

Viewpoints

Beware of tempting e-mail offers and promises

Top of Utah Voices



Michael Vaughan

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Commentary

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it difficult to believe that any person with moderate intelligence could become a victim. Nonetheless, the scam has found many victims. The scheme is known as the Nigerian Money Laundering Scam or Nigerian E-mail Scam, and it is one of the more enduring Internet frauds. You may be surprised by some of the people taken in by the scam.

A recent issue of *The New Yorker* magazine details the experience of John Worley. Worley is a decorated Vietnam veteran. He holds a Ph.D. in psychology, and he is an ordained minister. For most of his 62 years, Worley was known as a man of intelligence and integrity. The *New Yorker* article details how Worley was drawn into the scam. I will briefly recount the sad ending of the story.

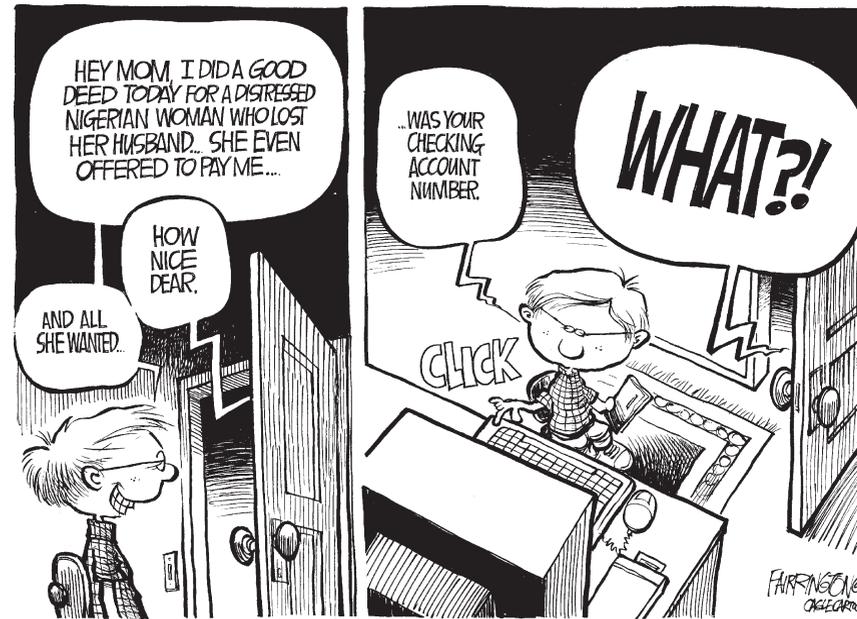
I began using e-mail on a regular basis in the early 1990s. What started out as an occasional way to send and receive messages has become a part of my daily routine.

If you use e-mail, you know that junk e-mail, or "spam," is a big part of the e-mail routine. I remember one of the first junk-mail messages I received, which went something like this: Some fellows in Nigeria found themselves with \$45 million. Despite the fact that they had \$45 million, for some reason, they didn't have a bank account. More precisely, they didn't have a bank account in the United States. As a result, they couldn't get the money out of Nigeria and into the United States, which, for an elaborate set of reasons detailed in the e-mail, was very important to them.

If I would be willing to give them access to my bank account for a small period of time, they would transfer the money into my account, which would solve their problem of getting the \$45 million into the United States.

As a small token of their gratitude, they would let me keep a third of the money — \$15 million.

If you are a regular user of e-mail, you have probably received a similar message. If so, you probably recognized the e-mail as a scheme designed to drain your bank account. In fact, the scam is so transparent that I find



As a result of the Nigerian Money Laundering Scam, Worley lost almost \$600,000. In February of this year, he was convicted on charges of bank fraud, money laundering and possession of counterfeit checks. It seems the Nigerians did, indeed, deposit some funds into Worley's bank account, but the deposits were made with counterfeit checks. Based upon federal law, Worley was held liable

for the counterfeit checks. Worley not only lost his life's savings, he is now serving time in a federal prison. The Nigerians who drew Worley into their scheme were never found nor charged.

How can someone who has lived a life of integrity be taken in by such a scam? The simple answer is greed. Almost all cons appeal to the desire for easy money. I believe one of the

keys to the Nigerian scam's success is found in the sizable amount of money promised.

In this regard, the Nigerian Money Laundering Scam has some elements in common with the "big lie" strategy of political propagandists. The "big lie" consists of telling an attention-getting story so incredible that few people who hear the story will think that anyone would have the audacity to simply fabricate the tale. Therefore, the story is accepted as true. In the case of the Nigerian scam, the magnitude of the deal clouds judgments about both efficacy and morality.

If you were to offer someone \$15 in return for access to his or her bank account for an hour, it is unlikely that you would find anyone willing to accept your offer. If you offer \$15 million, a fair number of people will consider the offer, and some will accept the deal. However, the foolishness of accepting the offer is the same whether \$15 or \$15 million is involved.

It is a scam regardless of the amount of money promised.

The lesson here is simple. If it sounds too good to be true, it probably isn't true. Some clichés endure because they are founded on enduring truth. Attaching bigger numbers to a lie doesn't make the lie true, but it may tempt more people into believing it.