



A RHETORICAL ANALYSIS OF FUND-TRANSFER-SCAM SOLICITATIONS

MARTIN KICH

Wright State University—Lake Campus

In an article for *Businessweek Online* titled "My Shot at Nigerian Millions," Diane Brady offers a succinct description of the so-called fund-transfer scams known as

'advance-fee' frauds [and] also as '4-1-9' scams after the section of the Nigerian penal code that addresses them, these ploys usually involve a person pretending to have access to a vast sum of money that he or she needs help to get out of the country. In return for access to their bank accounts or other services, the soon-to-be victims are promised huge cuts of the 'proceeds.' Often, the victim is asked to fork out hundreds of dollars up front—and then thousands—to cover the bribes, administrative costs, and other fees that are said to be required before the money can be moved out of the country. And the money never materializes.

This particular scam, which is just a variation of investment scams perpetrated for decades by grifters, dates back to the 1980s. Interestingly, in the scam's earliest incarnations, the initial contacts were made through the regular mail. Although the scammers would employ mass mailings, the cost of the mailings and the need to move mail-drop site with some regularity required some selectivity in the choice of targets. While individual grifters have long relied on "inside" information that permits them to target susceptible victims, the mail scammers had to rely on the sort of targeted mass-mailing strategies refined by political action groups and other special-interest organizations. The scammers would be targeting, for instance, people who carried a heavy credit debt, who were frequent visitors to gambling casinos or off-track betting parlors, or who were contributors to charitable causes with political or religious associations. The most positive aspect of the use of mass mailings, from the scammers' point of view, was that the personal letter approximates the sort of intimacy provided by a personal contact.

The next, brief stage in the evolution of the fund-transfer scam was the use of Xerox machines to make copies of the contact letters, which were then distributed like handbills. In an article for the *Tampa Tribune*, Keith Morelli has noted that they were "delivered under windshield wipers in grocery store parking lots or shoved under doors."

The rapid expansion in the use of fax machines in the late 1980s provided the scammers with a more cost-efficient method of making their initial contacts with potential victims. But the downside of using the fax machine was that it was much more commonplace in commercial and professional settings than in private residencies. So, although the scammers' up-front investments of time and money were considerably reduced, the odds that they were reaching susceptible victims were also considerably diminished. Indeed, the major problem with the fax is that it is typically not a medium for private communications. Instead, in a business or professional setting, there are usually multiple users of each fax machine, breaking the illusion of almost instant intimacy between the scammer and the victim that is essential to the success of the scam. Moreover, as the volume of unsolicited faxes grew exponentially, office staffs were quickly conditioned to dispose of "nuisance" faxes. So the rate at which such unread faxes were run through the shredder or dropped in the recycling box could be correlated to at least the rate at which unopened "junk mail" is tossed in the garbage.

The near universality of e-mail messaging has offered several new advantages to the perpetrators of fund-transfer scams. First, there is almost no up-front cost. Anyone with access to an e-mail account can send unlimited messages without any corresponding increase in costs. Thus, if one has the addresses available and can load them efficiently into a message, it may take no more effort to mail hundreds, thousands, or tens of thousands of copies of a message than it takes to mail one copy. Second, e-mail address lists, categorized in all sorts of imaginative ways, are readily available at a very minimal cost from companies specializing in their compilation. I have recently received e-mails from a company that claims to be able to provide tens of millions of e-mail addresses categorized by regions of the world. Moreover, if one is willing to invest some personal time into compiling such lists, addresses can be harvested from e-mails that include mail groups and lengthy carbon-copy notations, as well as from the online address books that most commercial and professional organizations provide. Indeed, if one has a surprisingly minimal amount of expertise, one can harvest addresses from personal address books unprotected by firewalls and manipulate the search features that ostensibly permit only selective access to the addresses of subscribers to a particular service-provider such as AOL. Furthermore, while governments have long used postal inspections to identify and build cases of fraud, no such ready mechanism exists to track Internet fraud. As S. A. Mathieson has pointed out in an article for *The Guardian*, when e-mails are forwarded to police agencies for investigation of possible fraud, they are typically "used for intelligence rather than individual investigation."

