-headed by the two most powerful economic blocks impose painful sanctions on this nation. Even without such penalties, the country has been gripped by intractable economic depression since the early 1980s.

It will not do to hang the current imbroglio on an international conspiracy against Nigeria in this matter. It is glaring that some unscrupulous Nigerians have disgraced the nation by their criminal records. We are said to lead the world in financial scams (known locally as 419) that are committed across national boundaries. At home, N61 billion is known to have been fraudulently siphoned from the banking industry alone in the last three years; this is apart from the fact that many banks have been involved in money-laundering which they know too well is an offence, all in the bid to fatten their bottomlines. Such unscrupulous banks care little if the nation's economy goes down the drain in the process.

For a long time the world had taken a wait and look attitude to criminal financial activities in Nigeria and by Nigerians and we have stubbornly refused to mend our ways. As a nation we cannot but take firm and decisive actions to stem a malaise that is so economically and socially disruptive.

Now, the world is no longer waiting because they have seen enough of our procrastination on these matters. They have decided to kick us where it hurts the most.

True, the President has presented a Bill to the National Assembly designed to arrest this scourge. Yet it is not clear if the two houses considered it worth their time to act on it now. It is our sincere hope, however, that the leadership of the two Houses, which are currently engaged in self-inflicted distractions, would understand that local politics ends at the border. Financial crimes otherwise known as 419 affect our relationship with the rest of the world which cannot be kept waiting until we settle our domestic differences.

Vanguard suggests that the Bill submitted by the President should be given accelerated hearing to ensure that we beat the December 15, 2002, deadline. It will be the first step in our journey towards becoming a respected member of the international financial community.

5 NOV 2002

We received this interesting account of a Goods and Services 419 case today, which raises many excellent questions concerning forms of Goods and Services 419.... CBS Evening News also covered this case, the Mosch case. Here it is:

There are really two issues that I am trying to get assistance on with this letter and the information in it.

- 1) Fighting the War on Terrorism and cutting off their money supply
- 2) Holding Banks accountable for the information that they give their customers

Any direction or assistance that you can give us would be appreciated.

Here is our story . . .

We are selling my husband's old car (1961 Buick) and a man contacted us off of an ad we placed on the internet. He said that he was a car dealer and wanted to purchase it. Here is the info we have on who he was claiming to be:

Adebisi Julius
Magrove Transport LTD
17 Fani Kayode Street
Gra Ikeja, Lagos, Nigeria

phone: 2348037143721
magrovetrans@yahoo.com

He said that someone in the states owed him \$8,800 and would just have them send us a cashiers check to expedite the purchase. We would then deduct the price of the vehicle (\$1,600) and send him the remaining balance via Western Union so that he could arrange transportation, once the check cleared.

We thought this sounded fishy, so we told him to send the check, and that once it cleared the bank we would contact him to set up the transportation of the car. We thought that we would never really see a check, or that when we brought it to the bank it would not clear, so then we just would not set up for transportation and that would be the end of it.

We received a cashiers check from Adebisi Julius's American friend Victor Tom on 10-7-2002. Here is the info we have on the person claiming to be Victor Tom:
Victor Tom
512 Easton Rd Unit B
Warrington, PA 18976

The cashiers check was sent via Fed Ex for the amount of \$8,800 made out to my husband. The cashier's check number was 03202324 with the Bank of America logo. Account number 03202324114000019001641002500.

The check was deposited into our savings account at Twin Cities Federal in Bloomington, MN (Southtown Center/Penn Ave Branch) on 10-08-2002.

While at the bank depositing the check, I asked when would the check clear and I would know that the funds were GOOD, they said 24 hours. I said to the teller, "Really, I thought that it took like 10 days for a check to clear?" and he said "Not with a cashier's check". Since I wanted to be sure that I was being clear to him, I said "I need to know not just when the funds would show up in our account, but I need to know when we can be sure that it is a good check, that it has cleared, and that it is real money that we can touch and use. I don't want to get a charge or have this come back and bite us in the butt" The teller laughed, and said "Tomorrow afternoon ma'am. No problems", I thanked him and left.

Then, 2 days later, twice the time that I was told that I needed to wait to be sure that this was a good check and that it had cleared, I went back to our bank. So, since we had waited the amount of time that the bank had told us to wait to make sure that the check was clear and good, I took out \$7200 that was supposed to be used for the transportation of the car and we wired it via Western Union to Adebisi Julius's Accountant Ben Olawale at Magrove Transport. Here is the info we have on the man claiming to be the accountant:

Ben Olawale
Magrove Transportation
17 Fani Kayode Street
Gra Ikeja, Lagos, Nigeria

The funds were wired via Western Union on 10-10-2002 and picked up on 10-11-2002.

Now, on 10-16-2002, our bank (TCF) called us and told us that the check was counterfeit and that they were deducting \$8,800 from our saving account, even though they told us that the check would be cleared in 24 hours. We now have a negative account balance of over \$5000 that TCF says we are responsible for.

But their clerk told me that it would be clear after 24 hours. If I had known that it might come back at me I would have waited longer. I even asked the clerk, "I need to know when the check will be totally cleared and the money is really there, because we don't want this check to bounce or something and have it come back at us. I wouldn't want to find out our account went negative because of this" And the clerk said, it would be good in 24 hours. Why are WE responsible because THEIR employee gave me incorrect information?

We have contacted the police and they took a report, and said that the info would be sent on to the Secret Service. And my husband did go to the FBI website for reporting internet fraud and filled out an online form. He also, contacted the local FBI branch and reported this. We have also contacted the Attorney General and are waiting for the paperwork to arrive from them.

I know that the whole deal sounded weird from the get go, but we said if the check clears then what the heck, who cares how this guy wants to pay for it. And that is why I made sure I said that I needed to know when the check would be cleared and we would be sure that the check was good. If the clerk had said that it would show up in my account in 24 hours, but we would not be totally sure that the check was good for 12 - 14 days we would have told the guy in Africa that we would not be going forward with anything for 14 to 15 days. But they told me 24 hours, and I trusted that they knew what they were talking about. Isn't that their job, to inform their customers and to help ensure our financial safety?

The TCF bank manager, Amber, basically told me too bad, and that if I was worried about the check and the funds clearing I should have been more careful. I thought I was by asking the bank how long it would take for the check to clear, and then waiting twice that amount of time. Amber said that I should have called the Bank of America that the check was issued from to verify the account number and that the funds were in the account to cover the check . . . I guess I thought that is what a bank is supposed to do,

during the time that they tell you that you have to wait to be sure a check clears. And the regional TCF director, Todd Olson, said that he would have to talk with everyone involved before he could answer any questions.

Then, on 10-17-02, we got a call from Renee with TCF Headquarters. She was calling to tell us that she was handling the return of counterfeit check, and that it was going to be returned to us once she received it, if our account was not negative. My husband said to her, "I know that you know nothing about what we have been going through in the last day with TCF, you are just the person that will be returning the counterfeit check, but can I ask you something . . . if I were to bring a cashier's check into a TCF Bank and deposit it, how long would it be until I would know it had cleared? Not just the funds have been transferred, but that the check is good, and there is real money that I can pull out of my account and use and not have to worry about the check bouncing?" Renee said that she thought it was 24 hours, but she was going to go verify this with someone else. When she came back to the phone she said that yes, it was 24 hours until we would know it was a good check.

So, now we have had two TCF employees tell us that when depositing a cashier's check we need to wait 24 hours to make sure that the check is "good" and clears. We did that, we waited 48 hours, so what did we do wrong? And why are we being held accountable for TCF's not giving us the correct information? If they would have said that we needed to wait 10 days, then I would not even be writing this letter because we would have waited 10 days, and the check would have come back counterfeit and our account would be right back where it was on the 10-7-02, before we deposited the cashier's check. We would just have to tell the buyer that the sale did not go through. And that would be the end of it.

I called Todd Olson of TCF Bank and tried to talk with him again, and he said that he was standing behind what Amber has told us. I then told him about the conversation with Renee and that I have contacted our lawyer, the police, the FBI and the Attorney General. I restated to him that I have now been told by TWO employees of TCF that I would have to wait 24 hours for a cashier's check to clear, and we did that, so what did we do wrong? He could not answer that question. He said that he had to make some more phone calls and he would get back to me by the end of the day. When he did call back, all he could tell us is that they are still looking into things, and that they have released the hold that was put on our checking account because of all of this, so at least we will still have access to those funds and not have to worry about checks that we wrote last week bouncing.

Well, on Saturday 10-19-02 I got in the mail a notice from TCF banks that checks from our account had bounced! And Todd had just assured me on Thursday evening, around 6pm, that this would not happen!

I called TCF Bank, Southtown Branch at 2:45pm on Saturday 10-19-02 and asked them about this. I spoke with Hani, who is the first TCF employee to apologize and say that this is not my fault, and he looked through everything with me. It turns out that on 10-17-02 ALL of the money from our checking account was transferred to our savings account to cover the negative balance, even though that same day Todd assured me that it would not happen. We now have negative amounts in BOTH our savings and our checking accounts, and service charges of over \$90 being charged to us!

By the way, just to see if this would be the way that things would be handled at other banks, I called several local banks on (Friday morning) and asked them all this question . . .

"If a customer of yours came into your bank and deposited a \$8800 check from the Bank of America in Pennsylvania and asked you to tell them when they could be sure that it is a good check, that it has cleared, and that it is real money that we can touch and use, and that it is not going to come back and bite them in the butt?"

Here are the answers I received . . .

Mandy with Bremer Bank in Richfield, MN

"With out of state cashier's checks we recommend 5 - 7 business days"

Kathy with Western Bank in Edina, MN

"In a situation like that I would wait 11 business days"

Erin with Highland Banks

"That could take anywhere from 2 - 11 business days ma'am"

Teller (did not get name) at US Bank in Mpls, MN

"That would be 5 - 10 business days"

Since my husband and I had agreed that we were going to wait twice the amount of time that the bank recommended, if we would have been customers with any of the above banks, I would not be writing this letter right now. There would have been no problem.

So, when cashing or depositing cashier's checks, especially at a TCF Bank, do not rely on the information that the bank teller or the bank manager gives you about how long it will take for the check to clear. It was on Thursday 10-17-02 that Amber finally admitted to us that a cashier's check could come back and the amount would be deducted from your account in 6 days, 6 weeks, or even 12 months after you deposit it. According to Amber, they have no way of telling!

I had to call Todd Olson, the regional manager, several times last week to find out if things were being resolved and what would happen next. He said that they were reviewing the information, including the bank lobby video tape and the police report and that they will know more in a few days. After a few days past, I called again. I was told by Todd that if I would have shown this much concern over the check at the time of deposit that TCF would have handled this differently and could have checked the account to make sure it was safe. He said that from viewing the tape it seemed like I was paying

more attention to my daughter than I was to the transaction with the check. By the way, my daughter is two years old.

It has been over two weeks now. TCF has fixed the problem with our checking account, but they are still holding us responsible for the over \$5000 that our savings account is negative.

If you find all of this wrong, and would like to let TCF know here are some numbers to call . . .
Penn Ave Branch - Cindy is the manager (952)888-8375
Todd Olson regional manager (952)920-5744
Jim Stalman (Todd's boss) (612)661-8802
or you can write to the CEO at

Bill Cooper - CEO TCF Bank
200 East Lake Street
Wayzata, Mn 55391

We know other people that bank with TCF who are going to close their accounts because of this and they plan on making sure that TCF knows that the reason they are closing the account is because of this situation.

We have also been working on trying to find the real bad guys in this whole situation . . . the counterfeiters. On November 1, 2002 our story was aired on the Evening News with Dan Rather, and since then we have gotten calls from others who have also been scammed. One of the other men had his car for sale on the same website as we did and the mailing address that the cashier's check had as a return address was also in Warrington, PA, just like ours.

We have also used the FedEx tracking number from the package the cashier's check was sent in, and it tracks back to a drop box in Polye, Great Britain. Two of the other people who contacted us since the show also have FedEx tracking numbers that track back to that same drop box.

When speaking to the Secret Service I said that part of me worries that this money may be going to fund the terrorist groups, and he said that is very likely. Then I did more searching on Polye, and I found that there is a Flight Training School just outside of Polye that was under suspect after the September 11th attacks.

Wouldn't this be a terrorist ultimate revenge . . . paying for the attacks on America with money scammed off of American's? If we want to stop them we need to cut off their money supply, but if the banking system is not going to take any measures to safe guard it's customers and their money then they are in a way helping the terrorist to easily get the money they need.

Once again, I am asking for any assistance that you can give us on how we can stop these scammers, maybe by improving the security measures in all banks, or with security watermarks on cashier's checks, or requiring holding periods on all cashier's checks over a certain amount. If we do nothing we are letting them win!

Thank you for your time and any help you can give us,
Shawn and Jeff Mosch
Bloomington, MN
(952) 832-9937
<http://groups.yahoo.com/group/ScamSupportGroup/>

28 OCT 2002
Sent in by a Concerned Nigerian:

From The Oregonian:

E-mail to launder money lures many

John Snell

Jane was a world-class chump, and she knows it.

The Salem-area woman lost nearly everything in an international e-mail scam: her well-paying state job, her retirement savings and 17 years of hard-earned house payments. All to scrape together more than \$70,000 she would give to African strangers who promised to make her wickedly rich.

When the swindle began in March 2000, Jane figured her lucky day had arrived. In a way, it had.

She's lucky she wasn't killed.

The Oregonian is withholding Jane's real name because she is afraid the scammers will track her down and hurt her -- a concern confirmed by the U.S. Secret Service and the Oregon Justice Department.

She is one of thousands of Americans who have been taken in by the fraud, which offers to pay people millions for their help in moving money out of Africa.

Authorities aren't sure how many of the victims are from Oregon because most are too embarrassed to report it. But state officials say dozens of Oregon victims have come forward and there certainly are more.

"Greed is, of course, by far their biggest motivation," said Jan Margosian of the Oregon attorney general's office. "They want you to launder money for them. It's pretty hard for you to not know that. It's just regular folks who are getting drawn into this."

Margosian said the scam claims "a wide range of victims, from folks in their 20s to folks in their 80s. It's almost a cottage industry."

A plea, a trip, then trouble The fraud is called the "419" scheme. Anyone with an e-mail address likely has seen it.

While there are minor variations among the pitches, at their core they are the same.

In broken, often sheepish English, the writer claims to be from Africa, most often from Nigeria, Zimbabwe or South Africa.

The writer is desperate to move large amounts of money out of the country and into a foreign bank. Targets of the shakedown are told they can keep a share of the money in exchange for their help. The cut is usually around a fourth of the total, making for a multimillion-dollar payoff.

"In most of these things, you're going to be encouraged to travel overseas to complete the transaction," said Brian Marr, special agent with the U.S. Secret Service in Washington, D.C. "That's when the trouble is going to start."

In July, according to the Times of London, a former mayor of Northampton fell for the scheme and was held with a gun to his head in Johannesburg, South Africa. He was rescued in an international police effort.

In 1999, Romanian businessman Danut Mircea Tetrescu fell for the pitch, flew to Africa and was held for ransom. The same year, Norwegian millionaire Kjetil Moe was lured to South Africa and killed.

Nearly everyone dismisses the 419 proposal as a sham. But not all have such insight.

Little more than a year ago, a Portland dentist lost as much as \$100,000. The man, who doesn't want his name published, received the e-mail appeal and sent the scammers his debit card number. Days later, Margosian said, his bank account was drained.

Two years ago, elected officials of a small Southern Oregon community booked a flight to Africa thinking the promised payoff would cure the town's financial ills.

"They were on their way to Nigeria," Margosian said. "Their travel agent was just chitchatting with one of the people."

The official confided what they were about to do.

"The travel agent said, 'You guys are idiots. You could lose all the town's money and get killed.' "

They never made the trip. Margosian said they didn't want their names made known, either, or their town identified.

A new delivery vehicle The scheme gets its name from Article 419 of the Nigerian Penal Code, which outlaws it. The scam is also known as the "Nigerian letter" or "the advance fee fraud."

Call it what you will, the ruse is more than 20 years old, starting as a chain letter in the 1980s. In the 1990s, it was distributed by fax. It now crosses the globe as e-mail.

Cons such as this -- offering people a chance to dip into others' fortunes -- are nothing new.

In the early 1900s, American swindler Oscar Hartzell talked more than 100,000 Midwesterners out of millions with a scheme to recover money that supposedly belonged to Sir Francis Drake. If they contributed to a legal fund for Drake's heirs, Hartzell told them, contributors would get a share of Drake's \$100 billion estate. Hartzell eventually went to prison, where people kept sending him money.

Get rich quick The 419 scam offers people a chance to get rich quick. But once lured in, they are financially gutted.

"I lost my retirement," said Jane, referring to the Public Employees Retirement System account she emptied. In her mid-40s and years from retirement, she could only access her PERS account by quitting her government job.

She now works in private industry for one-third her former salary.

The original e-mail Jane received claimed to be from a man named Sani Aeu. He said he was a Nigerian doctor who wanted help getting money out of his country so it could be used to bring clean water to his village.

The plan was to transfer the money to Jane's bank, then back to a foreign account in Aeu's control. Aeu was describing a money-laundering scheme and said Jane could keep 25 percent of the multimillion-dollar transfer.

Jane said she was asked to meet in London with an official from a securities company

who would arrange the transfer. She flew to London twice.

"They showed me a whole trunk full of money and said there were five more trunks like that," she said.

"They said we were going to go meet someone at the bank the next morning and take care of all the legalities. They called me that night at my motel and said there was a problem."

The "problem" was the need for 13,000 British pounds -- more than \$20,000 -- to cover transaction fees. Jane got part of the money by making cash withdrawals with her credit cards. Six months later, she scraped together the rest.

Calls for more fees came in, and Jane paid them. Back in Oregon, she received a fax claiming to be from an Arkansas bank that had \$25 million on deposit for her. The fax requested more fees before the bank could release the cash.

"I tried to look up the bank on the Internet, and I couldn't find it," Jane said. "I'm not a detective or anything, but that didn't seem right. It sort of put up a red flag."

She said she called Aeu, and he vowed to get to the bottom of it if she would fly to Nigeria or wire him \$7,500.

Finally, she saw things for what they were and let the matter drop.

To cover the so-called fees, Jane refinanced her house at a higher interest rate and used her equity to pay for the credit card withdrawals. Before the swindle, she had 13 years left on her original loan. She now has 30.

"It's been a mess," she said. "I've got it in a manageable place, I think. I'm not actually going bankrupt."

Little expense, big payoff "This is basically a worldwide problem," said Marr of the Secret Service. "We get about 600 faxes a month reporting the fraud.

"In 2001, we had over \$950,000 in losses. That's probably just the tip of the iceberg. Most people are not going to report it. They are embarrassed and feel foolish."

Marr's estimate may be understated. In 1998, when the Nigerian letter primarily moved by snail mail and fax, the U.S. Postal Service estimated annual U.S. losses approached \$100 million.

Today, governments around the world are trying to fight it, Marr said, but it is like trying to cure dandruff. There's no halting it; it just keeps coming back.

People running the swindle spend \$1 an hour for Internet access at African cyber cafes. From there, millions of appeals are mailed out on free e-mail services such as Hotmail, Yahoo or Lycos.

"The expense of doing this is absolutely minimal," Marr said, "and the windfall profits that are possible from one or two gullible people are tremendous."

John Snell: 503-294-5949
johnsnell@news.oregonian.com

25 OCT 2002
From The Guardian, a Nigerian newspaper:

President writes Reps on financial crimes
From John-Abba Ogbodo Abuja

THREATS by the international community to sanction Nigeria over its alleged poor handling of financial crimes and money laundering may have again compelled President Olusegun Obasanjo to remind the House of Representatives on the need to pass bills on the offences without delay.

In the latest letter, the President informed the House of moves by the Paris-based Financial Action Task Force (FATF) to take punitive measures against the country if it failed to address the economic crimes by December 15, 2002.

An earlier letter by the President had put the date at October 31 this year.

The Speaker, Ghali Umar Na' Abba told members yesterday at the opening of the plenary session that Obasanjo, in a letter, intimated them that the (FATF) comprising about 40 European and American countries, had threatened to sanction Nigeria if it failed to act decisively by December 15.

Obasanjo on August 31, 2002 alerted the National Assembly on the decision of the task force to penalise the country if its existing laws on financial crimes and money laundering were not strengthened.

Consequently, on September 13, 2002, the president sent three bills on the matter to the National Assembly, urging them to give the bills expeditious treatment to forestall the looming sanctions.

The bills were: Economic and Financial Crimes Bill 2002, Money Laundering

Amendment Bill 2002 and Banks and other Financial Institutions. (Amendment) Bill 2002.

Obasanjo also proposed the establishment of Economic and Financial Crimes Commission.

"I therefore, urge you to give these bills priority attention, especially in view of the threat of imposition of counter measures by the FATF with effect from October 31, 2002 if substantive steps are not taken by us to address the deficiencies they have observed in our legislations," he stated.

Na'Abba further informed members that the president in his letter to the House, pointed out that the sanction would be to the effect that no letter of credit from Nigeria would be honoured by the international community.

The Speaker also intimated the House with another letter from the Abia State, Governor Orji Uzor Kalu, where he denied owing any member of the House of Assembly salary arrears.

In the letter, Kalu said those yet to receive their salaries should contact the Speaker, Stanley Ohajinuike for their salaries.

The House, following a motion moved by Iheanacho Obioma, had mandated a committee to mediate in the crisis in the state legislature.

However, the lower House could not hold its usual plenary session yesterday for lack of quorum.

After waiting for sometime and the members in the chamber were not up to 50, Na'Abba adjourned the session to Tuesday next week.

19 OCT 2002

From The Guardian, a Nigerian newspaper:

\$39m 419 Case Against Nigeria In US Dismissed
LAOLU AKANDE NEW YORK

IN a major 419 suit brought against the federal government in the United States by six American citizens who contended that agents of the Nigerian government defrauded them of a sum of \$831,179, a US district court in Virginia has ruled in favour of Nigeria dismissing the plaintiffs demand for relief and damages against the federal government totaling \$139,027,000.

The Americans, including a surgeon and businessmen claimed that they had a pipeline supply contract, which they completed with the NNPC for which a payment of \$35,680,000 was due in 1993. Their company Kemax apparently unaware that they were dealing paid almost a million dollars to the people who were posing to be NNPC officials. But in the defense of the Federal Government and NNPC, their lawyer, , Mr. Ignatius Chibututu argued before the US court that not only didn't the defendants supply anything to NNPC, they at no time dealt with bona fide officials of the NNPC.

Before this case, similar ones had been brought against the FG in the United States, England, Canada and Switzerland by Americans and Europeans defrauded by fraudsters. Nigeria is said to have lost some of such cases in the past, even though these are based on bogus claims of contract with the Federal Government or their agents.

For instance, a similar case brought against Nigeria in Canada was lost last year, for which Nigeria is currently appealing.

At a 419 seminar in New York attended in September by President Olusegun Obasanjo and top officials of the NNPC, CBN, NIPC, FBI and the US Dept. of Justice, the NNPC General Manager Chief legal Adviser Chief Sena Anthony stressed that it is important that US courts stop paying attention to such frivolous cases. He added that they are a brunt on Nigeria's resources, since the FG had to post a defense, which will include bringing witnesses from Nigeria and other legal fees and charges. If the Federal Government chose not to defend the cases, the plaintiffs can win by default and assets and property of Nigeria abroad could be seized.

The six Americans who brought the case against Nigeria in Virginia are Ford Wright, resident of the state of Virginia, Roger A. Flahive, from Illinois, Charles R. Hewitt, Maryland, J. Kent Holden, Vermont, Douglas S. Marshall, Virginia and the surgeon Bernard Stopak, MD, from Maryland. The plaintiffs brought the case in August 2001 and the US district court Judge who is also the Chief Judge in the eastern district of Virginia, Claude Hilton dismissed the case August 5 2002.

In their claims the Americans referred to having been exchanging correspondence from several Federal Government officials at the NNPC, Finance Ministry, CBN, believing they were dealing with genuine Federal Government officials. They claimed that at a point as early as 11 Jan. 1999, the Finance Ministry asked them to open an account at the First Bank which they did and proceeded to deposit what they called contract funds of \$8000 into the account.

All kinds of fees were charged the plaintiffs in the hope that they would eventually get the close to \$40 million contract payment. For instance in August 8, 2000, the plaintiffs said the fraudsters posing as NNPC officials requested an amount of \$10,200 from them in travel expenses for three officials of the NNPC in order to deliver a bank draft in the

amount of \$35 million, from which they-the plaintiffs were get a big chunk.

Even the office of President Obasanjo was not spared. According to the Plaintiffs, during September, October and November 2000, the office of the president requested a total amount of \$12, 765 in charges and fees precedent to transfer of the contract fee of \$35, 680,000 to Kemax, the company of the plaintiffs. Until May 2001, the plaintiffs were sending all kinds of fees to the fraudsters believing they were dealing with bonafide Federal Government officials. In august of the same year they chose to go to court now convinced that they were being swindled.

All together the plaintiffs sent \$831, 179 to the crooks, hoping to be paid a contract fee of \$35,680,000. They sued the Federal Government for \$38,196,000 in material damages, and \$100,000,000 in punitive damages. They also asked the court to compel Nigeria to pay them a relief sum of \$831, 179, all totaling \$139,027,000. Sued were the Government of the Federal Republic of Nigeria, c/o President Olusegun Obasanjo, the Federal Ministry of Finance and the NNPC.

After the Nigerian lawyer, Chibututu won a dismissal of the case, he then proceeded on suing the plaintiffs for cost in a case that is now pending.

It is the first time the Federal Government decided to use a Nigerian lawyer to argue this kind of case and according to NNPC's Chief Sena Anthony, who championed the use of Nigerian lawyers were believed that Nigerian lawyers abroad were up to the task. She hired Chibututu and explained at the 419 seminar in New York in September that they were vindicated that a Nigerin lawyer abroad was up to the task. Sources said there has been times when even foreign lawyers has handled 419 cases but were also confused on seeing how real the documents presented by the 419 cons looked.

16 OCT 2002

Here are some additional recent news pieces about people who have been prosecuted etc. for losing Other People's Moneu to the 419ers. One is a followup on the Marie Poet case, see 14 OCT News. These pieces were sent in by a concerned Nigerian:

Nigerian Fraud Victims Arrested For Bank Fraud, Embezzlement, Check Fraud and Forgery Involving Altered Cheques After Being Scammed

09/06/02 New Hampshire - Already serving a sentence of five to 10 years for a 2001 conviction on embezzling funds from the Portsmouth Country Club, Charles Brewster, 51, has more possible jail sentences hanging over his head as a deterrent to any future crimes.

Senior Assistant Attorney General Will Delker said the message the state wanted to send was that Brewster's greed got him involved in Nigerian oil scams and that "People have to realize these scams are illegal, dangerous and not only we will investigate the scams, we will prosecute anyone who gets involved." "Mr. Brewster participated and dug himself deeper and deeper into debt."

He pleaded guilty to three Class A felony charges of embezzling while a fourth charge, that he forged his name on a \$120,000 check and deposited it into his account, was dropped as part of the plea bargain..

Brewster pleaded guilty to charges that he embezzled \$20,000 from the Towle Office Park, and a total of \$53,000 in two separate charges from Batchelder's Pond Development Co., firms with which Brewster had been associated.

Judge Kenneth McHugh sentenced Brewster to 1½ to three years on each of the three charges, the sentences to be served concurrently but consecutive to the current time Brewster is serving in the New Hampshire State Prison in Concord. The three new sentences were all suspended for a period of 10 years, beginning after he is released from prison.

Brewster was ordered to pay restitution totaling \$46,889 or face a contempt charge from the court though he has already repaid about half the funds taken from the three companies.

The fact that Brewster is currently in bankruptcy proceedings will have no bearing on his order to pay restitution and should he not complete payment by the time he is released from parole, the debt will remain until it is paid in full.

McHugh also ordered Brewster to have no contact with his Nigerian contact or with any other fraudulent investment scheme or face the additional jail time.

Brewster's testimony indicated he was convinced the Nigerian scheme was legitimate.

According to testimony Brewster gave to the FBI about the check forgery, he was approached by the Nigerians after his conviction for additional money to make final payments so that the Nigerians could release to him money previously promised. Brewster said he told them he had no money,

so the Nigerians promised to arrange a loan.

When a check from Connecticut General Life Insurance for \$120,487.53 arrived, Brewster says he brought it to his attorney because he was suspicious. It had been altered to make Brewster the payee.

From Victim to Criminal in One Easy Payment

04/02 - California - Though most people usually delete e-mails that promise vast riches through a Nigerian investment Shirley Elaine Hannings responded, lost thousands, ultimately defrauded a Riverside bank and will pay the price in state prison.

After she pleaded guilty to grand theft, she was sentenced to 16 months in state prison for the \$228,260 theft stemming from a bogus check processed by Provident Bank in Riverside, which she deposited into their personal account last September claiming it was an inheritance.

The 57-year-old Blythe woman and her husband, Danny, succumbed to the widespread "Nigerian Advance Fee" fraud but then committed fraud of their own when they deposited, perhaps unknowingly, a stolen and altered check given to them by the scammers.

Danny Joe Hannings, 47, was granted probation because he played a lesser role in the theft.

They had invested (lost) somewhere between \$30,000 and \$70,000 in advance fees pertaining to Nigerian water wells that do not exist, totally believing they would be getting \$21 million back.

Safeway Stores in Arizona had sent the check to a vendor, Standard Fruit and Vegetables in Texas, but somehow it was stolen along the way by someone in the Nigerian syndicate and forged to make Danny Hannings' contracting firm the payee.

The altered check cleared long enough for Shirley Hanning to wire \$200,000 to an account in Hong Kong opened by people claiming to represent a Nigerian company.

As far back as 1999, they apparently had some information that the investment might not be legitimate because authorities found in their home a magazine clipping about the Nigerian advance-fee scam.

Ronald M. Weiss, who heads the U.S. Secret Service's Riverside office, said the Nigerian perpetrators are seldom caught. Only about \$8,000 of the money has been recovered from the Hanningses' accounts, and Provident Bank is out the rest.

Nor The Last

I am a licensed private investigator in Arizona. Several months ago I received an E-Mail message offering me a percentage of twenty million dollars which had gone unclaimed in a bank account in Nigeria. The sender of the message claimed to be a vice president of that bank. I forwarded it to the Phoenix office of the FBI.

Amazingly, today I was contacted by one of the criminal defense lawyers that I work for regularly, to assist him in representing a gentleman (senior citizen) who has been charged here in Yavapai County Arizona with forgery. This client had received the very same type of E-mail message that I received and had responded.

The client, who is out about one hundred thousand, sent thousands of dollars to these people and after much complaining to his Nigerian contact he received several checks amounting to about \$34,000, which he deposited in his bank account. He withdrew most of that amount two days later and sent it Western Union to Nigeria to cover fees.

The bank, which learned the checks were worthless, arranged for the County to file criminal charges against him. I don't know why the bank didn't have a three day hold on the checks.

I have suggested to the lawyer that our client certainly isn't the only person in Arizona to have fallen for this scheme but not being familiar with this fraud I am wondering if you have any information of other victims being sent worthless checks.

The last names involved with this are: Robert Cole of Infinity Finance, Aheed Mohamud of Nigeria, a company named AquaChem, and Steve Douglas of Nortech Finance LTD.

Kenneth Hamilton
Prescott, Arizona 09/19/02

09/02 - A bookkeeper has been charged with embezzling \$2.1 million from the Detroit-area law firm for which she worked and wiring the money to offshore accounts.

The Detroit Free Press reported that Anne Marie Poet, Rochester Hills, MI, fell for such a scam when, according to the FBI, she was offered \$4.5 million if she helped transfer \$18 million from a bank account into the United States.

Ann Marie Poet's new business partner called himself Dr. Mbuso Nelson, and said he was an official with the Ministry of Mining in South Africa.

From February to August, Poet is alleged to have wired amounts ranging from \$9,400 to \$360,000 from the law firm's account to offshore accounts in South Africa and Taiwan. The alleged scam ended Sept. 4 when the Olsman, Mueller and James law firm was informed that a \$36,000 settlement check to a client had bounced. Poet quit coming to work after Sept. 4 and was indicted last week by a federal grand jury in Detroit on 13 counts of wire fraud. Each count carries a maximum penalty of five years in prison and a \$250,000 fine.

Jules Olsman, president of Poet's law firm, said he plans to sue Bank One for approving the wire transfers and allowing Poet to drain the firm's accounts, according to the Free Press. A manager at Bank One apparently approved all of the wire transfers even though Poet was not authorized to conduct such transfers.

According to statistics presented at the International Conference on Advance Fee (419) Frauds in New York on Sept. 17, roughly 1 percent of the millions of people who receive 419 e-mails and faxes are successfully scammed. The Secret Service receives 10,000 letters, faxes and e-mails monthly from people reporting the scam.

14 OCT 2002

Brought to our attention by a concerned Nigerian. From CBS News website:

An Updated Scam: Black Money

BERKELY, Michigan, Oct. 14, 2002

(CBS) Sixty-year-old Ann Marie Poet, a grandmother and part-time bookmaker, must have thought she'd hit the big time. A fax allegedly from the "The Ministry of Mining" in South Africa said her help was urgently needed to transfer money to America. In exchange, Poet would receive a commission of \$4.5 million.

Poet was told of various fees that had to be paid up front, before the big payoff. Fees such as \$175,000 for "Ecological Damages," \$72,000 for "Currency Fluctuation Marginal Difference" costs and almost \$28,000 for a "Drug, Terrorists and Money Laundering Clearance Certificate": fees that were far beyond her ability to pay.

Each fee led to another charge, and, as CBS News Correspondent Mika Brzezinski reports, Poet paid every one from the accounts of the small Michigan law firm where she worked.

So she "borrowed" the money from her employer - \$2.3 million -- and wiped the company out.

"She took all of our money, all of our money," says Jules Olsman, president of Olsman Mueller & James. "It's been horrible.

"I mean there are days you sit there and just think about it, and it's unbelievable."

The scam is constantly being updated. Another one claims to be from a Special Forces commando in Afghanistan. The commando says he needs help moving terrorist money out of the company. The stories may change, but a big cash reward is always promised.

"This scam is driven by greed, and if not for the greed, this scam would not exist," said Tim Caddigan of the U.S. Secret Service.

He says people are taken for about \$100 million a year.

"It comes from all walks of life: educated, uneducated, doctors, lawyers, accountants," says Caddigan. "People should know better."

Victims rarely recover their "fee" money. And as for the promise of a commission payment?

They don't get that either. Instead what they get is "Black Money" - a box filed with construction paper. For an additional fee of several thousand dollars, one gets to buy a solution that "cleans" the money - an opportunity to get scammed one more time.

Back in Michigan, Olsman's firm is still trying to get out of this mess.

That's what happened to Poets. She now faces prison time for stealing from her employer. And she is still hoping her "commission" is on the way.

419 Coalition Note: Yes, the authorities have always taken a dim view of targets sending Other People's Money to the 419ers. They also take a dim view of targets presenting a 419er check they Know is bad to a bank. And finally, in Classic 419 type schemes even if there Were any money (which there is not) and the target actually Did receive any, the target would be charged with money laundering among other things and not get to spend any of it anyway.

8 OCT 2002

From the AARP (American Association of Retired Persons)

Online Bulletin:

Foreign Flimflam

By Carole Fleck

October 2002

To Shahla and Ali-Reza Ghasemi of Tampa, Fla., it was a little bit like hearing that they'd won a \$27 million jackpot in the Florida Lotto.

An overseas telephone caller had just informed them that they were due the eight-figure payout from the estate of a long-lost relative in Nigeria.

The scam, according to some reports, is the third-largest industry in Nigeria.

To transfer the inheritance to their bank account in the United States, the Ghasemis were told, they needed to pay attorney's fees, taxes and other charges. They did so, but soon came a raft of "complications" that necessitated additional payments to the Nigerian go-betweens.

Two years and \$400,000 later, the Ghasemis no longer wait for the \$27 million "inheritance." As it turns out, they fell for a new twist on the classic "Nigerian scam"—a get-rich-quick con with endless variations and countries of origin.

"This has turned our lives upside down," Shahla Ghasemi, 42, told the AARP Bulletin.

Experts say that the Nigerian scam costs victims in the United States more than \$100 million a year and is proliferating thanks to the easy access of e-mail.

The scam nearly always begins with an unsolicited offer by e-mail, telephone or fax from someone claiming to be writing on behalf of a former government dignitary.

The typical story line revolves around tens of millions of dollars in ill-gotten gains, from overbilling or other schemes. In exchange for helping move the money from Nigeria into a U.S. bank, the victim is promised a hefty cut of the action and asked to pay various fees in advance. The scam continues until the victim either wises up and quits or runs out of money.

Marc Connelly of the U.S. Secret Service concedes there are "jurisdictional limitations" in investigating and prosecuting such crimes because most of the perpetrators are overseas.

The scam, according to some reports, is the third-largest industry in Nigeria. Because it has become so famous in its original form, perpetrators are apparently dreaming up scores of new variations and venues.

Shahla Ghasemi, for one, wishes that she'd never even listened to the pitch. "Now I have to work even harder so many years," she says, "to recover this money."

8 OCT 2002

Sent in by a Concerned Nigerian

From the BBC:

Fake Bank Website Cons Victims

Greed means lots of people fall for the con

West African criminals have used a fake version of a British bank's online service to milk victims of cash, say police. The fake site was used to squeeze more money out of people they had already hooked.

The site has been shut down. But UK National Criminal Intelligence Service, (NCIS), said at least two Canadians had lost more than \$100,000 after being taken in by the fake website.

The scam behind the fake web domain was the familiar one that offers people a share of the huge sums of money they need moved out of various African nations.

NCIS said the use of the web was helping the conmen hook victims that would otherwise spot the scam.

Convincing site

News of this latest scam was revealed by BBC Radio5Live. It found that an unclaimed web domain of a UK bank had been used by conmen to get more cash out their victims.

Web spoofing is going to be a big problem

NCIS spokesman

A NCIS spokesman said the domain looked legitimate because it had "the" in front of the bank's name.

