

American Renaissance

There is not a truth existing which I fear or would wish unknown to the whole world.

— Thomas Jefferson

Vol. 17 No. 2

February 2006

Nigerian Fool's Gold: Behind the '419' Scams

For many Africans, fraud is a form of 'reparations.'

by Carl F. Horowitz

A few months ago I received an e-mail message from "Professor Bello Usman," branch manager of the Lagos, Nigeria-based United Bank for Africa. He was offering me a 30 percent cut on nearly \$13 million in unclaimed assets. All I had to do was step forward and help collect the money. Here is the message with its original grammar, spelling, punctuation and spacing:

ATT:PRESIDENT/C.E.O
AN URGENT BUSINESS PROPOSAL

I am pleased to get across to you for a very urgent and profitable business proposal, Though I don't know you neither have I seen you before but my confidence was reposed On you when the Chief Executive of Lagos State chamber of Commerce and Industry handed me your contact for a confidential business. I am the manager of United Bank for Africa Plc(UBA), Ilupeju branch, Lagos Nigeria.

The intended business is thus; We had a customer, a Foreigner (Turkish) resident in Nigeria, he was a Contractor with one of the Government Parastatals. He has in his Account in my branch the sum of US\$12.7 Million (Twelve. Seven Million U.S. Dollars). Unfortunately, the man died four years ago until today none of his next of kin has come Forward to claim the money. Having noticed this, I in collaboration with two other top Officials of the bank we have covered up the account all this while. Now we want

you (being a foreigner) to be fronted as one of his next of kin and forward Your account and other relevant documents to be advised to you by us to attest to the Claim.

We will use our positions to get all



internal documentations to back up the claims. The whole procedure will last only ten working days to get the fund retrieved successfully. Without trace even in future. Your response is only what we are waiting for as we have arranged all necessary things.

As soon as this message comes to you kindly get back to me indicating your interest. Then I will furnish you with the

“White men, I will eat your dollars, will take your money and disappear.”

whole procedures to ensure that the deal is successfully concluded. For your assistance we have agreed to give you thirty percent (30%) of the total sum at the end of the transaction. It is risk free and a megafortune. All correspondence towards this transaction will be through this e-mail address.

I await your earliest response.

Thanks,
Yours Sincerely
Prof. Bello Usman

It is hard to know which was more preposterous: the letter's sub-literacy (from a "professor," no less) or its assumption that anyone would bite. Unfortunately, there are people around the world, including Americans who should know better, who do. The promised riches prove fraudulent. And people end up handing over thousands, tens of thousands, even hundreds of thousands of dollars trying to get their hands on the money. A few errant treasure hunters have lost more than money.

This is the world of the "advance-fee letter." Also known as the "419" letter, after the portion of the Nigerian legal code outlawing it, it has become one of the world's largest and fastest-growing financial crimes. It may be tempting to say the suckers who fall for this trick get what they deserve, but the real wrongdoers are professional Nigerian grifters. Far from being minor-league pranksters, these people are—or work for—high-rolling racketeers who extract hundreds of millions of dollars annually from gullible foreigners. And they operate with little fear of legal action from the Nigerian authorities.

Although just about anyone with an e-mail address has received a "419" letter, few people have noted the racial element of these scams. This is a strictly African con; even letters from the US, Canada and Europe are written by Nigerians (or people from nearby African countries), and often refer to a Nigerian "home office." Most victims live in the West, and at least some scammers target them specifically because they are white.

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Letters from Readers

Sir — It is disheartening to see the French preparing to make the same mistakes as ourselves. Blacks and Arabs go on the rampage and what do the authorities propose? Reward them with racial preferences! Whites always blame themselves for the failures of non-whites.

There are two aspects to this, one praiseworthy, one not. There is a certain generosity in accepting blame for the failures of others, and it is impossible to imagine any other race doing this. (Of course, it is not high French officials themselves who are accepting blame; they are blaming other whites. Still, only whites willingly implicate their own group.)

At the same time, I detect a smug sense of self-importance. Whites do not seem to think anyone else is responsible for anything. If Bangladeshis starve, it is because we didn't do enough. If Hutus kill Tutsis, it is because we didn't stop them. In their own perverse way, liberal whites think they are the center of the universe, the prime movers both for good and ill.