The downside of such mass mailings would seem to be that the messages have become so laughably commonplace that it would seem ridiculous that anyone would take them seriously enough to be victimized. But one must remember that from the scammers' point of view, it makes little difference whether thousands or tens of thousands of recipients of the messages completely disregard them. Their economies of scale may now make it profitable for them to search for victims much as some companies now strip mine for gold and precious gems, employing gigantic cranes and dump trucks to move tons of ground at a time in order to find gold ore and

gems typically weighing fractions of an ounce. One must also remember that for the susceptible recipient of such a message, there will be all sorts of reasons to rationalize the apparent mass-mailing of the messages. For the susceptible victim is likely to be desperate, greedy, or good-hearted to the point of being almost willfully naïve. The recipient may even respond to a particular message out of dozens that he or she has received because the particular details or the tone of that message make it seem somehow the genuine article among innumerable fraudulent claims. In “‘Nigerian Scam’ Lures Companies,” an article written for the *New York Times*, S. Lohr notes that while criminal investigators have described the scam letters as “crude, amateurish, and preposterous,” the number of victims continues to increase. In an article written for the *Pittsburgh Post-Gazette*, Torsten Ove elaborates more specifically on this point: “The Secret Service says 419 pitches may seem transparent or ‘even ridiculous,’ but they are effective. The idea is to send out millions of solicitations to ‘eventually reach someone who, while skeptical, desperately wants the deal to be genuine.’”

In a recent article for *Money* magazine, “Nigerian Scams Take a Vacation,” Joan Caplin estimates that the scams have generated over \$5 billion for their perpetrators (by the way, the title of Caplin’s article does not refer to a lull in the occurrence of the scams but merely to a new variation on the basic scam.). A 2003 article in the *Irish Times* includes the assertion that the fund-transfer scams have been “so successful in the past 20 years that campaigners say [they are] now the third to fifth-largest foreign exchange earner in Africa’s most populous nation.”

At the time that I proposed this article, I had accumulated a folder of almost 300 of these letters. In the few months between then and the drafting of this article, I have accumulated nearly 200 more letters, in part due to the assistance of amused colleagues who somehow managed to receive variations that I had not received. One might wonder why academics would be targeted so extensively since their intelligence, their interest in professional networking, their ready access to computer professionals, and their relative affluence would seem to reduce their chances of being gullible, especially to a come-on that can be described with little exaggeration as an inundation. But in “The Great Nigerian Scam,” an article written for *PC Magazine*, John C. Dvorak describes how a professor at a university in northern California was bilked out of \$30,000.

In an article written for the Singapore *Business Times*, Raju Chellam summarizes the case of a prominent businessman whose losses were much greater:

in Switzerland, German entrepreneur Heinrich Reents got a dud cashier’s draft for US\$49.5 million drawn on the Union Bank of Switzerland after a prolonged series of negotiations and meetings with supposedly high-ranked Nigerian officials, including one who claimed to be Nigeria’s finance minister. ‘They seemed trustworthy,’ Mr. Reents told *Reader’s Digest*. But within a decade of that first encounter in late 1993, he would lose more than US\$4 million to the scamsters.

Chellam then offers this estimate of the scope of the scam: prominent cases such as Reents’s are “just the tip of the iceberg. According to indications, for every person that admits to having fallen for the scam, four

other victims are too shy to talk about having been skimmed." Writing for the *Toronto Star*, Patrick Cain suggests that Chellam's estimates may be conservative:

Last year, 166 Canadian victims were known to have lost \$6.2 million to the scam, according to Phonebusters, a joint unit of the Ontario Provincial Police and Royal Canadian Mounted Police that tracks fraud cases. But those figures may represent as few as 10 per cent of the true number of victims, explains Detective Constable Gus LaForge of Phonebusters.