"I have seen the microsite myself and it's very sophisticated," said the NCIS spokesman. "It's very convincing especially to people not very experienced online."

Once the con was discovered it was quickly shut down. However, the people behind it have not been caught.

NCIS does know that at least two people have lost more than \$100,000.

The bank involved has bought up the domain used in the con as well as many other permutations of its name to limit the chance it could happen again.

"Web spoofing is going to be a big problem," said the NCIS spokesman.

Domain games

Usually people are first hooked in to what has become known as Advanced Fee or 419 fraud by replying to an unsolicited fax or e-mail offering a share of any cash successfully moved out of Africa.

The '419' refers to the part of the Nigerian penal code dealing with such crimes.

Like any con, there is no money to be moved at all and instead anyone taking the bait is asked to pay increasingly large sums to supposedly bribe uncooperative officials and to smooth the passage of the cash.

Although this con has been practiced for years, people still fall victim to it.

NCIS estimates that up to five Americans are sitting in hotel lobbies in London everyday waiting to meet people connected with this con.

Cutting edge fraud

Often the conmen provide fake banking certificates to give the con an air of legitimacy.

People tricked into clicking on fake sites

But a spokesman for NCIS said fake or spoof websites are now being used in place of the certificates.

"To many people nowadays the cutting edge of banking technology is web technology," said the spokesman.

One of the first groups of conmen to use this method set up a fake website that supposedly gave victims access to accounts held at the South African Reserve Bank, the country's national bank.

Typically, victims are given a login name and password and are encouraged to visit the site so they can see that the cash they are getting a share of has been deposited in their name.

But before they can get their hands on the cash, the victims are typically asked to hand over more of their own money to help the transfer go ahead.

Once the South African police discovered the ruse they declared it a national priority crime and soon arrested the 18 people behind it.

Modern gloss

An briefing paper prepared by NCIS in August on organised crime noted that criminals were increasingly turning to the web to lure new victims and give old cons a modern gloss.

The NCIS spokesman urged people who have fallen victim to 419 fraud to come forward and help it track down the perpetrators. He said in the last two months it had arrested 24 people overseas involved with this

type of fraud.

He said any e-mail, fax or letter making an offer that looks too good to be true, undoubtedly is.

One of the first companies to fall victim to website spoofing was net payment service Paypal.

Conmen set up a fake site and asked people to visit and re-enter their account and credit card details because Paypal had lost the information.

The website link included in the e-mail looked legitimate but in fact directed people to a fake domain that gathered details for the conmen's personal use.

5 OCT 2002

From the Dispatch, a South African newspaper:

SAPS, Scotland Yard go after Nigerian conmen

JOHANNESBURG -- Four Nigerians have been arrested, three in South Africa and one in London, after a joint operation between South African police and New Scotland Yard.

SA Police Service spokeswoman Senior Superintendent Mary Martins-Engelbrecht said yesterday the arrests followed the kidnapping of a French national, Olivier Rame, 44, shortly after his arrival in South Africa on September 26.

He was lured to South Africa by a Nigerian criminal syndicate operating a 419 letter scam.

The scam, named for the section of the Nigerian penal code outlawing the practice, involves offering a potential victim a portion of a fictional amount of money a member of the syndicate wants to move out of a country.

Typically, the fraudsters pretend to be the children, wives or relatives of deposed or deceased African leaders, including any number of former Nigerian dictators, Mobutu Sese Seko of Zaire and lately, Angolan rebel leader Jonas Savimbi.

Others claim to be bank officials who have access to vast fortunes that allegedly belong to no-one.

Victims are confidentially asked to make their bank accounts available to launder the money in exchange for a commission, usually itself a small fortune.

They are then asked to pay an administrative fee.

Most, in anticipation of riches to come, oblige.

The fraudsters then usually ask the potential victim to meet them. Many victims have been held for ransom, robbed or even murdered once in the clutches of the scam artists.

Most 419 fraudsters were also tied to the human slave trade and international drug smuggling.

In this case, Rame was induced to pay E60000 (about R600000) into a London bank account.

When he arrived in Johannesburg he was kidnapped.

His captors then contacted his daughter in London and demanded a ransom.

She apparently called in the London Metropolitan Police's detectives based at New Scotland Yard, who alerted the South African police through Interpol.

A joint operation was launched to rescue Rame and two London detectives arrived in South Africa on Wednesday.

The two and commercial crime unit detectives simultaneously raided property in Roodepoort, Randburg and Orange Grove at 4pm on Thursday. New Scotland Yard officers raided London premises at the same time.

A slightly injured Rame was rescued.

More arrests are expected.

The three arrested in South Africa will appear in the Kempton Park Magistrate's Court on Monday. -- Sapa

4 OCT 2002

From zdnet UK:

Spanish police smash £13m email scam
12:56 Thursday 3rd October 2002
Matt Loney

Eight people have been arrested in Spain, suspected of defrauding more than 300 victims in a well-known scam

Spanish police have arrested eight people involved in a Nigerian-led email scam believed to have defrauded Internet users of up to 20m euros (£13m), according to Spain's El Mundo newspaper.

Five Nigerians, a British man, a Spanish woman and a minor whose nationality was not disclosed, were arrested in the operation code-named Global Trust, which was carried out with the help of Interpol officials. Interpol could not immediately be reached for comment.

The scam involves sending out mass emails that ostensibly come from a prominent African who has tens of millions of dollars but needs help to access it, in return for a share -- often millions of dollars -- of the proceeds. El Mundo reported that the group arrested this week claimed to have money stored in safe deposit boxes in Spain, but told their victims a debt had been incurred with the company holding the boxes, and this had to be paid before the money could be released.

More than 300 people -- most of them from the US, France, Germany and Spain -- paid up before the Civil Guard swooped.

The police investigation into the scam began several months ago after a US victim reported the group to the authorities.

El Mundo said the group had collaborators in several countries. Web pages were designed and managed in the US, and those making contact with potential victims were based in countries as diverse as France, Great Britain, Germany and Pakistan.

This arrest marks the second such swoop this year. In May, South African police arrested six people on suspicion of being involved in a similar scam. Police seized a large amount of drugs, as well as computer equipment and false identification papers during the raid.

The Nigerian government has set up a unit in London to fight the fraud, but many people are still being taken in.

The Metropolitan Police, in conjunction with the Specialist Crime Operational Command Unit, has set up a Web page containing advice about the West African advanced fee fraud.

If you have fallen victim to the fraud, you are encouraged to contact the Specialist Crime OCU Fraud Squad by email at 419@spring39.demon.co.uk.

1 OCT 2002

Sent in by a Concerned Nigerian:

From the Sacramento Bee:

Nigerian scheme evolves, still claiming new victims

By Edgar Sanchez -- Bee Staff Writer

Margie Zierys thought she'd be rich by now.

The 45-year-old school bus driver expected to collect \$50 million if she allowed three times that amount to be transferred to her bank account for "safekeeping."

At first skeptical, Zierys embraced the proposal when she visited what appeared to be the Web site for an African bank. The Web page "confirmed" that an initial \$26 million would be transferred to her.

"At first I didn't believe it," Zierys said. "Then I received a fax from the bank stating it was waiting to 'release' the money to me."

That fax, along with the Web site, looked authentic to Zierys. But six months after wiring \$8,000 to a Canadian go-between to initiate the supposed deal, Zierys hasn't received a dime.

She and her husband were victims of the Nigerian scam, which offers riches to assist in a bank transfer. The scam is often based on an emergency facing African government "agents" who need to move millions of dollars out of the country to an overseas bank account holder before the money is forfeited.

Like many frauds, the scam exploits human behavior, said Lisa Harrison, a professor of social psychology at California State University, Sacramento.

By claiming to be in a crisis, the scam artists "work on people's sense of guilt" to set them up, she said.

"It's a cumulative effect," Harrison said. "The (crooks) gradually ask for more and more, and it's really difficult to say 'No,' once we've said 'Yes.' "

A contributing factor is greed -- the victims' belief they will be paid

off, Harrison said.

"My husband and I were going to pay off our bills, pay off our house, help our families and retire early," said Ziείς, of Wisconsin.

Now, the Ziείses are nearly broke. Most of the \$8,000 they sent came from their savings.

"We're losing our house because we're not able to pay the mortgage," Ziείς said. "We used to make the mortgage payments out of our savings account.

"I'm very upset."

Experts are surprised people fall for the Nigerian scam even though it has received extensive media coverage.

The warnings haven't reached everyone and "that's why we have victims," said Brian J. Korbs, a senior special agent with the U.S. Secret Service in Sacramento who has traveled to Nigeria to investigate the scam.

At least 10 years old, the Nigerian scam began with postmarked letters announcing that "businessmen" or "agents" of the Nigerian government quickly needed to transfer millions of dollars to an overseas bank account holder.

Foreigners were promised part of the cash -- usually millions of dollars -- if they provided their bank account number. Those who agreed were later asked to pay money in advance to cover everything from legal fees to purported bribes to get the money out of the country.

Some victims lost their entire savings before realizing no cash was coming their way.

Today, the Nigerian scam has evolved into Internet e-mails that bombard computer users.

"The Nigerian con artists are smart," having devised many ways to extract cash, Korbs said. The creation of sham banking Web sites is a new twist to help fool victims.

At least one Web site was allegedly commissioned by Roland Adams of Elk Grove, who is in the Sacramento County jail awaiting trial on charges that he was part of an international Nigerian scam ring.

The ring victimized more than 75 people, including Ziείς, who said that despite her financial troubles she plans to attend Adams' trial.

And new victims turn up every day, Korbs said. They seldom get their money back.

Two years ago, London police discovered that a Sacramento businessman had wired \$20,000 to a bank account controlled by Nigerian criminals in Great Britain.

At the request of London police, Korbs interviewed the victim. The man said he had sent \$500,000 to the crooks, believing it was a legitimate investment.

"I told him it was a scam," Korbs said.

Outwardly, the businessman took the news well. Internally, Korbs said, the victim was probably coming apart.

Dealing with a scam

* If you receive an e-mail pitch promising money in exchange for your bank account number or cash in advance, ignore it.

* Never send your bank account number or money to strangers.

* If you've been victimized by the scam, please send original e-mails and other written documentation to the Secret Service, Financial Crimes Division, 950 H St. NW, Washington, D.C., 20223.

* If you have received a Nigerian e-mail but haven't lost any money, you may fax a copy to (202) 406-5031.

419 Coalition Note: Our email forward a copy to USSS 419 Task Force at 419.fcd@uss.s.treas.gov and mark the 419 letter No Financial Loss, For Your Database

1 OCT 2002

Sent in by a Concerned Nigerian:

From The Nation (a Kenyan newspaper)

UK Firms Fall Prey to Swindlers
Paul Redfern

UK businesses are being swindled of millions of pounds by West African con artists, British police say.

The fraud, which police said was not new in UK, is conducted through e-mails containing promises of riches for recipients in return for bank account details.

What is new however is that the gangs are more organised and sophisticated in their operations. They had illegally obtained company bank account details, enabling them to drain the firms' funds.

Media reports indicate several businesses in the UK had gone bankrupt this year alone after their banks were persuaded to transfer large sums of money out of their accounts by the swindlers, most of whom are said to be Nigerians.

The gangs had got their members appointed to key jobs in the Royal Mail, banks, tax offices and the Department of Works and Pensions to assist in the complex fraud.

The con men are able to gain access to critical bank account details in addition to stealing company mail.

A senior British detective said the gangs resorted to searching in dust bins outside firms if other efforts to obtain bank account details failed. "Their aim is to identify a company's account number, sort code and signatures," another detective told the Observer newspaper.

"They then send a mandate to the firm's bank manager telling him to make payment to an offshore account which of course, belongs to the leader and which he immediately empties," he said.

He added: "In their dealings with banks, these criminals are invariably well-mannered, well-dressed and well-spoken. The Nigerian gang structure is hard to understand, partly because it's not really a gang at all, more a loose affiliation of freelance criminals, who dip in and out of different scandals as and when it suits them. Even so, we're keeping our eye on a few businessmen in Abuja. If they ever set foot in the UK again, they'll be arrested."

Police could not say how much money had been defrauded from individuals and businesses over the past decade estimating it to run into tens of millions of pounds.

Until recently, banks have come under criticism for lack of ability to check and prevent accounts being established with laundered money.

Tens of millions of pounds were deposited with both British and Swiss banks by the Abacha family and the current Nigerian government is still trying to get the money back.

Amongst the banks which have allowed accounts to be established by the Abacha family are Citibank, Barclays, HSBC and NatWest, according to the Observer.

Currently less than half of the Abacha loot estimated at £2.7 billion has been traced although it has not been returned to Nigeria.

30 SEP 2002

Mrs. Shala Ghasemi has informed us that one of the 419ers arrested in Atlanta (see News item of 26 SEP 2002 below) is one of the scammers in her case. She had this to say about the man:

Finally I got some peace of mind on reading the article in the Atlanta Journal-Constitution where I saw that the criminal KELLY ONOKPITE has been arrested. He is one of the criminals in my case. The con artist KELLY ONOKPOTE in my case was using the names of Carlos White, William Cook and Tony Jordan.

At the request of USSS I had been recording all my communications with this criminal. At the last communication with 419er ONOKPITE I told him I am telling you this, I promise very soon I will see you behind bars. Then he cursed me very badly, also cursing and ridiculing the FBI, USSS, and CIA. He said I am doing this scam for eighteen years. Then he said the United States is the land of opportunity and nobody is going to bother him because of what he is doing. When I played the tape for my Agent from USSS, she said oh, my God. Then about four weeks later he got arrested.

As an amusing side note, since the article said he is 29 years old, and since he told me that he had been working 419 scams for 18 years, that would make him about 11 years of age when he started his life of crime if he is to be believed :) :)

30 SEP 2002

Sent in by concerned Nigerians:

- >The Guardian, a Nigerian newspaper
- > September 30, 2002
- >
- > Court seals off illegal telecom offices in Lagos
- > By Sonny Aragba-Akpore, Communications Correspondent
- >
- > ILLEGAL telecommunications operators whose primary business is to dump
- > international calls with a view to defrauding members of the public have
- > had their offices sealed off and equipment impounded by security
- > agencies.
- >
- > The operators whose offices are located in a plaza around Apapa,
- > Surulere, a skyscraper around CMS bus-stop on Lagos Island and Ikoyi
- > specialise in tracking in-coming international telephone calls via their
- > Very Small Aperture Terminal (VSAT) satellite-based gateways.
- >
- > Their facilities have the capacity to track both voice and data signals,
- > which are decoded for the purposes of defrauding bonafide beneficiaries
- > of such messages.
- >
- > The operators whose mode of operation appears the same install very
- > sophisticated telecommunications equipment.
- >
- > These include:
- >
- > a Main Distribution Frame (MDF) on which they install acquired telephone
- > lines from either the Nigerian Telecommunications Limited (NITEL) or any
- > Private Telephone Operator (PTO) as the case may be;
- >
- > a satellite dish of a minimum size of 3.8m and linked to an antenna
- > hoisted on a mast;
- >
- > a satellite modem for receiving and tracking signals at a speed of two
- > megabytes per second (mbps);
- >
- > personal computers;
- >
- > back-up batteries of at least 12volts;
- >
- > back-up generators;
- >
- > Un-interruptible Power Supply (UPS);
- >
- > telephone handsets, among others.
- >
- > The operators usually acquire certain number of telephone lines from the
- > Public Switched Telephone Network (PSTN) through which they could
- > monitor the every day's network traffic especially calls from abroad.
- >
- > But what shocked officials of NITEL was that these operators
- > collaborated with certain unnamed foreign operators who monitored on
- > their behalf calls coming into the country which the collaborators
- > dumped on the network of the Nigerian illegal operators for a fee.
- >
- > So far, no fewer than 1,000 cases have been reported to NITEL by victims
- > of this growing scam by which close to \$50 million is believed to have
- > been lost. The intervention of security agencies led to the arrest of
- > some of the illegal operators.
- >
- > A top official of a Federal Government's parastatal, a chief executive
- > of a Lagos-based Private Telephone Operator (PTO) and a top bank
- > executive are among the victims of the telephone scam.
- >
- > Other victims are believed to have lost various sums of foreign currency
- > through various money transfer platforms. Some have also lost precious
- > documents to the scammers.
- >
- > The general manager, Lagos zone of NITEL, Mr. T.N. Adebayo confirmed
- > that his organisation and security agencies had been in the trail of the
- > scammers and so far some arrests had been made and equipment impounded.
- > Curiously, some of the operators have licences for value-added services.
- >
- > Adebayo equally confirmed that there was a rising profile of "incidence
- > of interception of international calls and many of the victims have
- > brought these complaints to our offices in the mistaken belief that the
- > interception must have been carried out within the NITEL International
- > Switching Centre (ITSCS."
- >
- > While sympathising with victims especially those on NITEL network, who
- > have lost money running into millions of naira, Adebayo explained that
- > "NITEL and law enforcement agents have jointly been investigating the
- > scam."
- >
- > In what is likened to a curious find, Adebayo explained that "these
- > illegal telecommunications companies, deploy illegal VSAT equipment in

> such a way that they by-pass the NITEL transmission network and use
 > these equipment to intercept in-coming international calls."
 >
 > He said a number of these operators were already assisting state
 > security agencies in the investigation of these scams.
 >
 > Adebayo assured "our customers and the general telephone using public
 > that the criminal interception by these pirates has never been and is
 > not effected through any NITEL's ITSCs or gateway, local exchange or any
 > member of staff of NITEL at these centres or anywhere."
 >
 > According to him, the ITSCs were indeed un-manned call switching centres
 > that automatically served as the gateway for in-coming and out-going
 > calls, which passed through them without any interference whatsoever.
 >
 > The chief executive of the Nigerian Communications Commission (NCC), Mr.
 > Ernest Ndukwe confirmed that the commission had been receiving reports
 > of the illegal acts and the effects the scam have had on its victims.
 >
 > Ndukwe admitted that sometime ago when he tried to reach his Abuja
 > office by telephone from abroad, he was shocked to discover that some
 > persons other than his secretary received the calls. And out of
 > curiosity, the question he asked the receiver could not be answered, "so
 > I knew the scam was real."
 >
 > The president, Association of Telecoms Companies of Nigeria (ATCON),
 > Chief Charles Alaba Joseph said indeed there had been rising cases of
 > telephone scams and "we are monitoring the situation with a view to
 > checkmating the hoodlums."
 >
 > He also admitted that the scammers diverted some of his calls, but of
 > course, "I knew their game plan so they were of no effect."
 >
 > Adebayo advised the public especially telephone callers and
 > called-parties to:
 >
 > alert their relatives and other international callers to always
 > carefully ensure foolproof identification of the call-receiving party
 > before they discuss any money transfer or other confidential issues over
 > the telephone; and
 >
 > caution such relatives to beware of the many cheap call cards
 > manufactured and sold by some companies in a number of foreign countries
 > and which are used for African-bound calls.
 > He observed that, "while some of these cards actually carry calls to
 > Nigeria, such calls appear doomed to terminate on illegal VSAT equipment
 > set up by the foreign-based card companies and their local collaborators
 > disguised as telecommunications companies in Nigeria."
 >
 > These local companies with their equipment eavesdrop on callers'
 > conversation, impersonate the bonafide telephone owner with intent to
 > hijack funds transfer details or soliciting fund transfer from them
 > under various guises.
 >
 > Investigation reveals that the local scammers and their foreign partners
 > in crime periodically share proceeds from the deal.
 >
 > Adebayo advised that people should be vigilant about received calls and
 > report any suspicion to NITEL or the state security agencies.

419 Coalition Note: Sounds Good!!! Kudos to the Nigerian authorities
 on this one and may the follow-up punish anyone of any nationality
 who is involved in this phone shake and bake operation. Additionally
 where there is one such operation there are likely more. So keep up
 the good work!

26 SEP 2002

This is a Must Read!! Sent in by a Concerned Nigerian. Readers,
 you Will enjoy it, ROFL :) :) It was first published last year on salon.com
 as we recall, we have it in an earlier news section. But it is as funny now
 as it was then, so it is worth a reprise:

How Americans Lose Billions to Crime Syndicates Via Internet

Weekly Trust (Kaduna, Nigeria)

September 27, 2002

Posted to the web September 26, 2002

Douglas Cruickshank

A renaissance in short fiction writing is spreading across the globe via
 the Internet, breathing new life into the always troubled romance
 between art and crime. Like the incessant e-mail come-ons for breast and
 penis enlargement, "advance fee" or "419" fraud scheme messages, which
 have been coming out of West Africa in one form or another since the

1980s, show up daily in inboxes around the world. There have been TV news features and magazine and newspaper articles about the scam, and even a novel based on 419 fraud.

Law enforcement agencies from Canada to Australia and Europe have special details assigned to the 419 problem and there's a 419 Coalition Web site that serves as an online Grand Central Station for 419 information, along with numerous other sites on the Web devoted to the subject.

In 1999, Howard Jeter, the U.S. State Department's deputy assistant secretary for African affairs, claimed that "Americans lose \$2 billion annually to white collar crime syndicates based in Nigeria." Yet the literary merit of the letters themselves is rarely discussed.

I've received a half-dozen or more of the missives some weeks, offering to give me as much as a third (but never less than 15 to 20 percent) of, say, \$60 million if I'll just allow the use of my bank account for storage of the fortune, or let the funds be invested in my company or in some other way assist in liberating the humongous amount of cash from the shaky, unstable situation in which it's being held. One writer assured me that "for your assistance, sir, the family [of former Nigerian head of state, General Sani Abacha] has decided to bless you with one third of the above stated sum," which in that case would have been nearly \$8 million. It's an absurd amount, but when dropped into a narrative right at the outset it does focus one's attention; it's seductive, especially to those of us who are greedy. I, the letters usually inform me, am the very last hope for bringing the money to the land of the free.

Some poor souls do fall for the scam, but we'll get to that in a moment. The truth is I've fallen for them, too - not for the scam part, but for the writing, the plots (fragmented as they are), the characters, the earnest, alluring evocations of dark deeds and urgent needs, Lebanese mistresses, governments spun out of control, people abruptly "sacked" for "official misdemeanors" and all manner of other imaginative details all delivered in a prose style that is as awkward and archaic as it is enchanting. It's some of the most entertaining short fiction around these days. Even the U.S. Secret Service, which would very much like to put the kibosh on the 419 writers workshop, concedes that the letters "are often very creative and innovative."

Most of the messages seem to come from Nigeria (419 refers to the section of the Nigerian penal code that covers fraud), though one came in the other day from Sierra Leone and another from Cote d'Ivoire.

The return addresses are effectively untraceable Web-based e-mail accounts with extensions like yahoo.com or hotmail.com or, in at least one case, the strangely familiar-sounding salon.com. The senders have names such as "Barrister Momoh Sanni Momoh" or "Colonel Timi Phillips" or "Dr. Bisi Odum, Notary Public" or - the first one I've received from a female - the jazzy-sounding "Susan Lateef," who claims to be doing business from within the peaceful walls of La Paix Hotel in Abidjan.

My favorite is perhaps this one (the phrasing is less lyrical than the others, but its deep sense of purpose and utmost sincerity can't be matched):

"It is with deep sense of purpose and utmost sincerity that I write this letter to you knowing full well how you will feel as regards to receiving a mail from somebody you have not met or seen before. There is no need to fear, I got your address from a business directory which lends credence to my humble belief. I also assure you of my honesty and trustworthiness."

The 419 perpetrators employ a "con within a con" strategy, as the Secret Service explains it, and getting your bank account number in order to plunder your checking or savings is not the goal of the West African grifters. It's just the beginning of the relationship. As for the plundering, if things work out the way they hope, you'll do that for them. "The goal," the Secret Service says, "is to delude the target into thinking that he is being drawn into a very lucrative, albeit questionable, arrangement. [The victim] will become the primary supporter of the scheme and willingly contribute a large amount of money when the deal is threatened."

In most cases, once the sucker's on the hook, the scammers inform him that there have been complications, a special upfront fee or tax is needed urgently or a government official must be bribed. The amounts of these advance fees can be extremely large (though they may seem a pittance next to the \$8 million or so you'll be collecting for helping your new business partner), and it's by paying them that victims of the fraud bid farewell to their savings. Consider the syntactically challenged one I received just the other night from "Maurice Elodie Davidson": "As a result of my father's death, and with the news of my uncle's involvement in an air crash in January, dashed our hope of survival. The untimely deaths caused my mother's heart failure and other

related complications of which she later died in the hospital after we must have spent a lot of money on her."

One's heart goes out to poor Maurice, who confided in me, because his late father, "Sir Etienn Davidson, the [former] General Manager of Sierra Leone Mining Cooperation," left behind a wee nest egg - "\$US32,800,000.11 to be exact. "This money," Maurice explained, "was the income accrued from overpayments and personal diamond business at the mining cooperation."

In all the letters there is some kind of explanation as to where the glorious sum came from. The source is variously described as part of "\$620 million which the late head of state placed in Luxembourg branch of German Bank warburg ... Luckily for us sir, the sum of 23.4 million has eluded the eyes of the Nigerian authority or their agents," or:

"When I was a director in the Ministry Of Mines and Natural Resources, I was the link between the foreign buyers of DIAMOND and the SIERRA-LEONIAN Government. Just before the out break of the Civil War in SIERRA-LEONE, there was some payment made to the Government of SIERRA-LEONE by our foreign Diamond buyers for the Diamond they purchased. I had to divert the sum Totaling up to Thirty-Two Million Dollars (US\$32,000,000.00) into a security and finance company in Holland for safe keeping because of the Civil War."

or (note the use in the following passage of the ever popular "mistress in Lebanon" ploy to add a piquant dash of authenticity):

"The former chief security officer to the late head of state, Major Hamza al Mustapha had private accounts that are worth 100 million United States dollars around the world. Presently he has been arrested by the government of the day and is presently in prison waiting to be taken to court on charges of gross human right abuses on the citizens of Nigeria. Shortly before the present government arrested my client, he entrusted to me the sum of twenty-six million, four hundred thousand United States dollars (US\$26,400,000.00) for safekeeping. This amount was to be sent to his mistress in Lebanon to launder for him."

Just how, one wonders after reading the above, would the Lebanese mistress of Major Hamza al Mustapha have laundered \$26,400,000? That's a considerable pile of laundry, and any misstep could cause great friction between her and her imprisoned lover, a relationship that sounds as if it is already a little complicated. Fortunately - for reasons not altogether clear - she was relieved of this onerous chore before it could begin.

The Secret Service claims that "in June of 1995, an American was murdered in Lagos, Nigeria, while pursuing a 419 scam, and numerous other foreign nationals have been reported as missing." And yet, because the letters have a certain rough-hewn charm and indicate a vivid imagination at work, one likes to think these bad rascals are not all murderers but, instead, simply hardworking con artists who've missed their true calling as novelists and have had to take up fiction writing's more lucrative sister vocation: fraud.

The 419 writers have a gift for cooking up characters that William Boyd would envy and a penchant for wonderful names that must have Charles Dickens, wherever he is, standing up and applauding. After a typical letter's splendid greeting, the author introduces himself or herself-

"I am Sir Sambujang Jammeh, the Personal Assistant to Mohammed Abacha (the eldest son of the late Nigerian Head of State, General Sani Abacha)."

"I am Timi Phillips, a soldier by profession and a colonel by rank. I was the immediate director in Ministry Of Mines and Natural Resources (MMNR) in my country, Sierra Leone before the out break of the war."

"I am Ahmed Grema Esq.(SAN) senior partner of Ahmed & Associates law chambers, a lawyer/attorney to Hamza al Mustapha who was the former chief security officer to the military dictator of Nigeria, General Sani Abacha."

"I am barrister Momoh Sanni Momoh. I represent Mohammed Abacha, son of the late Gen. Sani Abacha, who was the former military head of state in Nigeria."

"I [Mallam Sadiq Abacha] am one of the sons of the late Nigerian head of state, General Sani Abacha."

"I am Susan Lateef the first daughter of the late chief Joseph Lateef. My father until his death was the director of DIAMOND mining field of Kalangba district in Sierra Leone."

The story's out of the gate at a gallop and we've only just met our new friends. And what a colorful cast they are. It seems likely that Sir Sambujang, Mallam, son of the general, Ahmed and his fellow

"lawyer/attorney," Momoh, have some history together, some of it not pretty and all of it the makings for a succulent subplot. As for Colonel Timi and Susan, first daughter of the diamonds' best friend, we can only speculate what sort of relationship might exist between the handsome professional soldier and the comely offspring of Chief Lateef, but they say that in Cote d' Ivoire in the city of Abidjan, on Avenue 32, Rue 44 at La Paix Hotel, even with the sea breeze blowing, the nights can get very, very warm.

As in all good fiction, it's the little touches that give the 419 stories their sparkle and verisimilitude. No effort is spared in keeping the letter's recipient informed and reassured. For example, this, from Mallam Sadiq Abacha himself: "Be rest assured that this transaction is 100% risk-free as all modalities have been put in place for a smooth and successful conclusion. However, should you be interested in assisting us, I will not hesitate to furnish you with the access code of the secret account code, which you will present at the Central Bank of Nigeria."

"All modalities." Could anything be more comforting than that? I think not, but I had to look up "modalities" just to be certain I knew what the late general's son was referring to. Perhaps Mallam and I have the same dictionary (Webster's New World) as the definition that seemed most applicable bore an uncanny resemblance to the 419 prose style: "Logic - the qualification in a proposition that indicates that what is affirmed or denied is possible, impossible, necessary, contingent, etc." Yes, quite. That, coupled with the furnishing of the access code of the secret account, conveys an unquestionable degree of solidity to the deal.

When unpleasant personnel issues have disrupted the otherwise smooth functioning of my correspondent's operation, I've been thoughtfully apprised. Last May, for instance, I received a 419 message from "Dr. Bisi Odum," representative "of a very wealthy group in the West African sub-region." After the usual revelation of a mountain of cash desperately looking for a new home, Odum implored: "We pray God touches your heart to see the urgency and importance of this pending mutually beneficial transaction." The good doctor then closed his letter - rather winningly, I thought - with: "I would go to await your swift response."

Unfortunately, I'd only just begun to consider his generous offer when, little more than an hour later, a second letter arrived, this one signed by the hapless Dr. Odum's superior, "Dr. Akmed Haruna." The postscript explained the duplicate messages: "PS. I instructed my personal assistant (Dr. Bisi Odum) to send this mail earlier, but unfortunately, he just got sacked, reason being official misdemeanor. Hence I am sending directly this time, please bear with the inconvenience associated with same."

The letters' authors are sensitive souls and while they are clearly concerned with my feelings, they also ask for delicacy in the off chance I don't wish to become a multimillionaire. Jacob Maisha, "a Sierra Leone investor," ended the letter he wrote this way: "Please, note that if you cannot help I will not wish to be insulted, just save your time and do not reply."

The plot turns employed by the 419 writers can be a little hard to follow, but what the accounts lack in narrative drive, they make up for with picaresque shading: "I cannot send the money to my client's mistress any more," Ahmed Grema Esq. confided in me. "Since the death of my father, the government of my country has subjected our family to solitary confinement, which I believe is the most traumatic punishment that can be inflicted on anyone," General Abacha's son, Mallam told me. (Fortunately, he still had a computer and e-mail in his cell.) And in his second letter to me, Sir Sambujang Jammeh, an openly emotional man despite his high station, really let his hair down:

"Everybody I know will face God's judgment one day and we shall all account for our sins and if we are guided by the fact that there is life, then we will eschew violence and stop lying. The bible says, after death, then judgment. What matters is how we use that which was given to us to affect people's lives or to dupe, cheat and maltreat them. We shall all account for these. The judgment of God will be terrible, yes terrible. I can go on and on to lament." Then, as if to prove he was a man of his word, he did go on.

If I have a favorite among the 419 writers group, I suppose it's Sir Sambujang Jammeh - indefatigable, effusive and a deep believer in the terrible, terrible judgment of God. I favor him because while I responded to all the letters to express interest in the writers' stories, only the noble knight wrote back to me, signing his reply simply Jammeh.

He is so furious at the present Nigerian government headed by President Olusegun Obasanjo (the country's first democratically elected chief executive in over 15 years), so incensed by the way the Abacha family has been mistreated that, well, I'll let him tell you:

"One wonders really the present administration cannot allow the former first family to rest. Everyday, it is Abacha this and Abacha that, one thing that marvels the reasoning mind is that some of these crones are still serving in Obasanjo's government ... People are realizing that Abacha is not really the evil genius but these men were. Abacha was able to rid this country of crime. People had to work to eat."

OK, OK, calm down Jammeh. Get to the point, will you?

"To my point sir, all we need is your name, company name to start the process of changing the certificate of the deed of deposit in your favour to enable you come over to claim the money. That's all. Let me know what you think about this."

I could certainly use \$8 million - that on top of my tax rebate would enable me to return from my lucrative trip to Nigeria and move right up to one of the nicer lots on the Big Rock Candy Mountain - but I haven't quite found the time to sort out my thoughts and reply to Jammeh's plea. Until I do, I get some comfort from thinking of him going through my letter each passing day and the light that it brings him from the end of the tunnel. I don't know much about the late General Abacha, but I think that Jammeh is a man of vision and an Iron in his own stead, and, if he keeps at it, a writer with a future.

By the way, this - in its-entirety - is the letter that I sent Sambujang Jammeh that ignited his exuberant response: "Dear Sambujang Jammeh, Your story is an interesting one. What more can you tell me about your situation?"

Cruickshank is the editor of Salon People.

26 SEP 2002

Like we said below, local copycatters where law enforcement can get at them tend to get caught:

Sacramento Bee

Published 2:15 a.m. PDT Tuesday, September 24, 2002

Scam alert: Trail of Nigerian bank scheme leads agent right back home
By Edgar Sanchez -- Bee Staff Writer

Brian J. Korbs traveled to Africa three times in his pursuit of con artists pushing a Nigerian scam, which offers a huge reward to help in a bank transfer.

But his biggest bust involving the fraud occurred three blocks from his office -- the Sacramento branch of the U.S. Secret Service.

Acting on a tip from a whistle-blower in Denmark, the senior special agent for the Secret Service began a probe that led to the June 17 arrest of Roland Adams at his J Street office.

Adams, of Elk Grove, has been charged with being involved in a worldwide scam that, Korbs said, may have netted \$20 million. One victim lost \$600,000.

"To my knowledge, this was the first time that someone was actively committing this crime in Sacramento," Korbs said.

Many computer users have received pitches for the scam.

A "confidential" e-mail requests the recipient's bank account number as the first step in moving money to his bank. Those who agree to help are promised a substantial portion of the fortune.

Instead, they end up losing money when they pay advance fees to secure the money transfer.

Fighting these types of scams is one of the missions of the Secret Service, an agency best known for protecting the president.

"It's ironic that part of this scheme, as sophisticated as it was, was three blocks from my office," Korbs said. "But the fact that there was a scheme going on here didn't surprise me."

Adams was indicted June 20 by a federal grand jury on charges that include conspiracy to commit money laundering, and mail and wire fraud.

The indictment alleged that Adams, who was born in Nigeria, had worked with co-conspirators in South Africa, Nigeria and Toronto, and that a portion of the proceeds was routed back to him.

Adams, who is in Sacramento County Jail awaiting trial, declined to be interviewed. He has pleaded not guilty and is being held without bail.

Most purveyors of the Nigerian scam target their victims through the Internet. Adams also used mass mailings sent from Sacramento, Korbs said. And he added a new twist: Adams commissioned sham banking Web sites to further entice his targets.

The Internet addresses, since shut down by the Secret Service, included Afribankcorp.com, which purported to be the Web site for an international bank.

Visitors to the Web site could view the amount that had been "designated" for transfer to their accounts upon payment of fees.

The online "confirmation" helped convince victims such as Margie Zierys of Wisconsin that the deal was apparently real.

On Sept. 10, 2001, she received an e-mail from a "Malik Zulu," a self-described African banker. Zulu said he had found an account with \$152 million belonging to Allan P. Seaman, a foreigner who died in 1993. Because Seaman had no beneficiaries, the cash would be forfeited unless it was transferred, Zulu said.

If Zierys agreed to receive the \$152 million, she could keep 35 percent, Zulu promised.

"To tell you the truth, at first I didn't believe it," said Zierys, a 45-year-old school bus driver.

She became a believer when she accessed the bank Web site. It informed her the cash would be wired to her after she paid an insurance bond.

"I thought the information was from a real bank," Zierys said.

She wired \$8,000 to a man in Toronto, but got nothing back. She became one of the more than 75 confirmed victims worldwide, Korbs said.

A break in the case came in mid-2001, when a Danish man, who had been targeted for the scam, notified the Secret Service that a bogus Web site for Afribankcorp.com was registered in Sacramento.

The tip was forwarded to Korbs, who determined the Web site had been designed by a Sacramento webmaster. The designer, who thought he was creating a site for an African bank that was going to open a local branch, identified Adams as the man who hired him in April 2001.

Korbs kept Adams' cell phone for a week after the arrest and received about 20 calls for Adams.

"I received calls from people in China, Russia, Canada, the U.S. and other nations," Korbs said. "The people thought they were calling a bank. They wanted to know the status of funds that were to be transferred to them."



Sacramento 419er Roland Adams

26 SEP 2002

This article appeared yesterday on the [NigeriaWorld](#) website. It contains virtually every canard that the Nigerian Governments have used over the years to obfuscate and pass the buck on its Obligation to control 419 criminals operating from within its borders. So we thought we'd put it up here in the News and Once Again (****yawn, sigh****) deal between the lines with each problematic point the piece makes:

Fighting back at 419 scam

By Laolu Akande
New York, NY, USA

NIGERIAN CENTRAL BANK COMPELS THE REFUND OF MONEY LOST BY AMERICAN VICTIM OF ADVANCE FEE FRAUD

There is perhaps nothing as menacing to Nigeria's image abroad as the issue of 419 scams.

419 Coalition: That's true enough.

So bad, was the situation that under Abacha's dictatorship, the US Congress actually named a bill enacted into law in 1998 as "Nigeria Advance Fee Fraud prevention Act."

419 Coalition: That's not quite accurate, the bill died along with Abacha.

This disclosure was brought to light by the unassuming, but very impressive president of the Nigerian Lawyers Association, NLA, Ms. Beatrice Hamza.