Finally, there are the bureaucrats, who look forward to the new power of second-guessing private employment decisions. Just keeping order in a multi-racial society requires expanded government power; ensuring equal outcomes is a mandate for almost unlimited meddling.

It is not possible to know what combination of motives are driving the French; unfortunately, they are acting like whites everywhere.

Sarah Wentworth, Richmond, Va.

Sir — Jared Taylor's "A Curious

Madness" in the Dec. 2005 issue was excellent and informative. I did not know so much planning went into the "tired seamstress" story.

There is now a movement afoot to change street names to further commemorate Rosa Parks. Highway 19/41 was once the major north-south route through Atlanta before Interstate 75 was built, and is now known as "Old Dixie Highway," a name I appreciate. There is a proposal to rename it after Rosa Parks. Tara Boulevard in Jonesboro is another candidate.

We know what Rosa Parks did, but what about the white man who wanted her seat. What was his name? What did he say? What did he do? Did the NAACP make sure a white man showed up? Was he a plant, a black sympathizer? What would have happened if it had been a white woman who wanted the seat? I'd like to hear the white man's story.

James Boucher, Locust Grove, Ga.

Sir — I appreciate your dissection of Mrs. Parks's "courageous act" that won her the title, "Mother of the Civil Rights Movement." Since college in the 1960s I have watched as one phony achievement after another has been credited to the black initiative and courage that made it possible to take "enormous strides." This "initiative and courage" is really a series of concessions made by whites like Earl Warren and Lyndon Johnson. Rich, self righteous, irresponsible whites are the main reason why blacks made "enormous strides."

As a white kid who grew up in a very blue-color neighborhood on the edge of Philadelphia, I watched as shiftless blacks in poor neighborhoods near mine were lauded by the press and given pro-

gram after program—all to no avail. In fact, they made things worse by rewarding drunkenness, whoring, gambling, and drug-taking. The praise heaped on Rosa Parks is one more example of this distorted reward for dubious achievement.

Thank you for letting a bit of the air out of this balloon. I'm happy to have discovered *American Renaissance*. I no longer feel like the only person who sees things this way.

Frank Donohue

Sir — *American Renaissance* covers a wide range of issues, but I have yet to see any serious treatment of the problem of low white birth rates. While the burgeoning non-white population is a problem for Europe and North America, one can hardly fault groups that promote their self-interests by breeding.

Whites are failing to replace themselves. The United States is held up as the one Western nation whose women are giving birth at or above replacement levels, but it is rarely pointed out that this is not true of white Americans.

It is all very well to complain about the problems non-whites pose to Western—white—civilization, but we must balance these problems against those of our own making. Low reproduction rates are the primary cause of the West's impending demise, but AR more often than not merely mentions this tragedy in passing. It is high time someone looked into why whites are choosing suicide.

LaVoy Thiessen, Parker, Colo.

Sir — Re your review of *The Affirmative Action Hoax*, it is well known—certainly among Jews—that there were anti-Jewish quotas in the Ivy League. What I did not know is that they were *secret* quotas, and that the president of Harvard was shouted down when he tried to make them official. Jews generally believe that the desire to keep them out was open and unconcealed. It says something about the WASP elite, that even in the 1920s they were ashamed to discriminate openly. Call it hypocrisy if you wish, but there would have been no need for hypocrisy if WASPs' consciences were not bothering them. It is that WASP conscience—often, to be sure, egged on by Jews—that is the biggest obstacle to racial consciousness.

Dan Silber, Philadelphia



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American Renaissance is published monthly by the New Century Foundation. NCF is governed by section 501 (c) (3) of the Internal Revenue Code; contributions to it are tax deductible.

Subscriptions to American Renaissance are \$24.00 per year. First-class postage is an additional \$8.00. Subscriptions to Canada (first class) are \$36.00. Subscriptions outside Canada and the U.S. (air mail) are \$40.00. Back issues are \$3.00 each. Foreign subscribers should send U.S. dollars or equivalent in convertible bank notes.

Please make checks payable to: American Renaissance, P.O. Box 527, Oakton, VA 22124. ISSN No. 1086-9905, Telephone: (703) 716-0900, Facsimile: (703) 716-0932, Web Page Address: www.AmRen.com

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The Spanish Prisoner

The advance-fee letter scam is a variation on an old con, “The Spanish Prisoner,” dating back to the 1920s. David Mamet’s 1998 movie of the same name depicted a modern corporate version of

to a science. For many years they used regular mail to fleece their victims, but shifted to sending faxes in the 1980s. The Internet revolution of the 1990s was a real bonanza for con artists, who can now reach millions of potential victims at practically no cost.