The victim of the fraud is fleeced in one of three basic ways. In the first of these, the scammer initially requests only a small amount of money from the victim and then gradually requests additional and increasingly larger amounts to resolve unexpected "complications." The victim is initially reassured by the seemingly small financial risk, but after committing more and more money to the scheme, the victim becomes more and more desperate to believe the scammer. The emphasis in the correspondence between scammer and victim gradually shifts from the scammer's supposed stake in the transaction to the victim's vulnerability. In the second variation, the scammer requests no direct monies but only evidence of the victim's financial solvency in the form of basic information about bank accounts and financial assets. The scammer will reassure the victim that the information simply allows the scammer to reassure himself that the victim will be a "reliable partner." Of course, by the time the victim begins to have second thoughts about these circular reassurances, the scammer will have electronically cleaned out the bank accounts and converted any liquid assets. In the third variation, the victim is invited to Nigeria or another location where he or she can be subjected to the standard grifter's spiel or, in even more sinister instances, can be intimidated or tortured to produce funds or actually held for ransom. In the relatively few instances in which the scammers have actually been tried by the Nigerian or other nonwestern governments, they have murdered their victims and the victims' governments have filed formal requests—demands—for investigations.

A 1995 article in the *Economist* reported that the Nigerian government claimed to have investigated 1200 suspects but had not yet filed any indictments. A 2003 article in the *Irish Times* reported yet another, more recent, purported crackdown by the Nigerian government on the scammers. At a news conference, President Obasanjo of Nigeria announced that between May and November 2003, "Nigeria's anti-fraud agency, the Economic and Financial Crimes Commission, [had] arrested more than 200 people, including a federal lawmaker, for junk-mail fraud. Among those being prosecuted [were] the alleged perpetrators of the biggest ever 419 swindle, a \$180 million fraud that brought down a Brazilian bank." The Nigerian government's declaration of its determination to identify and punish the scammers is, however, immediately juxtaposed with an announcement of its efforts to recover the billions supposedly sent to overseas accounts by former ruler Sani Abachi. Specifically, Obasanjo's government is said to be negotiating to recover several hundreds of millions held by British and Swiss banks. Thus, the supposed crackdown on the scammers is seemingly reduced to a convenient means of drawing attention to the recovery of Abachi's billions, an issue clearly more important to the

Nigerian government. Moreover, the emphasis on Abachi's ill-gotten billions adds a great deal of credibility to the very scams that the government claims to be exposing and discouraging.

Nonetheless, the relative rarity of legal proceedings against the scammers has not just been the result of governmental negligence or complicity. The victims of the scams may themselves be reluctant to have charges pressed. Raju Chellam attributes this reluctance to "shy[ness]," but that choice of descriptor is clearly euphemistic. Each victim's sense of his or her own gullibility and stupidity is inevitably proportionate to the amount he or she has lost to the scammers. Thus, in this sort of case, the level of public and official sympathy for the victim may diminish with the scale of the victimization and may in fact be replaced by a proportionate degree of derision. In addition, most of the victims cannot claim to have been entirely innocent victims of criminals. For, in most variations of the fund-transfer scam, the scammer invites the victims' complicity in, if not direct participation in, an illegal or "extra-legal" transaction. So, to some degree, the victims' losses might be regarded as a penance for their willingness to stretch their standards for the sake of a seemingly quick and easy profit. Indeed, in some instances, the details of the fraud seem almost more comical than criminal or tragic. *The Straits Times* in Singapore reported in 1995 that a Singaporean businessman was fleeced of "S\$ 27,000, three Rolex watches, bottles of French perfume and gold cuff links as fees and bribes."

As John C. Dvorak has noted, in many of the letters currently being circulated, the sender identifies himself or herself as being a native of a state other than Nigeria. Of course, many of the letters may still be originating in Nigeria. The senders may simply have realized that these scams have become so widely associated with Nigeria that even the most susceptible recipients may disregard letters ostensibly posted by Nigerians under duress. Raju Chellam has, however, suggested that scammers now operate from other West African nations such as Ghana, Togo, Liberia, Sierra Leone, and Ivory Coast. Michael Dynes, a South African correspondent for the *London Times*, has reported on the emigration of Nigerians to South Africa, where their adaptations of the basic scam have included posing as white Zimbabwean farmers. Black squatters encouraged by the Zimbabwean government are driving these farmers from their holdings, and the sender of the scam letter ostensibly wishes to transfer as much of his assets as possible to foreign banks. And several days ago, I received a scam letter purportedly written by a Russian official who has become concerned that his extensive graft may be discovered and punished by the government of Vladimir Putin.