419 Coalition: We thought it was Old news, since we've had a menu item up on the main page of our site covering the bill for 4 years now...

That piece of legislation gave our country the unrivaled aspersion, but clearly unfair and prejudicial act, of having its name as the label for a financial crime as though it was all about Nigerians alone.

419 Coalition: Nigerian 419ers gave Nigeria the clearly fair misfortune of having itself named as a safe haven for financial crime. The proposed legislation was merely a logical reaction to that fact.

Which was why I thought the idea of an international conference-which was where Hamza spoke- to diagnose the issues involved in the 419 debacle is such a germane idea.

419 Coalition: Yes, international conferences on 419 are a good thing especially if all sides of a matter are examined and reported upon.

President Olusegun Obasanjo at that first ever international conference on Advance Fee fraud and related offenses he opened Tuesday morning in New York said that the 419 scams that are being heaped on Nigeria, in many cases, are perpetuated by citizens of other countries because of the size of the country and the past deeds of some Nigerians.

419 Coalition: In actual fact, according to the United States Secret Service Task Force on 419; other US Agencies; and other law enforcement agencies in the UK and elsewhere, most 419 operations are Indeed run by Nigerians and are most often run from Nigeria no matter What the ostensible national origin or ostensible location of the 419ers as told the target. There are some local copycats in other nations, of course. But, in general, it would indeed be accurate to say (shorthand) that the responsibility for 419 scams that is being heaped on Nigeria is indeed well deserved, as most 419ers are in fact Nigerian, and the "home office" of most 419 operations is Nigeria. Therefore, President Obasanjo has apparently been misinformed on this matter.

But he also underscored the fact that that the image of the country is being dented by 419 scams, noting that the menace is in fact now assuming "disturbing proportions."

419 Coalition: True enough.

"Scores of scam letters are being referred daily to our missions abroad, including the embassy in Washington, DC, as well as the consulates in New York and Atlanta, with very negative comments about Nigeria, made by recipients of such letters. The trend is doing incalculable damage to the country and poses great challenge to our foreign investment promotion drive."

419 Coalition: Very true.

He went on to lament that what is even "more worrisome is the widespread perception within the international community, especially in the United States, that our government is not doing enough to apprehend the culprits." Obasanjo said he hoped the conference would proffer strategies to combat the scam and related offenses.

419 Coalition: Yes, it is very worrisome to the target nations that Nigeria has not, over the last twenty years 419 operations have been running large-scale, taken sustained, tangible, substantive efforts to control 419 criminals operating from within its borders in terms of arrests of 419ers, convictions of 419ers, seizure of property and assets of 419ers, and repatriation of funds to victims in anything like the massive amounts in which they have been stolen.

Obasanjo who left New York soon after declaring the conference opened contended that the "incidence of '419' scam would have drastically reduced, if there were no willing accomplices, as it takes two to tango. People should not expect to reap where they did not sow."

419 Coalition: Ah, that old tango saw again..... The President is one again misinformed. It only takes ONE to send out a 419 letter. Under Nigerian law the sending out of that letter is In Itself a crime. Therefore it takes ONLY ONE TO TANGO and anyone sending out a 419 letter should be arrested and convicted for that act alone. And, in terms of that second old "reap where one did not sow" saw isn't that Exactly what the Nigerian 419er is doing the Instant he sends out his First 419 missive? 419 Coalition would argue that if there were NO 419 letters sent out then there would be NO 419 so therefore Nigeria should enforce its own laws regarding the sending of 419 proposals.

Recalling what he called an American dictum, Obasanjo warned that "if a deal looks too good to be true, take another look, because if a deal is too good to be true, it most probably is."

419 Coalition: Yes, that is of course true. But then, mostly, it is not generally illegal to be naive, greedy, or stupid. However it IS illegal to send 419 proposals out to targets, and it IS illegal to steal money from the targets based on a fraudulent proposal, no matter what that proposal is.

For the better part of the day on Tuesday at a New York Sheraton Hotel, Nigerians and Americans, people and government officials sat together for the first ever international conference on Advance Fee fraud, a.k.a. 419. The conference was organized by the Nigerian government, through the Embassy in Washington in conjunction with the

Business Council for the Development of Nigeria; a New York based business development agency.

Dignitaries who attended and some of whom spoke at the conference included Nigeria's Ambassador to the US, Professor Jubril Aminu, Chief Arthur Mbanefo, Dr. Shamsudeen Usman, CBN deputy Governor, Chief Sena Anthony, NNPC Group General Manager and the corporation's executive director of finance Chief Osi Harry.

Others were Mr. Akin Sawyer, a director from the Nigerian Investment Promotion Council, Ms Beatrice Hamza; the president of the US based Nigerian Lawyers Association and Dr. Bato Amu, president of the Nigerians in Diaspora Organization among others. Other Nigerian embassy officials like Consuls General Taofiq Oseni and Joe Keshi were also present.

From the US government speakers included Mr. Gary Dagan, the FBI Chief of Economic Crimes Unit and Mr. Jonathan Rusch, Special Counsel for Fraud prevention from the US Department of Justice.

Interestingly, an American woman, Mrs. Shahla B. Ghasemi, who was a victim of a 419 scam, robbed of about \$400,000, was also in attendance, with her husband, all the way from Florida.

The story of this Florida woman, a registered nurse and restaurant owner in Tampa is a compelling one. Sometimes in 2000, she and her husband a medical doctor, got a cold call from a Nigerian man who said he is "the" director of the NNPC.

Hear her story: "He introduced himself to us as the director of NNPC. He said that he had a confidential message for my husband, but if we were to expose this message, he could loose his job and his life."

Having apparently prepared his victims' mind with sympathy, the scammer then introduced the deal: "...he told us that one foreign contractor from our country who died transferred \$27,400,000 to Dr. Ali Reza Ghasemi. (ie the husband) We were very shocked. After that he faxed all the documents and attached all the needed documents. We looked over everything and they all seemed real, all bore the government's official seals and stamps."

The couple did not waste nor bother to do any corroboration, but proceeded to send to the scammers about \$400,000 before they knew it was all fake.

Alerted, the Nigerian authorities sprung into action

419 Coalition: We would not exactly call it "springing into action" since the case has been on the books and a matter of public record for a couple of years now..... but they eventually did take an action, yes.

and CBN, according to its Deputy Governor, who spoke at the conference, fined the bank in Nigeria that received some of the money, by compelling the bank to refund \$210,000.

419 Coalition: The reader will note that this does not mean that CBN actually Recovered the money, and also that the \$210,000 "fine" is roughly about half of what the Ghasemi's lost. What about the remainder of her funds... and what has happened to the 419 criminals who stole her money? Have they been arrested? Charged? Had assets seized? Been convicted? No mention of any of those matters.

However according to the CBN official, Dr. Usman, when the US embassy in Nigeria was told that the CBN has a cheque to refund the woman's money,

419 Coalition: Make that "refund half of the woman's money."

the embassy asked that Nigeria withholds the money and that the US government will commence a criminal investigation of its citizen involved first.

419 Coalition: That is simply not true. US Government is merely trying to ascertain that the monies she is to receive did not come from other 419 victims than herself, as, if so, those whose money it actually Was would have first call on the funds. Mrs. Ghasemi is not under any kind of criminal investigation, indeed, the US FBI representative at the Conference reiterated that "IT IS NOT THE POLICY OF THE UNITED STATES GOVERNMENT TO INVESTIGATE THE VICTIMS OF 419 AS CRIMINALS." Nor, we might add, is it the policy of Any target nation, including UK, Japan, Germany, Malaysia, Thailand, Mexico (nearly every nation on earth is a target nation) to treat the victims of 419 as criminals.

However, the woman, who originated from Iran with his husband, denied doing anything criminal insisting that her husband and herself were victims.

419 Coalition: Mrs. Ghasemi is not under investigation for any crimes. And, IN FACT, the Deputy Governor of CBN stood and Apologized to Ms. Ghasemi in front of the whole Conference saying that he did not mean to imply that she was a criminal and that he regretted any misunderstanding.

But you will expect that if the Nigerian government is making such efforts like this, it will at least reduce the number of foreigners falling for the scam. Not quite.

419 Coalition: We'd prefer it if Nigeria would concentrate more on controlling the

number of 419ers operating from within its borders and being conducted elsewhere by Nigerian nationals than on educating foreigners on 419. The target nations and public service organizations can educate targets away from 419 proposals. But ONLY Nigeria can arrest, convict, and seize the assets of 419ers operating from within its borders. THAT is what the target nations need Nigeria to do.

President Obasanjo noted in his address that it is regrettable that "in spite of the best endeavors of the Nigerian government, some people, including many in the United States, still fall victims to the activities of the perpetrators of the '419' scam."

419 Coalition: Yes, despite the best efforts of US Government, UK government, many other target governments, the Nigerian government, and many many public service organizations people still do fall victim to the 419ers. But we reiterate, Nigeria should leave the educating of potential targets largely to the target nations and use its resources to control the 419ers operating from within its borders, which is something that Only Nigeria can do. Anyone can educate. Only Nigeria can arrest the 419 criminals within its borders.

In a scathing observation, the president said many of those who are scammed themselves suffer from greed, stressing that "they should be condemned and brought to justice."

419 Coalition: Perhaps the President is unaware of the standing Policy of the US and every other Target Nation government we know of that victims of 419 are not prosecuted. After all, it would be rather silly to prosecute the people who Lose the money while those who Make the money are running around Nigeria with impunity happily spending it having no fear whatever of punishment, would it not? The 419 victims are, of course, punished by the loss of their funds but the Nigerian 419ers are punished by.... what? And there is the crux of the problem in counter-419 operations.

He said his government was doing a lot to fight the scam, outlining various actions including the setting up of a high-powered committee for the investigation and prosecution of 419 offenders.

419 Coalition: Once again the President has been misinformed. Even with all the committee-making and talking, talking there has still been only several dozen convictions in Nigeria for 419 for the whole 20 years the scam has been running. By contrast, in the US alone, in 1997 alone there were over 500 convictions related to Nigerian 419 operations, mostly for operating "clearing houses" that the 419ers use to move stolen monies out of the country. What Nigeria needs is NOT more committees. Nigeria has formed committee after committee on this for at least the last 10 years (see the Nigerian Government 1992 White Paper on 419). What Nigeria needs is.... to get out there and ARREST, CONVICT, AND SEIZE THE ASSETS of 419ers operating from within its borders. Nigeria must Do..... Not talk, talk, talk.

He said the idea of the conference came up since it became clear that that the "traditional response of placing advertorials in selected international newspapers and magazines, warning potential victims against the scam has not only failed to achieve the desired results, but has also not convinced the international community of our genuine efforts at combating the menace."

419 Coalition: Since when is the "traditional" response to crime running advertisements? We always thought that the "traditional" response to crime is arresting and convicting the criminals, and it is That which Nigeria is not doing and never has done in the numbers warranted by the magnitude of 419 operations. Once again, Nigeria needs to spend the money it spends on advertorials etc. on its OWN law enforcement efforts to control the 419ers within its borders. Others can educate targets away from 419, Only Nigeria can control the 419ers operating from with its borders.

In his speech, Nigeria's Ambassador to the US, Prof Aminu, who also chaired the conference sessions that followed after the president's departure, observed that the conference is an eloquent testimony of the Nigerian government determination to "assail the scourge of 419 which, in the soiled hands of a few of our greedy, unpatriotic and irresponsible fellow citizens has brought a most undeserved stigma to a country of very genial, confident and generous people, our people of Nigeria."

419 Coalition: We'd prefer actions to flowery speeches, but at least Prof Aminu did note that it was the 419ers themselves who have brought the stigma on the Nation and people of Nigeria. That is quite true, of course.

Aminu, who brought his intellectual acumen and wit to bear on the direction and management of the conference sessions as chairman also argued that the incidence of 419 scams are possible because it is carried out together "with selfish and equally greedy foreigners who have more ambition than sense and more greed than industriousness to afford a comfortable and honest existence."

419 Coalition: And, even if that were entirely accurate, which it is not, last we here heard was that it is generally not illegal to be selfish, or greedy, or to have more ambition than sense, or more greed than industriousness etc. But it IS illegal to be all of those things, which the 419ers are, AND send out a 419 letter to seek targets. Sure enough that's illegal. And the target nations want those 419 criminals who are doing that from within Nigeria's borders dealt with.

Mr. Leon Wynter, a former Wall Street Journal reporter who was the Rapporteur, said in his opening comments that a US magazine called Money magazine actually reported

that in Nigeria 419 scams are the second largest industry after oil. He said the conference was timely, as there were a lot of misconceptions about the issue. He added that part of the seriousness of the scams is that the US Secret Service has actually opened an office in Lagos to fight the scams.

419 Coalition: Gosh, we've been derelict in our duties, on the site we have 419 as only the third to fifth largest industry in Nigeria but it seems that it has been promoted to Number Two after oil...

Like I said at the conference, the bottom-line is Nigeria's image.

419 Coalition: Until Nigeria takes sustained, tangible, quantifiable efforts to control the 419ers operating from within its borders by arresting 419ers, convicting 419ers, seizing the assets of 419ers, and repatriating stolen funds in something like the huge amounts in which they have been stolen, yes, Nigeria's image will remain that of a country that provides a safe haven for financial criminals.

And it would seem the time has come when the Nigerian government and Nigerians abroad need to aggressively sell Nigeria's side of the 419 story

419 Coalition: "Sell Nigeria's side of the 419 story"????????? Nigeria HAS no real side of the story to "sell". Nigeria has Never made and Does Not Now make a sustained, tangible, and quantifiable effort to control the 419ers operating from within its borders. Where are the arrests? Where are the convictions? Where are the seized assets? Nigeria simply has very little to "sell" concerning its side of the 419 story --- Public Relations and Spin etc. etc. from Nigeria..... such as much of the malarkey put out at this Conference (unfortunately) are NOT going to deal with the 419ers operating from with its borders.... unless it is to provide them a feeling of aid and comfort!

to the popular American press, who would rather not focus on the fact that US citizens who participate in this scams ought to share in the blame and disrepute that comes with the offense.

419 Coalition: Once again **sigh** Neither the US nor any other target nation prosecutes its citizens who are victims of 419. And victim bashing of course would be counter-productive, as then even Fewer victims would come forward to give evidence against the Nigerian 419 criminals who Make the Money. The fewer the number of people coming forward against the 419ers the better it is for them, of course. Therefore, victim bashing, which discourages them from coming forward, is tantamount to giving aid and comfort to the enemy. And finally, 419 Coalition has Not noticed that many of the Nigerian 419ers who Make the Money are too worried about sharing in any "blame and disrepute" that comes with the offense. Heck, the Nigerian 419ers seem to be Proud of what they do!

26 SEP 2002

From the Atlanta Journal-Constitution:

Scam artist divides man from money

By BILL RANKIN
Atlanta Journal-Constitution Staff Writer

The scam began with a letter and an enticing proposition: Help us transfer \$27 million in cash from Nigeria to a foreign bank account and get a big cut yourself.

Wayne Zimmerman of Minneapolis jumped at the chance, and a meeting was set up at the Marriott Hotel near Hartsfield International Airport. The money was even brought into the hotel room.

It filled a foot locker.

But there was a hitch, he was told: The U.S. currency was covered with black ink, said to be necessary to smuggle the cash out of Nigeria.

No problem, there's a special chemical that washes off the cash, Zimmerman was told. He initially handed over \$700 to buy the chemicals. But he finally became suspicious when he was asked to put up \$70,000 to clean more of the money.

At another meeting eight days later, Kelly Onokpite, a 29-year-old Nigerian living in Atlanta, was exposed. There was no \$27 million in cash. It was all a hoax.

On Wednesday, Onokpite pleaded guilty to his role in the fraud and three other schemes. He will be sentenced Dec. 12. Five other Nigerians are charged in fraud schemes that bilked victims across the country out of more than \$540,000. Four are fugitives.

In one scheme, Onokpite and his conspirators tried unsuccessfully to get an Oregon man to pay \$33,000 to get 20 percent of a \$27.5 million estate of a Nigerian politician. In another scheme, a Michigan couple was defrauded of more than \$200,000.

To some, these scams might sound like they're too good to be true. But Mike Davis, acting assistant special agent in charge of the Secret Service office in Atlanta, said

people let greed overpower their common sense.

Davis said anyone confronted with such proposals should always be wary. "If there is a level of risk sufficient to cause a reasonable person to pause before they act, then that's what they ought to do. That's the answer to all fraud."

In the black-money case, Zimmerman, lured in by letters, e-mails and phone calls targeting business people, flew to Atlanta from Minneapolis to meet Onokpite on April 18, 2000.

Onokpite brought in a foot locker filled with black paper cut to the size of dollar bills, then poured a "special" chemical solution into a sink and, using sleight of hand, pulled out two crisp \$100 bills, according to the indictment.

Zimmerman was then asked to put up \$70,000 -- enough to buy chemicals to clean \$300,000 in bills. The \$300,000 would buy enough chemicals to wash all the \$27 million, he was told. Zimmerman went to authorities.

At their next meeting at the Marriott, Zimmerman arrived with undercover Secret Service agents and gave \$35,000 to Onokpite, who was then arrested.

24 SEP 2002

From The Guardian, a Nigerian newspaper, 23 SEP 2002:

Obasanjo seeks life jail for financial crime convicts
From John-Abba Ogbodo, Abuja

A BILL seeking life jail for persons convicted of financial crimes has been sent to the National Assembly by President Olusegun Obasanjo.

Another bill to amend the Banks and Other Financial Institutions Act which seeks to prune the powers of the Central Bank governor has also been forwarded by the President.

In the financial crimes bill entitled: "Economic and Financial Crimes Bill 2002", the President recalled the query raised by the Paris-based Financial Action Task Force (FATF) on the inadequacy of Nigeria's legislation against financial crimes, to express the imperative of the bill. "You would recall that I had, in the same letter, urged you to give priority consideration to the anti-terrorism, economic and financial crimes commission but which I transmitted to the two chambers of the National Assembly on 30th November, 2001. This is particularly urgent given the fact that the member countries of FATF are threatening to take counter-measures against Nigeria by the end of October, 2002 if nothing is done to demonstrate our commitment to strengthening our anti-money laundering legislation before then," the letter read in part."

Among the modifications contained in the bill are:

* provision in section 15 that laundering of money to facilitate terrorist activities is to attract life imprisonment as penalty;

* section 16 provides for offences relating to public officers who, in the discharge of their functions, wilfully give information which is false in any material particular to facilitate the commission of an offence under the Act;

* section 16(3), according to the letter, is expanded to confer some degree of investigating powers on other regulatory bodies, i.e. Securities and Exchange Commission (SEC), National Drug Law Enforcement Agency (NDLEA) and National Insurance Commission (NICOM) to liaise with the commission on their findings;

* section 17 provides for the offence of retention of the proceeds of criminal conduct.

Obasanjo added that in pursuit of the same objective, he had equally sent a bill for an act to amend the Money Laundering Act 1995 and for matters connected therewith.

The bill seeks to expunge the discretionary powers of financial institutions to report suspicious financial transactions and make it mandatory for them to identify their customers and render such reports to the CBN and other appropriate regulating authorities within a specific time frame for transactions involving sums of money larger than US\$5,000.00 failing which a penalty of N1,000,000.00 will be paid by the financial institution for each day during which the offence continues or the revocation of the licence of the institution.

The President again sent another bill to further amend the Banks and Other Financial Institutions Act 1991 which, among others, seeks to expunge the discretionary powers of the CBN governor to grant licence to operate a bank with or without conditions and confer additional powers on the governor to freeze specific accounts in any bank or financial institution if there is reasonable cause to suspect the use of the account to perpetuate criminal activities.

The essence of the bill, the President noted, is to sanitise the economic and financial sectors in such a manner that "local operators in the sectors as well as our foreign partners and investors would have greater confidence in them."

24 SEP 2002

From The Guardian, a Nigerian newspaper, 23 SEP 2002.

The reader will not that despite the headline it was apparently Nigerian 419ers who ended up with the money. Here's the piece:

How Brazilian banker perpetrated \$245 million fraud
By Malachy Ezema

AS the controversy over \$254 million (N32.4 billion) fraud in a Brazilian bank, allegedly perpetrated by some Nigerians, continues to rage, more facts have emerged in the saga that is a subject of litigation in three countries spanning three continents.

Following intense investigations by the officials of Banco Santander, who bought the defrauded bank, Banco Moroste, it was discovered how greed by one of its managers, led to the siphoning of its funds between 1995 and 1998 to the tune of \$254 million.

The manager, Mr. Nelson Sakaguchi, it was learnt, was convinced by some Nigerians to invest in a deal that would fetch him a profit of £374,682,000 (N70.81 billion) being proceeds from a massive swindling of the Central Bank of Nigeria (CBN), but it all turned out to be a ruse.

In time with the desire to 'make it quick', he perpetrated the transfer of funds from various branches of the bank in different countries to accounts owned by phantom companies and ghost businessmen that merely effect withdrawals without any face of domicile.

However, in Sakaguchi's bid to defraud, the CBN whereby the N70.8 billion would be deposited in an account into the Chase Manhattan Bank in New York United States, for onward remission to Bank Noreste SA Cayman Island branch. Backfired when the \$254 million invested in the deal was lost to some unnamed Nigerian (419) fraudsters, that convinced him to participate. Sakaguchi could not on investigation reveal the names of the pasties involved.

Chase Manhattan Bank account number, 544/7/00768 was in favour of Stanton Development Company, allegedly formed by Sakaguchi for his own personal deals.

Investigations further revealed, when Sakaguchi was on vacation, that there was huge discrepancy between DEMAND account and the DEME-Cayman account of the Banco Noreste, and a very high balance shown in the balance sheets for offshore deposits at foreign currency.

The prime suspect, Sakaguchi was said to have orally admitted on February 11, 1998 that he lost between \$9 and \$12 million of the bank's money by acting as a 'trader'.

Majority shareholders and officers of the bank subsequently ordered a full audit by the bank's Audit Department and the external auditors, Pricewaterhouse Coopers.

Sakaguchi was said to have admitted among other things that:

- He had invested the bank's money in the construction at an airport in Nigeria which would be a profitable investment and one which would soon be returned, but did not give the figures despite demands;
- the documents regarding the transactions were at his house;
- the losses he had incurred through gambling were as a result of speculative arbitrage in currencies; and
- he had made payments (the amount of which he did not identify) to a "Mae de Santo", a "Macumba" (similar to a voodoo) priestess.

These payments, he further admitted were made without the authority, knowledge or approval of the bank.

The principal method by which the frauds were perpetrated was through SWIFT electronic transfer.

The fraud added to the collapse of the bank and subsequent sale to new owners.

In a frantic move to recover the stolen funds, the new majority shareholders instituted action on August 9, 2002 in a London court against one Mrs. Amaka Anajemba, Chief Innocent Anajemba, and three companies where they have witness.

Though the claimants, on behalf of Banco Noroeste, are claiming \$242 million, the court ordered on interim refund of \$150 million from the defendants through an arrangement with a firm of Lagos based lawyers, Sotunde, Osakwe, Ogundipe and Belgore.

In reaction, the defendant's counsels, Chief Rotimi Williams chambers drew the "attention to the fact that the aforementioned Brazilians plaintiffs have never had any of their allegations tried on their merits anywhere in the world. All orders they purpose to have obtained (are) in ex parte proceedings.

"These orders have frozen assets in England, making it extremely difficult for Anajemba and the affected corporate bodies to seek redress in the United Kingdom.

"They have been advised that the appropriate forum to litigate these issues is in Nigeria."

Subsequently, the chambers, on behalf of the clients have instituted an action at the Lagos High Court, where among others, it seeks a perpetual injunction restraining the

defendants, their agents and other authorities, based on allegations at Business Contracts or Banco Nordeste S.A. from making claims on the plaintiffs.

In a paid advertisement by a group, Achi Progressive Union, Oji Local Government Area, which gave graphic details at the scam, Mrs. Anajemba, and her husband, Ikechukwu, who was recently killed under mysterious circumstances, were exonerated.

The group alleged that they were being falsely accused by the perpetrators and beneficiaries of the fraud to cover-up their roles, especially by pretending to be helping the Brazilians to recover the stolen funds.

It urged the police investigate possible culprits for their alleged role(s) including one Dr. Obed Hakim Ukeh, a medical doctor and his friends.

23 SEP 2002

Here is the report of the 419 Coalition Associates who attended the International Conference on Advance Fee Fraud (419) in New York 17 SEP. Our primary Associates attending were Dr. and Mrs. Shahla Ghasemi of Tampa, FL who had lost \$400,000 to the 419ers. Central Bank of Nigeria has said that their monies have been recovered and are available for repatriation, and US Government has confirmed that \$400,000 is available for repatriation. US Government, however, is checking to make sure that the monies being paid out to the Ghasemis are in fact Their money and not that of other victims before returning the funds to the Ghasemis. Here is the report from Mrs. Ghasemi:

"We were met by Mr. Yinka Adeyemi of the Business Council for the Development of Nigeria (BCODEN), who was the Coordinator of the Conference. He was pleasant, courteous, professional, and assured us that we would have a chance to speak at the meeting.

There were over fifty people attending the Conference, including many Nigerian media personnel and many Nigerian attorneys who practice law in the United States. There were also officials from Central Bank of Nigeria; the Nigerian Diplomatic Corps; NNPC and other Nigerian parastatals; various Nigerian law enforcement entities; the United States Department of Justice; and the US Federal Bureau of Investigation etc.

The Nigerian Ambassador to the United States, Professor Jubril Aminu, introduced President Obasanjo, who opened the Conference. We were in the front row, and President Obasanjo noticed the 419 Coalition logo on our name tags. He remarked that "I see some people that are attending have a badge of the 419 Coalition. This impresses me." He then advised everyone to use the logo to warn people of 419 Scams. [The logo is simply the international "no" sign, a circle (preferably red) with a line through it, over 419 (preferably in black); for those interested feel free to use it]

However, President Obasanjo's remarks were not entirely encouraging, as it sounded to me rather as if he were advocating punishing the victims of 419. He also seemed to be saying that US and other target nations' law enforcement do not do enough to fight 419. He also said that 419 is an International Crime and that Nigeria cannot deal with it alone, which is of course true enough.

Then he wished success to the meeting and left. We went to the door and met the President in person as he was leaving. We asked him to help us and other victims of this crime. He shook our hands and said that he was glad we had attended the Conference, adding that we should bring up our concerns at the meeting and we'd get responses to them.

It is my view that President Obasanjo is a nice person, and it was very courteous of him to speak with us personally.

Then Abassador Aminu announced the speech of Dr. Shamsudeen Usman of the Central Bank of Nigeria. Dr. Usman said that CBN is itself a victim of 419 since the 419ers are constantly using the CBN name. He went on to say that CBN had recently reimbursed \$400,000 of an American victim's money. He said that a Nigerian Bank had been found to be negligent in this case, and that CBN had made the Bank provide the monies to reimburse the victim.

He added that CBN had not yet paid out the monies to the victim yet at the request of the US Government, because the victim in this case was under criminal investigation. At this point, I stood up and said Sir, I am the one you are talking about and your information is not correct. The payout is delayed because the US Government wants to be sure that funds to be repaid me are My funds and not monies stolen from other victims. There is no basis for anyone viewing me as a criminal, and according to my Attorney, the United States Secret Service, and the FBI, I am not under investigation.

Then a representative from the FBI spoke up and confirmed that as a matter of Policy, the United States Government does not consider 419 victims as criminals and therefore does not investigate them as criminals.

After that there were various discussions about how 419 had adversely affected the vast majority of honorable, honest Nigerians at home and abroad and hindered foreign investment and economic development in Nigeria. There is little doubt that the effects of 419 upon the good people of Nigeria at home and abroad and on the Nigerian economy have been devastating.

In these discussions, there was one US based Nigerian lady lawyer who appeared to dislike the US rather intensely, blaming the US every chance she got for all of Nigeria's woes at home and abroad etc. I was quite surprised that she chose to live here, given the level of her antipathy towards us. On the other hand, there was another young female attorney, Mrs. Hamzah, who noted that there are victims in all nations and of all classes, and she mentioned that there are even law firms that have been scammed. She said that 419 is a big problem for Nigeria and it is necessary to combat the problem. In the course of her remarks she showed considerable concern for victims of 419.

The Conference then broke for lunch, We were seated with Nigerian Consular personnel from the Atlanta and New York offices. They were pleasant.

Then another lady lawyer gave a presentation on the behalf of NNPC in which she pressed the victim as criminal issue, urging the US and others to prosecute victims of 419. Apparently she neither Heard nor Internalized what the FBI representative had said earlier, to wit: It is not US Government policy to treat victims of 419 as criminals. [Nor, for the record, to the best of 419 Coalition knowledge, is it the policy of Any other target nation -- which means most of the nations on the planet -- to treat 419 victims as criminals either. This is not going to change anytime soon, so Government of Nigeria really does need to quit trying to resuscitate that dead horse and continue moving on to other more practical points of view]

Of course, she didn't say much about the continued failure of Nigeria to mount a sustained, tangible, quantifiable effort to arrest and convict 419ers operating from Nigeria; nor did she say anything about Nigeria's failure to seize and repatriate 419ed funds in anything like the massive amounts that have been stolen. She did, however, warn against victims filing class action suits against the Government of Nigeria for 419 matters, and noted that the Nigerian Government was attempting to get legislation passed that would make plaintiffs pay for the Gov of Nigeria's court costs and attorney's fees should such suits fail.

Then everybody had a chance to speak. I stood and said to Ambassador Aminu that if Nigeria really wants to fight 419, then do not put all the blame on victims and call them criminals. When you do this you are discouraging victims from coming forward. If victims do not come forward, then law enforcement will have nothing to investigate. And that of course makes life even easier for the 419ers than it already is.

I also stood and asked the Deputy Director of CBN what was the approximate dollar value of 419ed money that had been recovered by the Nigerian Government over the twenty year or so run of the Scam? He did not know, and commented that stolen funds were very hard to trace.

I also said that in your earlier presentation you called me a criminal, and I'm here to tell you that I am NOT a criminal. Further, the United States Government doesn't call me a criminal. Additionally, it was the detailed information that I provided to the Nigerian and US Governments that allowed any recovery operations to proceed, and it was I who notified the US Government that there had been a recovery in my case as soon I was so informed by CBN. I said that if I Were a criminal I certainly would Not be here standing up in front of the United States Department of Justice, the FBI, and the Government of Nigeria drawing attention to myself.

The Deputy Director of CBN then did the honorable thing and stood up and apologized, saying Madam I did not call you a criminal, and I apologize for any misunderstanding. I very much appreciated him clearing up that point.

He added that it was He himself who had recovered my stolen monies and that he would press for resolution of this matter as soon as possible. Then one of the Commercial Attaches from the Nigerian Embassy stood and reiterated that he would press for resolution of this matter as soon as possible.

Overall, much of the meeting was really the same sort of thing

that 419 Coalition has heard before over the years. The Nigerian Government appeared to be blaming the victims for the crime and not acknowledging that it must take the Lead in 419 control by implementing sustained, tangible, quantifiable efforts to arrest 419ers, convict 419ers, seize the assets of 419ers; and to repatriate stolen 419ed funds in something like the massive amounts in which they have been stolen. I hope that the effective actions the Government of Nigeria ultimately took in resolving my case, for which I am grateful, will serve as a model for other successful recovery efforts in the future.

Yes, I agree of course that 419 is an International problem. But the Scam originates from Nigeria. Therefore Nigeria must take effective counter-419 measures if 419 is to be controlled. ONLY Nigeria can control the 419ers which operate from within its borders. No other nation can do that for Nigeria. Other nations can Assist Nigeria in its internal counter-419 efforts, as the US Secret Service 419 Task Force has been doing for some time now. But ultimately it is Nigeria itself which must have the Will to get the job done.

I think that this meeting was useful in that some of the Nigerian Conferees seemed to see that pressing the victims as criminal approach is neither productive nor constructive. The Conferees were reminded again by US Government representatives that it is not Policy [in US or any other target nation] to treat victims as criminals and that target nations do indeed hold Nigeria responsible for the control of 419ers operating from within its borders.

As an interesting aside, after the meeting we showed a fake check from the Central Bank of Nigeria we had received in the course of our case to Nigerian Conferees and the Nigerian Media. They were surprised, they said, because the check did appear to be an actual check from CBN. They said the color, design, and typeface etc. were the same as real CBN checks. Since Nigerian media and Nigerian Government representatives believe that fake CBN checks look real, it is not surprising that victims of 419 do as well when they receive such checks in the course of their cases, as sometimes does happen. And, of course, the existence and excellence of the fake CBN checks makes it difficult for the recipients of Genuine CBN checks to have confidence in their validity. This of course creates difficulties for the credibility of the apex bank and for the Government of Nigeria, as noted by the Deputy Director of CBN in his earlier remarks.

I am grateful for the efforts of the Government of Nigeria in my case and am certain that the continuation of such efforts in the cases of other victims will be very useful in controlling 419. I appreciated the opportunity extended me to attend the Conference and feel that it was a constructive event."

Comments may be addressed to Mrs. Ghasemi at
Rubycafe1@aol.com

20 SEP 2002

Here is a brief note from Mr. Yinka Adeyemi, of the Business Council for the Development of Nigeria (BCODEN) the organizers of the recent International Conference on Advance Fee Fraud (419) held in NY on 17 SEP. The note was posted to najjanet topica, a listserv on matters concerning Nigeria and Nigerians. Here is the note:

Folks:

Our International Conference on Advance Fee Fraud was a huge success. President Obasanjo opened it. The Deputy Governor of Central Bank, Group Legal Adviser of NNPC, Chief of Economic Crimes of the FBI, Special Counsel on Fraud Prevention, Dept of Justice, our own Femi Oyesanya and Obi Taiwan etc etc, Forensic programmer Rob Slade, NIDO's Bato Amu, President of etc etc made presentation.

We also had the lady from Florida who lost \$400,000 to 419, but whose money was recovered by the Central Bank. However the United States Government asked that the money not be returned to her until investigations are completed into her complicity.

We have come up with creative ways to nip 419 in the bud and will soon post all papers on www.bcoden.org

419 Coalition note: The recovered monies are Not being held up due to "investigations into the victim's complicity" - they are being held up to assure that the recovered monies are in fact THIS victim's money and not that of other victims. We know this since the 419 Coalition Associates who attended the Conference were these victims in person, Dr. and Mrs. Ghasemi of Tampa Florida, and we are aware of the details of this case. Dr. and Mrs. Ghasemi are NOT repeat NOT under any kind of criminal investigation for "complicity" or anything else in this matter.

19 SEP 2002

From the Guardian, a Nigerian newspaper, on the 17 SEP New York conference on 419 sponsored by the Business Council for the Development of Nigeria (BCODEN) assisted by the [NigeriaToday](#) website:

CBN to penalise banks over 419 scams

THE sledge hammer may soon descend on any bank operating in the country which covertly or otherwise aids the advance free fraud (419) as the Central Bank of Nigeria (CBN) yesterday warned that it will penalise any of them involved in the crime.

President Olusegun Obasanjo yesterday in New York said the crime has done incalculable damage to Nigeria. Advance free fraud, commonly known as 419, is a crime whereby someone uses deceit to acquire assets from another person.

A deputy governor of the CBN, Dr. Samsudeen Usman, said on Tuesday at a conference on 419 in New York that the apex bank has intensified enforcement of relevant laws requiring banks to prevent the use of their facility to perpetrate 419 or the laundering of money.

If a bank was found to have been careless in allowing a criminal to defraud another person, it would be made to refund the money involved, he added. He said the Central Bank had already made a commercial bank to refund 400,000 dollars that an American was defrauded of.

He said the information provided by the American victim was so detailed that the Central Bank was able to trace the transaction to the bank involved. Although the CBN wanted to return the money to the victim, Usman said the American embassy asked for a deferment until an investigation was carried out on their part.

Usman added that the CBN has established a task force on economic crime and extended its surveillance of 419 activities to other financial institutions such as bureau de change, mortgage institutions and others.

He said the conference on economic crimes begun two years ago by the apex bank, has been institutionalised and will now hold every year as part of efforts to check the crime.

Speakers at the conference expressed the need for more co-operation between Nigerian and U.S. agencies in dealing with the problem that has now assumed greater threat because of the use of internet.

Mr. Jonathan Rusch, an official of the U.S. Department of Justice in charge of fraud prevention said more co-operation was needed between Nigerians and Americans in the effort to stem a crime that has done so much damage to Nigeria's image.

"We welcome the opportunity to co-operate with Nigeria to deal with the crime," he said. Rusch added that a study has shown that e-mails sent out by 419 scammers from Nigeria increased by 900 per cent from 2000 to 2001 alone.

The U.S., he said, has developed tools to investigate and prosecute the crime, including the use of statues dealing with mail, wire, fax and phone fraud. The U.S. Secret Service has also established an office in Lagos to facilitate the sharing of information and trailing of particular cases, he said.

In dealing with the crime, the U.S. Justice Department has employed undercover operations, using targeted businesses to identify as many of those involved in the crime as possible, he said.

Obasanjo said the phenomenon was negating government's quest for foreign investment.

He said that Nigeria's foreign missions are bombarded everyday with scores of scam letters from persons who receive them, adding that because of the trend, every document coming from Nigeria is regarded as suspect, particularly by intending investors.

"What is even more worrisome is the widespread perception within the international community, especially in the U.S. that our government is not doing enough to apprehend the culprits," he said.

Obasanjo noted that given such perception, it was apparent that even the advertorials often used by the government to warn potential victims against the scam have failed both to achieve the desired result and to convince the international community of government's genuine efforts to check the crime.

But he also pointed to government's recent response to the problem, including the establishment of a committee to investigate and prosecute offenders.

14 SEP 2002

From the Nigerian newspaper The Guardian:

Nigeria Hosts Conference On '419'

NIGERIA is taking the war against advanced fee and related fraud to New York where it will host a one-day conference on financial scams next Tuesday.

President Olusegun Obasanjo, who would be in New York at the time to attend this year's session of the UN General Assembly, is scheduled to deliver the opening address at the conference.

Organised by the government and a private initiative, the Business Council for the Development of Nigeria, the conference will attract participants from the U.S. and Nigeria.