Although the above letter does not make this appeal, “419” scammers often pose as victims themselves. Unlike Prof. Usman, who is asking you to help him steal someone else’s bank account, many hustlers pose as rightful owners who desperately need your help to get their own money back. They are not cutting you in on a heist; they are asking you to help right a wrong.

Anyone who takes the bait soon finds out things are not as easy as they looked. There is invariably

a hitch or a delay in the payment. The stated reason may be additional bank or government paperwork, unexpected transaction fees, or even a sudden threat to the scammer’s life (this is especially effective if a woman is said to be threatened). Whatever the reason, the mark must send money to set things right. The demand is phrased in language to convince the target that handing over a few thousand dollars now is a small price to pay for the millions he will get later. But collection day never comes. There are more obstacles and delays, and the scammer keeps asking for larger sums in order to finalize the deal.

The successful scammer is a master manipulator. Although “419” thieves

occasionally get control of their victims’ bank accounts and clean them out, their real power lies in getting people to empty their own accounts. They play on two basic emotions, one of which is obviously greed. They dangle a large prize before their victims’ eyes, and once they begin to pay, they keep paying because they can’t bear to think their first payments were “wasted.”

The other appeal is sympathy, at least when the scammer is claiming to be trying to get his own money back. These crooks have a carefully practiced ability to bond with the victim, to marry his avarice to his natural impulse to rescue an innocent person. Ruthless criminal cunning can appear as affectations of friendship, even love for the victim. Scamming is as much psychological as financial warfare.

Sometimes, the scammer persuades his mark that the final step needed to close the deal is a face-to-face meeting with a bank or government official. The sucker flies to Nigeria for a meeting—if there even is one—that is invariably staged. Some thieves use the old trick of showing the mark a suitcase of defaced banknotes that have to be “cleaned” with a special chemical. The crook demonstrates how the “cleaning” works, and then asks the victim for a huge sum to pay for the chemical. Victims have been known to hand over tens of thousands of dollars. Eventually the sucker realizes he’s been fleeced, and that he has virtually no chance of recovery.

Far worse can befall someone foolish enough to go to Nigeria. Some victims have been kidnapped, held for ransom, or even killed. They may be smuggled into the country without a visa and then threatened into giving up more money; the visitor is at the hustler’s mercy since Nigeria has stiff penalties for entry without a visa.

The Treasury Department reports that in 1995, an American citizen, whose name was not released, was murdered in Lagos in pursuit of a promised fortune, and many Westerners attempting to collect their “reward” in Nigeria have been reported missing. Others who lost money have committed suicide. An American businessman, Jerry Stratton, 47, took his life in a London hotel in October 2000. His suicide note read: “If anything happens to me, look for three people. They are Nigerians. They are responsible.”



Nigerian rap group: The 419 Squad.

this hustle. The original scam involved an imaginary wealthy Spaniard whose son was unjustly imprisoned. The grateful father would shower you with money if you helped spring the prisoner, and you, of all people, had been picked to offer some relatively trivial assistance, and then enjoy your reward. The situation was invariably “urgent,” and to be handled in confidence, but problems always seemed to arise that required cash contributions from you. In the Nigerian version, a bank, government agency, charity or lottery offers you a percentage if you help launder several million dollars.

Africans have long honed this game

There is no denying that advance-fee victims are gullible and greedy. "Anybody who falls for a Nigerian letter scam deserves a whack with a stupid stick," says FBI spokesman Ray Lauer. This does not diminish the very real human toll. Victims have included a doctor in



Modesto, California, who kept getting sucked in until he had lost \$800,000, and a Florida retiree fleeced of \$320,000.

One elderly couple in San Jose, California, lost more than \$700,000. They were approached by Brian Malzkuhn, a Nigerian professor at nearby Ohlone College in Fremont, who promised them \$68 million from family members of former Nigerian dictator Sani Abacha. The couple kept sending cash installments, and even refinanced their home several times to cover the payments. A neighbor told reporters, "He [the husband] really believes the money's coming. He thinks his best friend's gonna help him through it, and his best friend happens to be Brian [Malzkuhn]." As for con-man Malzkuhn, he told a reporter, "I love the [couple]. I would never hurt them."