As Dvorak has observed, the Internet facilitates the perpetration of the scam by serving as a research source that seemingly confirms and legitimizes the information provided in the message. Michael Dynes has pointed out that in the earliest e-mail versions of the scam, the senders often identified themselves as relatives of well known African leaders such as Mobutu Sese Seko of Zaire, Jonas Savimbi of Angola, and Kenneth Kaunda of Zambia. As the scam has evolved, the impersonations have become a bit more subtle. The scammers now typically identify themselves as peripheral government officials or as mid-level bureaucrats—or as the relatives of such figures. These officials are not so well known that they are easy to locate and

contact, but they may have been mentioned in news reports about governments that have lost power due to elections or coups or in reports about governmental investigations of corruption. With a search through Google or some comparable engine, the recipient of the letter will find just enough information on the ostensible sender to “confirm” his or her identity and basic circumstances, but not enough information to find contradictions to any of the specific details offered in the letters. Ironically, this tease of information serves to reinforce the shadowy nature of the sender’s financial schemes. Dvorak notes a recent use of the increasing notoriety surrounding the scam itself: the sender identifies himself or herself as the relative of a scammer who has been imprisoned for the fraud before being able to provide his relations with ready access to his ill-gotten millions.

The fund-transfer scam letters typically contain seven basic elements: (1) the introduction of the sender; (2) the explanation of how the recipient was selected to receive the letter; (3) the description of the supposed financial conundrum facing the sender; (4) the proposed resolution of that difficulty; (5) the explanation of the recipient’s role in that resolution; (6) the supposed payoff that convinces the susceptible recipient to participate in the scheme; and (7) the establishment of conditions that make the recipient less likely to question the scammer’s subsequent tactics and demands. Of course, the arrangement of these elements varies from letter to letter, and in some instances, elements are combined to enhance the particular appeal that is being made.

Consider the following letter from “Daniel Chuks” that I received on 18 October 2003:

I humbly wish to seek your assistance in this matter that is very important and need trust and understanding. I am a staff in the account management section of a known financial establishment in South Africa. There is an account opened in this bank in 1998 by a great late INDUSTRIALIST and he died in the year 2000 without a written or oral WILL and since 2000 nobody has operated on this account again hence the money is floating.

The owner of this account is a foreigner and no other person knows about this account or anything concerning it, the account has no other beneficiary and until his investigation through the national immigration department proved to me as well that he was single as at his point of entry into the republic of South Africa.

I have secretly discussed this matter with the manager of the bank and we have agreed to find a reliable foreign partner who can provide a foreign bank account where this fund can be transferred for onward investment in any reliable project. We decided to contact you as a foreigner because the fund belong to a foreigner and the management of the bank will not approve the transfer of the fund without a foreign partner who will stand as the beneficiary of the fund from the deceased.

The total amount involved is 26,000,000.00 USD [Twenty six million United States Dollar]. We wish to start the first transfer with \$6,000,000 [Six million] and open successful transaction without any disappointment from your side, we shall re-apply for the transfer of the remaining balance to your account. To PROCEED, I would like you

to send me the information of any account of your choice where you will like this fund to be transferred. This transaction is totally free of risk and trouble as the fund is a legitimate fund which does not originate from drug, money laundry, terrorism, or any other illegal act.

At the conclusion of this business, you will be given 35% of the total sum, 60% will be for me, 5% will be for expenses both parties might have incurred during the transfer process.

CONTACT: Most confidential: (874)-762864166; (874)-762864167.

Fax: (874)-762864168.

Email: dan_chuks2003@financier.com

Best regards, Mr. Daniel Chuks

The introduction of the sender occurs in the second sentence of the first paragraph. Although the information is very perfunctory and generalized, its credibility is somewhat reinforced by the details provided about the account that is the focus of the scheme. The susceptible recipient will rationalize that the sender is being properly discreet, given the size of the funds involved. The explanation of how the recipient has been selected for contact is not provided in this letter until the middle of the third paragraph. The equivalency that is stressed between the deceased financier's having been foreign and the recipient's also being foreign is so simpleminded that it is nothing short of ludicrous. But the explanation is presented in the middle of the paragraph and in the middle of the letter as a whole, where it will be somewhat quickly passed over among the other details. Indeed, for the susceptible recipient, it may be more important that an explanation has been offered than that it actually be substantive and credible.