Nigeria's Consul-General in New York, Mr. Taofiq Oseni said that 19 papers would be presented, covering topics such as the anatomy of advance fee fraud, legal and enforcement issues related to advance fee fraud and international cooperation in tackling the menace.

Speakers at the conference include Foreign Affairs Minister, Alhaji Sule Lamido, the Minister of Justice and Attorney-General of the Federation, Chief Godwin Agabi and the Governor of the Central Bank of Nigeria, Chief Joseph Sanusi.

Chief Kola Daisi, Chairman of the Nigerian Investment Promotion Commission, head of Nigeria's Federal Investigation and Intelligence Bureau, and representatives of the U.S. departments of justice and commerce will also deliver papers.

Advance fee fraud has become a major economic and diplomatic problem particularly for Nigeria. The U.S alone has estimated that its citizens and businesses lose more than 100 million dollars (about N13 billion) yearly to the scam.

419 Coalition note: That would be \$100 million per annum confirmed losses from the US alone, with total losses per annum from US alone being estimated by US Gov at \$350 million per annum. And then, of course, there is the rest of the world to consider.... 419 Coalition will have an Associate or two attending this Conference, and will give their analyses etc. on it in our News sections when they return and report. We have also publicized this conference on our main page for the last several weeks.

10 SEP 2002

Posted to the web September 10, 2002
from the Accra Mail, a Ghanaian newspaper:

The Criminal Investigations Department (CID) at the weekend uncovered a syndicate of foreign nationals that had prepared forged documents embossed with Ghana's Coat of Arms to dupe people in and outside the country.

The documents include some purported to have emanated from the Ministry of Defence with Dr Kwame Addo-Kufuor, the sector Minister's signature forged on them; Bank of Ghana and other financial institutions in Ghana, Nigeria and South Africa; Internal Revenue Service; Office of the President of the Federal Republic of Nigeria and the United Nations Headquarters.

Mrs Gifty Anin-Botwe, Acting Director of the CID, told the Ghana News Agency that following a tip-off, 12 persons were apprehended by the Police in a swoop at their hideout at New Achimota.

Various documents were seized from them, as well as four computers and accessories, a fax machine and some electrical gadgets used in operating advanced crime popularly called "419", ("But my God shall supply all your needs according to his riches in glory by Jesus Christ; Philippians 4:19).

The documents seized from the syndicate included anti-terrorist certificates purported to have been signed by Dr Addo-Kufuor giving the go-ahead to some foreign nationals to carry huge sums of foreign currency out of the country.

She said after initial Police screening three of the suspects Dulee Moses Ekwonwa, Idika Chinenye and Kelichi Udogwu were found to be the main suspects, while the leader Mike Uchena was at large. They are all Nigerians.

Mrs Anin-Botwe said Uchena rented the apartment in July and invited the other suspects and after acquiring computers they forged and printed letterheads of the various institutions.

The letters were to be used to lure foreigners and prominent Ghanaian businessmen into the country through the Internet to defraud them.

She said three "terrorist-free" certificates purportedly issued by the Department of National Security, Ministry of Defence, Ghana, for huge sums of money to be taken out of the country, were among the documents seized.

One David Lloyd of England was authorised to carry out of the country 45.5 million dollars; Mr Richard Bill of United Kingdom, 15 million dollars; and Dr Zulkolie Abbas of Indonesia, 52 million dollars.

The certificates stated that the money was free from terrorist activities and should be allowed at entry points without any hindrance.

Mrs Anin-Botwe said another document was purported to have been signed by one Mrs Rose Green at the UN Headquarters in New York explaining that the money consignments had been cleared as being free from illegal activities and should be allowed entry into any UN member country.

She expressed concern that even though most of the suspects entered the country using ECOWAS travelling certificates, the Ghana Immigration Service did not indicate their days of departure, and that left room for abuse.

The Accra Community Centre Tribunal, presided over by Mr Kwadwo Owusu, remanded the three suspects in prison custody to reappear on September 23, when they made their first appearance in court on Monday.

4 SEP 2002

From the Nigerian newspaper Daily Trust:

CBN issues fresh guidelines on money laundering
AMAKA IFEAKANDU

BANKS have been urged to play active role in the war against money laundering in the financial industry to enable the country beat the October deadline given by Financial Action Tax Force (FATF).

Director of Banking Supervision at the Central Bank of Nigeria (CBN), Mr. Ignatius Imala, who made this known while addressing newsmen, said the FATF was has classified Nigeria as non-compliance territory.

He explained that the FATF was an international body made up of 29 member-countries and two organisations for financial integrity in payment and funds transfer system towards eliminating stolen and drug money.

Imala noted that though FATF could compel Nigeria to observe international standardization in operations, the classification as a country doing nothing to stop money laundering related activities. was a time bomb that would impact negatively on the growth of the industry.

Expressing optimism that all hope was not lost in meeting the October deadline compliance issued by the task force, he said the CBN had issued a circular last November directing banks to always embark on verification of big time depositors. exercise before opening an account for them.

According to him, the list of banks containing about 20 items among other things, required banks to ascertain the status of all corporate customers with Corporate Affairs Commission (CAC) and individual clients.

He stated that the apex bank had recently issued another circular entitled Appointment of compliance officers which among other things directed, all licensed banks to deploy qualified bankers to their headquarters and branches to specifically report to CBN and the Nigeria Drug Law Enforcement Agency (NDLEA), on daily transactions.

Imala said that once the nation was given a clean bill of health with regards to money laundering, the image of the country and its ability to attract international development seed funds would be enhanced.

419 Coalition note: Talk, talk, talk (see News item of 3 SEP below). Nigeria has plenty of laws in place to stop 419 and money laundering etc. and these new rules etc. can just be added to the heap. The problem is with Nigeria on 419 etc. is that Laws etc. are useless unless Somebody Enforces Them. For example, were only 22 convictions in Nigeria for 419 from 1993 to JUN 2001. That's 22! BY contrast, in 1997 alone, in US along there were 500 convictions for 419 related activity (mostly for providing "clearing house" services to 419er organizations). In short, despite all the verbiage and (unenforced) laws promulgated by GOV of Nigeria over the years, GOV of Nigeria has still NOT implemented a sustained, tangible, quantifiable, effort to arrest 419ers, to convict 419ers, to seize the cash and assets of 419ers, and to repatriate the monies stolen by 419ers to their victims in anything like the massive amounts in which it was stolen. No amount of talk, talk and laws, laws and regulations, regulations etc. can change this, only ACTIONS can change this. Actions! Not talk. And in the meantime the 419 emails and letters keep coming, and coming, and coming, and coming.....

3 SEP 2002

Government of Nigeria has issued a fresh White Paper to "show" that is "doing something" about 419 and Money Laundering etc. Unfortunately, as the White Paper itself gives as a stat if one can find it after wading through all the verbiage, there were only 22 convictions for 419 between 1993 and JUN 2001 (it does not note that several of Those were in absentia) and that the recovery rate of 419ed monies by Nigeria is pitiful. And of the pitiful amounts (in relation to the size of the problem) that Have been recovered it does not say How Much of those monies have been repatriated to the victims.

The Government of Nigeria in 1992 also issued a White Paper on 419 detailing all it had "done" and all it was "going to do" to fight 419 etc. etc. Well, here we are today :) :) In brief, No Matter What it Says. Government of Nigeria has NOT to date

implemented a sustained, tangible, quantifiable, effort to arrest 419ers, convict 419ers, seize the cash and assets of 419ers, and repatriate the stolen funds to the victims in anything like the massive amounts they have been stolen. This latest White Paper is merely more of the same old, same old. Even the stats quoted internally within it amply demonstrate that Nigeria remains a safe haven for 419ers.

The White Paper, as always, touts the monies Central Bank of Nigeria has spent over the years in taking out advertorials educating people on 419 (\$4 million, they say). 419 Coalition says AGAIN that those monies would have been better spent on 419 control Within Nigeria, as Others can educate on 419, but Only Nigeria can control and punish the 419ers operating inside its borders.

The complete text of the White Paper with a few introductory comments by us is posted up in the Menu items on our main page.

1 SEP 2002

This was up at money.telegraph.co.uk 19 AUG 2002 but we were just made aware of it, so here it is:

Wealth alert for the medicine man

Just when you thought all variants of the Nigerian scam had been so worked to death that even the terminally stupid and greedy would not be taken in, west African ingenuity h(as nobly risen to th(latest version,(in an email from the Ivory Coast, has just been received by Fenella McMorland Hunter, managing director of Redhand Software.

There is nothing in it about the usual tale of hundreds of millions of dollars of money embezzled from the Nigerian government, nor even about the hidden wealth of defunct thugs which is the other favourite story.

This time it is about cow medicine. No, really. Apparently a "particular but very important cattle medicine" - though carefully not named in thl - normally sells for \$5,000 a carton in Mali, Nigeria, Kenya, Burkina Faso and the Chad Republic but is obtainable in Europe at \$2,000 a carton.

The sender of the letter, who calls himself Ken Benson, claims to have set up a massive deal for his employing company to sell the medicine at \$4,800 to beat existing suppliers. Though the deal went through at huge profit, he got little thanks for his efforts.

"My boss never gave me a dime. Instead he bought an old model and second handed 504 Peugeot car for me. Since then, my relationships with my boss have seized to be cordial."

Mr Benson is now attempting to get his own back by undercutting that deal by his employer through a tender to a major cattle owner at \$4,400 a carton. As a safety measure he is also setting the condition of cash with order.

Despite that he is looking for a foreign contact to handle the project. All he wants is a proper commission on the deal - presumably something more than a used French car.

It is all straightforward, as he tells it. "We buy 1,200 cartons at \$2,400,000. We sell at \$5,280,000, our client pays cash before lifting of goods, and he must not know our purchase point at Europe."

Nell McMorland Hunter found it an "interesting proposition" but quite apart from the fact that there is no mention of the medicine's name or of its suppliers, she concluded it was perhaps a bit outside her normal business and decided to miss the opportunity.

She is also a little puzzled why Mr Benson picked a software company as an intermediary for veterinary products. A cynic might wonder if it had been chosen for its ignorance of cattle medicine and its costs.

1 SEP 2002

From the Washington State Spokesman-Review:

Money-transfer schemes snare area investors

Bill Morlin
Staff writer

Jim Stone isn't the only Inland Northwest resident to get taken by an overseas money-transfer scheme.

Authorities estimate that about a half-dozen investors have lost at least \$2.5 million in Eastern Washington and North Idaho in the past year.

"It's a widespread problem, facilitated by the fax machine and the Internet, which are used to make the pitches," U.S. Attorney Jim McDevitt said.

The scams are known as advance fee fraud, Nigerian Crime Enterprise or "4-1-9 schemes," referring to the Nigerian fraud laws.

They are investigated by the U.S. Secret Service, which has jurisdiction in counterfeiting and wire fraud cases. But catching the criminals is difficult because rather than coming to the United States, they lure their victims to European countries.

Foreign countries generally see the problem as nothing more than American greed.

John Kirkwood, resident agent with the Secret Service in Spokane, said Nigerian pitchmen "feed off each other," operating out of Internet coffee shops, perfecting their schemes and trading lists of potential victims.

When investors travel overseas, they are shown trunks of U.S. currency, usually marked with large brown letters "CBN" -- for Central Bank of Nigeria -- or in red letters "UN," for United Nations. The lettering is usually nothing more than iodine.

The con men say an expensive solution is needed to clean the bills, but the Secret Service says the solution is nothing more than a mixture of bleach and water.

One group of investors in a southeastern Washington community lost \$900,000 in the past year, Kirkwood said.

One of those investors was lured to Ireland where the scheme was played out, eventually ending with arrests of three Nigerians. But the crooks disappeared once they were released from jail, Kirkwood said.

In a slightly different scheme, another Eastern Washington victim received a \$30,000 check by Federal Express a few weeks ago after being contacted by Nigerians who said they were looking for assistance with a money transfer.

The man deposited the check in his bank account. The next day he got a telephone call from the check writer who asked for and got \$10,000 returned by wire. About a month later, the man's bank told him the initial check was counterfeit, and he lost the \$10,000.

A Coeur d'Alene minister sent \$2,000 before he realized the Nigerians who contacted him were stealing. And just last Thursday, another area woman wired back \$3,000 after getting a \$13,000 check from Nigerians who lured her into a fraud scheme.

Kirkwood said people should use common sense when pitched get-rich-quick schemes.

"I tell people, 'If you had \$25 million tomorrow, would you send it to somebody in Nigeria you'd never met?'" he said. "That's essentially what they are saying, and people here are falling for it."

30 AUG 2002

From The Atlanta Journal-Constitution: 8/29/02

419 Coalition comments are between the lines:

Nigeria seeks reports of e-mail money scam

419 Coalition: No they don't. They have no real online or other reporting facilities. Plus Government of Nigeria has access to the largest database in the world on 419 criminals which is maintained by the US Secret Service with over 60,000 Nigerian telephone numbers in it that have been used for 419.

By SHELIA M. POOLE

The Nigerian government wants to hear from you if you are among the victims of e-mail scams that have cost Americans millions of dollars.

419 Coalition: No they don't, see above. And test the matter further by having a few pals call up the Atlanta Consulate to report 419 contacts and "losses" and see if you're treated like someone they want to hear from.

Dubem Onyia, Nigeria's minister of state for foreign affairs, said Wednesday that Atlantans can contact the Nigerian consulate general here. The consulate, as well as Nigerian diplomatic offices elsewhere in the United States, also have been instructed to distribute pamphlets warning Americans about the schemes and how to spot them.

419 Coalition: That's good, education is a good way to combat 419. A better way to fight 419 would be for Government of Nigeria to make a sustained, tangible, quantifiable effort to arrest, convict, and seize the assets of 419ers operating from Nigeria. Others can educate. But only Nigeria can punish the criminals operating from within its borders.

"We use that information [from e-mail recipients] to trace them," said Onyia, who was in Atlanta to visit consulate officials. "That's how we make our arrests."

419 Coalition: No they don't. Numbers of arrests in Nigeria for 419 in all the 20 years 419 has been running are minimal; the number of Convictions is so miniscule to be not worth mentioning; and the amount of monies recovered and returned to victims is virtually nonexistent.

The e-mails are relatively transparent. In some, the alleged wife or son of a former Nigerian official writes seeking help in smuggling money out of the country, and offers

those who respond a big share of the amount (which is often said to be in the tens of millions of dollars).

419 Coalition: Some versions are 419 are relatively transparent. Others aren't.

But the note says that to do so, you need to send over your bank account, fax and phone numbers. According to the U.S. Secret Service, one conservative government estimate says victims worldwide are handing over \$100 million a year to the fraudsters.

419 Coalition: Yes, in Classic 419 that is correct, but there are other forms of 419 in which it is not. Also, that \$100 million confirmed loss per annum is for US alone, NOT worldwide. Worldwide estimated losses, including US, are conservatively estimated at \$750 million per annum, and 419 has had a rather lengthy run.

The Secret Service opened an office in Lagos, Nigeria, two years ago to help authorities crack down on the scams. But there has been little success. Onyia said the Nigerian government has made "a couple" of arrests. He said the difficulty lies in the fact that the government often doesn't hear about crimes until it's too late.

419 Coalition: That is simply not true. Nigerian law enforcement has access to the US Secret Service database on 419ers and can get reports in virtual realtime anytime it wants to. Further, 419 Coalition has ITSELF furnished many hundreds of cases to Nigerian Government in realtime and nothing was done. The difficulty in the Nigerian Government doing something about 419 absolutely does Not lie in not hearing about the crimes until its too late...

Consumers also share some of the blame, he said.

"It takes two to tango," Onyia said. "When I say to you I have \$5 million and I want to put it into your account in Atlanta and you can take about \$2 million of that, why would you want to get involved in such a thing? Why would you want to be part of fraud? Why? You're thinking, 'Man, this is a bingo.' "

419 Coalition: Actually it only takes ONE to mail a 419 letter or send a 419 email. And Nigeria in effect provides a safe haven for the 419ers to send them from. No 419 letters equals no 419.

The "419" scams -- named after the section of the Nigerian criminal statute -- started in the 1980s.

Law enforcement officials began receiving reports of letters sent via airmail to unsuspecting consumers. But the big explosion occurred with the advent of the Internet.

419 Coalition: 419 was BIG by fax and mail long before the internet.

Bill Cloud, a spokesman for the Georgia Department of Consumer Affairs, said he gets as many as three calls a week about Internet fraud involving the Nigerian e-mails.

419 Coalition: USSS 419 Task Force, the proper place to report 419 correspondence, gets Thousands of reports every week.

"The best we can do is to tell people don't get sucked in," he said. "Like most things, if you think you're going to get something for nothing, you're not."

419 Coalition: No argument there!

The scams, while generating suspicion of Nigerians worldwide, are but one factor focusing international attention on the oil-rich west African nation.

[The article goes on to discuss other matters]

26 AUG 2002

Here is a piece from the Nigerian paper ThisDay from 25 AUG:

Nigerian Fraudsters Invade South Africa
19 arrested over Internet financial scam

By Yusuph Olaniyonu with agency report

Nigerian fraud syndicates engaged in advanced fee fraud otherwise known as '419' have invaded the Southern African region employing different means including the internet to dupe unsuspecting investors.

The dupes who engage in different methods have kept police detectives in the region busy as 19 Nigerians were about two weeks ago arrested in two houses in Randburg and Sandton areas of Johannesburg, South Africa.

Cape Argus, a South African newspaper reported in its edition yesterday that in one of the deals said to have "struck at the heart of South Africa's financial system", some Nigerian fraudsters had set up a fake South African Reserve Bank Internet Site to swindle international investors.

The dupes then called on investors to log in unto the fake SA Reserve Bank site said to be " a sophisticated near-identical replica of the bank's official web site on the internet," using a special code.

The special code was expected to verify the millions of rands that the fraudsters claimed would be in investors' accounts. The investors would then be asked to pay a certain amount of money as legal fees and for the purpose of defraying other service charges needed to have the funds released.

Such unsuspecting investors were promised a reward of certain percentage of the fortune.

However weeks after the fake SA Reserve Bank web site had existed, staff of the bank discovered it and immediately alerted management which informed the crime busting unit of the Scorpions, the South African Police anti-fraud unit, to investigate the matter.

The detectives which traced several phone calls and trailed many individuals eventually succeeded when it traced the perpetrators to two houses in Randburg and Sandton areas of Johannesburg. Nineteen Nigerians belonging to two different syndicates working together on the internet scam were thereafter arrested.

During the raid on the hide-outs of the syndicates, detectives seized computers, cell phones and counterfeit US dollars, all employed by the members of the syndicate for their illicit businesses.

The fake Reserve Bank web site which the Cape Argus said an official of the SA Reserve Bank described as being "unusually sophisticated" was last week shut down. Before the noose tightened on its operators, the web site had been posturing as an on-line banking system.

The newspaper also reported some Nigerian comen trying to cash in on the Zimbabwe crisis to dupe unsuspecting South Africans.

The swindlers usually posed as desperate Zimbabwean farmers seeking to flee their beleaguered nation and the iron-rule of President Robert Mugabe. The 'farmers' would then plead for aids from sympathisers around the world.

In one instance a Nigerian fraudster posed as son of murdered Zimbabwean farmer named Douglas Richardson and approached a South African businessman in Dublin for help.

The fraudulent letter sent to the Dublin business person reads: "Before his death, my father deposited \$12 million (about R125 million) in Johannesburg, South Africa."

The businessman promptly tipped off the Saturday Star, another South African newspaper.

While investigating the claims, the Saturday Star got its reporters to pose as interested "investors" and then got in touch with the man who claimed to be "Richardson". He was found to be lodging in an hotel in Hillbrow area of Johannesburg.

"The man apparently did not think his broad Nigerian accent would betray him," the paper wrote.

Another 419 case which is still being investigated by South-African police shows that dupes are flaunting existence of "millions of rands from deliberately over-invoiced government contracts" in the Department of Mineral Affairs and Energy to interested international businessmen.

It is however unclear if Nigerian fraudsters are the operators of this scam which the South African government view seriously.

However, against the background of those Nigerian-inspired swindle-rackets, the Financial Services Board, an agency of the South African government has said citizens of the country are losing "millions of Rands of their hard-earned money to fraudulent investment schemes," on a yearly basis.

The board's spokesman, Russel Michel was reported as advising South Africans to "Remember the adage: if it seems too good to be true, it usually is. Be warned: You will lose all your money."

Coming few days to the opening of the World Summit on Sustainable Development, to be hosted by South Africa and attended by world leaders, the news will further cast Nigeria in bad light.

It will recalled that the activities of the Nigerian fraudsters known locally as '419 ers' have set the country against several European, American and Asian nations. The scams have also created credibility problems for the Nigerian government and the citizenry who are subjected to indecent screening at international airports while travelling.

The Obasanjo administration has however been engaged in image cleansing efforts to mend relations with the affected countries and to enlighten international business people to contact relevant authorities in all deals they engage in. Nigeria police authorities are also involved in joint efforts with the International Police (INTERPOL) to track down the swindlers across the country.

24 AUG 2002

Here is a piece sent in by a concerned Nigerian from the Sunday Business London and newsfactor.com::

Despite Law's Best Efforts, Nigeria's Online Fraudsters Rake in Millions

By Peter Warren
August 22, 2002

Nigerian fraudsters increasingly use e-mail to target victims, typically with messages promising a percentage of millions of dollars temporarily stuck in Nigeria that can be released only by bribing officials.

Of all of the recent trendlines suggesting the internet may at last be realising value as an online trading medium, one indicator is conspicuous by its absence: the figures for online crime. Yet websites run by professional conmen and organised crime are booming -- as are sites designed to keep tabs on the fraudsters.

According to the FBI, the frauds are netting hundreds of millions of pounds and range from pyramid schemes to trading in fake goods. Villains cited include Osama bin Laden and the Mafia, but most infamous of all are Nigeria's "419" fraudsters, reputed to take their name from Article 419 of the Nigerian penal code.

Two weeks ago, the US government threatened to impose sanctions on Nigeria unless the country, where fraud is reportedly either the third or fifth largest industry, curbed financial crimes. Nigeria is "one of the worst perpetrators of financial crimes in the world", says the US Treasury and Financial Action Task Force.

According to figures released last May by the US national consumer league, 419 fraud via the internet increased 900 percent last year, with the average US victim losing about UKpound 4,000 (euro 6,400) and the average Brit as much as UKpound 146,000 (euro 233,600) -- proof, UK law officers say, of 419's awesome ability to adapt internet technology after years in which it depended on the Yellow Pages and the postal service (419 fraud has been operating since the early 1980s).

'Transfer Tax'

Over two months last year, the West African organised crime section within the UK's National Criminal Intelligence Service (NCIS) identified 78,000 letters sent to London residences that it calculated had earned the criminal gang about UKpound 24 million (euro 38.4 million). Now Nigerian fraudsters increasingly use e-mail to target victims, typically with messages promising a percentage of millions of dollars temporarily stuck in Nigeria that can be released only by bribing officials.

The victim is asked to pay upfront an advance fee of some sort, perhaps as a "transfer tax" or "performance bond", or to extend credit. If the fee is paid, there are many "complications", requiring still more advances, until the victim either quits, runs out of money or both.

Here are two usual examples:

Sample Frauds

--The money transfer. The fraudster claims to have a large sum of money, usually millions of dollars in ill-gotten gains, which needs to be transferred to a "safe" bank account abroad. The Central Bank of Nigeria is often mentioned. You, as the owner of a western bank account, are promised a percentage of the huge sum just for use of your account. You may be asked to provide blank, signed invoices, letterhead and bank account information, or to send money for transfer taxes. Some businesses have found their accounts looted by the persons to whom they sent account information.

--The fraudulent order. The operator usually places a small (UKpound 1,000 or so) order, paying with a genuine cashier's cheque drawn on a European bank. He then places another, larger order, again paying with a genuine instrument. Then you receive an order by DHL. Your Nigerian partner urgently needs a large quantity of your product air-shipped. Confident in your partner, you ship, but this time the cashier's cheque (which looks the same) is a fake.

Variations on 419, which is also commonly known as the "advance fee fraud", include "over-invoiced" or "double invoiced", often in connection with oil or supply and service contracts where the fraudsters want to get the overage out of Nigeria; a "bequest" in a will; and "money cleaning", where the criminal has currency that needs to be "chemically cleaned" before using and he needs the cost of the chemicals.

Real Financial Damage

The greed and gullibility of the victim can lead to violence, even murder, if he or she goes to Nigeria to "finalise" the deal. But criminal and victim seldom meet. The financial damage, however, is real enough. Only last month a British businessman lost more than UKpound 100,000 (euro 160,000) when responding to what he thought was a genuine business opportunity.

"The technological sophistication demonstrated in his case was a very worrying development," says a spokesman for NCIS, which is itself the subject of daily computer virus attacks. "On this occasion, they had faithfully replicated on the internet the details of an African bank."

Financial crime in West Africa (which includes Ghana, Liberia, Togo, Sierra Leone and Ivory Coast) is highly developed, NCIS says. "If you go to internet cafes in West Africa, or now to South Africa, you will find hundreds of people sending out bulk e-mails to people in the West. To make their frauds work, they will exhaustively research until they understand how a system works.

"They test something out. If it works, they exploit it; if they get caught, they learn from their mistakes and start again. The internet is perfect for them. It offers anonymity and the ability to create impressive websites on Hotmail and Yahoo. It's significant that they don't use website accounts like AOL (NYSE: AOL) -- the AOL system is alerted to anyone sending out multiple e-mail."

E-Mail Fraud

According to NCIS, this year's e-mail frauds sometimes refer to monies caught up in the World Trade Centre disaster. There are also "come-ons" from alleged former members of Slobodan Milosevic's Serbian regime.

Another recurrent e-mail offers individuals the opportunity to invest in a scheme to smuggle into the UK currency bearing the faint imprint of a large denomination note. This has purportedly been turned white by chemicals, rendering it undetectable by the authorities, the criminals say. Victims prepared to pay for the necessary chemicals to restore the currency will share in the profits, they are told.

"Two months ago, we stopped a Cameroonian known as 'the Magician' at Birmingham International Airport," a UK police officer reports. "He had a lot of this 'white money' with him, along with the chemicals to restore it. He had documents that showed he was spending his time flying between Bulgaria, France, the UK and Switzerland, demonstrating how you used these chemicals to change the money."

Fake Web Sites

Another scam is the creation of fake websites, called "spoofing" by fraudsters, who have already successfully mimicked the websites of Bloomberg, the financial news service, and several banks. A celebrated spoof -- created, the FBI believes, by the father-and-son team of David and Mark Pedley -- centred on the "Dominion of Melchizedek", a fake country claiming diplomatic recognition and the ability to confer degrees and regulate banks. Victims were drawn in from all over the world, says John Shockey, former special assistant to US comptroller of the currency.

In 1998, Shockey reports, Philippines citizens were conned out of more than \$1 million by Melchizedek issuing bogus passports and papers confirming nationality -- even though the dominion moved location three times and at one point was about 12 feet underwater. The governments of Colombia and the Marshall Islands found themselves in dispute with a country that exists only on a website, one which US authorities have found impossible to close.

Other money-making scams now flourishing on the internet promise investment opportunities producing returns of over 150 percent. Many claim to be based in the Caribbean. David Marchant, publisher of the website Offshore Business & News Review, who has pursued many frauds, says websites provide convenient covers.

Chief among his targets was Imperium Consolidated, a Grenadian-based operation, now in receivership with debts of about UKpound 170 million (euro 272 million), set up by UK-based businessmen Jared Brook and Lincoln Fraser. Initially, Imperium used the web to advertise schemes that promised unrealistic returns on investment, but Brook and Fraser then switched to offering investments to a hand-picked group of clients via highly visible websites.

No Sympathy for Victims

But what of the victims? A NCIS officer says they often don't deserve sympathy. "They may be trying to evade tax with investments, or the money may be questionable in origin," he says.

One man, suspected by the International Chamber of Commerce of having been the bagman for a drugs gang, reported the loss of hundreds of thousands of pounds in a phony investment.

Many victims do not come forward for fear of being accused of gullibility. Religious organisations are often targeted and, in one case, Marchant says, the leader of a congregation was used by an internet fraudster to convince his flock to invest in a fraudulent scheme.

Some victim stories, however, deserve sympathy. A German industrialist, conned by 419, said he had been dealing with them in an effort to retrieve what he thought were the ill-gotten gains of people involved in the regime of the late Nigerian dictator, Sani Abacha.

The man had intended to use the money to set up schools in Nigeria and had even established a foundation for that purpose. His good intentions, however, came to naught. They cost him UKpound 4 million (euro 6.4 million).

<http://www.newsfactor.com/perl/story/19122.html>

21 AUG 2002

A little light entertainment from wired.com sent in by a concerned Nigerian, put up by Wired on 10 AUG:

Who's the Sucker Now?

GIVING EMAIL CON MEN THE RUNAROUND

- John Gorenfeld

Weird as it seems, those email solicitations from Nigeria - RE: URGENT BUSINESS PROPOSAL! - persuade Americans to part with hundreds of millions of dollars each year. But the organized crime-backed spammers aren't the only masters of deception. A sophisticated backlash movement is taking shape among creative pranksters. Their goal: out-con the con men, then brag about it online. One such mischief maker, a 43-year-old male systems manager from Ventura, California, used the pseudonym Wendy Willcox to catch a would-be swindler on webcam. Check out these excerpts of their monthlong exchange:

April 2, 2002: Wendy receives a solicitation from someone claiming to be the widow of Mobutu Sese-Seko, dictator of the former Zaire. The missus needs help laundering \$144 million. Wendy volunteers, posing as the CEO of Swollenutz Development Corporation. Will they take the bait?

April 8: Bingo! Someone claiming to be Timothy Sese-Seko, the dictator's son, emails Wendy. His family is destitute and his mother has cancer, he writes. They need help. If Wendy provides enough cash to pay off government officials, she'll get 20 percent of \$100 million sealed in a Dutch bank. Wendy's reply: Sign me up.

April 9: Timothy zaps over a formal agreement, proposing that Wendy and a representative from his security firm meet in Amsterdam.

April 12: Wow, what a coincidence: One of Swollenutz's projects, a development called the Clap, is in Amsterdam. Wendy can attend to business and make the rendezvous. Timothy buys her story.

April 13: Wendy asks Timothy for a photo, claiming it will allay her fears about dealing with strangers. She sends him one first - it's doctored with chimp teeth and a mullet. Timothy's reply: "Thanks for your picture ... beautiful."

April 23: After a half-dozen more requests, Timothy sends a photo that looks as if it's been clipped from an old newspaper and scanned. "You are a very handsome man. Perhaps you could also meet me in Amsterdam," Wendy suggests. Is she flirting - or flirting with disaster?

April 29: Wendy, Timothy, and some Dutch lawyer named Wesley Stephens have exchanged 40 emails at this point. Finally, they agree that Wendy will meet Timothy's rep in front of an Amsterdam pharmacy on May 1. The spot is visible on a webcam overlooking the street. Wendy's trap is set.

May 1: Gotcha! As Wendy watches the webcam, two suits show up near the pharmacy. They wait in vain for a half hour.

Later, Wendy points Timothy to willcoxinfo.bravepages.com/bankwire.htm. The message there: "KISS MY ASS!" He never replies.

<http://www.wired.com/wired/archive/10.08/start.html?pg=4>

20 AUG 2002

From wired.com, sent in by a concerned Nigerian:

Meet the Nigerian E-Mail Grifters
By Michelle Delio

She's a widow, he's a high-ranking government official. They have fallen on hard times and urgently request your assistance to get a large sum of money out of Nigeria. They will reward you handsomely for your help.

Chances are you've seen something like that in your e-mail box. Perhaps in a bored moment you've wondered who sends them and why they bother; after all, no one could be gullible enough to buy into such an obvious con game.

But sources close to some of the so-called Nigerian e-mail scam's perpetrators insist that those overwrought messages fuel a thriving industry, employing thousands of people around the world who successfully manage to extract money from a multitude of Internet pen pals.

A Nigerian student who asked to be identified only as "Taiwo" (the twin), detailed the workings of the business, which he said his family has been involved in for over 15 years. Taiwo is a very large man, with a voice and mannerisms to match. He claims that his recent interest in the traditional religion of the Yoruba people has led him to publicly speak out about his past.

"One cannot speak to the gods with a mouth that is already full of lies," Taiwo proclaimed loudly, after devoting an hour to explaining his need for anonymity.

He fears that his student visa would be revoked if his past participation in the scam were publicly revealed. But his request for anonymity was also delivered in close to deafening tones, much to the amusement of some patrons in the Manhattan coffee shop where this interview was conducted.

While swearing he needed to clear his conscience and "make amends" by revealing how the scam works, Taiwo was also quick to insist that he did nothing more than write letters intended to lure victims into the scam. He said the con game is profitable enough to "nicely support" several dozen of his family members.

"We have the letter writers and the people who create the official documentation, the people who talk to our clients on the phone, the people who arrange travel and meetings and tours of government offices in Africa, Canada, Japan and the United States ... no, it's not a small business," Taiwo said.

"But I want to make clear that very few Nigerians are barawo (criminals). Nigerians, too, are the victims of these crimes," Taiwo said. "This is not just something that Nigerians do; the business is organized and run throughout the world by people of all races."

The business is officially known to law enforcement agents as "Advance Fee fraud" or "419 fraud," after the section of the Nigerian penal code that specifically prohibits the con game. Taiwo's family usually refers to it as the "Arrangee" (Plan).

It begins with a carefully crafted message, previously sent by postal service or fax but now almost always by e-mail. The message purports to come from an important person who needs to move money quickly out of Nigeria.

Taiwo said he began composing letters for his family's 419 operations eight years ago when he was 11, after discovering he enjoyed "playing with words." He's now attending school in New York City and plans to become a journalist.

He swears he will never be involved in the family business again. But he guiltily admits to taking pride in the letters he created, and said he worked very hard to "suit the form."

The letters are intended to resemble soap operas that are popular in Nigeria, Taiwo said, but with language that evokes someone who is "educated, upper-class, out of touch with the common people."

"I was told to write like a classic novelist would," Taiwo explained. "Very old world, very thick sentences, you know?"

Taiwo said his family first became involved in the scam around 1986 when Nigeria's oil industry collapsed.

"For many of my relatives, there is much shame in the business," Taiwo said. "Others have come up with ways to justify it. They say Nko? (So what?) It is not our fault foreigners are so greedy."

"You would (be) shock(ed) at how many wad (rich people) want something

more for nothing," Taiwo's uncle, who asked to be identified only as "Guy No Name," said in a telephone interview. "Greed carry their head(s) and turn them foolish."

According to the FBI's 2001 Internet Fraud Report (PDF), about 2,600 people in the United States reported problems last year with the 419 scam, and of that number, 16 claimed financial losses totaling \$345,000.

*419 Coalition Note: This FBI number is way low and is taken primarily from a site they run which is NOT the correct place to report 419 losses to and which therefore has incomplete data. Some lazy reporter awhile back failed to make the effort to check these numbers with the Correct place to get stats on 419, the United States Secret Service Joint 419 Task Force. Since then, other reporters have parroted the bad data, we here wish they'd do their homework and quit it. The reported problems with 419 in the US are into the hundreds of thousands and the confirmed losses are \$100 million per annum. Estimated losses in US alone are \$300 plus million per annum.

Taiwo said he knows the amount of successful scams is much higher, a contention that the FBI's documentation supports. According to FBI statistics, only one in every 10 successful fraud crimes are reported to authorities.

Those who do become involved in the scam typically reply to the initial e-mail with skepticism.

"Most of the people who contact the family are laughing unbelievers. But once they realize there is a real person on the other end of the e-mail, they sometimes get interested," Taiwo said. "Then the game starts."

Small sums of money for bribes, processing fees and the like are then extracted over time from the "client." But the optimum goal is to lure the prospects to Nigeria before their "eyes go come down sad" (they realize they've been conned), Taiwo's uncle said.

Once in Nigeria, clients will be treated to what Taiwo's family calls the "dirty money mago-mago" (deal). The prospect will be shown a suitcase stuffed full of blackened pieces of paper and told it is money disguised so it can be smuggled into or out of the country.

"So the person thinks right away they are playing with him," Taiwo said. "He gets all tense. But then they ask him to select any bills at random from that money. And they take and rub the black off - yes, it is all real money covered with Vaseline and something else ... I think they use iodine, too. So he relaxes, and then they ask for many thousands to pay for all the money to be cleaned."

Taiwo's uncle claimed that about one-third of the clients do pay to have the money laundered. Others balk, at which point they will be charged for other "services."

"We make sure the wad came into the country illegal (without proper documentation), so they have to pay big to leave with no trouble."

According to State Department figures (PDF), 25 murders or disappearances of Americans abroad have been directly linked to 419 fraud.

*419 Coalition Note: We believe that the stat is 25 murders or disappearances abroad have been directly linked to 419, but not all of them are American. That is the correct info as best we are aware.

Other people have been held against their will, beaten and blackmailed, according to information provided by the U.S. Embassy in Lagos.

The United States Secret Service has established "Operation 4-1-9," an international task force targeting the crime. The Nigerian government also frequently promises crackdowns on 419 fraudsters.

"There have been some more arrests recently. Six people were taken away in April," Taiwo said. "But I think there's no stopping the game."

<http://www.wired.com/news/culture/0,1284,53818,00.html>

19 AUG 2002

From the Nigerian Consulate NY website, sent in by a concerned Nigerian. We say OORAH for Mr. Salimonu and congratulate him on the receipt of this award! Here is the relevant extract of the piece:

NIGERIAN FOILS 419 SCAM, WINS AWARD IN US

A Nigerian businessman, Saliu Salimonu, was Monday conferred with Human Heart Award in New York by a US-based organization, Association for

International Business (AIB) for saving a company, based in New Jersey, millions of dollars.

Presenting the Award to the Consul General of Nigeria in New York, Hon. Taofiq O. Oseni, at the Nigeria House for onward transmission to the recipient, Ms Joan Faber, Chairman of the Association, said Salimonu was chosen for the award because of his dedication to helping other AIB members.

The recipient, who is the chief executive of Salimonu CO. Nigeria, Ltd., based in Lagos, Nigeria, was not present at the award ceremony due to visa problems, Ms Faber said.