Some victims resort to theft to cover their losses. Donna Burbank, owner of a title and escrow company in Washington State, was sentenced in June 2004 to three years in prison for ripping off more than \$670,000 from customers. She got in over her head with "Dr. Udo Udoma." In January, 2001, he sent her a fax claiming to work for the Nigerian government, and seeking her help in transferring \$21.5 million.

Some outraged victims take justice into their own hands. Beginning around 1997, people posing as representatives of Nigerian firms fleeced Czech Republic pensioner Jiri Pasovsky of roughly \$500,000 by offering him bogus investment opportunities. Mr. Pasovsky, who had borrowed much of the money, eventually tried to get it back. He regularly visited the Nigerian embassy in Prague looking for help. Nigerians started

threatening his family. One day in February 2003, Consul Michael Wayi told the broke and desperate Mr. Pasovsky that he would help him if he agreed to turn over half of the recovered money to Wayi. Mr. Pasovsky got angry and says Wayi attacked and tried to strangle him. He says he does not fully recall what happened next, but he pulled out a gun and killed Wayi and wounded Wayi's secretary. In July 2005 he got an eight-year prison sentence.

Fleecing the *Maghas*

How much do "419" scammers take in? Estimates vary, but back in 1997 Special Agent James Caldwell of the US Secret Service's Financial Crimes Division spoke of "known confirmed losses just in the United States of over \$100 million in the last 15 months." "That's just the ones we know of," he added. "We figure a lot of people don't report them." The Secret Service recently estimated that since 1989, advance-fee crime has cost victims worldwide \$5 billion. Every day the agency now gets about 100 phone calls, and 300 to 500 pieces of correspondence from actual or potential victims. The Nigerian government estimates that these scams took in \$500 million in 2004, again noting a widespread reluctance by victims too embarrassed to report their losses.

A report in the Oct. 20, 2005, *Los Angeles Times* profiles some of the 419 thieves, dedicated men and teenagers working the graveyard shift in Internet cafes in Lagos's Festac neighborhood. They lock themselves in at night to keep robbers and perhaps the police from stealing their computers and e-mail lists.

Predictably, they do not have much respect for their targets, referring to them as *maghas*, Yoruba slang for "fools." One operator, age 19, says he sends about 500 messages a day, and gets an average of seven replies. "When you get a reply, it's 70 percent sure that you'll get the money," he says. He has been plying his trade since age 15, when he was discovered by a local crime boss who recruited him with promises of money and the good life.

Many Nigerians see 419 as payback to the white man. Here are some of the lyrics from "I Go Chop Your Dollars," a popular song on the Lagos airwaves:

"419 is just a game, you are the los-

ers, we are the winners.

White people are greedy, I can say they are greedy.

White men, I will eat your dollars, will take your money and disappear."

One African probably spoke for many when he wrote the following message to an anti-con website called crimes-of-persuasion.com.

"You a**hole . . . why can you not mind your own business? This is the way they earn their living and if anybody is greedy enough to fall victim, so be it. If Africans are smart enough to dupe the so-called 'white civilization,' all well and good. What better reparation for all that the white man inflicted on the Africans over 100 years ago when the best of the breed were cut from their roots and taken away as slaves."

It is not exactly clear why Nigeria became the maypole for the fastest-growing con game in the world, but it may have something to do with Nigeria's record of corruption, which is staggering even by African standards, and which feeds on oil revenue.



The current regime of Olusegun Obasanjo is bad enough, but is not in the same league as that of the late dictator, General Sani Abacha. During his half-decade of misrule (1993-98) he is thought to have stolen at least \$3 billion from the national treasury (one of the lawyers representing Abacha's estate was Johnnie Cochran). Every so often the country makes a half-hearted attempt to crack down on corruption, but basically nothing has changed since independence from Britain in 1960.

Nigeria's Economic and Financial Crimes Commission (yes, it has one; see below) estimated that from 1960 to 1999, successive Nigerian governments stole the equivalent of nearly \$400 billion from Western aid sources. This figure does not include exactions from oil companies that are extortion in all but name. In 2003 Shell Oil, for example,

“contributed” \$54.5 million to the government-backed Niger Delta Development Commission, much of which no doubt ended up in the pockets of the well connected.

