

LEON H. CAREY



SCAMMERS AMONG US  
BEWARE

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SCAMS AND FRAUD

SCAMMERS  
AMONG  
US  
BEWARE

by  
Leon H. Carey



Eloquent Books  
New York, New York

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Eloquent Books  
An imprint of AEG Publishing Group  
845 Third Avenue, 6th Floor – 6016  
New York, NY 10022  
[www.eloquentbooks.com](http://www.eloquentbooks.com)

ISBN: 978-1-60976-942-0 1-60693-983-1

Printed in the United States of America

Book Design: D. Johnson, Dedicated Business Solutions, Inc.

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## A NOTE FROM THE AUTHOR

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For the unwary Internet traveler danger lurks on every corner. Get rich schemes or scams abound. Take it from me, as one who found out firsthand just how real these are. To the one who thinks he can get rich quick, forget it. It doesn't happen to the majority of us; unless you happen to be very fortunate on e-Bay, or some other business venture.

The title of this book refers to the saying, "head for the rhubarb there is fungus among us." In this case, there are scams and scammers among us in global measure. Do not be like the ostrich who sticks his head in the sand and hopes that the danger will pass him by. This epidemic is real and needs to be stopped dead in its tracks. You, the reader, and all of us need to be educated before this can be accomplished.

I am writing this book because I know that I am not alone in this predicament. So many of us watch the rich get richer and make it look easy, while we are trying so hard to just get by. There is a point where the discouragement wears down your faith, hopelessness blinds your judgment, and desperation colors the decisions you make. If this is where you are, please read this carefully. I was there too. I encourage you to learn from my mistakes so you never have to go through what I went through. If you are in the middle of it, it's not too late. You are never too far gone to turn back or start over. Contact the Better Business Bureau and explain your situation. The Federal Security Council and the AARP have a great deal of information regarding scams and scammers and how to deal with them. Should you feel that that is still not enough, contact the F.B.I. or any other law enforcement agency. Whatever you do, do it before it overwhelms you.

A recent survey published in the London Times put the annual cost of scams and fraud on the local economy at 40 billion pounds. The U.S. Secret Service has stated that over \$1 million is leaving this country from U.S victims each day. The Royal Canadian Mounted Police have posted a Canadian

Practical Guide of Personal Information and Scams Protection on the Internet which is over 53 pages long. It seems each crime fighting agency has information which is accessible on their websites. However, there are very few books on the market that has data covering the globe.

*Scammers Among Us Beware* presents inside knowledge covering many areas where scams and fraud abound. Along with all these websites, knowledge of learning how to protect oneself against phony scammers is attained. All this data is there for the reader to use and much more. There is information on how to shop online safely, along with questions to ask yourself before you agree to a get-rich-quick appeal that wants your answer post haste.

This book provides the skills necessary to thwart would-be-scammers by informing what to do, how to do it, and who to contact should you become personally involved. There is enough information to give the reader fresh insight as to what our crime fighters are up against, day in and day out, as they protect each of us against these predators. Each reader will come away with an experience as I did with my own personal testimony.

So you ask, why should this book be published? We all need to be informed, to be protected, against the enemy. We need to have access to all the tools, all the weapons, we can get our hands on. It is vital that we know our enemy and how we can stop him. This book has compiled data with which this can be accomplished.

## DEDICATION

This book is a compilation of articles written by crime fighters, their agencies, and their associations from various parts of the world. This is a tribute to what they are doing and what they have already done to thwart the epidemic of fraud in its many forms, including scams. I salute them for their bravery and tenacity in bringing these parasites to justice. I dedicate this book to them.





# 1

## HOW IT HAPPENED TO ME

I am a father of three and a husband of one beautiful wife. We set up our life in a small town in Indiana. Money was always tight and, with no higher education, job opportunities and advancements were limited. At the age of 45, I went back to school to pursue my bachelor's degree, an opportunity I had never had before. I proudly graduated, but soon found the workforce was much more enthusiastic about its newer, younger members. Time after time, I was passed over for an applicant 20 years my junior, just starting out, with the same education and no real experience.

Ten years later, my finances were very low and my faith was even lower. I was working as a temporary employee, only earning between \$5.50 to \$8.50 for 24-40 hours a week. Even with my wife's income combined, it wasn't enough. Bills were piling up and creditors were demanding payment. Our credit cards were maxed out and we couldn't refinance our house again. I needed another avenue of income. I needed a way out of my situation. I was stressed out. I was allowing my emotions to dictate my actions. I was praying, but nothing was happening, so I decided to take matters into my own hands. It seemed that God didn't understand the urgency of my situation, so I would give Him a hand in moving my mountain.

Around the same time, I received an email- a Nigerian scam. It sounded innocent enough and so real. It was an offer to become a company's representative for my area, perhaps even an opportunity to be a representative for the entire country. As their employee, I would collect checks and money grams sent to me, take them to the bank, get the bank to cash them, take my 10% and forward the rest on. These checks arrived from various countries, including the United States, but every one of them was bogus, not worth the paper

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they were written on. These scammers didn't want to wait for the checks to clear. They told me to borrow money from friends or family, which I tried. My bank told me that they couldn't simply cash the checks; they had to be processed and that it would take several days. So I deposited the checks into my bank. At first my bank went along with it, letting me know that the checks were NSF, forged, or just plain counterfeit. But I didn't stop there.

I tried other scams. They wanted me to pay a fee upfront for a lawyer, bank courier, brokerage fee, and a lottery fee; the list goes on. I even received a phone call in the middle of the night demanding money. This went on for several months. My creditors were still hounding me wanting payment. The scammers wanted me to refinance my house. I tried that, but was turned down several times. The weeks went by. I was getting nowhere, but deeper involved. More NSF checks were received, including a counterfeit money gram. I stood my ground and would not give in to demands from the scammers. I tried holding the scammers and my creditors off, hoping I would get some money elsewhere. Very little came my way. My bank told me they were closing my account.

Then, I received another scam which wanted me to represent them in the U.S.A. placing their millions into the stock market etc., and even to donate to churches and underprivileged persons. I was to receive anywhere from 10% to 30%. After a period of time and many e-mails, they told me that I had to come up with anywhere from \$800.00 - \$1500.00-\$2000.00, which I did not have. They began putting pressure on me to come up with the money. My idea was to use the 10% I would get as a debt collector and pay the \$1500.00 etc. If it wasn't for the bogus checks I could have done that. What made me come to my senses? What made me listen to what someone outside my family was saying? I do not know exactly. Maybe it was God or the Holy Spirit. Nevertheless, it was someone or something that jarred me into realizing I

was into something that was way over my head. I was floundering, drowning, and I needed help.

Suddenly, it seemed that every magazine I picked up was about Nigerian Scams. Oprah Winfrey had a show featuring people who had been victims of a scam or fraud and it cost them thousands of dollars. They received absolutely nothing in return except heartache and sorrow at their loss. I realized that I was blessed. I had not lost a dime. I did not receive any either. I began to do some research at our local library and on the Internet. I received information from all directions. All of a sudden, I had information from every source you can imagine; not just from the United States, but from other parts of the world. Now, I just had to sort through, gather what I wanted to keep and throw out what I did not want. Then, I began my story.

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