"Saliu's selflessness helped save a fellow AIB member millions of dollars in business losses and, no doubt, immeasurable heartache", Ms Faber said, adding, "no one else is more deserving of our first Human Touch Award. We are honouring Saliu because in quiet dignity he has enhanced the efforts of AIB to further global trade with integrity."

Salimonu was said to have traveled to Benin Republic to investigate a firm on behalf of a fellow AIB member, Dan Surman, President of Beyond Borders Trading, of New Jersey, United States. The Benin Republic firm proved to be fictitious.

"I reached home at 1:22 a.m. But the joy is that I came back safely, feeling fulfilled that I had stopped a friend from being robbed of his hard-earned money," Salimonu was quoted as saying, as he reported his findings on the fictitious firm to the Association.

Receiving the award on behalf of Mr. Salimonu, Hon. Taofiq Oseni, commended the action of the recipient, describing it as a testimony to the honesty and trustworthiness of Nigerian businessmen and women that they could do business with.

He said with a population of over 120 million and endowed with vast resources, Nigeria represents a viable and lucrative market for serious investors.

18 AUG 2002

Here is an interesting essay on 419 that appeared on the Nigeriaworld site recently; more grease to Mr. Ezeife's elbow!! We have added a comment or two, however:

It is time for the Nigerian government to close shop on 419

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13 AUG 2000

The activities of con artists popularly known as "419" have dealt and are still dealing deathblows to Nigeria's credibility abroad. These predatory unpatriotic Nigerians insistently send out thousands of poorly composed letters soliciting foreigners and Nigerians abroad to collaborate with them in their bid to steal and repatriate millions of dollars from the Central Bank of Nigeria to accounts abroad. These obscene letters are sent out in the name of prominent individuals such as the president, the Governor of Central Bank, Federal Ministers and the Widow of Mobutu Sese Sekou, to name just a few. These letters and their lame plot are quite frankly amusing except that it does grave damage to Nigeria and Nigerians. Since the emergence of the Internet on the Nigerian scene, e-mail has taken over as the engine of choice for these depraved Nigerians. The mass audience and the cheap access to the Internet makes it an attractive engine for spewing this criminal venture.

The poor quality of the paper, the shoddiness of the composition, the incoherence of the language and the abject lack of punctuation belie the stupidity and the mental retardation of the authors. These letters make the rounds abroad and are often the subject of demeaning jokes about Nigeria in business lunches and cocktail parties. Citizens of their host countries abroad have at one point or another confronted every Nigerian with these disgraceful letters. It is very embarrassing. The inability or perhaps unwillingness of the Nigerian government to take decisive action against this 419 cancer have spelt doom for Nigeria's effort to attract foreign investors and foreign investment. How does an investor differentiate between these lethal letters and genuine business proposals from Nigeria? Why should a foreign investor trust a nation whose government refuses to confront this cancer that is eating away at the nation's reputation and integrity? Recently, the Presidential advisor on Public Relations, Tunji Oseni, was busy railing at the United States Department of State for warning visitors to Nigeria to be aware of violent crimes and white-collar scams such as 419. Mr. Oseni should be advised to save his breath and rather advise his President to stay home and confront this 419 scourge.

The 419 mentality is not unrelated to the lowering of Nigerian's moral barrier. A nation that is led by thieves, vicious thugs and unrepentant liars cannot expect a whole lot from those they lead. A fruit does not fall too far from its parent tree. A people who have lost all hopes of finding a decent life for themselves and their families will resort to

anything to survive. So long as the Nigerian leadership steals from the common purse without let or hindrance, their hopeless and hapless subjects will continue to steal, cheat and defame the Nigerian nation. If we want to clean up the 419 mess, we must first rein in the rogue politicians and their military counterparts. For Nigeria to persuade those that participate in the 419 enterprise to stop, we must first send several hundred of our leaders from Abuja down to the various local governments to jail. This way we will send out a strong message that there are grave consequences for every criminal act. Chinua Achebe in his book, "The Trouble with Nigeria", brilliantly drove home this point in the following words:

"It is totally false to suggest, as we are apt to do, that Nigerians are fundamentally different from any other people in the world. Nigerians are corrupt because the system under which they live today makes corruption easy and profitable; they will cease to be corrupt when corruption is made difficult and inconvenient. The trouble with Nigeria is simply and squarely a failure of leadership. There is nothing basically wrong with the Nigerian character. There is nothing wrong with the Nigerian land or climate or water or air or anything else. The Nigerian problem is the unwillingness or inability of its leaders to rise to the responsibility, to the challenge of personal example which are the hallmarks of true leadership. I am saying that Nigeria can today if she discovers leaders who have the will, the ability and the vision."

Several people have argued that the victims of 419 deserve no pity since their greed lured them into that quagmire. While I do not have any sympathy for anybody dumb enough to fall victim to these lame scams, the point still remains that Nigeria cannot win the public relations game involved in this matter. Nigeria's reputation is being torn to pieces in the western media because of this 419 scourge. Unfortunately Nigeria does not have enough juice to win the public relations war. People in the so-called civilized world love to see any activity that casts Africans in bad light. They have since picked this 419 baton and they are running with it. No amount of screaming by Tunji Oseni will persuade the State Department of the United States to change their negative travel advisory on Nigeria. Nigerians abroad are being attacked verbally and in some cases physically by their host on account of alleged fraud and crimes perpetrated by other Nigerians. These attacks are commonplace in South Africa and recently occurred in Freetown, Sierra Leone. Our businessmen and women are finding it impossible to secure credit facilities from their foreign suppliers.

*419 Coalition Note: The author does not have to feel any sympathy for those who fall victim for 419 to agree that the 419ers who Make the money should be Deprived of those stolen monies and punished. And he is perfectly correct that Nigeria's reputation has been (perhaps justifiably given the failure of successive Nigerian regimes to get any real tangible, quantifiable, results in controlling 419 over the last 20 years) torn to pieces in the western (and worldwide, actually) media. But we don't think that anyone out here is doing jumping jacks over "anything that casts Africa in a bad light" as quite frankly we think that most folks have more immediate things to worry about...

The Buhari/Idiagbon regime was a breath of fresh air in the murky Nigeria geo-political landmark. Their "War Against Indiscipline" was a brilliant stroke of political genius and a milestone achievement, albeit short-lived. The abandonment of the WAI concept by the succeeding administrations was a big blow to Nigeria's last-ditch effort to have a true reform of her morally bankrupt body politic. There is a dire need to resuscitate and reinvigorate the "War Against Indiscipline". Nigeria's moral decline would reach epidemic proportions if the younger generations were not reclaimed. Nigerians are fast losing their collective senses of right and wrong. Con artists, rogue politicians (civilian and military) and white-collar criminals are treated with great deference and even celebrated for their criminal exploits. These crooks are rewarded with traditional chieftaincy titles and in some cases are knighted by the Anglican and Catholic churches. This unfortunate shift in moral attitude is not lost on the younger generation. The nosedive in Nigeria's moral standards is sending the wrong message to her youth and if not halted would destroy the entire country. Our universities and tertiary institutions are battlefields for cult groups and vicious gangs and we wonder why.

No successful anti-419 campaign can be mounted in Nigeria without shoring up the nation's sagging moral base. The culture of corruption have so permeated Nigeria's social fabric and way of life that a massive re-education of the Nigerian population is called for in order to prepare the country for this much needed change in mentality. The Obasanjo administration needs to mobilize the entire citizenry to get behind a genuine (not a lip service) anti-corruption campaign. Radio jingles, television spot advertisements and public lectures should be avenues to induct the entire Nigerian population to throw their collective weight behind this campaign.

The president should invite the leadership of the national assembly as well as civic/community leaders to join him in authoring a comprehensive and effective anti-corruption and anti-fraud legislation with real teeth. This legislation once it is passed and signed into law must be swiftly and dramatically implemented. Offenders should be promptly prosecuted, and if convicted, incarcerated to send out a decisive message to all and sundry that the new campaign is not a fluke.

A special anti-corruption and anti-fraud task force comprising the police, prosecutors from the Ministry of Justice, computer and banking experts should be constituted. The United States' Federal Bureau of Investigation, Interpol and other international police organizations can be contacted to supply technical assistance and advice. Several special judicial tribunals presided over by judges of the federal high court should be set up to try offenders.

*419 Coalition Note: GOV of Nigeria has said for years and through

successive regimes that it already Has such task forces. However, it is very true that they have been ineffectual to the point of being considered as mere PR ploys by many to date.

It is very easy to trace and apprehend these despicable pests. They operate with real telephone numbers, facsimiles and e-mail addresses. They generally operate out of Nigeria's local business centers. The proposed anti-fraud squad needs only set up a central depot where every 419 target and victim can send a copy of the letter or e-mail they received. The depot will trace these numbers and e-mail address and apprehend the owners or operators of the business offices from where they originated. With the cooperation of the owners and operators, it should be easy to pinpoint the culprit. In case of culprits who use their own telephones or e-mail addresses, those numbers, e-mail addresses, facsimile equipment, telephone sets, computers and any other electronic equipment used in perpetrating these fraud should be confiscated and auctioned off to raise money to fund the campaign. The bank accounts and assets of convicted fraudsters should be confiscated and turned over to the anti-fraud squad to fund their work.

*419 Coalition: GOV of Nigeria already has access to the database of the US Secret Service 419 Task Force, which is the largest database of 419 phone numbers and other materials in the world. Unfortunately, GOV of Nigeria has said for many money years that the common sense measures proposed above to seek out and control 419ers in Nigeria are impracticable and will not work. Finally, 419 Coalition has been proposing for Years that counter-419 efforts in Nigeria be funded by the retention by the Nigeria Police of a percentage of recovered funds and of liquidated 419er assets and properties. We would LOVE to see the author's plan properly implemented in Nigeria!!

The Church, communities and social clubs must shun Nigerians who indulge in these corrupt and/or fraudulent deals. They must be treated with the disdain, contempt and contumely that their lifestyle deserves. Politicians and civic leaders must exhibit exemplary conduct and social etiquette. The local film industry should be co-opted to shoot movies that show the negative impact of 419 on Nigeria and Nigerians. They can supply the necessary shock therapy for Nigerians through their films.

While the above approaches are not the cure all for corruption and fraud in Nigerians, they will go a long way to reducing the frequency and impact.

16 AUG 2002

Here is a continued Nigerian view of the renewed travel warnings concerning US citizens travel to Nigeria. It is an essay up on the Nigeriaworld website. We put it here as an excellent example of the thinking of some Nigerians on relations between the US and Nigeria. We have added our own comments between the lines:

U.S travel ban on Nigeria: Economic sabotage

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13 AUG 2002

Here we go again. Another cycle of economic sabotage, another lousy diplomatic, bilateral, trade and partnership between Nigeria and the U.S going bananas again within two and half years of our democratic dispensation. What a master and slave relationship.

*419 Coalition: And what an offensive analogy.

The latest controversial travel ban has raised series of questions in the minds of all right thinking Nigerians.

*419 Coalition note: We doubt if it has raised many questions in the mind of most Americans reading it, however, it looked pretty straightforward to us.

1. Why did Nigeria/Nigerians deserve such humiliation from the U.S State Dept, despite all what the present civilian administration has been doing to give the country a positive image worldwide?

*419 Coalition note: We thought the travel warning was pretty clear on the possible dangers of travelling to Nigeria.

2. Are there any caves in Nigeria that harbors the Al-Queda terrorist group?

*419 Coalition: We dunno, are there? Nigeria has some pretty radical Islamic fundamentalists, primarily in the North, you tell us....

3. What are the yardsticks used by the U.S State Department to labeled Nigeria as an hostile country to the Americans or Westerners at large?

*419 Coalition: Oh, we'd reckon about the same as those used for the other couple of dozen countries on the Travel Warning list.

4. If Nigeria is so bad, why are the U.S and other Western multinational oil corporations and businesses still doing business in the country?

*419 Coalition: Well, one of the things about the oil and minerals industries is that one must go where the oil and minerals ARE. We don't reckon the guys up there on the North Slope in Alaska are too thrilled to be there, but since that is where the oil is, they're there. It is the nature of the business.

5. What did the U.S really want from Nigeria? What type of relationship or partnership do they honestly have for Nigeria?

*419 Coalition: We're no experts, but we'd guess that the US wants a stable political and economic environment in Nigeria and for the new democracy to flourish setting an example for other nations in the region.

6. How do Nigeria leaderships, diplomats, and officials define the relationship with the U.S and other Western nations? What is Nigeria getting in return for all what she has been providing the Westerners?

*419 Coalition: We don't know about the "relationship definition" stuff, but reckon that what Nigeria is getting in return for whatever is the going rate for whatever it is that she has been providing, or why bother providing it?

I'm sure other Nigerians will add to the above lists of questions that need to be answered by both the U.S State department, and their Nigeria counterparts. Even despite the fact that the Nigeria government has secretly given away some of our fundamental human rights to the U.S in the last two and half years in the name of cooperation's between both countries by allowing the FBI, Secret Service, NDEA to set up their offices anywhere they choose in the country, U.S Justice Dept agents to secretly come in the middle of the night to repatriate Nigerians that are wanted for various crimes in the U.S, yet, Nigeria and all Nigerians are still being portrayed as the worst criminals on the planet. What happens to the non-aligned nation policy that Nigeria used to have? What about our national interest as Nigerians?

*419 Coalition: Last we heard, Nigeria ASKED for all this law enforcement help since it felt it could not handle its crime problem on its own. And we'd assume that it is Not in the national interest of Nigeria to provide a safe haven for criminals. Your Government at least gives lip service to that effect.

One of the reasons that the retired Army Chief of Staff Gen. Victor Malu, according to the media decided to quit the armed forces was because, the U.S military and Pentagon advisers were having too much access to the Nigerian Defense classified information,

*419 Coalition: Really? Given the readiness and equipment of Nigeria's armed forces, Both of which the US is trying to improve at the request of the Nigerian Government, how much truly sensitive Classified Information could there Be?

in the name of cooperation's between the two countries, yet to the Americans, Nigeria is seen at the State Dept as one of the "Axis of evil and crime" per se.

*419 Coalition: Well, it is worthy of note that other nations etc. apparently have a similarly low opinion of Nigeria's tendency to provide safe havens for 419 criminals etc. as Transparency International has consistently placed Nigeria near the top of the list of the most corrupt nations on earth.

For the sake of argument, let us break things down a little bit with regards to relationship between Nigeria, the U.S and Western nations. It's a known fact that there's a collective prejudice against all Nigerians regardless of the level of their honesty, trustworthiness, academic, intellectual and professional status. They are always seen in the West as either scam artists, 419 operatives, fraudsters, drug peddlers, pushers, and carriers. In short, the name Nigeria, the green passport is like a taboo to the Westerners at their individual points of entry.

*419 Coalition: We think that it is true that there is, unfortunately, prejudice against Nigerians abroad due to the fact that Nigerian 419 operations are one of the largest, longest running, most effective, direct mass marketing operations in the history of the World. The majority of Good Nigerians are indeed Victims of the 419ers success in that regard. Unfortunate? Yes. Unfair? You bet. But since it is not possible for 419 targets or those who know about 419 to tell the Good Nigerians apart from the Bad Nigerians without a programme.... and there IS no programme.... we'd say that this prejudice is just plain human nature, pure and simple. We'd also suggest that if Nigeria ever did undertake a sustained campaign against the 419ers with tangible, quantifiable, results in terms of arrests, convictions, seized assets, etc. etc. that perhaps 419 would be reduced to controllable levels. And, if this was done, the unjustifiable prejudices against Nigerians abroad as criminals would gradually dissipate.

Thank God! , that some of us carry the U.S and EU passports to escape the inhuman treatments in the hands of our host immigration and custom agents at the points of entry. For those who are not so lucky, therefore, those of us that carry our national pride, the green passport, it's their words against the border agents.

*419 Coalition: Ah! You see the problem! Can't tell a 419er from a good, upstanding Nigerian without a Programme; there is no Programme; and there is So much 419....

Professor

Wole Soyinka, the literature Noble prizewinner, and other innocent Nigeria victims of the on-going war against Nigerians by our Western friends will have their different tales to tell.

*419 Coalition: And so do the 419ers who passed border security etc. by pretending to be respectable Nigerians as well, we'd reckon.

Why do we Nigerians have to go through all this animalistic treatments, just because we're Nigerians?

*419 Coalition: It is because your Government has not taken effective, tangible, quantifiable actions against your Omnipresent-all-over-the-globe 419ers for decades, so other people are suspicious. Unfortunately the short answer to this question is, effectively, "Yes".

Is our government sensitive to this never ending problem?

*419 Coalition: Nope, it ain't. No amount of PR is going to change this unfortunate situation, only controlling 419 will.

Do we really have to change our identities just to cross the ocean?

*419 Coalition: That would not help as the prejudice against Nigerians would continue to affect you unless you were to change your nationality as well.

Is this an institutional racism or discrimination?

*419 Coalition: Nope. It is a reflection of the success of your 419ers and the failure of the Nigerian government to do anything tangible and quantifiable to control them.

If all our government officials are corrupt, and all other Nigerians are 419 and scam artists, why are Westerners still flooding Nigeria to do business?

*419 Coalition: See above. Westerners etc. are NOT exactly flooding to Nigeria to do business - last we heard the state of foreign investment in Nigeria is Way under what it should be. And, once again, oil and mineral companies have to go where the oil and minerals Are.

It's surely a case of economic sabotage, the invisible war against Nigeria's economy has started since the 70's, but because most of our leaders were partakers in the war directly or unknowingly through their corrupt and brutal regimes, hence the war becomes very invasive or invisible.

*419 Coalition: Yes, we'd say your 419ers have sabotaged the Nigerian economy (along with other factors) so we'd suggest that doing tangible, quantifiable things to control 419 are definitely in order if the economy is to improve.

I was explaining to some of my American white friends when this same issue came up in our discussion that, the negative image of Nigerians by Western media and governments can be compare to a case where, the Westerners always come to Nigeria whenever they need our minerals for their survivals.

*419 Coalition: Apples and Oranges. The prejudice is explained above. The presence of the oil and mineral firms is explained above.

As soon as we give them what they want and cross the ocean, all of a sudden, Nigerians becomes scam artists, drug dealers and fraudsters without any exceptions, why I asked? None of them could answer that simple question,

*419 Coalition: Also answered above. One cannot tell the Good Nigerians from the 419ers without a Programme, and there IS no Programme, so people tend to be universally cautious in dealing with Nigerians. Unfortunately, but human nature. Easy and obvious answer to that simple question :)

I told them it's nothing but a betrayer of our friendship, they all agreed.

*419 Coalition: We'd reckon that the strain on the US Government in trying to stay "friends" with Nigeria despite the constant targeting of Millions of its citizens per annum in their businesses and living rooms with 419 proposals emanating from Nigeria..... and the Government of Nigeria's failure to Do anything about it... is an indication of just how much the US Government Does want to be "friends" with Nigeria. Perhaps your friends were just being polite.

If Nigeria officials are corrupt, why did Western banks and financial institutions help them to hide their ill-gotten and stolen goods, I asked? Again, they were all dumbfounded. In Western courts of law, if anyone accept or help hide stolen goods, he/she will be charged for 'Aiding and Abetting' right? Yes, they answered. What about the "Iran Scandal of the Reagan administration", the Enron, WorldCom, and Inclone corporate corrupt practices, I asked? They were scratching their heads for answers.

*419 Coalition: Once again, you need some new friends. The answer is simple. If any of these banks and other insitutions has done anything wrong, have your Government charge them criminally or sue them civilly.

One of my friends asked, why are Nigerians sending fraudulent 419 letters all over the world? The same reason why many sweepstakes operatives have been sending fraudulent "Winning mails" to millions of homes in America every time. The same reason why many innocent elderly and vulnerable American citizens are being defrauded of their upfront fees prior to collecting their winning prizes, I answered.

*419 Coalition: The difference is, of course, that conmen in nations other than Nigeria are arrested, convicted, jailed, have their assets seized etc. In short, actions are taken against them. However, in Nigeria, the 419ers operate from a safe haven. One of the main problems with 419 control is that there simply isn't any downside for the 419ers in Nigeria.

I went further by telling my friends that, Nigerians living abroad received the same 419 letters addressed to them like every one else, but since we do not want to reap where we did not sow, we always trash such letters whenever we could find one. Because some Westerners are stupid and greedy enough to want to reap where they do not sow, that does not make all Nigerians scam artists, right? Yes, they answered. Before you Westerners start to label all Nigerians criminals and giving us bad names, you should start by blaming the stupid and greedy ones among you, including a church Reverend from Germany, who went to Nigeria to cash a \$20 Million Dollar contract check that he didn't execute. What a shame? A whole messenger of God for that matter, the income of his church was not enough for him to live with, in the process he lost about \$300,000 of his church budget to reap where he didn't sow, poor Reverend. I hope he didn't claim that the devil made him to participate in such a bastardized act.

*419 Coalition: Short version - if no supply side, then no demand side. No 419 proposals means no 419. Plus the 419er himself is reaping where he did not sow (boy are we getting tired of hearing that old saw) but he gets to KEEP the monies he has criminally reaped. No government on the target side is going to punish any of its citizens for losing money in 419 deals as long as the Government of Nigeria does nothing to punish its citizens who MAKE money in 419 deals. Somehow this just Never seems to sink into the heads of some Nigerians who take the target-as-criminal approach. Even if those who take this approach are correct that all targets etc. are criminals, you see, the fact is that they are punished for this by losing their monies. But the Nigerian 419ers who MAKE the money are punished by..... WHAT???????? Therein is the problem with the victim-as-criminal approach to 419 analysis, we have Yet to have any Nigerian give a reasonable answer to That, and we have put that question before many of Nigeria's most distinguished expatriates in various forums.

The most quiet among my American friends asked, why are you guys killing yourselves in Nigeria? The same reasons why the Yugoslavians, the Protestants/Catholics in Northern Island, white Americans lynching the blacks, Columbians, Turkeys killing the Kurdish are the same reasons why Nigerians are killing themselves. Therefore, tribal, religion, political and racial reasons, I answered. You seem to have answers to all the questions, he asked? Not really, maybe because I do not have selective memory, I answered.

*419 Coalition: Oh, you certainly do have a selective memory, and selective logic, and you certainly Do sound like an apologist for the 419ers. Further, you have added nothing new to the discussion of 419 matters -- you have merely raised the same old list of hoary Nigerian offense-is-the-best-defense malarkey that has been discredited long ago. Heck, even your Government no longer tries some of the approaches you have used above; they have been judged pointless and counter-productive for some time now. Perhaps you will be telling us next that 419 is reparations for slavery or imperialism or somesuch, as that is a logical extension of your ideas. Of course, those defenses of 419 have been floated by some of your compatriots before, so even trying those points on for size would not add anything new to the discussion.

In conclusion, maybe if the career diplomats at the U.S State Dept could get out of the "We're the only Saint on the planet" mode, maybe they might come to the realization that, to every charges they might have against Nigeria as a country, that warrants the "Travel Ban", they are also guilty in one shape or form of the same charges, either within or outside the U.S. It does not matter the nature of the charges. America should call "the spade a spade," if the on-going women protests in the oil region of Niger Delta is the main reason for the ban, the State Dept has the responsibility to direct their frustrations at the Western multinationals oil corporation operating in the region, for their unethical practices, environmental pollutions, taking of the inhabitants of the land for

granted, and flagrant violation of their human rights and daily live-hood to mention a few.

*419 Coalition: Shoot, the State Department does not explain itself to Me, why in Hades should it explain itself to You? They have issued the Travel Warning. You don't like it. Fine. They feel it is justified over your objections and more importantly, the objections of your Government. C'est la vie. Anybody who wants to go to Nigeria is free to go ahead and hop on a 747 (or not) as they choose. Would Nigeria be a travel mecca for American tourists without the travel warning? Who knows? Maybe so.

It's very contradictory for the White House to be referring to Nigeria as our friend in Sub-Sahara Africa on one hand, and at the same time instructing the State Dept to put a 'travel ban' on the country on the other hand. It amounts to an 'Economic Sabotage' to undermine the efforts of Nigerian government in encouraging international investors to invest in Nigeria economy. It also amounts to scary tactics to drive away potential investments in Nigeria,

*419 Coalition: Your 419ers have discouraged travel to and investment in Nigeria all by themselves. Your own expatriates complain of the street crime and lack of rule of law in Nigeria when they return from trips home. Your own unpunished 419ers and criminals operating from a nation with no rule of law have sabotaged your economy. No amount of PR by the Nigerian Government will get potential investors to put their money into Nigeria until these problems are addressed. Actually, the US Government has been trying to Encourage investment in Nigeria, we understand, as a political matter to support democracy more than anything else, but there have been very few takers. Just some scuttlebutt we've heard.

after all, Nigeria's situation is not as bad compared to countries like Afghanistan, where U.S government have donated generously to help build, "scratch my back, and I scratch yours" should be the name of the game. I

*419 Coalition: Apples and Oranges. But yes, scratch my back and I scratch yours has been one of the primary bases of international relations since the dawn of time, of course, as any student of diplomatic history knows :))

it's about time for folks at the corridors of power in Nigeria, to start protecting and fighting for the interest of all Nigerians anywhere in the world, rather than looking at others as their "Messiahs." If travel ban is not placed on America by the EU and the rest of the world, for foreign tourists being robbed! and killed in alarming rates in Florida, Las Vegas, and Washington, D.C, why Nigeria? If Nigerians are killing each other, it's the same as the Americans rapping, kidnapping, and shooting each other's every day. There's no such thing as a 'Saint, and crime -free' society.

*419 Coalition: Hey, if anybody wants to issue a travel warning against coming to the US, fine by us. And no, there is no such thing as a "Saint, and crime-free society". But there are apparently such things as "criminals run around scot-free without any fear whatever of being punished for their crimes" type societies, a good example of which is, unfortunately, Nigeria.

It's about time that folks at the U.S State Dept borrow a little bit of wisdom from the book of Bible that says, "Physician, heal thyself.]"

*419 Coalition: We reckon State will consider that right after they unclog their computers from the kazillion 419 emails and the further kazillion emails complaining about the 419 letters and demanding action be taken against Nigeria to stop this madness that they got in the last hour :) :

14 AUG 2002

The US Government has seen fit to explain wwhy there continues to be a travel warning reagrraring US citizens travelling to Nigeria. Those diplomats over at State are, well, so..... Diplomatic. Occupational Hazard, we guess :)) Anyway, here's the piece as published in the Nigerian newspaper ThisDay:

US Travel Warning Not Targeted at Nigeria, Says Embassy
From Chukwudi Nwabuko in Abuja

The United States Embassy yesterday clarified its recent warning to American citizens visiting Nigeria, saying that it was not intended to malign Nigeria nor scare visitor away.

In a statement issued yesterday in Abuja, the US Embassy stated that reports that US had intended to stop her citizens from coming to Nigeria were inaccurate, adding that it was intended to alert Americans who may be considering traveling to Nigeria the potential hazards of such a travel.

A national daily had last week reported warnings by the United States to her citizens to be wary of Nigeria over insecurity.

Apart from its concern for the security of her citizens, the US government is worried by the incidence of fraud of which Americans are victims.

While stating that the warning was not targeted at Nigeria per se, the statement added that the State Department issued many travel warnings about safety and security conditions in many countries worldwide.

It noted that currently there are valid travel warnings for 25 countries, stressing, "Nigeria is not being singled out".

"The travel warning for Nigeria does not prevent travelers from visiting Nigeria, nor does it tell them not to visit the country. The travel warning certainly does not attempt to denigrate Nigeria's standing in the international community, particularly given the excellent relations that exist between Nigeria and the United States", it noted.

The statement further noted that the updated August 8 travel warning was intended to alert Americans who may be considering travel to Nigeria to the potential hazards of such a travel, and sensitize them to conditions that exist on the ground.

10 AUG 2002

Here is a little light humor courtesy of the Nigerian Government as stated by Presidential Advisor Tunji Oseni verbatim :) :)

From the International Desk of United Press International:

U.S. travel warning irks Nigeria By Somefun Adegboyega
Published 8/10/2002 12:30 PM

ABUJA, Nigeria, Aug. 10 (UPI) -- The Nigerian government Saturday rejected a U.S. travel warning that said it was not safe to travel to Nigeria because of violence and crime. "Nigeria is no more violent than the United States," said presidential advisor Tunji Oseni. The U.S. State Department renewed its travel warning for Nigeria on Thursday informing American citizens of the dangers they may face if they visited that country. But Oseni found the advisory offensive and said the United States was "unnecessarily stirring up fear in the minds of its people about Nigeria." He said every country had its own share of "deviants, even the United States," adding that those who have lived in America knew that it was "not a haven of tranquility." "There's no haven on this earth," he declared. Oseni advised the Bush administration to collaborate more closely with Nigeria "in dealing with common problems, such as financial crime through institutions like the Interpol, rather than continuing a smear campaign against Nigeria." The State Department had warned U.S. citizens that "conditions in Nigeria pose considerable risk to travelers." "Violent crime, committed by ordinary criminals, as well as by persons in police and military uniforms, can occur throughout the country. Kidnapping for ransom of persons associated with the petroleum sector, including U.S. citizens, remains common in the Niger Delta area," the advisory said. "Nigerian-based business, charity and other scams target foreigners worldwide and pose a danger of financial loss. Recipients pursuing such fraudulent offers risk physical harm if they come to Nigeria," it continued. The State Department also pointed out that hundreds of people were killed in clashes between Muslims and Christians and among various ethnic groups late last year following differences over the implementation of the Islamic Sharia law.

419 Coalition says: Sorry there Mr. Oseni, we'll keep our tickets to Jamaica :) :)

On the other hand, to those wanting to head on out to that great all-inclusive in Lagos for their summer holiday, we say (to steal a phrase): feel free to "pack up your troubles in your old kit bag and smile, smile, smile" and jump right on the next 747 out :) :) After all, adventure vacations are SO much Fun!! (A little gallows humor type chuckle is Good from time to time and we thank Mr. Oseni for making our day :) :)

10 AUG 2002

From CNN.com/SCI-TECH:

Internet fleecing scams thrive in Nigeria
August 10, 2002 Posted: 1924 GMT

From Jeff Koinange
CNN Lagos Bureau

LAGOS, Nigeria (CNN) -- It begins innocently enough. A letter or an e-mail comes addressed to you from a Nigerian claiming to be the son of a former military head of state, and heir to millions of dollars stashed in secret accounts across the world.

They say you're one of the lucky few selected to receive a certain percentage of it. But there's a catch.

Shahla Ghasemi and her husband, a doctor, lost nearly \$400,000 after they were contacted by a man posing as a Nigerian government contractor. What made her believe the initial information was that the man knew exactly who the Ghasemis were.

"Someone in Nigeria left the money for your husband in his will. I said if someone doesn't know us, how can he leave the money for us?" she said.

But after a few more questions, Ghasemi was convinced the letter was legitimate. Their share of the money was \$27 million dollars, and all they had to do was send a lawyer's fee of \$7,500.

The Ghasemis complied. But there were further requests for more money, and close to half a million dollars in transactions later, the Ghasemis were broke.

In letters, phone calls and especially e-mails, con artists pose as sons of former military dictators laying claims to millions of dollars in offshore accounts. Others still say they're chiefs of villages with exclusive access to oil and diamond concessions.

In Nigeria, it's referred to as 419 -- a colloquialism for advance-fee fraud. And just last month alone there were more than 50 arrests in Nigeria.

Internet cafes in Lagos' busy commercial district make it easy for scammers to reach would-be victims with the simple click of a mouse.

The Nigerian police are even setting up a Web site where victims can report these scams, and posters in the city offer rewards for information leading to the arrest of Web scammers and fraudsters.

With the help of Interpol and the U.S. Secret Service, police these days are locating and shutting down local Internet sites used by scammers. They're also pushing for legislation that will lead to the deregistering of banks that accept large cash transfers from dubious sources.

"We are victims of financial terrorism. Other people have to make sure they throw letters from Nigeria into the garbage," Ghasemi said.

Police admit that their fight against 419ers is an uphill battle. The best advice they can offer is that when in doubt, apply the basic rule of thumb: If it sounds too good to be true, then it probably is.

419 Coalition Comments:

A very good general piece. and we thank CNN for doing it - Education is one of the Best practical ways currently available to fight 419.

However, we do wish to clarify a few points touched on in the article:

1. There are many approaches used by the 419ers, not just the "heir to millions" approach, which is most often used in the Classic 419 version. But there are also the Will Scams like the Ghasemis were caught up in; the Oil Scam and commodity scams as noted in the article; Goods and Services 419; Charitable organization 419; Extortion 419 etc. There are as many 419 stories as there are 419ers; that is to say they are innumerable.
2. In terms of the "50 arrests" for 419 in Nigeria last month, it is true that the US deported a couple of dozen 419ers to Nigeria recently and there have been scattered recent arrests for 419 reported in recent Nigerian news articles, but 419 Coalition is unable to verify the "50 arrests last month in Nigeria" figure, though we hope it is true. Even if true, we'd like to note that in Nigeria 419 is a "Bailable" offense; and so even when 419ers get arrested (rare enough) those that hang around to be tried are even rarer; and those that are convicted are only a few dozen in All the nearly 20 years 419 operations have been running. In short, the arrest stat is meaningless in and of itself. What is meaningful is the the number of Convictions, Incarcerations, and amount of stolen money repatriated to 419 victims. And all of these rank, unfortunately, as miniscule given the scale of Nigerian 419 operation.
3. In terms of Nigeria setting up reporting websites, they have had a couple up in the past and they usually stay up only a short while, unfortunately. In any case, the Nigeria Police already have access through the US Secret Service 419 Task Force to the largest database in the World on 419er data and 419 reports. Notwithstanding the "50 arrests" above it remains very difficult to get the Nigeria Police to take actions against any given 419er - or against the 419ers en masse.
4. The posters that have been put up in Lagos urging people to report 419ers are all well and good, but unfortunately they have not generated much in the way of quantifiable results in terms of arrests and Convictions of 419ers.
5. Yes, USSS 419 Task Force is shutting down access to ISP's and IP's hosting 419ers. This has been helpful, though like the Hydra the 419ers do tend to merely grow new heads, unfortunately. They merely sign on elsewhere. But in time... in time.... this approach may at least slow the 419ers, so it deserves to be continued.
6. In terms of the deregistration of Nigerian banks that accept large transfers from dubious sources, that also Sounds good, we are waiting to see if any tangible results like monies returned to 419 victims come out of it. President Obasanjo also said recently that Nigerian banks which are found to have operated improperly will be forced to compensate

victims of 419. That also sounds good, however, 419 Coalition awaits a quantifiable flow of 419ed monies back to the victims from such banks.... including from The Central Bank of Nigeria itself as appropriate.

7 AUG 2002

From the Nigerian newspaper Vanguard's comment section:

Fight against economic crime

The scourge of financial crime is putting the nation's effort geared towards attaining socio-economic and industrial growth at a disadvantage.

Thus, the activities of advance fee fraudsters deserve to be given utmost attention provided the nation desires to achieve her present focus of desirable economic and industrial development.

That was why the National Seminar on economic crimes that took place in Abuja was a welcome development. At that seminar, we saw federal government's renewed stand to combat this stagnation causing malaise.

President Obasanjo declared: Our resolve to fight economic crime in all its facets has never been in doubt. This is because we have and will continue to view economic crimes in its various manifestations as simply damaging to the life of the nation. Furthermore, he repeatedly said that we cannot compromise on an evil that retards our development and the general well-being of the citizenry. We are resolved not to be held back by economic crimes.

We want the government to translate all these rhetorics into action in the coming months. The nation's lure of foreign investors into the country has consumed a sizeable chunk of our national resources and time. The dividends of this effort may not be forthcoming for a combative effort at either reducing or eradicating this dangerous trend. We know that concrete attempt must be made towards blocking loopholes through which these advance fee fraudsters popularly known as 419 perpetuate their illegitimate businesses. In this regard, activities of banks in the country must be closely monitored and stricter regulations made to control their operations. They constitute the conduit pipe through which activities of fraudsters are perfected.

This fact was acknowledged by the nation's number one man, President Obasanjo when he saida lot of crimes go through the bank books and therefore can be stopped in those books. We want the government to drum into the ears of these banks the roles they are expected to play in putting a halt to economic crime.

We call on the National Assembly to expedite action on the Bill presented before it seeking for the establishment of a Financial Crimes Commission (FCC). Through the existence of this commission and with adequate funding, the activities of fraudsters can be administratively tackled.

1 AUG 2002

From the Nigerian newspaper Daily Times:

419 Fraudsters docked

Two groups of alleged fraudsters which specialised in forging letter heads of ministries and parastatals, including the Presidency and National Assembly to dupe unsuspecting victims have been docked before the Apapa and Igboosere Chief Magistrate's Courts, Lagos, respectively.

The first group which included Ndubueze Alaukwu, a clearing agent, Elvis Chima Ilo, Shehu Musa and Chudy Nanemeka are standing trial on a two-count charge of conspiracy and forgery.

According to the prosecution, the accused on January 21 at NPA House, Marina, Lagos, forged the signature of one Umar-N. Fariya, the Personal Assistant to Vice-President, Abubakar Atiku.

As for the second group which comprised two brothers, Chima Pascal Onuoha and Kennedy Onuoha, a four count charge of conspiracy, forgery and uttering.

In February, the accused allegedly attempted to defraud workers at the Embassy of Japan in Lagos by presenting forged letters with intent to obtain money under false pretext from them.

Some of the forged letter heads, the prosecution said included those of: Office of the President, Special Project Unit, Federal Republic of Nigeria, Office of the Presidency and Senate Committee on Foreign Contract Payment.

Each of the accused, however, has been released on bail since their alleged offence is bailable, having pleaded not guilty to all the counts in the charge.

419 Coalition Note: We applaud tangible actions such as those above by the Nigerian Government and hope to see more of the same. However, we'd like to note that in the relatively rare cases like the above ones where 419ers are actually arrested, they are customarily released on bail as these fellows were. Many, if not most, customarily do not hang about to

be tried and are at best convicted in absentia. The 419ers assets are not sequestered on their arrest, and also tend to evaporate elsewhere while the 419ers are out on bail. Therefore, to sum up, arrests remain few, convictions are even rarer, the 419ers generally manage to keep their assets, and very little money is ever recovered and repatriated to the victims of the 419er. Government of Nigeria needs to work on all these matters if it is to credibly deter 419. We hope that these four alleged 419ers given above do at least make it in person to trial, that would be useful.