Not surprisingly, the 2005 rating for Nigeria by the Berlin-based watchdog group, Transparency International, ranks it at 152 out of 159 countries on the Corruption Perceptions Index. (Thirty-one of the bottom 44 countries were African. Five of the 10 least corrupt were Scandinavian. The US ranked 17th.) Nigeria’s scammers are fully aware of how their country works, and are likely to think, “If our leaders can steal billions, surely we can steal thousands.”

At the same time, despite oil revenue, Nigeria remains a poor country, with a per capita income in the bottom six percent of the world’s nations. As many Nigerians believe “white people” have caused their poverty, why not seek reparations with an “urgent business proposal”?

Section 419 of the Nigerian code forbidding these scams has been on the books for a decade. The government knows that if it lends even the appearance of sanctioning fraud, foreign aid and investment would dry up. In 2002, the government set up the Economic and Financial Crimes Commission (EFCC) to investigate money laundering, advance fee fraud and counterfeiting, and a new law passed in 2005 holds not only fraud artists liable for damages, but also cybercafe owners and office managers who knowingly lend their facilities.

These measures are not entirely useless. For several years, a trio of Nigerian con artists persuaded a top official at Banco Noroeste in Sao Paolo, Brazil to divert \$242 million into bank accounts around the world on the promise that he would earn \$13.4 million on an “airport contract.” The bank went under when much of its money disappeared. The Nigerian crooks got prison sentences, and were ordered to return the money. In November 2005, the EFCC actually refunded an initial \$17 million.

In July 2004, the EFCC arrested more than 500 e-mail fraud artists and seized over \$500 million of their assets. The authorities even picked up some previously “untouchable kingpins,” including lawyers, politicians and bankers.

This was an encouraging develop-

ment, but for several reasons successful prosecutions are the exception. First, Nigeria’s 36 states have been an unstable religious and tribal patchwork from the start, and the northern region has lately become a hotbed of Islamic fundamen-



The crooks may send you fake documents like this.

talism. The nation has at least 250 ethnic groups, which makes it hard to govern. Even an honest national government could do only so much to hold local governments accountable, and in Nigeria the police are notoriously corrupt.

Second, despite official condemnations of 419 fraud, any number of top Nigerian officials have winked at it or taken part. According to a nonprofit monitoring group called The 419 Coalition (<http://home.rica.net/alphae/>



419coal/), the advance fee scam has become the third-to-fifth largest industry in the nation. There is no way this could have happened without powerful backers.

Third, the pool of scam artists will continue to grow. Nigeria’s population

doubled from about 65 million people in 1980 to its present 130 million, and according to UN projections, is set to reach nearly 340 million in 2050. It is hard to see how law enforcement can avoid being overwhelmed by the scam industry. In 1997—nearly a decade ago—the Secret Service reportedly estimated that 60,000 of Nigeria’s roughly 400,000 phone numbers were 419 lines.

Much of the time, working with authorities, Nigerian or otherwise, tends to be an exercise in futility, even when there are arrests. In January 2004, for example, Amsterdam police arrested 52 Nigerian suspects in a massive raid at nearly two dozen locations. They said the criminals had e-mailed about 100,000

Americans and Japanese, promising a large share of a \$20 million haul. The Dutch deported 38 of the 52, who were no doubt free to keep playing the game back home, but managed to convict only one of the remaining 14. The rest were released for lack of evidence.

Europeans increasingly are faced with the problem. Nigerians have lately been entering the Netherlands via the Dutch Antilles, now a major transit point for drug trafficking. According to the Unusual Transactions Reporting Centre in Holland, loot from advance-fee scams often finances drug purchases. The disease has spread to Spain as well. In July 2005, authorities in Malaga arrested more than 300 fraud artists, most of them 419 scammers.

Although not many of the criminals work in the United States, we have our share of victims. In October 2005, Microsoft announced it was teaming up with Nigeria’s Economic and Financial Crimes Commission to catch West African Internet con men.

Third-World Revenge

The advance fee letter scam is another example of the Third World’s revenge, a combination of greed, manipulation, and racial retribution. Don’t try to fight back. Even replying “just to see what happens,” can bring a months-long onslaught of high-pressure e-mails and maybe even threatening phone calls. If you get an e-mail solicitation but have not paid any money, you can forward the letter to the Secret Service at 419.fcd@uss.s.treas.gov. If, Heaven forbid, you