

Swindlers Target Older Women on Dating Websites



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Women Forward
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At first, the constant attention seemed sweet and very special.

Janet N. Cook, a church secretary in the Tidewater, Va., area, had been a widow for a decade when she joined an Internet dating site and was quickly overcome by a rush of emails, phone calls and plans for a face-to-face visit.

"I'm not stupid, but I was totally naïve," said Ms. Cook, now 76, who was swept off her feet starting in July 2011 by attention from a man who called himself Kelvin Wells and described himself as a middle-aged German businessman looking for someone "confident" and "outspoken" to travel with him to places like Italy, his "dream destination."

But very soon he began describing various troubles, including being hospitalized in Ghana, where he had gone on business, and asking Ms. Cook to bail him out — again and again. In all, she sent him nearly \$300,000, as he apparently followed a well-honed script that online criminals use to bilk members of dating sites out of tens of millions of dollars a year.

Many of those targeted are women, especially women in their 50s and 60s, often retired and living alone, who say that the email and phone wooing forms a bond that may not be physical but that is intense and enveloping. How many people are snared by Internet romance fraud is unclear, but between July 1 and Dec. 31, 2014, nearly 6,000 people registered complaints of such confidence fraud with losses of \$82.3 million, according to the federal Internet Crime Complaint Center.

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"That would ruin my reputation in my community," said a woman from Pensacola, Fla., who spoke on condition of anonymity. She lost \$292,000, she said, to a man she met online in late 2013, but she has kept it secret from her family and friends.

At first, Louise B. Brown, 68, a nurse in a pediatrician's office in Burlington, Vt., also hid the fact she had been defrauded online. She said she had tried several dating sites, including eHarmony.com, because, "After my husband died, I had no spouse to talk to."



Then in 2012, on Match.com, she met a man who called himself Thomas. He said he was a road contractor in Maine and was about to leave for a business venture in Malaysia.

“At first it made sense, but then he started asking me for money to cover expenses like work permits,” she said. “Eventually, I sent \$60,000.” After she ran through her savings, her suitor urged her to accept illegally obtained money from his friends, then forward the money to him, she testified before Vermont lawmakers this year at a hearing on Internet dating fraud. It was not until her credit union alerted her that she learned that “Thomas” was a swindler.

As a result of investigations into more than two dozen complaints by victims in the state, Vermont’s Legislature is poised to pass a law requiring online dating sites to notify members quickly when there is suspicious activity on their accounts or when another member has been barred on suspicion of financial fraud.

Victims typically lose \$40,000 to \$100,000, said Wendy Morgan, chief of the Public Protection Division of the Vermont Attorney General’s Office. The highest reported loss in the state was \$213,000.

Swindlers can gain access to the lovelorn by hacking into a dormant dating profile and altering such information as age, gender and occupation, according to Vermont investigators. After contacting a possible victim, the swindler tries to avoid detection on the dating site by insisting that communications shift to email, telephone or instant message.

Typically, the Internet swindler says he speaks English because he has lived in Europe or the United States and is working as a contractor or builder in Malaysia or another country where he encounters trouble with local authorities. The website romancescams.org lists red flags to look for to identify such predators, who urgently appeal to victims for money to cover financial setbacks like unexpected fines, money lost to robbery or unpaid wages.

That is how Betty L. Davies, 62, of Conyers, Ga., lost a huge sum to a man who called himself Donald Leo Moore and claimed to be a chemical engineer working on a pipe refinery in Malaysia. Three weeks into a relationship that began in 2013, he told Ms. Davies that he had been robbed by a man on a bicycle and asked her to send him money.



"I debated for a long time, but I wanted to help him," she said. "Then his project had a problem, and he needed \$20,000, and then immigration officials in Singapore stopped him on his way to visit me for Christmas, and he needed \$30,000."

"He even sent me his flight itinerary to Atlanta for Christmas. I had bought him a sweater, but Christmas came and went," she said. Later, he threatened her with not returning any of her money if she did not send more.

Her reaction to losing almost \$300,000 to the swindler: "I blame myself. I felt like jumping off a cliff."

Law enforcement authorities say the swindlers follow a similar pattern.

"They get the victim to trust them, then create a sense of urgency and prey on the trust they've created," said David Farquhar of the Federal Bureau of Investigation's financial crimes section. "These are threads in all confidence schemes," said Mr. Farquhar, who is the section's chief of the intellectual property and cyberenabled crimes.

Victims who are looking for romance but find online criminals instead should alert authorities, he said.

"It's imperative for someone who thinks they have been scammed to move quickly and notify the bank and law enforcement authorities," he said. Even so, he admitted, "The chances are not great of seeing that money again."

While some swindlers are local, others are part of international crime rings and are more difficult to track, although, Mr. Farquhar said, the F.B.I. has personnel in a number of countries, including Nigeria and Ghana, where Internet romance swindlers operate.

Despite warnings, the digital version of the romance con is now sufficiently widespread that AARP's Fraud Watch Network in June urged online dating sites to institute more safeguards to protect against such fraud. The safeguards it suggests include using computer algorithms to detect suspicious language patterns, searching for fake profiles, alerting members who have been in contact with someone using a fake profile and providing more education so members are aware of romance cons.

The AARP network recommends that from the beginning, dating site members use Google's "search by image" to see if the suitor's picture appears on other sites with



different names. If an email from “a potential suitor seems suspicious, cut and paste it into Google and see if the words pop up on any romance scam sites,” the network advised.

Like others who have been tricked by financial swindlers, Ms. Cook was won over by her suitor’s constant attention. So when he said he was hospitalized in Ghana, she sent him money for medical and hospital bills and for medicine. As the sums mounted, she assured her bank that she knew Mr. Wells. After she exhausted her savings, she said, she contacted Match.com, where she and Mr. Wells had posted their profiles.

Match.com declined to make a company official available to discuss possible frauds. But Eva Ross, of DKC, Match.com’s public relations agency, said the site asks users to pledge “never to send money or share financial information with other Match users” and “to report anyone who asks me for money or my financial information.”

She said users can alert the site about suspicious activity with a “report a concern” button. She noted, however, that con artists “have the ability to hide or mask their I.P. addresses using various services and software available to hide their true location and bypass our security checks.”

The lure of romance swindlers can be hard to resist, said Ms. Brown, in Vermont. “It makes me sound so stupid, but he would be calling me in the evening and at night. It felt so real. We had plans to go to the Bahamas and to Bermuda together.

“When I found out it was a scam, I felt so betrayed. I kept it secret from my family for two years, but it’s an awful thing to carry around. But later I sent him a message and said I forgave him.”

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