1 AUG 2002

Here is an article done for Bloomberg which appeared on the [NigeriaWorld](#) website, which is an excellent site for those interested in news and articles concerning Nigeria:

Victims line up for Nigerian scams

August 1 2002

Internet fraudsters are expert in picking out the weak points of the gullible, Karl Maier reports.

Shahla Ghasemi and her husband, Dr Ali-Reza Ghasemi, were ready to believe it when a caller said someone from their native Iran had died in Nigeria and left them \$US27 million (\$A49.6 million). It was only after they paid \$400,000 in fees that the couple realised they had been swindled.

Messages proposing such offers, many of which originate in Nigeria, land each day in e-mail accounts from Hong Kong to Houston. They surged almost tenfold in 2001.

So-called Nigerian swindles are the No 3 form of Internet fraud in the United States, according to the National Consumers League and the FBI. Last year, these scams cost US victims as much as \$US250 million, Secret Service special agent Brian Marr said.

Edward Venning, a spokesman for the British National Criminal Intelligence Service, says British victims lost £150 million (\$A434 million).

"The con artists are very clever at pinpointing their victims' weak points," Mr Venning said.

"It's like any direct marketing thing: if it goes to the right person, you are likely to have a higher success rate."

The proliferation of the scams has prompted the Nigerian Government, the US Treasury, the US Secret Service, the FBI and UK police to establish special taskforces to tackle Nigerian fraud.

The US Secret Service alone receives 9000 forwarded scam e-mails and 1000 letters a month, Mr Marr said. "The losses are escalating," he said. "With the advent of the Internet, a stroke of a key allows someone to send out hundreds and hundreds of e-mails, and someone is going to bite on this."

Known as 419 messages after the section of Nigeria's penal code that deals with fraud, these messages are typically marked confidential and are allegedly written by officials of the Nigerian central bank and the state oil company. Other purported authors are the wives of Zaire's former ruler Mobutu Sese Seko or Sani Abacha, the Nigerian dictator, who the current government says stole \$US4 billion.

So, why Nigeria? Authorities find it difficult to explain why Nigerians or people purporting to be Nigerian are behind the scams. Some cite the country's culture: "Nigeria has had a strong entrepreneurial ethic," said the UK's Mr Venning. "This is just another way to make money."

Making money in Nigeria is tough. Nigerian-based fraud exploded in the 1980s, when a decline in oil prices slashed export earnings of Africa's top producer and corruption crippled the economy.

Seven of every 10 people in Nigeria earn less than \$US1 a day, according to the UN Development Program. Some of those who could not find jobs turned to a new trade, US officials say: cross-border fraud.

"The fraudsters learnt the techniques from Europe and they perfected them," a spokesman at the Nigerian High Commission in London, Peter Ogbonny, said.

The swindlers' offers range from the fictitious will presented to the Ghasemis to 20 per cent cuts of as much as \$US100 million in stolen money.

To receive the money, recipients are asked to pay fees and provide their bank account numbers and sign papers. Armed with the account numbers and signatures, fraudsters can drain their victims' savings.

"The fraudsters are experts at finding the gullible," Mr Ogbonny said. "If you think that money falls from trees, you have something wrong with you."

Because victims are often reluctant to admit to having been swindled, it is difficult to measure the full extent of the scams.

-Bloomberg

419 Coalition Note: The statement above concerning the 419ers reaching info and emptying victims' bank accounts is largely a canard. 419 is customarily Advance Fee Fraud, where the target voluntarily sends monies to cover "fees, taxes, levies" etc. etc. The target's account numbers are usually asked for by the 419ers to lend credibility to whatever "deal" is on the table what will ostensibly result in monies being deposited to the target's account.

31 JUL 2002

Ms. Shahla Ghasemi, whose case is described in several earlier News items, read the 24 JUL piece below headlined "Sanusi Challenges Regulators, Bankers, on Curbing Economic Crime" and asked that we publish the following remarks in our News section. Here are her comments verbatim:

I was reading the news. Regarding the Issue of Governor Sanusi:

My experience with his office is that After I found out I was a victim of this scam, I searched the Nigerian businesses on the internet and I found out the Phone no. for the Governor of CBN, Mr. Sanusi. When I called his office, his office ask for detail. I explained the details. Then he told me I needed to call to his private No. I did call he also ask for the detail and asked to fax the document. When he gave me the fax no. I saw the fax No. was for a number in London. This is when other people started calling me and asked if I needed help and asked for more money. They were part of the scammers. Then the USSS asked me to record any conversation regarding this matter. In conclusion his office is running the whole corruption system.

In Issue of Professor Jubril Aminu:

After I realized that I was being contacted by other scammers, I called the Nigerian Embassy in Washington. I told them that I would like to speak to the Nigerian Ambassador's office. He asked me what this was in regard to. I told him what happened. He then hung up on me. I kept calling and he kept hanging up on me. Finally I waited for an hour and tried again. This time the phone went to the directory. I waited until one lady with a Nigerian accent answered the phone and asked for why I called. I told her, then she transferred me to Mr. Mohammed Abraham, I left more than ten messages in a few days. I tried calling him back, but the same lady said he was busy, I said I will hold for him. She said you can't be put on hold. This is when I got upset and I said that I needed to talk to him immediately. Then they put him on the phone. After he asked for details, he said "Why did you pay him" and start to blame me. He asked me to send him my documents and I did send them with certified mail. I have my receipts. However, no action ever took place. Then I sent three certified letters to Professor Jubril Aminu, and never received an answer. Finally again I called and spoke with the Ambassador's secretary. She didn't do anything except putting the blame on me. And as a result, no action took place.

In conclusion all of these new "policies" that have been issued are due to the sanctions put on the Nigerian Government by the United States Government. We can't give any credence to any Nigerian Government statements on "what they are doing about 419" etc. Tangible and Quantifiable proofs that the Nigerian Government is taking effective action against 419 would necessarily include: Checkable Facts concerning Prosc stolen; and compensating the United States Government for its expenses in regard to the fighting of this crime during entire twenty years run.

**** Mrs. Ghasemi can be reached at Rubycafe1@aol.com ****

24 JUL 2002

From the Nigerian newspaper The Guardian::

Sanusi challenges regulators, bankers on curbing economic crime

THE Governor of the Central Bank of Nigeria (CBN), Dr. Joseph Sanusi, has in Abuja urged operators and regulators of the financial system to reposition themselves to fight economic crimes.

Addressing the opening of the second national seminar on economic crimes, Sanusi said the need for new strategies had become imperative due to the negative impacts of economic crimes on the nation's economy.

He said that financial operators and regulators must also prepare themselves for new challenges because of the need to strengthen and enhance the efficiency of the Nigerian economy for better performance.

"All operators and regulators will have to properly reposition and rededicate themselves to effectively face the challenges of eradicating the malaise," Sanusi stressed.

He pointed out that in the new endeavour, operators must remain abreast of new devices and methods used by fraudsters, and also the challenges provided by advance in information technology.

Sanusi spoke of the need for operators to also critically evaluate the implications of

economic crimes on the economy, and develop approaches to minimise, if not eliminate recurrence.

He said that economic crimes occupied a central stage in Nigeria today because of the challenges they posed to the nation's nascent democracy.

"In the last decade, this country has been stigmatised as fraudulent and, indeed, the last report of Transparency International ranked Nigeria as the second most corrupt nation in the world," he said.

He said that whatever yardstick that might have been used in the assessment, "the fact remains that financial crimes are perpetrated with ease in countries such as ours where the capacity and capability to contain them are lacking."

He noted that the negative effect of this perception of the country, was the erosion of the nation's credibility in the outside world, retarded growth and loss of foreign investments.

Sanusi said that financial crimes also posed threats to national security, law and order, and inflicted doubts on the integrity of government, its programmes and institutions.

Participants at the three-day seminar would discuss strategies to combat money laundering, imperatives of corporate governance in the fight against economic crimes, conflict between public accountability and individual privacy, and the role of the Independent Corrupt Practices Commission, among other issues.

Tagged "Economic crimes: a growing threat to financial sector development," the seminar is being attended by participants from the presidency, the ministry of finance, the Nigerian Deposit Insurance Corporation, the Securities and Exchange Commission, the CBN and other financial institutions.

24 JUL 2002

From the Nigeria-Tribune

US threatens Nigeria over financial crimes

* Gives Nov deadline

Abass Dan Subair, Abuja

THE United States of America has given Nigeria up till November 2002, to reduce considerably, financial crimes in the country or face severe sanctions.

Financial Crime Enforcement Network (FINCEN), an arm of US Treasury and Financial Action Task Force (FINATF), had earlier described the country as one of the worst perpetrators of financial crimes in the world.

Disclosing this to financial correspondents in Abuja was Deputy Governor of the Central Bank of Nigeria and chairman, National Seminar on Economic Crime, Dr. Shamsudden Usman.

He said out of the 17 countries blacklisted for financial crimes in the world, 10 had been delisted after making substantial progress in financial crime eradication while seven countries, including Nigeria, were being monitored to ascertain the level of progress made.

Dr. Usman disclosed that Nigeria was the only country out of the seven countries put on surveillance that had not recorded any substantial progress in financial crimes control.

The CBN Deputy Governor disclosed that if by November 2002, Nigeria did not record any substantial progress that would qualify her to be delisted, severe sanctions would be imposed on it.

Dr. Usman, who said severe sanctions on Nigeria for financial crimes would have a debilitating effect on the nation's image, said no country in the world would transact business with the nation as these organisations would have labelled the country a high risk one for financial transactions.

Speaking on the seminar which comes up today in Abuja, the CBN Deputy Governor, who expected mass attendant, said the outcome of the seminar would go a long way in restoring confidence in the nation's financial sector.

18 JUL 2002

Sent in by a concerned Nigerian:

419: CBN Goes Tough On Banks As IMF Blacklists Abuja

Vanguard (Lagos)

July 18, 2002

Posted to the web July 18, 2002

Emma Ujah

THE Central Bank (CBN) has read Tuesday the riot act to banks on the transfer of ill-gotten money from abroad, and warned that they (banks) would be made to pay any money transferred through them by advance

fee fraudster, better known as 419.

"If any 419 transaction is successfully carried out through any bank, then we will make that bank to pay the money. Even if the money has been carried away, then we will hold the bank responsible," Deputy Governor, Domestic Operations, Dr. Shamsuddeen Usman, told journalists in Abuja.

Dr. Usman, who is also the head of the Executive Sub-Committee of the National Committee on Money Laundering and Financial Crimes lamented that the nation's image had suffered terribly especially with the recent blacklisting of Nigeria by the Financial Action Task Force of the International Monetary Fund (IMF), which warned foreign investors to be wary of Nigeria and Nigerians.

He also said the Financial Crimes Prevention Network of the United States Treasury had issued a similar alarm to all US financial institutions to be extra-careful in dealing with Nigerian businessmen.

"The Financial Action Task Force of the IMF has sent the name of Nigeria to all organisations, saying, be careful. Based on the blacklisting of Nigeria by the IMF, the US, Treasury has also sent a warning to all US financial institutions to be careful about dealing with Nigeria.

He regretted that of the initial 17 countries blacklisted by the IMF, 10 had been given a clean bill, while Nigeria remained the only one yet to be recognised as having taken adequate steps towards improving its records.

Dr. Shamsuddeen pointed out that Nigeria was under threat of facing sanctions if adequate steps were not taken to tackle the problem before November.

Dr. Usman said the new step taken by the CBN was to curb transfer of 419 money from unsuspecting foreign businessmen by unscrupulous Nigerians.

He said two banks which he did not name had been made to refund such money to 419 victims, and that the measure was to ensure that the banks beefed up their know-your-customer procedure to avoid providing the platform for 419 operators.

His words: "When our examiners go to the banks now, we pay a lot more attention to the money laundering control procedure. We are looking at our examination with a view to widening the safety nets to check laundered money. There is certain minimum know-your-customer procedure which must be adhered to."

Pleading for the support of the media in the struggle against 419 operators, the CBN chieftain declared that the damage to the image of Nigeria by those involved in such practices had a negative effect not as a nation but also on individual Nigerians who do genuine business or want to travel abroad and should, therefore, be a concern to all well-meaning Nigerians.

"Some of those problems are particularly Nigerian problems and only Nigerians can solve the problems. We have to work to redeem the image of our nation," he said.

He revealed that part of the battle against financial crimes was the Bill on the establishment of the Financial Crimes Commission with a wide range of powers, including seizure of assets, to deal decisively with financial crimes.

The CBN official noted that unscrupulous Nigerians had been taking advantage of the present legal framework which has been described as weak.

The present committee is made up of representatives from the Presidency, CBN, Police, Nigerian Intelligence Agency, Ministries of Finance and Justice, the National Assembly, Corporate Affairs Commission, Securities and Exchange Commission (SEC), NDLEA, National Insurance Commission and NDIC.

17 JUL 2002

From the Nigerian newspaper ThisDay:

Nigeria Blacklisted for Financial Crimes, Says CBN

Balogun leads task force

Kunle Aderinokun in Abuja with Agency report

Nigeria is among 17 countries blacklisted for financial crimes by the UN Financial Action Task Force, the CBN deputy governor, Dr. Shamsudeen Usman, said yesterday in Abuja.

A joint task force called the National Committee on Financial Crime and headed by Inspector General of Police, Mr. Tafa Balogun, has, however, been set-up to fight all aspects of financial crimes especially advance fee fraud otherwise known as 419.

Speaking at a news conference to herald the second national seminar on economic crimes, Usman stated that business outfits in the US had been alerted on the countries blacklisted.

He said that the warning was issued by the financial crimes enforcement network, an arm of the US treasury which urged the out-fits to be carefull when dealing with any businesses originating from Nigeria.

Usman said that 10 of the 17 countries had been delisted, adding that in the new list issued this year, six out of the seven countries had been similarly delisted after making substantial progress in working on their reputations.

The deputy governor urged Nigerians to stand up and fight as a nation against financial and economic crimes which, he noted, were tarnishing the reputation of the nation.

He said that it is unfortunate that "out of the seven that are still left, virtually all the six have made substantial progress at curbing the menace of financial crimes in their society."

Therefore, he said, "we really need to stand up ourselves and do something about it. Standing up is not just complaining and saying that we are being victimized by other people.

"Victimization might be a part of it, but the most important thing is that we must acknowledge that a lot of things are wrong in our society and we have to stand up and do something about it before we can get it rectified," he said.

He said that in the drive against financial crimes, the bank examination department of the CBN, had directed local banks to "do more of know your customers procedure", in a bid to stem the wave of economic crimes originating from the country.

He said CBN on its part already has an internal committee, drawn from relevant departments charged with the responsibility of fighting financial crime.

The committee, he said, is also charged with "checking these 419 people, investigating and we have sent out a search light to the banks that if a 419 transaction is successfully completed through any bank and we investigate and find out that bank was careless, in not doing proper know your customer procedure to stop that 419 transaction, we will make that bank pay the money."

Usman also disclosed that banks would be held responsible for any fraudulent transaction carried out through them "even if people have taken the money and run away" particularly if it is found that the bank was not careful enough.

He said the committee on financial crime, which was formed after a meeting last year, was necessary to fight the financial scourge frontally.

"It is not enough to sit back and be complaining, we have to take action" Usman said and noted that various international financial agencies have rated Nigeria high in financial crime at different occasions.

Usman said that the CBN had recently detected and recovered monies from two financial crime transactions which came through two local banks.

The deputy governor who refused to disclose the banks involved, stressed that the banks were innocent of the crimes.

He said that the US government was investigating its citizens involved in the crimes, while the monies recovered from the two transactions were being kept by the bank.

He appealed to the Nigerian media to join government in sensitising the public on financial crimes and their adverse effects on the image of the nation.

The second national seminar on economic crimes, which began Monday, would attract participants from the Presidency, the CBN, and the Corporate Affairs Commission. The National Drug Law Enforcement Agency (NDLEA), the National Insurance Corporation (NICON) and the Nigerian Deposit Insurance Corporation (NDIC) are also participants at the seminar.

It would examine and identify financial crimes and their adverse effects on the reputation of the nation.

5 JUL 2002

From the Nigerian newspaper Daily Champion:

A solution to 419 in Nigeria

Dr Canice O. Omeziri, Lagos

THE Nigerian Ambassador to the United States (U.S.) Prof. Jubril Aminu, in a recent statement said that there should be stiff penalty for fraudsters, commonly known as 419ers. The 419 crime has tarnished the image of the nation. But the fact remains that to eradicate the 419 scourge, leaders at all levels should work assiduously to create

employment opportunities and people perception of the leaders as role models.

The country's very high unemployment figure has made nonsense of the so-called democracy dividends. Great majority of Nigerian youthful school leaver's including University graduates, are without visible means of livelihood. Much as I do not condone 419 crime in all its ramifications, the fact remains that most of these teeming youths cannot just watch our so-called leaders siphon their God-given wealthy. So, they resorted to alternative fraudulent means of livelihood called 419, at least to be seen as have arrived.

Lord Summerset, a British jury proclaims during the hey days of slave trade that Africa must be found alternative means of livelihood before stopping slave trade in the continent. At that time King Kosoko of Lagos was a slave baron and many of his likes in Africa. We are aware of some leaders in the government who has questionable character., Rev. Father Matthew Hassan Kuka, one of the outspoken Nigerians recently asked president Obasanjo to do something about this and cleanse the Augean stable before he could talk of re-election in 2003.

When General Collin Powel, the current United States (U.S.) Secretary of State called Nigeria a nation of scams, everyone shouted. But can he be faulted? Let's face the fact. There is no gainsaying that some of these 419ers are in the National Assembly and the State Houses of Assembly while some surround the President and governors across the country.

The 419 scourge, however, is in many ramifications. One may ask: How sincere is our government in implementing its budget? Our present civilian federal government has never given any serious account of its successive budgets, which has often pitched it against the National public so as to justify their stand on the issue. This is the only way Nigeria can succeed in fighting the ugly monster known as 419.

2 JUL 2002

Mr. George Adams sent in this thoughtful essay in which many excellent points were raised; in fact 419 Coalition would call this essay a Must Read. He asked us to post it, so here it is in its entirety.

THE NIGERIAN LETTER SCAM - 419

PLEASE POST

WRITTEN BY GEORGE ADAMS

Comments to: irg@ix.netcom.com

First of all we need to recognize and realize that this is a serious problem. Unless the business community realizes this, American Citizens are going to continue to be a target of this sort of International Fraud.

Nigerian advance fee fraud, known internationally as '4-1-9' fraud after the section of the Nigerian penal code, which addresses fraud schemes, has reached epidemic proportions.

As of 1998, 15 foreign businessmen, including 2 United States citizens, have been murdered after traveling to Nigeria in pursuit of a 4-1-9 scam.

As of 1998 as per the U.S. Congress, the financial losses incurred by United States citizens and reported to the United States Secret Service conservatively exceed \$100,000,000.

The money derived from these schemes is often used to fund other illegal activities, including drug trafficking and violent crimes.

The United States Secret Service has established 'Operation 4-1-9', which is designed to target these schemes, and the Secret Service receives (1998) over 100 telephone calls and 300 to 500 pieces of mail from victims of such schemes every day.

The Nigerian Government is suspected of playing a role in these schemes, at least insofar as it has not made any serious efforts to curb the schemes, enforce its own laws against the schemes, or apprehend and prosecute the perpetrators.

We may have domestic laws dealing with various white-collar crimes, such as fraud, embezzlement, deceptive business practices and the like. However, very little can be done when these crimes are committed from outside of the United States.

I am yet to see a more pervasive and epidemic like business deception as the one committed by Nigerians. With the event of the Internet these criminals have eased the use of the United States Postal Service and aggressively pursued email.

Although the USPS has been trying to cope with the issue, they are hoping it will go away. Their handling is poor and they are doing next to nothing in the form of public awareness and education.

It is peculiar that the Nigerian government with a population of over 120 million and endowed with vast resources is not able to put a stop to the infamous Nigerian Scam.

The efforts the Nigerian government is applying to put a stop to the various scams are at best weak and not effective. The Nigerian government is yet to propose a public

policy in how to deal with these criminals. These are criminal who are targeting the International community at large and an overwhelming number of American citizens. If an active policy is not in place, detailing how to report and investigate each and every case it is clear that the Nigerian government has little if no interest in doing anything about this problem.

The State Department should strongly seek the cooperation of the Nigerian government in putting an end to these fraudulent crimes against United States citizens. The State Department could threaten to close the Consulate General of Nigeria in New York City and the Embassy of the Federal Republic of Nigeria in Washington, D.C.

Simple low-cost Suggestions:

Education:

1. The post office could send a one-time mailer to all [just like they did with the Anthrax Scare] briefly explaining the Nigerian Scam and place a link on their web site with more detailed information.
2. Internet Service Providers and Email Service Providers [all of them], could place a link explaining the Nigerian Scam in detail.

This approach will most likely inoculate the general population at large against these foreign criminals.

Responsibility

The Government's Burden:

1. In this day and age, the crimes committed from Nigerian citizens against American citizens can be easily construed as Terrorism. Business...Commercial Terrorism. These criminals use the USPS, the Internet and at times the telephone.

Terrorism: The unlawful use or threatened use of force or violence by a person or an organized group against people or property with the intention of intimidating or coercing societies or governments, often for ideological or political reasons.

After reading dozens of stories on the subject, many of these incidents involve threats and various methods of intimidations and at times kidnapping. As far as ideological and political reasons, many of these Nigerians when challenged on why they are doing this, they respond in the following matter, this is one paragraph of such response sent by Joyce Matins, labecca2000@yahoo.com:

"LET ME TELL YOU GUYS SOMETHING. WHAT AMERICANS ARE LOOSING IS NOT ENOUGH TO PAY FOR THE DAMAGE THEY DID TO AFRICANS. YOU BETTER TELL THEM TO COME AND NOGOTIATE WITH US HOW TO PAY REPARATION FOR THE DAMAGE. OR ELSE SCAM CANNOT STOP NOMATHER HOW HARD YOU TRY. GREMANY IS PAYING THIERS TO ISREAL IHOPE YOU KNOW ABOUT THAT."

We can in fact conclude that these delusional individuals pose a treat to our businessmen and women and the American public at large. Every time a business or an individual falls victim to this scam, we all loose. We loose funds that otherwise would have been spent in our economy, funding jobs and increasing economic stability.

As of 1996 over \$5 Billion Dollars have been lost to this senseless scam throughout the world. As of 2002 no one really knows how much money as a whole the U.S. has lost to these criminals. There are plenty of websites throughout the Internet, including the United States Postal Service and the Royal Canadian Mounted Police. The USPS site barely addresses the issue, although an educational campaign would be a lot more effective. The Royal Canadian Mounted Police seems to be more aggressive in their approach.

In summary the PROBLEM IS REAL and the United States Government is doing next to nothing to solve it.

2 Nigerian Advance Fee Fraud Prevention Act of 1998 HR 3916 IH (Introduced in House)

SEC. 3. EFFORTS TO END THE NIGERIAN ADVANCE FEE FRAUD.

- (a) SENSE OF CONGRESS- It is the sense of the Congress that--
- (2) the United States should take all steps necessary to educate the public about such advance fee fraud, and to prevent future occurrences of such fraud.

As Sec. 3. (a) (2) states All steps necessary to educate the public HAVE NOT BEEN TAKEN.

The United Nations

Nigeria was admitted to the United Nation membership on October 7, 1960. It would be wise to bring the Nigerian Scam before the Security Council. The Security Council could then put pressure on the Nigerian government to take the necessary steps to put an end to the cycle. After all Nigerian citizens are violating International Trade Law and victimizing citizens from all over the world. Thus if Nigeria was not cooperating and properly enforcing their law by conspiring with the criminals, it would be subject to the International Court of Justice.

The UN actively participates in the fight against crime. The United Nation Crime and Justice Information Network is the Centre for International Crime Prevention (<http://www.uncjin.org/>). However, their network does not address the Nigerian Scam. Their largest symposia was held in Parlermo, Italy . On 15 November 2000, the General Assembly adopted the first UN Treaty against Transnational Organized Crime. A UN Treaty against organized crime targeting the Italian Mafia in particular. The Italians are at least trying to deal with the issue and making great progress.

In conclusion the UN could lend a helping hand in resolving the Nigerian Scam.

The Nigerian Government [THE ACCOMPLICE]

On almost all these scam letter, the soliciting party is interested in further communication. Hence they disclose his/her fax and telephone numbers. The Nigerian government to identify the criminal and arrest the criminal can use these numbers. Often these criminals have relation with government officials and government employees in Nigeria. If the Nigerian government were interested in ending the pervasive and epidemic corruption it would readily pursue such a policy.

The Nigerian Advance Fee Fraud Prevention Act of 1998 HR 3916 IH, is either not been enacted or is like one of those many House Bills that once passed are forgotten.

Political pressure must be placed on the Nigerian Consulate and Embassy. It is clear by their web sites that their efforts in helping American citizens and eliminating this scam have been extremely weak.

The lack of response on the part of Nigerian governments clearly shows their lack of respect towards the United States government. Let us remember that "we" are not committing fraud against the Nigerians. If we were, we would be promptly prosecuted by the Justice Department. On the other hand the equivalent of the Justice department in Nigeria is ignoring the problem.

The U.S. Government Policy

We need a more outspoken Policy on this issue.

If you do a simple Internet search on "Nigerian Scam", the results are over 17,000 pages.

The problem is here and the government should take the responsibility to aid its citizens.

Many of the victims are embarrassed and do not seek help. Perhaps, a more proactive government approach will have more victims come forward.

Is there a domestic policy in how we should deal with this crime?

Is there a foreign policy in how we should deal with this crime?

We need to have a clear and decisive policy.

Our government should ask the Nigerian government to cooperate or else!
Our government could lift their privilege of having the consulate and Embassy.
We could remove our government officials and citizens from Nigeria.
The Nigerian government poses a continuous threat to the U.S. by not ending and controlling this scam epidemic.

Although not all scams referred to as "Nigerian" are currently emanating from Nigeria, lets start with Nigeria, I am sure if we succeed the rest will be easily dealt with. In this document I have listed several ideas on how to discourage and perhaps put a complete stop to the Nigerian Scam problem. In analyzing the issue I find that the US government is doing little to combat the problem and the Nigerian government is absolutely nothing. After all the evidence and government warnings against the Nigerian government and people, I find it surprising we are allowing Nigeria to have a diplomatic attaché and other privileges in the United States. We should start by collecting as many signatures as possible and sending a well prepared document stating the problem to: major Internet Service Providers, the State Department, Commerce Department, Post Office, Chamber of Commerce, Congress, the United Nations, etc.

The key is: Education, Education, Education!

Comments to: Mr. George Adams at: irg@ix.netcom.com

27 JUN 2002

419 Coalition associate Shala Ghasemi has asked us to publish this open letter to 419 victims concerning upcoming meetings on controlling 419 to be held in Washington DC. Here is her letter:

To The Victims of Nigerian Advance Fee Fraud aka 419:

My name is Shahla Ghasemi and I reside in Tampa, Florida. I am also a victim of the Nigerian scam. Many of the victims lost valuable assets in these frauds. My full story is posted on the December 12, 2000 News section of the 419 Coalition website:

<http://home.rica.net/alphae/419coal/news2000.htm>

This crime has damaged its victims in many different ways. We have all heard the many devastating tragedies that happen to families in regard to this matter: separation, divorce, financial problems, loss of business, and sometimes even suicide, kidnapping, and murder.

I would like to reiterate that "enough is enough." We should not have to wait any more for substantive measure to be taken to stop 419 since these scams have been happening for twenty years. We should no longer expect the so-called "promises" the Nigerian government has been making for the last dozen years to actually get tangible, quantifiable results against 419. Successive regimes in Nigeria have kept insisting that they are "fighting" corruption; but those are just words, 419 just goes on, and on, and on...

We have all heard about the "arrests" of some 419 criminals by Nigerian governments. They are arrested and then released out on a bond. Then after their release, they seem to disappear. We rarely see any full documentation of their arrest or any restitution of stolen assets from the criminals to the victims. This not only seems odd, but it also conjures up the idea that the Nigerian government may itself play a major role in condoning Nigerian 419 operations.

I am currently working with an attorney; he has been investigating this matter for a few years now. **We are trying to set up a meeting at the Capitol, Washington D.C., hopefully within a three-four month time range. Please contact me to let me know if you are interested in attending the meeting.** This meeting is expected to include the presence of United States Senators; various Deputy United States Attorney Generals; and representatives of other United States Government Agencies which have an interest in controlling Nigerian 419 crimes.

Please support the cause of effective Counter-419 control by participating in this meeting. The dates will be announced in the near future. **Those interested in attending the meeting should contact me at: Voice (813)874-2400; E-mail: Rubycafe1@aol.com; and my Fax number is (813) 877-5788**

Thank you,
Shahla Ghasemi

24 JUN 2002

Here is an article that appeared in the Money section of the telegraph.co.uk site as reprinted on the [Nigeriaworld](http://www.nigeriaworld.com) website:

Two jailed for part in Nigeria scam

The Nigerian scam swindles people out of thousands of pounds but is rarely punished. However, last week two Nigerians were sent to jail in Britain, one for three and a half years and one for 12 months, over their part in a fraud.

George Agbinone, 31, and Ovie Ukueku, 29, who were resident in London, sent the usual sort of letters. These tell people that shady operators have embezzled millions and want help to get the money out of Nigeria.

In return for use of a bank account and other assistance the helper is promised a quarter to a third of the ill-gotten funds. Once hooked, the sucker is then milked for money to get documents, to bribe officials, for air fares to help the perpetrators organise deals, and so on.

The UK investigators found that the imaginary Dr Rabiun who sent the letters had phone and fax numbers identical to the satellite phones at Mr Agbinone's home. Raids at the house found evidence on computers, and in documents hidden behind wall panelling.

Mr Agbinone has to pay back £116,000 within 18 months or face another two years in jail, and Mr Ukueku £25,000 or five months' jail. The Serious Fraud Office, which helped put the two men behind bars, said: "In some countries government officials are involved with the criminal gangs."

11 JUN 2002

Here is an excellent essay which appeared on the [Nigeriaworld](http://www.nigeriaworld.com) website. More grease to Mr. Uzokwe's elbow!

MR. PRESIDENT, PLEASE SAVE DIASPORANS FROM THE SCOURGE OF NIGERIAN SCAM (419) ARTISTS!

By Nigeriaworld Columnist

Alfred Obiora Uzokwe

I am mad, no, not just mad, I am mad as hell! Wait, that does not quite capture how I feel, I am pissed! OOPS, I guess you cannot put that in print. Anyway, lets just say that I am A-N-G-R-Y. I am very angry because everytime Nigeria makes one positive step in the

direction of bettering her international image, some unscrupulous Nigerians take steps to set the country backwards.

Just a few days ago, I walked into my office and when I turned on my computer, the first thing I saw was an email from a colleague (also a Nigerian) who was unhappy that Nigerians were still writing scam letters to the USA. My colleague was equally unhappy that her email administrator at work, had written a fraud alert email and circulated it to about 63,000 employees warning them about Nigerian scam artists. My colleague's contention was that this type of approach, painted every Nigerian as bad and that singling out Nigeria was somewhat unfair, since other nationalities perpetrate this type of fraud also. In my mind, she had genuine concerns, the concerns of a patriotic Nigerian and I commend her fortists are beginning to strip their fellow citizens of any locus standi for speaking up for what they believe in.

As I sat down ruminating what to make of all this, providence took me back to my official email. As soon as I opened it, there in my very own eyes was the same email warning alert, this time, it was from my own system administrator, warning more than 12,000 employees in my organization about Nigerian scam artists and their evil machinations. There was no way anyone could miss it; the header was printed in bold red! I felt embarrassed and ashamed at the fact that a few Nigerians, who want to reap where they did not sow, were now making the rest of us look terribly bad. I was mad that a few Nigerians who want to get rich quick but do not want to lift a finger to put in some honest work, were damaging the good reputation that many Nigerians have built in the Diaspora. I was lost in thought as to how to respond to all these but it boiled down to the fact that the Nigerian government must begin a crack down, like never before, on the people in Nigeria who perpetrate this evil.

This is therefore an open letter to the President of Nigeria, Rtd. General Olusegun Obasanjo, to save Nigerians in the Diaspora, from this continued embarrassment. We are asking that he use his office, to put in place, immediate measures that would identify the people who carry on this campaign of giving Nigeria a bad name, and deal with them promptly. The president should realize that undoubtedly, the activities of these scam artists, keep foreign investors away from Nigeria while putting a cloud of suspicion over honest Nigerians here in the Diaspora. In anger, a Diasporan from Nigeria told me that "this is probably a good reason to elect Buhari for president come 2003". He felt that if Buhari were elected, he would pass a new decree on scam artistry and retroactively and summarily, deal with offenders! I am however optimistic that General Obasanjo could tackle this task and root it out, only if he tries.

I have heard about these scam artist stories in the past, but the stories only sounded funny to me because I always felt that people would not fall for the scams. I felt that only a con artist would respond to an email, inviting him or her to come and reap where the person did not sow. I felt that it is an equally criminal mind that would agree to provide his/her bank account for the purpose of depositing phantom millions of dollars that belong to the Nigerian government. These days however, these scam artists or 419ers, as they are aptly called, have changed their modus operandi; they have resorted to toying with people's emotions. Take this story for instance: a little while ago, the brother of a Nigerian contemporary of mine here, passed away in Nigeria. He was not aware of his brother's demise because he had not been notified, but back in Nigeria, a scam artist had gotten wind of the news of the tragic event. Only God knows how the scam artist got my contemporary's phone number but he suddenly got a call from Nigeria. At the Nigerian end was a voice he neither recognized nor heard before. Without identifying himself, this strange voice said to him, "your brother just died, you need to send money, when are you going to send the money?" Can anyone imagine the type of emotional turbulence this type of thing would throw any human being into? He was not sure whether to believe the message being relayed to him, yet, the callous voice from the other end continued to ask, "when are you going to send money?" After this drama, the tragic news of his brother's death was confirmed when he later called home to his relatives. For such a tragic occurrence to be taken advantage of, is a travesty and I urge the Nigerian government to tackle this malady and expunge it summarily! I relayed this story because often, we say that we would never fall for these con artists and that we would not take anything they say seriously. In this case however, the news was correct only that the con artist probably wanted to know if my contemporary would send money through Western Union or any other source so he would be impersonated. You do not have to send money to them to be affected by this type of scam, the mere fact that they coldly toy with your emotions, is enough damage. The way this news was broken, someone with a faint heart could easily pass out in shock. By any standards, this is cold! It could also happen to anyone, anytime. You do not want a con artist to be the one to callously inform you about the death of a loved one. The way things are now, if someone calls you and says that a loved one is seriously ill or dead, do you say let me verify first? Assuming they are talking about someone who lives in the village that you may not easily reach on the phone, what do you do? Some would say they would first try to confirm through a relative living in the urban areas. My question therefore is, while you are trying to confirm the news, in what type of emotional state would you be in? Exactly my point. Just by putting you in an emotional frenzy, is bad enough. The big question now is, how would one know when news coming from Nigeria is correct or a hoax?

Just a couple of weeks ago, these con artists perpetrated an emotional scam on a close relative back in Nigeria with the intent of extorting money. They pulled all the stops, using information about his workplace and placed a cross Atlantic call with a tragic story. They failed woefully by God's grace but the issue, though, is that as a result of all these, when I call my elderly mother back home these days, even though she knows my voice, I still have to say things to properly identify myself and reassure her that it is me; the same goes for my other siblings. Now, how fair can this be on a septuagenarian? Is this the way life was meant to be?

I did not realize the magnitude and how widespread this crime had become until lately

when I started talking to people about it. A friend told me what happened when a scam letter was sent to his office from Nigeria. The fax was not addressed to him, but because it bore a Nigerian address, people in his office, who knew he hailed from Nigeria, furtively took the fax and placed it on his desk. How embarrassing can this be? Some people tell me it would not embarrass them because they are not the perpetrators, but I must say this: so far, it is only email fraud alerts, about Nigerians, that offices are putting out here. Very soon however, if this evil perpetrators in Nigeria are not checked, it may come to a point where you, the Nigerian in Diaspora, would walk into your office and at the entrance to your main lobby, would be a sign that reads, "beware of emails from Nigerian scam artists". It may sound far-fetched, but remember that there used to be signs at major airports warning people about Nigerian airports. A lot of Nigerians wrote petitions protesting it but no one paid them any heed until the problems in Nigerian airports were corrected. The same thing may happen in this case, should offices start putting up signs about Nigerian fraudsters, Nigerians in the Diaspora could write meaningless petitions but no one would pay them any heed until scam artists are contained. It is time, therefore, to call on the Nigerian government, through petitions, to treat this scam artistry as a national emergency that must be checked. In case anyone was wondering, I would bear no ill feeling against any office that posts fraud alert about Nigerian fraudsters because they are perfectly within their rights to protect themselves against such threats. Instead of faulting those putting out the fraud alert, we should fault the people who perpetrate this crime; we should fault the Nigerian government for not doing more to clamp down on these people. Also, we should blame those Nigerians who probably know some of these fraudsters in Nigeria but are keeping mum.

Incidentally in church today, my ever-eloquent pastor said that the reason evil is multiplying in the society today, is because people have become willing to live with certain evils as a way of life. This should not be; we, Nigerians here in the Diaspora and overseas, must rise up collectively and in unison, condemn this evil. Those who know these fraudsters should turn them in and those internet kiosks in Nigeria that provide them with the email accounts they use for this mischief, must start scrutinizing people a little more before giving out email accounts. Also, they must collect personal information from those seeking email accounts so in the event of a fraud, they could be traced. The Nigerian government should start setting up serious sting operations, working with people both within and outside Nigeria to expunge this malady. I believe that technology abounds for tracing these fraudulent emails to the originators when they commit crimes; that technology is what Nigeria must now employ. I am sure that the United States and the British would be willing to assist. I must state that I am aware that the Nigerian government is trying in her own little way to go against this crime, but my contention is that they must move more aggressively, our collective image is at stake. Rather than use resources to try to polish Nigeria's image, they should use available resources to root out all these evils so that our image will by right be clean.

