



Scammers *and* Swindlers

People are inclined to think of con artists as clever, wily individuals who exercise great cunning in their efforts to bilk millions of dollars from their victims. However, the startling truth is that successful scams are often more about victims' naïveté and gullibility than about the fraudster's acumen. Read about unscrupulous scam artists who, despite their implausible schemes, manage to entrap innocent, trusting victims.

• Rachel March



LOTTERY
SCAMS



Many of us are familiar with letters and emails that promise large sums of money in exchange for specific information. Some of these messages are very obviously penned by foreigners, judging by their hopelessly mangled English.

One common ruse refers to a huge sum of money waiting to be transferred from one seemingly existent account to another. The ploy specifies that this money is an inheritance from a childless tycoon recently deceased. Your role in this transaction would be to contribute, say, only \$3,000 toward handling fees. Should you accept, a significant part of that inheritance would become yours.

Recently, inboxes have been inundated with emails ostensibly from the counter-terrorism division of the FBI, informing the inbox owner that an investigation has identified him as the lucky winner of an international lottery. All he needs to do is send the FBI a check to cover the expense of transferring the money to his account. In response to the logical question of why the "FBI" can't cover that expense with money taken directly from the purported windfall, the email explains that the money has already been transferred to the International Monetary Fund and they no longer have access to it. Therefore, it would be "simplest" if the winner would send a check for \$1,000, and he would soon be the lucky recipient of millions of dollars.

Any clear-thinking person would wonder what these scammers must be thinking. Really, even a child could see straight through such shenanigans. Aside from the implausibility of the story itself, who would believe that a letter written with such primitive syntax, replete with grammatical errors, was really sent by any government body?

Yet, these fraudulent emails continue to stream into inboxes, bogus checks continue to arrive in the mail and phony stories are still sold to the masses. Apparently, there must be people who fall for these scams, otherwise swindlers would have long closed shop long ago.

It is unclear why so



The business expands to other countries. In 2010, Israeli authorities thwarted a criminal ring that perpetrated the Nigerian scam on American pensioners.



Scammers don't give up easily. The counterfeit checks keep on coming in the mail. Here: A pile of bogus checks that were meant to defraud naive Americans.



A computer locale in Nigeria warns clients that computers may not be used to perpetrate the typical Nigerian scams.

many people fall for these hoaxes. There have been numerous awareness campaigns warning of scams and swindles, and citizens have been told repeatedly that if something seems too good to be true, it usually is. Nevertheless, when opportunity knocks (seemingly) and the lure of getting rich quick presents itself, many people are simply unable to resist.

Some scams are so absurd that they defy belief. Let's delve into some particularly

incredible scams and some particularly gullible people who have unfortunately fallen for them.

The Greatest Vitamin in the World

Don Lapre was in the business of helping people get rich quick. Of course he was only doing this out of the goodness of his heart. He simply enjoyed seeing people become millionaires.

Lapre did indeed become a millionaire, but it was clearly at the expense of his gullible clients. In fact, the richer he got, the poorer his clients became.

In 1990, Lapre, who never graduated from high school, launched a credit repair business named Unknown Concepts. He advertised that he would help people obtain credit cards. However, the only thing the company did was provide clients with the phone numbers of credit card companies.

Eventually, the Arizona attorney general's office got wind of Lapre's operation and charged him with fraud, effectively terminating his business.

But Lapre was not discouraged. He had seen for himself how easy it was to make money by deception, and in 1992, he launched a new business. He placed a series of advertisements in which he promised to help people earn as much as \$50,000 a month. For only \$40 (which was already a discount from the original price of \$79.95...), one could receive Lapre's special collection of books and tapes, wherein would be revealed Lapre's secret for acquiring instant wealth.

Those who fell for it unwittingly let Lapre in on the fact that they were prime candidates for his other schemes. These people were soon bombarded with phone calls from salespeople offering to sell them all manner of amazing items, and Lapre eventually scammed his victims out of thousands of dollars. It goes without saying that no one ever made any money by following Lapre's secret financial advice.

After a while, the government got onto

Lapre's trail, and the IRS charged him with failing to pay a million dollars in taxes. He was forced to declare bankruptcy.

But Lapre was not one to give up so fast. He joined forces with a like-minded friend by the name of Doug Grant, a self-proclaimed nutritionist. For many years, Grant had been in the business of producing so-called vitamins and diet supplements. With Lapre's creative input, the two came up with the idea of producing an all-in-one vitamin, the kind that could cure every health issue. True to style, Lapre named their invention "The Greatest Vitamin in the World."

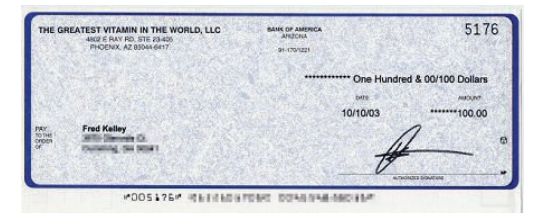
Lapre quickly brought his new product to the forefront of public awareness, unleashing



Lapre unleashed a series of advertisements, promising people that in return for \$40 they could make as much as \$50,000 a month.



If it is called "The Greatest Vitamin in the World," it really must be the best vitamin in the world.



A check that Lapre paid to a distributor.