The description of the supposed financial conundrum facing the sender is presented in stages over the first four of the five paragraphs. In the first paragraph, the recipient learns first that the "industrialist" was a foreigner who opened a large account in South Africa and then died without a will. The susceptible recipient has no doubt heard of unclaimed fortunes. There are even advertisements on television for companies that will search state and federal databases to see if some unknown relative has left their paying client an as yet unclaimed fortune. The capitalization of "industrialist" and "will" functions not only to emphasize the key words to the interested reader but also to grab the attention of someone skimming the opening of the letter. In the second paragraph, the sender adds that the "industrialist" has no identifiable heirs and that no one knows about the account's existence. These details anticipate the questions that are likely to come most immediately to the recipient's mind and, in providing immediate reassurance to the recipient, will obscure the very obvious paradox that a great industrialist has somehow died without any notice and the very unlikely circumstance that somehow none of his fortune has been committed to any ongoing business transactions from which it might not be easily extricated. In the third paragraph, the sender describes his complicity with the manager of the bank and presents the reason for the requirement that the transfer be made to a foreign account. The introduction of the authority of the bank manager and of the requirement is meant to suggest

that the illicit transaction can be made very legitimately. The recipient of the letter is implicitly reassured that there will be no legal risk in his involvement. And, in the fourth paragraph, the amounts involved are finally specified, and the process by which they will be transferred is sketched out with an emphasis again on the amounts to be involved at each stage. The susceptible recipient will not ask the most obvious questions that will occur immediately to everyone else. First, why would anyone trust a complete stranger with such large amounts of money? Second, why can't a South African simply open an account in the United States or anywhere else outside of South Africa? And, third, how could one receive such large amounts into one's bank account and avoid any investigations into the source of the windfall? Surely the authorities would suspect the very criminal activities that, at the end of the fourth paragraph, the sender reassures the recipient have not been the source of the monies in the account.

The sender of the letter then very cleverly positions the request for what he needs from the recipient. In the fourth paragraph, he begins by declaring that he will first transfer just \$6 million of the \$26 million total to insure that there is no "disappointment from your side." This very ambiguous phrase can mean that the sender wishes to insure either that the recipient is not disappointed by the manner in which the transaction has been carried out or that the sender is not disappointed by the recipient's reliability. In any case, there is then a marked contrast in the straightforwardness of the actual request made of the recipient in the next sentence. The use of the phrase "account of your choice" is intended to reassure the recipient that should he participate in the transaction, he will have control over what occurs on his end. More specifically, he will be reassured that the sender does not have his eye on a particular account. And the emphasis, in the closing of the paragraph, on the lack of risk to the recipient and the reassurances about the non-criminal source of the money are simply further misdirection. If the recipient is able to separate ethically the theft of this money from the other types of criminal activity listed at the end of this paragraph, then the recipient may not recognize the sender's real target—the funds that are in any account that the recipient has or establishes. Even the few hundred dollars that are required to establish an account will more than compensate the scammer for the small effort involved in contacting his victim, though the victim will now be thinking in terms of millions of dollars, not hundreds.

The specification of the manner in which the funds will be distributed is of interest for several reasons. First, that the recipient will receive 35% of the funds simply for permitting them to be transferred into his account would be very suspicious to anyone who was not already spending the money. Even a 10% cut for any legitimate handling funds is very generous, and the offer of a considerably higher percentage should suggest criminality. The specification of 5% for "expenses" that either the sender or recipient may incur "during the transfer process" is a set-up, signaling that the sender wishes to bleed the sender of funds for ostensibly unexpected bureaucratic and legal costs before emptying the account of whatever money remains in it. In this letter, however, there is a less explicit suggestion of some of the problems that might arise than there is in other letters.

One of the most interesting features of these letters is their odd mix of dictions and levels of fluency. The sender has to convey to the recipient several things at once: (1) that he is foreign, (2) that he is knowledgeable about finance, and (3) that he is trustworthy.