Back to those Nigerians who say that they are not embarrassed by this evil because they "did not do it", I view this type of nonchalant approach as borne out of ignorance about the way life goes. They do not know that if this continues, sooner than later, their own uprightness will come into question, albeit tacitly, just because they are Nigerians. Take what is currently happening in the baseball league for instance: one retired baseball player said that some of the players use/used steroids. Even though we know that there are many good players that never used steroids in baseball, this singular allegation has put the rest of the exceptional baseball players under a cloud of suspicion. These days, people are discussing all those home runs we had been witnessing and wondering if it was steroids that actually powered them. I have even listened to TV commentators who went back to old tapes of players hitting home runs; they are looking closely at all the footage, trying to decipher which player had bulging biceps or thighs. This is an attempt to decipher who may have been taking steroids. Simply put, the whole thing has started taking away from the genuine achievements of good baseball players. In the same vein, if we let this Nigerian scam artists continue to have a field day without taking drastic action to stop them, very soon, clouds of suspicion will start hovering over the head of every Nigerian in the Diaspora. If you buy a nice car, people would wonder, if you wear good clothes, people would even wonder more. In Igbo, there is a saying that just one finger could get the oil stain that taints the rest of the fingers. Against this backdrop therefore, I am urging Nigerians of good will and conscience, Nigerians who are concerned about their reputation in their places of work and so on, to come together, put together a petition to the Nigerian president urging him to do more to stop this 419 scam artists. If you cannot sign this petition to stop the crime, do not hope to sign meaningless petitions to the United States government to protest that Nigeria is being typecast if signs start springing up in your work place reading "BEWARE OF NIGERIAN SCAM ARTISTS!!!!". If that happens, I would still be on my soap box saying - I told you so. If you are outraged by this, send a petition to the Nigeriaworld.com and it would be gathered and sent along to the Nigerian consulate. Time for action is NOW!!!!

HERE I STAND!

6 JUN 2002
P.M. News (Lagos)
June 6, 2002

US Deports 76 Foreigners
Gabriel Orok
Lagos

Immigration officials at the Murtala Muhammed International Airport, Ikeja, Lagos, on Tuesday, received 76 Nigerians deported from the United States of America for alleged involvement in drug trafficking and advance fee fraud.

The Airport Controller of Immigrations, Mr. R.A. Akolade, who confirmed the deportation disclosed that 46 of the deportees were convicted by U.S. courts for drug trafficking, while the rest were also convicted for advance fee fraud a.k.a. 419 by various courts.

According to him, the aircraft which conveyed the culprits to Nigeria touched down at the airport tarmac at midnight and handed over the deportees to immigration officials at the airport.

He disclosed that he did not waste any time in sending the suspects to the National Drug Law Enforcement Agency (NDLEA) and the Force Crime Intelligence Department (FCID), respectively, for further investigations.

At the Force CID and the NDLEA, top officials who confirmed the deportation, said intensive interrogations have commenced in order to fish out others who are still hiding abroad.

419 Coalition Note: It will be interesting to see what actually happens to the 419 thief contingent -- will they escape prison as nearly all of their comrades in Nigeria do? Will they have their assets stripped etc, and the monies they stole repatriated, which almost never happens from Nigerian government action? Stay tuned.

6 MAY 2002

Sent in by a concerned Nigerian:

Nigerians who abducted 3 American go missing

By Esther Kingori
Kenya Broadcasting Corporation
Monday, May 06, 2002; Web Posted

Two Nigerians charged with abducting three Americans last year and demanding a ransom of more than five million dollars have fled, a Nairobi court was told on Monday.

The investigating officer of the case, Chief Inspector John Njoroge said he could not trace Johnstone Chukwumeka Obasi alias Suleman Ahmed and Felix Obioma Anosike alias Felix.

Senior Resident Magistrate, C.N. Wanjala issued a warrant of their arrest. The duo were out on bond.

They have denied abducting and confining the three Americans in a house in Golden Gate Estate House in South B in January last year.

Another Nigerian, Augustine Azubuke alias Ahmed Suleiman is serving a seven year sentence after being convicted for the same offence.

419 Coalition Note: It is not customary for 419ers released on bond to hang around for trial :) :) Courts worldwide need to be more cognizant of that when 419 offenders are brought before them.

5 MAY 2002

Fishing broker jailed, blames scam for losses
INVESTING: Woman says she put clients' \$300,000 into African smuggling deal.
Anchorage Daily News
(Published: February 1, 2002)

Homer -- A prominent broker of fishing permits and boats was jailed on felony theft charges Wednesday after Alaska State Troopers charged that she'd stolen nearly \$300,000 entrusted to her by eight commercial fishermen.

Debbie Moore, owner of Northern Enterprises brokerage in Homer, told the fishermen she'd lost all the money to a Nigerian investment scam. Such scams invite participants to help smuggle huge sums of money out of Nigeria. All they have to do is provide smaller amounts of money upfront to a foreign bank account.

Moore, 40, remained in the Homer jail with bail set at \$100,000. She is charged with first-degree theft and faces up to 10 years in prison. She plans to plead not guilty, said her lawyer, Scott Dattan.

"People managed to get sucked in all the time. From one perspective, Debbie's a victim," Dattan said.

Moore's business was one of more than a dozen brokerages in Alaska and Seattle geared to the complex rules of Alaska commercial fishing. The firms link up buyers and sellers of fishing boats, limited-entry salmon permits and federal individual fishery quota shares for halibut and black cod. The brokerage field has evolved quickly through the fishing booms and busts of the past two decades. Each year, tens of millions of dollars pass through the firms, which remain unregulated, state officials say.

Northern Enterprises has advertised itself as the oldest firm in business. Moore has owned it for a decade, her lawyer said.

According to charging documents, Moore accepted some of the money from fishermen trying to buy salmon permits or IFQs. They complained to troopers when nothing was delivered and they couldn't get their money back.

Another fisherman sold a boat through the brokerage but was told by Moore that the \$55,000

down payment had been stolen from her account, troopers said. And Homer fisherman Matt Pancratz said he was never paid for 20,000 pounds of halibut quota shares that he sold through Moore for \$158,000.

The sale went through last September, Pancratz said, and at first Moore told him there were delays getting his money because of the Sept. 11 terrorist attacks.

"At no time was there any remorse or apology. That scares the hell out of me," Pancratz said Thursday during a bail hearing for Moore. "This is not a person operating on the up and up." Moore also owes \$17,000 to Wells Fargo Bank, according to the charges. The bank said Moore had been telling them she expected a check for \$3 million that would pay everyone off, the troopers said.

If Moore lost the money to a Nigerian scam, it would be the first known loss of that type in Alaska, though the "advance fee fraud" has been successful in the Lower 48, said Ed Sniffen, a consumer protection lawyer with the state.

"It's sort of a running joke now. It's difficult to find someone who actually falls for this," Sniffen said.

The scam works like this: A person gets a letter, fax or e-mail requesting assistance in smuggling millions of dollars out of Nigeria. Sometimes the money supposedly comes from mistaken overpayments on contracts in the country's oil-ripened economy. Other times it is money that found its way into someone's hands during a recent coup.

Recipients are promised huge commissions if they'll help. If they respond, they get additional information supposedly verifying that the offer is real. Eventually, they are asked for money upfront to help bribe officials or clear away unexpected obstacles.

Moore said nothing at her hearing Thursday. In an interview, Dattan declined to provide details.

But he said Moore had gone to the FBI to report that she'd been scammed. He said he has "hundreds of pages of paperwork" to prove that the money was really lost.

"She lost her own money too," Dattan said. "She's losing her standing in the community, her business, her freedom. She stands to lose everything."

Sniffen said victims are usually nicked for several thousand dollars at a time. He said it's hard to imagine how someone could have lost \$300,000 or more.

"I'm not sure any of us know everything yet," said troopers Sgt. Jim Hibpshman, who is continuing his investigation.

Unlike real estate professionals, brokers like Moore are not regulated or licensed, and no fund is on hand to pay back customer losses due to fraud. Real estate agents can lose their licenses -- and their livelihoods -- for misusing trust accounts, even if the money is not lost, said Rosanne Alexander, executive administrator for the state Real Estate Commission.

Officials with the state Division of Occupational Licensing and the Commercial Fisheries Entry Commission said the fishery brokers do not require special licenses.

"A lot of people I've talked to are surprised about that," Hibpshman said.

Rep. Drew Scalzi, R-Homer, a commercial fisherman, said Thursday the field may require regulation if it turns out Moore's case is not isolated.

419 Coalition has two comments on this piece: The first is that US authorities take a very dim view of it when victims of 419 lose Someone Else's Money without making full disclosure in advance of exactly what the Other Person's Money is being used For; and the second comment is given here exactly as it was to the individual who sent in the piece:

"A good piece and we will post it, thanks, though that fellow Sniffen doesn't know what he's talking about. There have been other losses in Alaska, as he would know if he had talked to the USSS 419 Task Force; and people Often lose a million dollars or more to 419. Why oh why people who know nothing about 419 give statements on it to the press we have No idea; and even Less of an idea as to why Journalists don't try to verify what they are told with someone/some organization that actually DOES know something about a given subject....."

Coordinator

419 Coalition

<http://home.rica.net/alphae/419coal/>

29 APR 2002

Sent in by a concerned Nigerian:

E-Mail Opens New Door For Familiar Scam Tactic

By Allan Lengel

Washington Post Staff Writer

Monday, April 29, 2002; Page B01

He is a suburban Washington entrepreneur, middle-aged, prosperous -- and too humiliated to discuss how a businessman as smart as he could fall for such an obvious scam.

But later this year, the local entrepreneur, who spoke on condition of anonymity, may be in a Canadian courtroom to recount a disquieting tale of being duped out of \$750,000 via an unsolicited fax. The get-rich-quick con, dubbed the "Nigerian Letter Scam" by authorities, was operated out of Toronto and Nigeria from 1994 to 2000 and swindled more than 300 people, including about 20 in the Washington area, out of approximately \$20 million, according to law enforcement officials.

The businessman, authorities say, received the fax in June 1997. It purported to be from Nigerian National Petroleum Corp., and the writer, a total stranger, promised him a 25 percent cut of \$25.3 million if he would allow Nigerian investors to deposit surplus government funds into his U.S. bank account. Soon, he was wiring payments for attorney fees, administrative costs and taxes. He never got a dime.

Similar scam communications, which have turned up worldwide, first surfaced in the 1980s in letters and faxes and are now arriving with increasing frequency in e-mails, many sent from Nigeria or neighboring West African nations. Last year, they constituted the third biggest consumer fraud on the Internet, trailing auctions and the sale of merchandise, according to the National Consumer League.

"I think it's becoming more popular [on the Internet] because it's cheaper for the con artist to get the information out," said Holly Anderson, spokeswoman for the Washington-based organization.

The Secret Service says it gets 13,000 complaints a month from people who have received the dubious solicitations, about 80 percent of which come by e-mail. In Montgomery County alone, detectives say they get up to 50 complaints a week about bogus financial offerings. One was sent to the fire chief.

In the past three years, U.S. residents have been swindled out of \$100 million, according to the Secret Service, which investigates such cases because they are considered financial crimes.

In the Washington area, authorities say the losses have climbed into the millions, though it's hard to come up with an exact figure because many victims are too embarrassed to come forward.

"They've given money, and they've now accepted that it's a fraud, and they don't want to admit they were taken by something that initially should have been so obvious," said Brian Deck, a Secret Service agent in the Washington field office.

The con artists often get names of people and businesses from telephone books, Web sites, employee directories and various branches of the Chamber of Commerce.

In a new twist since Sept. 11, some e-mails have said that a person with millions of dollars in a Nigerian bank account died at the Pentagon, with no next of kin to claim the funds. The con artist, posing as a bank manager, suggests that the letter recipient pretend to be a relative -- and that the two share the money before his government seizes it.

To stem the problem, the Secret Service set up an office in Lagos, Nigeria, in 2000. Last year, agents assisted Nigerian authorities in 58 arrests, though few have been caught or prosecuted in the United States. The Washington field office is investigating several cases, but officials say it's a difficult crime to probe because many of the central players live overseas and use fake names.

In 1997, four Nigerians pleaded guilty in federal court in Greenbelt to posing as Nigerian banking officials and setting up accounts in the Laurel area and elsewhere, authorities said. They conned people from around the world, including California, France and China, out of at least \$5 million, although none of the victims was from the Washington area. The four received prison sentences ranging from 30 to 48 months.

"Once [the con artists] realize you're willing to part with a substantial amount of money, they use that, and every month a new request will come," said Scott G. Wyne, a Montgomery County detective who works on a Secret Service fraud task force.

"It's, 'Oh, I forgot to tell you about the Lagos transfer tax. That's another \$13,000,'" Wyne said. "They say the first of the month you're going to get your money, and then the 31st they call, 'Oh, the new attorney has transferred the debt to the reconciliation committee, and they've decided you have to pay another \$32,500.'"

"And if you balk at it," he said, "they'll say, 'You're going to lose all the money.'"

In the Toronto case, authorities said that Washington area businessman received the fax at his firm in Maryland. The one-page letter read, "I am the group managing director [of] operations of the Nigerian National Petroleum Corporation and a member of an ad hoc committee set up . . . to review contracts awarded by the past military administration."

It explained that because of "grossly over invoiced contracts," there was excess money. "I have therefore been mandated as a matter of trust by the members of the committee to look for a foreign partner [to] whose account we could transfer the sum of \$25 million" to begin an import business.

The letter offered the man a 25 percent cut. Later, he was told to wire about \$10,000 to cover legal fees. Requests for more money followed.

Whenever the man called a bank supposedly involved in the transaction, the call was forwarded to a boiler-room operation in the Toronto area, staffed by accomplices in the scam, according to Sgt. Mark Van De Graff of the Royal Canadian Provincial Police fraud unit in Toronto. Eventually, the man hired a detective, who confirmed his suspicions.

"If there's a little bit of doubt in someone's mind, if they call these people, they're pretty convincing," said Edward Kolshorn, an agent with the Washington field office. "They'll show them official documents. They have official [sounding] people call them."

Wyne, of the task force, said some victims have asked him not to bust the con artists for fear "the whole deal is going to fall through." He tells them: "There's nothing to collapse. You're being bilked."

The Nigerian Embassy in Washington, concerned about its nation's image, posted a message on its Web site from the Central Bank of Nigeria: "Don't be fooled, many have lost money. If it sounds too good to be true, it is not true!!!"

419 Coalition note; The Nigerian Government has good cause to be concerned about the country's image, given that the CBN notice referenced above comes from an organization whose offices have been used for 419 operations, according to US Government documents. In addition, the arrest and conviction levels of 419ers in Nigeria remains miniscule and the amount of stolen monies recovered and repatriated remain miniscule as well. In short, Nigeria has still done little tangible and quantifiable in terms of arrests, convictions, and monies repatriated to victims to attack Supply Side 419. The safe haven Nigeria provides to the 419ers continues to devastate the country's image, and that of the majority of good, hardworking, honest Nigerians at home and abroad.

29 APR 2002

419 Coalition Note: The United States Joint Task Force on West African Fraud is the primary arm of US Government dealing with 419 matters. Task Force says that 419 victims in the US alone continue to lose a confirmed \$100 million per annum just as they have for many years, with estimated losses of \$350 Million per annum. Further, Global losses are estimated at \$750 million plus per annum. Though we wish that the incidence of 419 losses and victims were way down, sorry to say "It ain't so Joe" according to the USSS 419 Task Force. Task Force gets well over 500 complaints from 419 targets Per Week, and losses of a Million \$\$ plus for a given target remain depressingly common.

Nigerian Letter Scam Thrives With E-Mail
April 29, 2002

By: Ken Magill
Editor at Large
ken@dmnews.com Direct Marketing News

E-mail has given an old scam new life, according to a report released this month by the Internet Fraud Complaint Center.

Nigerian e-mail fraud, so named because the scam's perpetrators usually claim to be Nigerian officials, was responsible for 15.5 percent of complaints received by the center in 2001, making it the No. 3 complaint behind Internet auction fraud (42.8 percent) and non-delivery of merchandise or payment (20.3 percent).

Typically, Nigerian e-mail scams come from spammers claiming to be a Nigerian official or widow of the official with access to an unclaimed bank account containing a vast sum of money. The e-mail offers the victim a percentage of the money if he will help transfer it out of Nigeria and into a U.S. account -- the victim's. These scams typically ask for telephone and fax numbers and the victim's account number to "transfer" the funds. Sometimes the scams ask for upfront fees as well.

A new version of the e-mail scam surfaced after the Sept. 11 terrorist attacks in which the scammer claimed to be a Russian citizen who was supposed to be in one of the World Trade Center towers depositing millions of dollars when it collapsed but wasn't, and was incorrectly presumed dead.

It is unknown how widespread the Trade Center version of the scam was.

This idea apparently is not new. It began as a postal letter scheme in the 1980s, according to the IFCC. However, e-mail has reportedly made attempts at such scams far more widespread, and e-mail has become the perpetrators' overwhelmingly preferred response mechanism.

"Unfortunately, the Internet provides an opportunity for nameless, faceless criminals to thrive," the IFCC report said. "The traditional method of sending this scheme through the mail is becoming obsolete as the perpetrators of this scheme know that they can communicate under complete anonymity with large crowds and minimal effort using the Internet."

There is encouraging news, however. Though the Internet has made the Nigerian e-mail scam far more ubiquitous than postal mail ever could, people who fall for it are either extremely few, or ashamed to admit it.

Of the 600 complaints that the IFCC has received concerning Nigerian e-mail scams, only two were to complain of being bilked -- one for \$1,000 and one for \$31,000, the report said. The others were from concerned consumers who wanted to warn others.

The following is an excerpt from a typical Nigerian scam e-mail:

"I am Dr. Mrs. Mariyam Abacha, wife to the late Nigerian Head of State, General Sanni Abacha who died on the 8th of June 1998 while still in active duty. I am contacting you in view of the fact that we will be of great assistance to each other likewise developing a cordial business relationship.

"I currently have the sum of forty-five million United States Dollars which I intended to use for investment purpose specifically in your country. The money came as a result of a pay-back contract deal between my late husband and a Russian firm in our country's multi billion Dollars Ajaokuta Steel Plant."

The IFCC, Richmond, VA, is a joint project between the National White Collar Crime Center and the Federal Bureau of Investigation.

19 APR 2002

From the Detroit Free Press by columnist Mile Wendland. The URL of the article for as long as it stays current is:
http://www.freep.com/money/tech/mwend19_20020419.htm

E-MAIL FRAUD SCHEME: Despite warnings, Americans continue to lose millions to Nigerian con artists

April 19, 2002

BY MIKE WENDLAND
FREE PRESS COLUMNIST

Shahla Ghasemi, a victim in Florida, says: "These evil people are taking money from people every day. But most victims are too embarrassed to say what happened to them because you feel so foolish."

If you have a public e-mail account, chances are that sometime in the last few months you received at least one official-sounding message from someone in Africa making an offer that sounded too good to be true.

It is. But that isn't stopping people from falling for it.

Every month, federal investigators say, hundreds of gullible Americans lose staggering amounts of money to one of the most well-organized rackets on the Web: the Nigerian 419 scam.

Led by gangs of Nigerian con artists, 419 fraud -- named for the section of the Nigerian penal code that prohibits it -- is picking up steam, thanks to the ease with which hundreds of thousands of e-mails can be sent from an Internet cafe in Africa to people across the world.

Despite repeated warnings from the FBI, the U.S. Secret Service and consumer protection groups, the racket "has continued unabated with increasing sophistication," the National Bank of Nigeria says in an official warning.

Law enforcement studies estimate that 1 percent of the millions of people hustled each year in a 419 con -- also known as advance-fee fraud -- end up getting taken to some extent. In the United States alone, that adds up to annual losses of more than \$100 million, according to the Secret Service. Globally, experts put the suspected annual take at \$1.5 billion.

"Most people just can't understand how anyone could fall for such offers out of the blue," said British financial-crimes consultant Peter Lilley, one of the world's top experts on the scam. "But this is one of the most organized criminal operations in the world with very sophisticated cells operating on a global scale."

The State Department says 419 scams first surfaced in the mid-1980s when a collapse in the price of oil, Nigeria's biggest source of foreign income, led well-educated,

English-speaking professionals to turn to crime.

There are dozens of variations on the basic scheme. Through unsolicited letters, e-mail, faxes and sometimes even telephone calls, someone purporting to be a well-connected African official offers to split a huge sum of cash -- typically tens of millions of dollars -- in return for help depositing the money in an American bank.

People who take the bait are sent photographs or copies of documents that seem to verify the existence of the cash. The official then says he needs some money to smuggle the hoard out of Africa, pleading that he has to pay taxes, shipping fees or bribes.

If a victim agrees to send the money, the scam typically doesn't stop there. The official invites the victim to meet him or his associates, usually either in Nigeria or Europe, to complete the transaction.

That's when the racket can turn ugly. The State Department links 15 killings or disappearances of Americans abroad to 419 fraud. Since 1995, at least eight other Americans who were lured to Nigeria have wound up being kidnapped or held against their will, according to the U.S. Embassy in Lagos, Nigeria.

Embarrassed victims

The State Department estimates that only 5 to 10 percent of people taken in by 419 fraud report it to authorities.

One of those who did is Lester Turner, an attorney in Harbor Springs. Turner was conned out of \$28,000 when he flew to London in 1996 to meet a group of Nigerians who offered him a hefty share of a \$25-million fortune.

"You wouldn't believe these guys. They are so convincing," Turner recalled. "They look good and sound good, and they have phony documentation and references."

But Turner suspected a con when his contacts showed him a trunk stuffed with piles of black paper, which they claimed were stacks of \$100 bills that had been colored over so the trunk could be slipped past customs inspectors.

The con men told Turner they needed \$84,000 to pay for chemicals that would remove the black stain from the money. Turner called Scotland Yard. Three Nigerian nationals were convicted of the con and sent to British jails.

Other victims have been taken for more. Ali-Reza Ghasemi, a family physician in Tampa, Fla., and his wife, Shahla, lost just under \$400,000 in a 419 scam two years ago.

"This is a terrible, terrible problem," said Shahla Ghasemi, 42, an Iranian immigrant.

Long-running scam

The con artists who e-mailed Ghasemi had an incredible tale. They told her that a U.S. citizen who died in Nigeria had left her husband \$27 million.

The Ghasemis had never heard of the man. But when they called a contact number in Nigeria, a man claiming to be an attorney named F.A. Williams told them the dead man was apparently a long-lost relative. Williams faxed back official-looking papers stamped with government seals.

It seemed to be the windfall of a lifetime. To get it, the Ghasemis were told they needed to wire \$7,250 to the Nigerian attorney for transfer fees and court costs. They did so.

On the day the transfer was to occur, the attorney called to say that taxes totaling more than \$27,000 needed to be paid. The Ghasemis sent another wire.

Then there was another hitch. Williams called again to say that the tax bill was bigger than expected. The Ghasemis wired another \$63,250 to Williams' Nigerian account.

Two days later, the Ghasemis received a call from a man identifying himself as a representative of the Nigerian banking system based in Atlanta. He told them they needed to come to Atlanta and sign for the money in person. And by the way, he added, there were U.S. transfer fees of \$11,500 that had to be paid in cash.

The Ghasemis flew to Atlanta and rented a hotel room near the airport. Three well-dressed men, all identifying themselves as Nigerians, met them, took the \$11,500 and said they would be right back.

Several hours passed. When the men returned, there was yet another obstacle. They said the Nigerian government had released the inheritance in cash instead of check or electronic transfer. But to ship so much money undetected, they said, it had all been painted black. They showed the Ghasemis a huge box filled with currency-sized pieces of black paper.

Dirty money

"They told me to pick one. I reached deep down and took one in the middle of the case," said Ghasemi. "They took the paper over to the wash basin in our hotel room bathroom and scrubbed it under water. Once the black was off, we saw they were \$100 bills."

Investigators say the con men call this part of the scam the "wash-wash." The \$100 bills are counterfeits covered in washable ink or a waxy combination of petroleum jelly and iodine.

The Ghasemis told the men to clean the money and deposit it into their account.

"They told us that we would have to pay for the chemicals," Ghasemi said. "We asked how much they needed, and they said it was \$185,000."

The Ghasemis decided they needed to ponder the situation and flew home. They placed another call to the Nigerian attorney. He convinced them the money indeed had to be cleaned and it was expensive because there were so many bills. Reluctantly, the Ghasemis sent the \$185,000.

A few days later, the Atlanta banker called to say that there was a final hitch: a \$350,000 "transit account" fee.

In desperation, the couple called their Tampa attorney for advice. He referred them to the U.S. Secret Service.

Treasury agents arrested two Atlanta men in connection with the scam last summer. But the nearly \$400,000 paid by the Ghasemis -- money from savings, a second mortgage on their house and a loan from a relative -- has yet to be recovered.

"We are so embarrassed by this," Ghasemi said. "Looking back on it, we see lots of warning signs. But when it's happening, they make it sound so reasonable."

Sophisticated scam

Experts say 419 fraud has moved online partly because postal officials stepped up efforts to intercept letters sent by the con artists.

"Now they've really discovered the Internet and e-mail," said Lilley, whose Proximal Consulting firm specializes in investigating financial crimes. "There's a global deluge of them being sent out."

Lilley said the organizations which run the scam are tightly controlled. "They operate a complicated cell structure like that utilized by terrorist organizations," he explained. "They have counterfeiters, letter and e-mail writers, telephone solicitors . . . even housing managers to control the various accommodations and addresses they need around the world."

The Secret Service opened an office last year in Lagos to help Nigerian police investigate the 419 rings. But the country's government has long been plagued by corruption, and Lilley says the con artists have deep connections inside the world's financial system.

"The Nigerians deliberately and actively infiltrate organizations by placing their own people inside as employees," he wrote in a recent report to corporate clients. "This enables them to acquire inside information."

Added Lilley: "This is no imaginary scare story. This is actually happening."

HOW TO GET HELP

Experts offer the following tips on how to avoid getting ripped off:

- * Be highly suspicious of any unsolicited offer that comes to you by e-mail from someone you don't know, especially if it is from overseas and hints at huge profits.
- * Never give anyone you do not know well your Social Security number, a bank account number or your credit card information by e-mail or on the telephone.
- * If someone tells you in an e-mail or phone call that you must act immediately or you'll lose some purported opportunity, realize that this is a common tactic of con artists. Get sound advice from someone you trust before proceeding.

You can check out the following Web sites to identify current scams on the Net and to report solicitations to authorities:

- * 419 Coalition (<http://home.rica.net/alphae/419coal>): The most comprehensive site on the Nigerian scam, with reports and information going back five years.
- * U.S. Secret Service (<http://www.treas.gov/ussf/alert419.htm>): Background, warnings and how to report losses or solicitations.
- * Current 419 letters (www.quatloos.com/scams/nigerian.htm): A list of about 150 of the most current Nigerian scam e-mails.

19 APR 2002

From the Detroit Free Press, Tech Columnist Mike Wendland's column - here is a link for as long as it remains current
http://www.freep.com/money/tech/mwside19_20020419.htm :

MIKE WENDLAND: Just playing along with enticing offer

April 19, 2002

Like many Web users, I get my share of unsolicited e-mail offering me a huge commission if I'll help someone I've never met get millions of dollars out of an African country.

When I received an e-mail a few weeks back from a Nigerian man who said he was a lawyer named Isa Farid, I decided to reply. He told me via e-mail that he got my name from "a friend who works at the Nigerian embassy in your country."

Farid used a free e-mail account from a Canadian Web site called bassplayer.cc, an online magazine for bass guitarists. It is one of hundreds of Internet sites that allow users to set up free, Web-based e-mail accounts.

"Barrister Farid," as he called himself, claimed to be the legal representative for the son of Gen. Sani Abacha, a Nigerian dictator accused of brutal human rights violations who died in 1998.

"Since his death, the family has been losing a lot of money due to vindictive government officials who are bent on dealing with the family," Farid explained. "Based on this, therefore, the family has asked me to seek for a foreign partner who can work with us as to move out the total sum of U.S. \$75,000,000, presently in their possession. This money was, of course, acquired by the late president and is now kept secretly by the family."

Of course.

A few e-mails later, Farid gave me a secret code to start using in all my replies, the number 193. Experts familiar with this hoax tell me that the con artists are e-mailing so many people at once that they need to assign numbers to them to keep them straight.

Our correspondence continued for several days, during which Farid divulged more details.

Because the money was all in cash, he said, it had to be sneaked out of the country. But it had been packed in big trunks and, through connections in the Nigerian government, Farid said he could have it shipped via diplomatic courier to Amsterdam, where I would pick it up.

I wrote back and told him I needed some sort of proof.

The next day, he e-mailed back a photograph of two trunks stuffed with what appeared to be \$100 bills. The bills were precisely arranged in stacks, except for one which was carefully positioned on top close to the camera.

Using Adobe Photoshop, an image-editing program, I enlarged and zoomed in on the uppermost bill. It looked real. You could almost make out the serial numbers. But the others, when similarly blown up, had smudged serial numbers.

Law enforcement experts say such a photo is a common tactic. Usually, the con artists take a real \$100 bill and then, lightly rubbing pencil lead to obscure the serial number, photocopy it a few hundred times.

The photocopied sheets are cut and stacked and then precisely arranged to cover a raised platform at the top of the trunk, making it appear to be filled with cash. Then the lead is erased and the real bill prominently displayed.

"You will present yourself" in Amsterdam "to take possession of the trunk box containing the cash," Farid instructed. "Mind you, no one must know of its true content. The officials of the diplomatic courier service will be informed the trunk box contains African wood carvings."

I said we needed to talk on the phone. Precisely at the agreed time he called, saying "193 . . . 193" when I answered my office phone. His voice was low, conspiratorial, heavily accented. The shipment, he said, went out that very morning. But there was a hitch.

"I was able to pay \$20,000 of the shipping charges," he said, "but when you get to Amsterdam, there is an outstanding balance of \$11,500 that you must pay in cash."

I feigned surprise. "You mean it cost \$31,500 to ship these crates to Amsterdam?" I asked, trying to sound indignant. "I could charter a plane and fly to Nigeria to pick it up for less than that."

Barrister Farid was smooth.

"Ah, you do not understand the situation here," he said. "Everywhere, the authorities are on the lookout for this money, which they suspect is there. There were certain unexpected fees, expenses, that had to be paid to people of influence."

The next morning, I received a fax claiming to be a "shipment airwaybill" from a company called Diplomatic Express Courier Services in Nigeria's capital city, Lagos. The document -- festooned with what looked like the imprints of official rubber stamps -- informed me that a trunk box weighing approximately 216 pounds had been sent in my name from Nigeria to Amsterdam, where I was to pay outstanding "carriage charges" of \$11,500.

I didn't go to Amsterdam. But I wrote a final e-mail, telling Farid I was a journalist and asking him for an interview.

And just like that, my new friend, who had written more than 20 e-mails over the past four weeks and never took more than a few hours to respond, dropped off the radar.

I guess he's moved on to someone else.

14 APR 2002

This piece came from the Sunday Times in South Africa and was reported on an excellent website for those interested in Nigerian matters, Nigeriaworld.com :

Police bust R43m Nigerian scam

Nigerian 419 Scam

419 racket is turning SA into extortion capital of the world as criminals flock here to do business

NICKI PADAYACHEE

Police have cracked a massive fraud scam involving a Nigerian syndicate which allegedly conned people out of R43-million.

A key figure, Amaruche Odonoko - a 29-year-old Nigerian - was arrested on Monday, together with his 23-year-old South African wife.

Police claim to have linked a Nigerian syndicate to a case in which a British citizen was conned out of R32-million, an American out of R6-million and a Canadian out of R5-million.

The fraud, known as the 419 scam, involves sending letters to lure businessmen into handing over large sums of money in the false belief they would get millions in return.

The fraudsters often pretend to be relatives of prominent African leaders who are seeking to transfer vast sums out of their countries.

Police say the international racket worth billions is turning South Africa into the extortion capital of the world.

The British National Criminal Intelligence Service and the American Secret Service are now working with the South African Police Service to deal with foreigners who every week jet into the country with dreams of becoming rich overnight.

Instead, they are being taken for millions by the Nigerian kingpins of the 419 scam, who live the high life in upmarket suburbs of Johannesburg, Durban and Cape Town.

This week alone, the 419 scam section of the Gauteng Commercial Crimes unit dealt with eight desperate foreigners who had come to Johannesburg to hand over thousands of dollars.

Superintendent Johnny Smith, head of the only 419 scam unit in South Africa, said there were five kingpins running the fraud network in the country.

The flashy Odonoko and his wife, Mmabatho Mokoena, will apply for bail tomorrow in the Wynberg Magistrate's Court, north of Johannesburg. The couple and four others stand accused of defrauding a Benoni woman and her five British friends out of R840 000.

Police are investigating another case in which it is alleged that over R6-million was extorted from Richard Harmoush, a US citizen.

Odonoko had his home and its contents seized by the Asset Forfeiture Unit late last year. The unit confiscated a Sunninghill townhouse and possessions, including a metallic grey Audi TT Roadster for which Odonoko paid R321 000 in five cash instalments over a month. Raylene Keightly, the deputy director of the asset forfeiture unit, said the last payment of R47 000 was made in US dollars.

She said the couple travelled regularly between the US, Britain, Nigeria and South Africa, and receipts in the unit's possession showed they shopped for clothes in boutiques on London's elegant Bond Street.

SAPS Sergeant Matthews Mabungwa said the unit also confiscated a R31 000 wide-screen TV, a R22 000 hi-fi and a yellow Audi A3, which they later discovered was stolen.

Odonoko is now being held at Diepkloof Prison south of Johannesburg, but his wife was set free on a warning until tomorrow's court appearance. When she appeared in court on Wednesday, she was wearing expensive beige leather trousers, a burgundy leather bunny jacket and a pair of imported shoes.

Edward Venning, of the British National Criminal Intelligence Service, said his organisation works with police across Africa on "this enormous issue".

"We think up to £150-million (about R2.4-billion) a year disappears from the UK," he said

Smith said the Nigerian-led syndicates had turned SA into the 419 scam capital of the world. "We have the best technology in Africa. We are also seen as the super power on the continent so criminals from Ghana, Nigeria, Congo, and Ivory Coast are using SA."

The 419 scamsters pay hotel employees and security guards to help them take their victims for a ride. Syndicate members will book victims into hotels in which they have contacts. They also use guards at empty warehouses.

Cops impeded in their efforts

From one of the filthiest, most derelict buildings in central Johannesburg, the eight men and women from the police's 419 scam unit fight one of the biggest cons to hit South Africa.

Commanded by Superintendent Johnny Smith, the unit is the only one of its kind in the country.

They have no computers - but are expected to catch the commen who lure all their victims through the Internet.

The unit was formed five years ago after it became clear that the 419 scam was taking hold.

They have arrested hundreds of fraudsters, but find it difficult to convict them as their foreign victims, the only witnesses, are either too embarrassed or too frightened to return to SA and testify.

Or they have run out of money and the state cannot afford the cost of the plane tickets to bring them back. - Nicki Padayachee

11 APR 2002

This AP piece on 419 was sent in by a concerned Nigerian:

Nigerian E-Mail Fraud Flourishes
Thu Apr 11, 8:37 AM ET

By GAVIN McCORMICK, Associated Press Writer

CHARLESTON, W.Va. (AP) - Among 10,000 Americans who reported being suckered by online hoaxes last year, 16 fell victim to an elaborate plot that pinged millions of e-mail inboxes: Nigerian letter fraud.

Those 16 reported losses of \$345,000, including two unidentified people who lost \$78,000 and \$74,000, respectively.

The victims represent just the tip of the iceberg of those skimmed by the international scam, say officials with the Internet Fraud Complaint Center in Fairmont, where the crimes were reported.

At least 20 years old, Nigerian letter fraud has been given new energy by e-mail, which makes it easy to contact millions of people from half a world away.

In the online version of the con, e-mails allegedly from dignitaries representing "the Government of Nigeria" request use of the recipient's bank account to deposit millions of dollars in money.

The "dignitaries" explain that the funds have been misappropriated by the Nigerian government, often as over-invoiced contracts, and remain untraceable. They promise recipients can keep about 10 percent of the cash for their trouble, which includes providing bank account numbers and other personal information.

Scammers then make electronic withdrawals to clean out a victim's savings. They often also ask for upfront cash to pay for licenses, taxes, transfer fees or other nonexistent costs.

"Unfortunately, a lot of people believe this scenario could take place because of the perceptions of the government corruption in Africa," said John Kane, research manager at the National White Collar Crime Center, which runs the complaint center with the FBI.

International surveys routinely name Nigeria as the world's most corrupt country.

A recent crime center study showed that only about one in 10 people report fraud cases of any kind. Kane said a "much, much smaller fraction" of Nigerian letter fraud victims seek the attention of law enforcement.

In its first annual report, the Internet Fraud Complaint Center said this week almost 10,000 Americans last year reported losing \$17.8 million in online scams.

The center channels complaints received at its Web site to more than

2,700 law enforcement or regulatory agencies around the world.
International scams are reported to the U.S. Secret Service.

Of 17,000 fraud complaints, 2,600 concerned solicitations from Nigeria.
That put the country at the top of those outside the United States
generating complaints, followed by Canada, Romania and the United
Kingdom.

419 Coalition Note: The data reported in this website is ONLY for
complaints received by the Internet Fraud Complaint Center. The
overall figure for 419 complaints received by the USSS 419
Task Force is much, much larger, into the hundreds of thousands
per annum; the numbers of US victims alone per annum are in the
many thousands; confirmed losses per annum in the US alone are
\$100 million per annum; and estimated losses in US alone per
annum are \$350 million. All this data given in this note is based on
official US Gov documents and reports.

28 MAR 2002

The online site of Vanguard (<http://www.vanguard.com>) a
leading Nigerian newspaper, has printed the story of the two
Nigerians sent to jail for 419 in Canada earlier reported in the
Toronto Globe and Mail (see below News entry for 16 MAR).
It is 419 Coalition view that the publication of such stories in the
Nigerian media is helpful in curbing 419, and we thank Vanguard
for picking it up. A concerned Nigerian made us aware of the
Vanguard piece. Here it is:

Canadian court jails two Nigerians over '419'

Thursday, 28th March, 2002

ONTARIO, CANADA—AN Ontario judge who said he does not want Canada
used as a base for international crime has sentenced two men to two
years imprisonment in Canada for defrauding a United States
businessman of \$400,000 through a "Nigerian-letter" scam.

"I want to deter fraudsters from abroad from contemplating similar
crimes here, and the only way I can do that is by raising the stakes,"
Mr. Justice Theodore Matlow said in announcing the federal prison
terms.

The Ontario superior court judge rejected pleas for mercy by Samuel
Osunkwo and David Iheukwu. Their lawyers had asked for conditional
sentences to be served in their homes.

Judge Matlow said that placing the two Nigerians under house arrest
would not send the message "that Canada is not a favourable destination
for the exportation of crime."

Mr. Iheukwu 39, will serve two years and 10 months; Mr. Osunkwo, 36,
two years and two months.

Judge Matlow ordered them to repay \$375,000 to Derek Gao, a self-
employed businessman from Atlanta, Georgia.

The two men will likely be deported to their homeland once they're
out of prison, the judge said. Neither is a Canadian citizen or a
landed immigrant.

A third Nigerian, Tupele Koripamo, 39, will serve one month in jail
for his more minor role. He plans to return to England, where he had
moved from Nigeria. All three pleaded not guilty to fraud, but a jury
convicted them last month.

They were part of a widespread Nigeria-based organisation that
routinely sends letters, e-mails and faxes to people in the United
States and Canada soliciting money. The three men were responsible
for \$400,000 of Mr. Gao's total loss of more than \$1-million (U.S.)
to the international scheme.

The Nigerian letter ploy, about which Toronto police have warned
the public in recent years, usually is a request for help getting
millions of dollars out of the African country in return for a
percentage of the total.

Mr. Gao was promised \$3-million if he agreed to work as a consultant
to the Nigerian National petroleum corporation.

Like other victims, Mr. Gao was asked to pay increasingly larger
amounts of money for incidentals, such as administrative and
insurance fees, before he could receive the promised percentage.

At a jury trial last month, Mr. Gao told the court that he was first
contacted in 1998, and that he provided money over the next 18 months
as the scam took him to Brussels and Toronto.

He called Toronto police in March of 2000, and the three men were arrested.

Judge Matlow told the three men that they were university-educated and could have led good lives in Canada. Two married Canadian women. One had a young child.

Instead, motivated by "greed and dishonesty," they took a shortcut that has cost them their dreams. Judge Matlow said their scam has had devastating consequences for Mr. Gao. He lost his home, his business, his son's university fund, and the friends who had lent him their money after promises of returns of 50 to 100 per cent.

26 MAR 2002

There is a story which touched on 419 that appeared today in the online magazine Computerworld, here is the URL:
http://www.computerworld.com/storyba/0,4125,NAV47_STO69562,00.html
Unfortunately, one of the men they interviewed for the story, a tech editor without specific experience in 419 though much experience in spam matters etc. was paraphrased (we checked with him) and things came out a bit wrong as sometimes happens.

Anyway, here is the note we sent which, our view, addressed the problems with the paraphrasing that needed to be corrected:

419 Coalition:
Our comments on your comments:

Computerworld
It's an old scam in a modern package, said [Mr. **** a technical director of a San Francisco based organization]

419 Coalition
True..

Computerworld:
[Mr. ***] said he thinks the scam is so outrageous that no one is taken in by it

419 Coalition:
Very, very, wrong. US losses per annum confirmed of \$100 million, up to \$350 million estimated by Secret Service 419 Task Force; losses worldwide estimated at \$750 - \$1 Billion for each of the last 15 years or so.

Computerworld:
and wonders if any good will come out of Nigeria's efforts to stop it.

419 Coalition:
Not much in addressing the "demand" side, but LOTS if they would address the Supply Side of 419.

Computerworld:
"This really doesn't have anything to do with Nigeria per se,

419 Coalition:
Very, very wrong. Nigeria has always and continues to provide, a safe haven for the 419ers.

Computerworld:
and I think their site is more about saving face," [Mr.***] said.

419 Coalition:
True.

Computerworld:
"I don't think this is going to slow anything."

419 Coalition
Probably right, where Nigerian Government can have an impact at this point is in addressing the Supply Side of 419, and there are many other sites, such as ours:

419 Coalition: <http://home.rica.net/alphae/419coal/>

which educate the demand side of 419, this will merely be one more.

We very shortly thereafter had a reaction to the article which came in from a staffer of the Oregon Department of Justice, which said:

"I have an appt Friday w/a State worker, single mom of 2, who lost \$106k. Who says it doesn't happen here?"

As we noted above, we have checked with the gentleman in question and agree with him that most of the problems with what he had to say above were due to the condensing of

his oral remarks for the piece.

26 MAR 2002

It came to our attention that there is a "new" statement from the Central Bank of Nigeria (CBN) up on the Nigerian Embassy website. Here it is, with 419 Coalition comments "between the lines":

CENTRAL BANK OF NIGERIA

<http://www.nigeriaembassyusa.org/fraud.shtml>

PRESS STATEMENT ON ADVANCE FEE FRAUD/SCAM

DON'T BE FOOLED! MANY HAVE LOST MONEY!!
IF IT SOUNDS TOO GOOD TO BE TRUE, IT IS NOT TRUE!!!

CBN:

1. The publicity campaigns by the Central Bank of Nigeria (CBN) and the Government of the Federal Republic of Nigeria have proved successful in sensitizing the public about the menace of advance fee fraud and the falsehood of claims that easy money could be made in Nigeria.

419 Coalition:

That is simply not true. Online sites like those linked in our Fighters section (and 419 Coalition itself); many stories in the electronic and print media; and various governmental sites have been much more effective than the CBN advertorials (and Cheaper too). And remember that there have reportedly been verified 419 meetings in "rented" CBN offices (according to US government officials testifying before congressional committees); that 419er correspondence has reportedly been traced to CBN phone numbers (419 Coalition and Task Force know this for a fact); and there have reportedly been verifiable meetings with bona fide CBN officials in CBN offices to discuss 419 deals (Adler Case, for example). So CBN's claim of Leadership in counter-419 education is a bit odd, we are afraid.

419 Coalition view is that the CBN advertorials are, and always have been, more of a cover-their-ass maneuver than a real desire to get something done about 419. It is also our view that CBN should take the money it spends on these advertorials "educating" the Demand side of 419 and spend it on dealing with the Supply Side, which Only Nigeria can effectively deal with. This would leave the education of the demand side to us and others like us and allow them to put their resources where they would have the most impact -- attacking the Supply Side of 419 in Nigeria itself.

CBN:

Consequently, the reported incidence of advance fee fraud (a.k.a. 419) has declined significantly.

419 Coalition:

Now, that's not true either, unfortunately, though the loss per victim does seem to have gone down a bit. Of course, a few years ago CBN Governor Paul Ogwuma said in public that there had been only a couple of hundred cases of 419 in the last year -- when USSS Task Force was recording Hundreds per week. In short, CBN doesn't really know squat about the incidence of 419, has historically minimized what it does know, and 419 remains overwhelming enough that the government agencies in US, UK and elsewhere dealing with 419 are so swamped they can only investigate a small percentage of cases in which there has been a loss... much less investigate ALL cases in which there has been a loss or investigate ALL reported cases.

CBN:

Nevertheless, there are still some people who have continued to fall victim to solicitations of advance fee fraudsters.

419 Coalition:

Now, that is true. Given human nature, the supply is endless. But we and others like us will take care of the education of the demand side as best we can, CBN needs to address the supply side. THAT is where it can have an effect.

CBN:

This warning is, therefore, specifically intended for the benefit of those misguided people who, in the quest to make easy money at the expense of Nigeria, are defrauded by international fraudsters.

419 Coalition:

And this could also be put as "This warning is, therefore, specifically intended for the benefit of those Nigerian thieves who, in the quest to

reap where they did not sow, flood the world with 419 letters seeking to defraud those innocent folks who were heretofore sitting in their living room watching TV, most of whom even Heard of Nigeria before :) :)" But we don't see that in this document.

How amusing these CBN self-serving advertorials are :) :)

CBN:

2. The advance fee fraud is perpetrated by enticing the victim with bogus 'business' proposal, which promises millions of US dollars as a reward.

419 Coalition:

Not always, as usual CBN addresses only Classic 419 and not the so called "legal" forms of 419 like Real Estate 419; Goods and Services 419; Will Scam 419; Extortion 419 etc. etc. in which there is no case to be made for victim as co-conspirator or criminal, the victim is merely a victim.

CBN:

The scam letter usually promises to transfer huge amounts of money, usually in US dollars, purported to be part proceeds of certain contracts, to the addressee's bank account, to be shared in some proportion between the parties.

419 Coalition:

In Classic 419 that is correct. In other forms of 419 it is not.

CBN:

A favourable response to the letter is followed by excuses why the funds cannot be remitted readily and subsequently by demands for proportionate sharing of payments for various 'taxes' and 'fees' supposedly to facilitate the processing and remittance of the alleged funds.

419 Coalition:

Yep, that's why 419 is Advance Fee Fraud.

CBN:

The use of 'fake' Government, Central Bank of Nigeria, Nigeria National Petroleum Corporation, etc. documents is a common practice.

419 Coalition:

As reportedly was the use of genuine CBN offices, genuine CBN phone lines, genuine CBN personnel etc. and "rented" CBN offices etc.

CBN:

3. The fraudsters usually request that the transaction be done under the cover of confidentiality. Sometimes, the 'victims' are invited to Nigeria and other countries, where they are given red-carpet reception and attended to by the fraudsters, posing as Nigerian Government officials.

419 Coalition:

USUALLY posing would be more accurate. And sometimes, of course, when those who go there won't pony up the money demanded by the 419ers, they end up dead.

CBN:

Quite often, the fraudsters invent bogus Government committees purported to have cleared the payments.

419 Coalition:

True. And sometimes they use the names etc. of Real committees.

CBN:

Also, it is not unusual for them to contrive fake publications in the newspapers evidencing purported approvals to transfer non-existent funds.

419 Coalition:

True. And yes, the 419ers use current events to their advantage all the time.

CBN:

4. To consummate the transaction, the 'victim' would be required to pay 'advance fees' for various purposes: e.g. processing fees, unforeseen taxes, license fees, registration fees, signing/legal fees, fees for National Economic Recovery Fund, VAT, audit fees, insurance coverage fees, etc. The collection of these 'advance fees' is actually the real objective of the scam!

419 Coalition:

True. That is why it is Advance Fee Fraud.

CBN:

5. A recent variant of the scam directed primarily at the charitable organizations and religious bodies overseas involves bogus inheritance under a will. Again the sole aim is to collect the 'advance fees' already described above. A new strategy that has also been used to defraud the 'victims' is an offer to use chemicals to transform ordinary paper into US dollar bills, which would be subsequently shared by the parties.

419 Coalition:

Charitable 419 has been around for at least 10 years and Black Currency 419 is an updated version of the centuries old West African "Red Mercury" scam which is centuries old. Neither is "new", CBN has been misinformed.

CBN:

6. You are again warned in your own interest not to become yet another dupe by consenting to these fraudulent solicitations or schemes.

419 Coalition:

We'd rather see "419ers operating from Nigeria are hereby warned that they WILL be arrested, have their assets at home and abroad seized, cashed out, and returned to their victims; and that they will go to jail."

CBN:

Genuine and prospective investors in Nigeria are advised to consult their home Chambers' of Commerce and Industry, or Nigeria's Chambers' of Commerce and Industry, Manufacturers' Associations of Nigeria, Federal Ministries of Commerce and Industry, Nigerian Missions in their countries of domicile, their embassies or High Commissions in Nigeria for proper briefing and advice.

419 Coalition:

Unfortunately, people have reportedly done all of these things and have still been 419ed.

CBN:

7. The CBN and indeed, the Federal Government of Nigeria cannot and should not be held responsible for bogus and shady deals transacted with criminal intentions.

419 Coalition:

CBN and the Federal Government of Nigeria are INDEED responsible for controlling those who execute bogus and shady deals within its borders. That's one thing Governments and Government agencies are FOR :) :)

CBN:

As a responsible corporate body, the CBN is once again warning all recipients of fraudulent letters on bogus deals, that there are no contract payments trapped in the bank's vaults.

419 Coalition:

As a responsible corporate body, CBN should be acknowledging its responsibility to assist in control of the 419 thieves operating within Nigerian borders. Think "deal with the Supply Side, CBN", others will deal with the demand side.

CBN:

They are once again put on notice that all documents pertaining to the payment, claims, or transfers purportedly issued by the bank, its senior executives or the Government of the Federal Republic of Nigeria for the various purposes described above are all forgeries, bogus and fraudulent.

419 Coalition:

Then we'd suggest that the Nigerian authorities arrest those who put out the bogus documents, seize their assets, return those assets their victims, and convict and imprison them.

CBN:

8. Please join the CBN and the Federal Government of Nigeria to fight the criminal syndicates who play on the gullibility and greed of their 'victims' by reporting any solicitations to your local law enforcement agencies or the local International Police Organisation (Interpol).

419 Coalition:

If CBN really wanted to fight the 419ers they should start at Home and deal with the Supply Side 419ers. Until they do this, all these advertorials they have put out over the years are really not much more than self-serving cover-their-ass propaganda, as we stated quite clearly in our "Nigerian Government Media Campaigns" link

which has been up on our main page since 1996 (and nothing much has changed, our view).

Further, people who receive 419 letters and mails should follow the directions given on 419 Coalition site and others, they are better than the instructions given here.

CBN:
YOU HAVE BEEN WARNED SEVERAL TIMES BEFORE! YOU HAVE BEEN WARNED AGAIN!!

419 Coalition:
Yes, and we and the others like us, and the media, likely warn more in a day that all the CBN advertorials have done over all the years. And CBN always casts the warning in the same old "let's all attack the Demand Side" and says NOTHING about attacking the Supply Side of 419 mode, which is both totally inappropriate and only minimally effective. Others can deal with the Demand Side of 419. Only CBN and the Government of Nigeria can deal effectively with the Supply Side. Therefore, THAT is where the energies of CBN and the Government of Nigeria need to be focused.

CBN:
CENTRAL BANK OF NIGERIA Samuel Ladoke Akintola Way, P.M.B. 0187,
Garki, Abuja, Nigeria

25 MAR 2002
In the "Fan Mail from some Flounder" category, here is some mail that came in to author Brian Wizard's site from a happy 419er. It is fairly typical 419er sentiments, and is reprinted here verbatim. Enjoy!

X-From : okventures@yahoo.com Mon Mar 25 02:31:46 2002
Date: Mon, 25 Mar 2002 02:31:43 -0800 (PST)
From: Okae Thompson Adeniran Business Ventures
Subject: You Can never win this
To: bwizard@brianwizard.com

Thank you for your stupid website. There is always 2 sides to a coin. Your countrymen are cheats and greedy fools. The answer is not in technology but in righteousness. I have made over \$200,000 for the one year since I took up the lucrative job. Idiots like you can't stop me. Besides as you are improving your IT technology your country men are more open to be hit. I got thirty of them today by email

You can't stop me. I drive the new BMW X5 jeep. I live like a king. I have all what the gangstars have but I am not violent, It is simply the laws of redistribution of the unjustly acquired wealth by your country.

Have you heard of Slave trade. Think you fool. What goes around comes around. You cant stop it, because it is divine...

Cool conman!

22 MAR 2002
Dr. Femi Ajayi of Atlanta has written an overall excellent piece on 419 for Nigeriaworld.com . We sent in a few clarifications to the article, which we have added below. The URL of Dr. Ajayi's piece on Nigeriaworld.com is: <http://nigeriaworld.com/columnist/ajayi/032102.html> and this link should take you there:
[The Politics of 419 by Dr. Femi Ajayi](#)

Our comments are below verbatim:

Sirs:

It is unfortunate that Dr. Ajayi's otherwise excellent article should perpetuate the canard that all victims of 419 are as criminal as the 419ers themselves.

In Classic 419 such as Dr. Ajayi describes he does have a point, except that of course No monies are ever transferred into the target's account, as the monies do not exist. Therefore no overt act of theft is committed by the target. The only overt act of theft is committed by the 419er against the target.

As Dr. Ajayi does note, there are many other forms

of 419. These include Will Scam 419, Contract Fraud 419, Real Estate 419, Extortion 419 and others. In none of these so called "legal" forms of 419 can the victim even remotely be considered a criminal, the victim is merely a victim.

Of course, as Dr. Ajayi notes, there is fraud everywhere in the world. However, the very longevity of 419 (since the mid 1980's); the magnitude of 419 (estimated to be about a Billion dollars a year worldwide); and the omnipresence of 419, make it unique among fraudulent enterprises.

419 is, effectively, one of the most successful and longest running direct mass marketing campaigns in the history of the world; one must give credit where credit is due.

Of course, 419 is also unique in that it has operated under several successive Nigerian regimes and continues to do so from, in effect, the safe haven that Nigeria provides.

As Dr. Ajayi notes, education is one of the best ways of dealing with the Demand side of 419, and this approach is being used on the web and in other media. As he also notes, dealing with the Supply Side of 419 (after all, no 419 letters and mail send out means no 419) can really only be done by the Government of Nigeria. Successive Governments of Nigeria have failed to do this.

There Has been some progress against what we would call Institutional 419 by the Obasanjo government but not much in the areas of Regular 419 in terms of arrests, convictions, and recovered and repatriated funds. This lack of any substantial quantifiable results in any proportion to the massive amounts stolen by the 419ers is the Primary problem in 419 control.

In short, all the nations of the world affected by 419 (and most are, we've even had complaints from the island of Yap in the middle of the Pacific, one doesn't get farther away from anywhere than Yap) are doing an increasingly good job of educating the Demand Side of 419 away from participation. But Nigeria continues to get little in terms of quantifiable results in addressing Supply Side 419.

Nigeria simply must stop providing a safe haven for the 419ers if 419 is to be controlled.

We thank Dr. Ajayi for his excellent article and appreciate the opportunity to clarify the points we have addressed above.

Coordinator
419 Coalition

16 MAR 2002
From the Toronto Globe and Mail

Judge sentences two 'fraudsters' over letter scam
By GAY ABBATE

Saturday, March 16, 2002 Page A20

An Ontario judge who said he does not want Canada used as a base for international crime has sentenced two men to a Canadian penitentiary for bilking a U.S. businessman of \$400,000 Canadian through a "Nigerian-letter" scam.

"I want to deter fraudsters from abroad from contemplating similar crimes here, and the only way I can do that is by raising the stakes," Mr. Justice Theodore Matlow said in announcing the federal prison terms.

The Ontario Superior Court judge rejected pleas for mercy by Samuel Osunkwo and David Iheukwu.

Their lawyers had asked for conditional sentences to be served in their homes.

Judge Matlow said that placing the two Nigerians under house arrest would not send the message "that Canada is not a favourable destination for the exportation of crime."

Mr. Iheukwu, 39, will serve two years and 10 months; Mr. Osunkwo, 36, two years and two months.

Judge Matlow ordered them to repay \$375,000 to Derek Gao, a self-employed businessman from Atlanta, Georgia.

The two men will likely be deported to their homeland once they're out of prison, the judge said. Neither is a Canadian citizen or a landed immigrant.

A third Nigerian, Tupele Koripamo, 39, will serve one month in jail for his more minor role. He plans to return to England, where he had moved from Nigeria.

All three pleaded not guilty to fraud, but a jury convicted them last month.

They were part of a widespread Nigeria-based organization that routinely sends letters, e-mails and faxes to people in the United States and Canada soliciting money. The three men were responsible for \$400,000 of Mr. Gao's total loss of more than \$1-million (U.S.) to the international scheme.

The Nigerian letter ploy, about which Toronto police have warned the public in recent years, usually is a request for help getting millions of dollars out of the African country in return for a percentage of the total.

Mr. Gao was promised \$3-million if he agreed to work as a consultant to the Nigerian National Petroleum Corporation.

Like other victims, Mr. Gao was asked to pay increasingly larger amounts of money for incidentals, such as administrative and insurance fees, before he could receive the promised percentage.

At a jury trial last month, Mr. Gao told the court that he was first contacted in 1998, and that he provided money over the next 18 months as the scam took him to Brussels and Toronto.

He called Toronto police in March of 2000, and the three men were arrested.

Judge Matlow told the three men that they were university-educated and could have led good lives in Canada. Two married Canadian women. One had a young child.

Instead, motivated by "greed and dishonesty," they took a shortcut that has cost them their dreams.

Judge Matlow said their scam has had devastating consequences for Mr. Gao. He lost his home, his business, his son's university fund, and the friends who had lent him their money after promises of returns of 50 to 100 per cent.

25 FEB 2002

From The Guardian On-Line - <http://ngrguardiannews.com>
Monday, February 25, 2002.

Nigerian envoys canvass presidential retreat on fraud, drugs

HEADS of Nigerian missions in the Southern African sub-region have canvassed a special retreat with President Olusegun Obasanjo on the involvement of Nigerians in Advanced Fee Fraud(419) and illicit drug trafficking in the area.

The envoys also called for the involvement of Nigerian associations overseas in monitoring the activities of its citizens suspected to be involved in the crimes.

Reading the recommendations after a two-day conference by the envoys in Gaborone, Botswana, its Chairman, Dr. Tunji Olagunju, advocated the posting of drug liaison officers drawn from the National Drug Law Enforcement Agency (NDLEA) to Nigerian missions abroad to assist in bursting the drug trade while a National Criminal Data Base should be established for reference.

The envoys noted that Nigeria's inability to control the involvement of its citizens in "419" scams and drug trafficking was partly due to lack of co-ordination of efforts among the various law enforcement agencies and the foreign affairs ministry.

They also attributed it to the lack of use of information technology by the agencies, against the background of the sophisticated use of the information superhighway by "419" syndicates and drug trafficking offenders.

The conference called on the National Assembly to expedite action in its consideration of the economic and financial crimes bill to give legal backing to the efforts of government to combat such crimes.

It called on the missions to register every Nigerian resident in their host countries and stressed the need for the re-orientation of Nigerians with regard to their perception of government efforts against corruption.

Other Nigerian envoys present at the conference were Ambassadors Bagudu Hirse (Namibia), Ogbonnaya Aja-Nwachuku (Botswana), Albert Omotayo (Mozambique) and Honourable Charles Onwuagbu, the Consul-General in Johannesburg.

419 Coalition Note: The envoys are to be congratulated on their attention to this matter, however the 419 Coalition view is that there are already plenty of laws on the Nigerian books to fight 419; that the 419ers do Not derive an immense advantage over law enforcement by use of the "information superhighway"; and that the National Database (in terms of 419) proposed is already in existence with the United States Secret Service 419 Task Force

and the Nigerian authorities are welcome to use it. The main problem in attacking supply side 419 is, and always has been, the WILL of the Nigerian authorities to "Just Do It" - Period.

419 Coalition would urge that Obasanjo and the Envoys address This as the primary focus of any special retreat they undertake to discuss 419 matters.

20 FEB 2002

Reported by Newsbytes, <http://www.newsbytes.com>

A Washington Post Company

Nigerian Money Scams Thrive On The Internet

By Brian McWilliams, Newsbytes
WASHINGTON, D.C., U.S.A.,

The arrival of Internet cafes in Nigeria a few years ago has given new life to an old scam that's been bleeding millions of dollars annually from gullible Americans and Europeans, experts say.

But some believe the Net may also help to drum the so-called "Nigerian 419" con artists out of business for good.

The fraud, which gained its name from the relevant section of Nigeria's penal code, has lately become a way of life for many people in cities such as Lagos, where economic opportunities are severely limited, according to the U.S. Secret Service.

"419's are such a popular thing in Nigeria right now," said one high-ranking member of the Secret Service task force charged with investigating the schemes. "On any given day, you may have a hundred people, ranging from amateur crooks to organized criminals, all using the same Internet cafe to send out '419' e-mails."

The unsolicited messages, which are usually sent from Web mail accounts at providers such as Yahoo, entice greedy recipients with the false promise of windfall profits in exchange for helping the sender recover millions of dollars in frozen or hidden assets.

Annual losses attributed to 419 scams are in the hundreds of millions of dollars, according to U.S. Treasury officials.

The e-mail-based scams have almost completely displaced the faxes and postal mailings used when Nigerian money frauds first appeared nearly 25 years ago. Credit the attractive economics of junk mailing or "spamming," as well as the anonymity of Internet messaging, experts said.

The e-mail typically arrives with a subject line such as "Business Relationship" or "Strictly Confidential" and appears to be written by a prominent Nigerian connected to the nation's government or banking system.

Authorities wouldn't disclose how many people have been victimized by the Nigerian money scams, but they report that some individuals have been bilked out of hundreds of thousands of dollars, mostly in the form of fraudulent fees, which the scammers claim are required to release the victim's take of the non-existent booty.

Last year, Nigerian 419 scams moved up from seventh place to become the third most common type of Internet fraud, and the scams resulted in the greatest financial losses for online fraud victims, according to the National Fraud Information Center.

The Secret Service has set up a special e-mail address for reporting Nigerian money fraud, 419.fcd@uss.treas.gov, which has generated a swelling database of such spams. But officials concede the e-mail messages provide little in the way of forensic fodder for their investigations.

The Internet protocol addresses in the message headers invariably lead to public computers at Net cafes where usage is not logged. And subpoenas to Yahoo, America Online, and other e-mail providers used by the scammers seldom produce solid leads, law enforcement officials said.

The Nigerian 419 spams are usually sent from fictitious account names derived from those of well-known Nigerian citizens. The scammers, like garden-variety spammers, harvest the e-mail addresses of their prospects from places including corporate and University Web sites as well as Usenet discussion groups and online message boards, according to Secret Service experts.

While the crimes may be based in cyberspace, much of the Secret Service's investigative headway occurs in Nigeria, where its task force maintains offices and collaborates with local police.

Teamwork between the parties has led to the shutdown of a number of 419 operations and even the recovery of some victims' money in recent years. But Nigeria remains a hospitable place for 419 scams because of inconsistent enforcement of the country's laws, Secret Service officials said.

What's more, the scammers' financial fleecing techniques have become increasingly sophisticated, and the con artists have morphed their messages to move with the times. Several recent 419 scam spams, for example, have preyed on sympathies for victims of the Sept. 11 terrorist attacks on America.

Disgusted with the intractability of the 419 problem on the Internet, some hackers have even contemplated retaliatory strikes against the scammers.

Because of the fraudsters' reliance on Web-based e-mail communications and potentially outdated software, they are seen as particularly exposed to exploits of security vulnerabilities in Microsoft's Internet Explorer (IE) browser.

"These guys are definitely hackable. It's just a matter of time," said one security expert, who noted that, for example, a remote-control Trojan horse program could be unloaded on the scammers using a recently discovered IE file download bug.

But others say the Net offers plenty of peaceful means to put the Nigerian money scammers out of business without hacking.

Charlie Pascale, operator of the 419 Coalition Web site, said that while the Internet may have invigorated the Nigerian scam, the medium can also serve as the antidote for the fraud.

"Education is one of the best ways available to fight 419. There is so much info available on 419 on the Web, and since such sites were up and readily available before the 419'ers started to use e-mail, we have been able to head them off at the pass," said Pascale.

The 419 Coalition site is at <http://home.rica.net/alphae/419coal/>

The Secret Service page on 419 fraud is at <http://www.secretservice.gov/alert419.html>

419 Coalition note: The \$100 Million per annum loss figure cited in the article is reported losses for the United States alone, and in fact US actual losses per annum have been estimated by Secret Service to be at least in the \$300 - \$350 Million range. It is also important that folks realize that Nigerian 419 Operations are worldwide in scope and that losses worldwide per annum are several times the US losses alone. Worldwide, total losses may be as large as \$750 Million - \$1 Billion per annum. And 419 operations have been running worldwide since at least the mid-1980's. 419 is Big Business, folks..... and while 419 Coalition and other sites like it do indeed head many email based 419 attempts off at the pass, the sheer volume of the mailings means that -- like with the Bombers in WWII -- some always succeed nevertheless, and that therefore there are always more victims of the 419ers despite maximum efforts on the educational side to minimize their number.

15 FEB 2002

Needless to say, in keeping with their tradition of using current events to lend credibility to their "proposals" some 419ers have incorporated the 11 SEP 2001 terrorist attacks on the World Trade Center and the Pentagon into their Pitch. Here is a "clipping" from a recent example emailed to Charlottesville, VA:

THE FOREIGN LATE ENGINEER RICHARD MOORE, AN OIL MERCHANT/CONTRACTOR WITH THE FEDERAL GOVERNMENT OF NIGERIA, WHO IS BASED IN NEW JERSEY WITH THIS TELEPHONE NUMBER:973 776-3900 FAX NUMBER:973 776-3735, WAS CONFIRMED TO BE AMONG THE VICTIMS OF THE TERRORIST ATTACKS ON THE USA. BEFORE THE SEPTEMBER 11, 2001 TERRORIST ATTACKS ON THE UNITED STATES, HE BANKED WITH US HERE AT THE ORIENT BANK PLC AND HAD A CLOSING BALANCE OF US\$10,000,000.00 (TEN MILLION UNITED STATES DOLLARS) WHICH THE BANK HAS PUT UP FOR CLAIM BY THE LATE ENGR. RICHARD MOORE'S NEXT OF KIN.....

29 JAN 2002

From a news article posted at <http://odili.net>

Nigerians nabbed for \$3.1m scam

LAGOS, January 26 - Two Nigerian conmen who duped a Saudi businessman out of \$43.1 million have been arrested and are to be charged, police said here on Friday.

Peter Okoli and Isaac Oduh were arrested in Lagos by a special fraud squad after a complaint was laid by a Saudi national, Mufleh Abdulazeez Al-Mufleh, the head of the police fraud unit, Ade Ajakaiye, told reporters.

The two Nigerians approached Al-Mufleh purporting to be related to the late Nigerian military ruler Sani Abacha.

Claiming to be seeking to transfer \$1 billion out of the country illegally, they conned Al-Mufleh into paying \$3.1 million into an account in Taiwan, as a down payment to facilitate the transfer.

Money and Nigerians disappeared

As soon as the money was paid, the money disappeared as did the two Nigerians, until their arrest this week, Ajakaiye said.

The Nigerian authorities, which are being assisted by US government anti-fraud agencies, have pledged to step up the fight against such advance fee and other frauds

which are rife in Nigeria.

They also criticise people who enter into agreements they know to be illegal to make transfers of money out of the country.

No charges are to be laid against the Saudi in this case, the police said. - Sapa-AFP

419 Coalition note: In cases of Classic 419 targets do often participate in "agreements they know to be illegal" -- that is agreements which would indeed be illegal if there actually were any funds to transfer and if such a transfer of (nonexistent) funds ever actually took place. However, since there are no funds, and therefore none are ever transferred to the target, the worst that could be said of the targets is that they tried to facilitate the transfer of ostensibly available and ostensibly illegally obtained nonexistent funds out of the country :) :) We suggest that the Nigeria Police are using the correct strategy to arrest those who actually receive REAL monies obtained under false pretences, ie. the 419ers who receive the targets' 419ed monies for fees etc. etc. as these individuals have committed an overt criminal act from which they have benefited financially.

In cases of Classic 419, if any "punishment" is due the target for his actions, he receives it from the loss (usually) of all the monies sent, and at best the loss of a considerable portion of the monies that were sent, as 419ed monies are rarely recovered and repatriated in any quantity by the authorities (to date, anyway).

Of course, there are other forms of 419 like Will Scam 419, Real Estate 419, Goods and Services 419, Charity 419, and outright Extortion 419 etc. in which there is no case whatever to be made for the victim as criminal or unethical.

29 JAN 2002
Otago Times
New Zealand

Letter scams continue
By CRAIG PAGE

International letter scams are continuing to surface in Dunedin, with the latest offering to temporarily deposit \$US38.5 million into a New Zealand bank account.

The Otago Daily Times received a copy of the letter yesterday. A man claiming to be Prince Ahmed Seiso, of Johannesburg, South Africa, asked to deposit \$US38.5 million into a New Zealand bank account for "safe keeping" until he could make it to the country.

He claims the money is a portion of his inheritance from his father, the late King Moshoeshoe Seiso II, but there are disputes over the money with his father's successor.

Police said such letters were "fairly obviously scams" and people should ignore them.

In 1998, a Taieri man found himself about \$25,000 out of pocket after he responded to a similar scam. He offered to allow a Nigerian company to use his bank account. However, he was then tricked into paying for bank charges, documents and travel costs in advance.

419 Coalition Note: No, people in New Zealand should not "ignore" 419 letters. They should continue to report them to their authorities and also to the US Secret Service 419 Task Force for their database at: 419.fcd@uss.treas.gov

11 JAN 2002
Sent in by a Concerned Nigerian:

'419' Impedes Flow of Foreign Direct Investment - Ghana
THISDAYOnline

Minister of Information and National Orientation, Prof. Jerry Ghana, yesterday in Abuja appealed to the media and citizens to assist government in its efforts to check advance fee fraud, commonly called '419'.

Speaking as the Chairman of the U.S.-Nigeria Development Institute at a news briefing, Ghana said the '419' syndrome was hampering the flow of foreign direct investment which the Federal Government was working hard to attract.

Mr Samuel Adesina, the executive director, Continent of Africa, department of commerce, international trade and investment of the state of Oklahoma, U.S., addressed the news conference.

Ghana said "many trillions of dollars in foreign investment were flying over this country daily to other destinations" because of the belief in international business circles that Nigerians were crooks and unworthy of trust.

The minister described '419' as "a very serious problem" hampering efforts to attract meaningful foreign investment critical to the development of the country's economy, and urged all to expose the fraudsters.

While commending Adesina for his commitment and hard work in locating Oklahoma's Africa trade office in Lagos instead of Johannesburg as earlier proposed, he called on Nigerians to rally round him to make his mission a success.

Earlier, the executive director had said that "indeed great opportunities for a rewarding business relationship between this country and the state of Oklahoma could not be fully explored because of the poor image of Nigeria within the international community."

He, however, noted that the efforts of President Olusegun Obasanjo to attract foreign investment into the country were yielding results.

419 Coalition note: Another Concerned Nigerian had the following to say concerning this piece which bears reporting. 419 Coalition believes that both approaches suggested are valid - use of the media etc. to address the demand side of 419; and beefed up law enforcement in Nigeria and elsewhere to address the supply side of 419. We see these approaches as complementary. The gentleman's comments follow:

"Instead of using the resources at its disposal to provide good law enforcement, enact and implement policies to help local businesses thrive so that they can provide more employment (which incidentally should reduce most crimes), the government is appealing to the "media and citizens". Government officials haven't laid good examples either!"

9 JAN 2002

Sent in by a Concerned Nigerian:

Subject: Police Nab Man over N36m Attempted Fraud
THISDAYOnline
Dateline: 08/01/2002 22:22:25

Police Nab Man over N36m Attempted Fraud
By Yemi Akinsuyi

A combined effort of the United States Secret Service (USSS) and the National Committee on Financial Crime (NCFC) has led to the arrest of a Nigerian international fraudster who attempted to defraud a United States (US) bank of N36million.

Hillary Amadi, who was deported from the US after serving a two-year jail term for fraud, was arrested in a commercial bank (name withheld) in Lagos last week Thursday by men of the NCFC as he attempted to cash a N36 million bank draft he had successfully swindled out of an American, Lawrence Boydien.

Confirming his arrest and subsequent charge to court, a spokesman of the NCFC headed by Mr. Adewole Ajakaiye, a Commissioner of Police (CP) in charge of Anti-fraud, Milverton, Ikoyi, Lagos, said they got a distress message from the USSS on December 20, alerting them of a large sum of money allegedly swindled out of a US bank on December 18 by a Nigerian.

"We immediately went into action. We went to the commercial bank, met with the management staff, who confirmed that a Hillary Amadi came to the bank to receive a bank draft of N36million from the US.

"As a notable customer of the bank, he was given the bank draft and he left for another bank to possibly cash it," the NCFC official said the bank officials told them."

Continuing, he said the NCFC team consequently rushed to the bank where the bank manager confirmed that the culprit brought the draft there.

The manager, the NCFC official said, had told them that the Amadi was asked to return to collect the money later that day.

"We decided at that stage to hang around the premises to await his arrival. He actually showed up and we laid ambush for him. Moments he had collected the money, we pounced on him and arrested him and found the exact amount intact with him", the Financial Crime Official said.

Amadi, according to the account, had approached the Florida-based Boydien, intimating him of a big contract in Nigeria that would attract several billions in dollars. He gave him a condition that he part with some amount of money to influence the award of the contract to him. Boydien was said to have told him that he could not afford the sum demanded to influence the award. But Amadi would not give up. He allegedly faked bank drafts in American notes, sent the drafts to Boydien and asked that he paid the money into his account, withdraw it immediately he gets it and send it to his (Amadi) Nigerian account.

Boydien got the fake drafts, paid them in as directed by Amadi, successfully cashed the money on December 19, as told by Amadi and sent it to his(Amadi) Nigerian bank account.

Within the period, the USSS had uncovered the fraud and immediately alerted the NCFC to help recover the money from the fraudsters before they had their way.

Sure that he had hit target, Amadi went to his bank on December 20, to withdraw his loot, unknown to him that the police were already on his trail.

On why Amadi so easily had his way with the American, the NCFC spokesman said Boydien was convinced beyond all reasonable doubt that Amadi was genuine, especially after he had promised not only to help him secure the contract but also the money to execute it. The America, he said, was deceived into accepting to send a bank draft of the said amount to facilitate the contract award and consequently its execution.

The NCFC said further investigation into the matter had shown that Amadi did not only ask Boydien for \$228 million but had requested that he sent him \$245 million bank draft. But with the USSS uncovering the fraud, the demanded sums, the NCFC official said, did not get to him before his arrest last week Thursday.

419 Coalition Note: Score one for the Good Guys! It is a nice thing to be able to start out the new year on a positive note; 419 Coalition Loves success stories.

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