The sender must *sound* foreign, like someone for whom English is a second-language. Thus, the letter I have presented as a sample includes basic errors in grammar and fluency. For instance, there is a number disagreement in the opening sentence: “this matter that [...] need trust and understanding.” The second sentence suffers from excessive coordination of elements and closes with fused independent clauses. The one-sentence second paragraph again suffers from excessive coordination, contains a comma splice, omits several needed commas, and with the insertion of the “as” before the closing series of prepositional phrases, is unidiomatic to the point of being garbled. This suggestion of a foreigner struggling with the language not only lends credibility to the scenario that the sender is describing but also allows the recipient to feel that he may have several advantages over the sender, in particular in his ability to express himself clearly and, therefore, by an inverted sort of logic, in his ability to think clearly. Certainly, the sender is playing off deeply ingrained, if not conscious, then subconscious Western stereotypes of Africans as relatively unsophisticated and even downright stupid people.

Still, the sender must come across as someone who has expertise in finance. It is noteworthy that the job description that “Daniel Chuks” provides in the second sentence of his opening paragraph is expressed in much more straightforward and grammatically correct prose than the points in the first and third sentences of that paragraph. Likewise, in the opening sentence of the third paragraph, the summary of his discussion with his bank manager is marked by conciseness and balanced sentence elements. It seems to strain credulity that the author of that sentence should also have written the sentence that immediately follows it, which contains a conspicuous number disagreement between the subject and the predicate.

So the letter presents two personas, each given credibility as much by the “voice” of the letter writer as by the content of the letter. Indeed, the more straightforward sentences often contain very few specific details, and the more convoluted sentences often seem a swirl of half-complete detailing. So, in neither case does the style of the sentence combine with the detailing to enhance clarity. Of course, to an objective reader, the two personas are hardly coherent, but to the susceptible recipient, the credibility of each voice is likely to reinforce, rather than contradict, the credibility of the other voice. One of the unifying aspects of the diction is, however, the consistent use of words with immediately positive associations and the avoidance of words with immediately negative associations. For instance, the illustrative letter from “Daniel Chuks” contains such positively loaded words as “humbly,” “trust,” “understanding,” “reliable” (twice), “successful,” and “legitimate.” The relatively few words with negative associations are often paired with negators that transform them into positives—for instance, “without any disappointment,” “totally free of risk and trouble,” and “does not originate from [...] any other illegal act.”

These elements of voice and diction are illustrated somewhat differently in the following letter sent to me by “Dr. Marvin Frank Aristide” on April 5, 2004:

My proposal to you will be very surprising as we have not had any contact before. I got your contact address through my desperate search for a reliable person/company for investment partnership. I am very sorry to intrude into your mailbox, but I guess you will understand.

First I want to introduce my humble self to you. I am Dr. Marvin Frank Aristide. I am a cousin to President Jean Bertrand Aristide of the Republic of Haiti and also a diplomatic counter-part during the regime of Jean Bertrand Aristide. The President has been using me through diplomatic means to send money out of the country because of fears that he may be overthrown through coup or the rebels any time due to low moral in the political background in Haiti. This I have done for the President on two different occasions, on the third trip early this year, I was given the sum of US\$8.5M (Eight million five hundred thousand United States dollars). This money is deposited in a security company in Europe. Be informed that the security company doesn't know the content of the box as it is diplomatically deposited.

Furthermore, due to the out-raging crisis in Haiti and my close relationship to the President then. The rebels headed by their leader Guy Phillippe, conspired and planned to attack and kill me. I lost a lot of assets and my house was burnt by the rebels. Presently I am in exile in a designated part of South Africa.

I have made all the necessary arrangement to transfer this money to you, and I have decided to offer you for your effort 20% of the total sum, 10% I have set aside to cover both local and international expenses and the remaining 70% will be for me.

Please be informed that your safety and security is 100% guaranteed as there is no risk involved. As I do not want to lose money as it is my only opportunity to be successful. On the receipt of your reply, I shall give you further information on the modalities of the transfer after we establish trust and confidence between us, as I have made all the necessary arrangement for this transfer to be effected. Thanks as I look forward to hear from you. E-mail me at marvin01aristide@yahoo.com

Best regards,

Dr. Marvin Frank Aristide

Solicitors and Advocates

Although it is difficult to gauge the intelligence and nationality of the writers of these letters, I think that the writer of this letter may actually be quite intelligent and may be an American posing as a Haitian. In the first paragraph, the use of the conjunction “as,” rather than “since” or “because,” is a commonplace, if incorrect usage in the American idiom. Later, in the fifth and last paragraph of the letter, the writer presents a series of three of these “as” clauses, the last two as sentence fragments. Although the phrasing is still idiomatically American, the placement of the phrases in a disjointed series may be a fairly successful attempt to suggest a person who is not entirely fluent in English. Likewise, the insertion of the phrase “I guess” is a feature of American colloquial speech, even if it doesn't jibe with the considerably more formal word “intrude.” And although “intrude into

your mailbox" is the sort of phrase that no native speaker would compose, an American who is trying to sound like a Haitian might very well come up with such a phrasing. For it seems less "foreign" than simply odd.

Moreover, the spelling errors in the letter seem more contrived than typical. For instance, just the second paragraph contains the following errors: "causin," "counter-part," "cuop," and "moral" rather than "morale." None of these errors seems to have its source in an ambiguous pronunciation, a difficulty with accent or idiom, or a mistaken analogy to a word with a similar spelling or pronunciation. Instead, they seem more to be typographical errors or usage errors of a more subtle kind than those commonly expected of English-as-a-second-language writers. The contrast between these kinds of very basic errors and the fluency elsewhere in the letter, and even in the second paragraph, is quite striking, for instance, in the closing sentence of the second paragraph, "The security company doesn't know the content of the box as it is diplomatically deposited."

Likewise, in the third paragraph, the writer uses "out-raging," as if caught between using the noun "outrages" and the verb "raging." A non-native speaker might confuse the two words, but the use of the hyphen is a nicety that suggests a native speaker considering the effect of garbling the phrasing with a sort of synthesis of the two words. This contortion is followed shortly by the very straightforward statement, "I lost a lot of assets and my house was burnt by the rebels." The use of "a lot" suggests an ease with the colloquial idiom, and the use of "burnt," rather than "burned," suggests a native, rather than non-native, pronunciation. Finally, the writer who cannot distinguish "loss" and "lose" and who is capable of misspelling "successful" as "successfull" is supposedly also the author of "On the receipt of your reply, I shall give you further information on the *modalities* of the transfer after we establish trust and confidence between us" [my emphasis]. So we are left to consider the ironic paradox that some of these fund-transfer scam letters may be more "genuine" than others.

In "Nigerian Bank Fraud Scam Lives On," an article written for *Byte.com*, Ted Coombs describes how he responded to a scam letter just to see how far he could play out the situation without providing any of funds or financial information to the scammers. At the point where the process seemed to have hit an impasse, he contacted the F.B.I. to provide its investigators with the information that he had uncovered. Some time later, when he was re-contacted by the scammer, Coombs warned the scammer that he had reported the scam. He then received a very surprising response from the scammer that indicates both how relentless and inventive the scammers can be and how little they fear criminal investigation:

I told him that I hope justice was done for all the pain he and others like him caused working folks like myself. He actually replied with a guilt-laden explanation of how my hasty actions would cost him his job at the ministry, cause him to serve a lengthy jail sentence, and how it would affect the entire 'Usman' family. He went on to explain that past ministers and government officials all ended up retiring in a posh area of London, quite unattainable at a Nigerian official's salary. Would I reconsider?

Writing for the *Toronto Star*, Patrick Cain has described a counterattack against the scammers that attempts to turn this sort of seemingly indefatigable persistence against them. "Scambaiting" involves

faking interest in a 419 scam artist's scheme and wasting his time with drawn-out, bizarre e-mail exchanges that can go on for months... If a scam artist's time is wasted, scambaiters reason, it's time he can't spend on genuine victims. And if the swindler is misled by surreal e-mail exchanges that never deliver what they promise, that seems more a case of just deserts than injustice.

In addition to the dozens of web sites documenting the scams, loose associations of scambaiters have been created at sites such as *scamorama.com*, *419eater.com*, and *ArtistsAgainst419*. By adopting off-beat personas, the scambaiters have even talked the scammers into some ridiculous behavior:

The 419eater.com site has pictures, sent by the scam artists in response to demands made by their 'victims,' of people kissing a large fish, stoically showering in a brown suit, and holding an endless variety of signs. ('Gracious in Defeat,' 'I'm a Pest' and 'This is not a scam' are some of the more printable. The first in the series says, 'Welcome to the Trophy Room.')

Cain describes this circular competition between con-artists posing as victims and potential victims responding with elaborate confidence games of their own as "the Internet's first blood sport."

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