



ARTICLE

Romance fraud: If it sounds too good to be true, it is

By David Chernushenko

We all have a little voice inside our heads that tries to tell us when a phone or email offer, a poster or a flyer seems a little too good to be true: You've won a free cruise! Claim your inheritance from that relative you've never heard of! Take advantage of this deep discount on a roofing job! Earn thousands per week working from home!

Also in this category: Declarations of love and devotion from somebody recently met online.

Most of us, most of the time, listen to that voice and simply hang up, delete the email or ignore the offer. But a surprising number of people do get seduced, literally or figuratively, by scams. They bite, get hooked and get reeled in. Some time later, after a great deal of pain and financial loss, they realize or are finally prepared to admit — sometimes forced to do so by people who care about them — that they have been duped.

And do they ever feel dumb. How could someone so smart or successful fall for that scam? Shouldn't you have seen it coming? The truth is that the people who orchestrate such frauds are experts at finding and exploiting their victims' vulnerabilities.

As a board member of Crime Prevention Ottawa, I recently chaired a public forum on romance fraud. This is a scam where one person gets artfully persuaded that the love of their life is at the other end of the email/chat exchange, and that he/she will finally meet that perfect woman/man. They just need to first send money to pay for airfare, help out with medical bills, assist with this month's rent, etc.

Of all the scams out there, this is perhaps the most painful and personal, with victims not only robbed of money but also emotionally violated. They have opened themselves up, shared intimate details and sent money, often repeatedly. The substantial emotional and financial investment makes it all the more difficult to heed the warning signals, take the advice of well-meaning friends, contact the police and, especially, walk away from the "relationship."

My involvement with Crime Prevention Ottawa has made me aware of who the victims and perpetrators are, how we can prevent or minimize the cost and pain, and just how widespread this crime might be. Romance fraud is happening all around us. No particular demographic is either immune or particularly vulnerable. Highly educated

professionals, members of law enforcement and the military, and low-income single parents — anyone can be duped.

I also learned that it's an under-reported crime, because victims often don't realize they're being scammed until it's too late, and by then they're too embarrassed to want to admit it or tell anyone about it.

Finally, when it comes to romance fraud, it's very difficult to catch the perpetrators, convict them or seek any kind of restitution. Far easier is PREVENTING romance fraud and other kinds of scams. The key is awareness: When you know what a scam looks like at the very outset, you will be much less likely to bite.

Thanks to a grassroots group of victims, you can learn everything you could ever want to know about romance scams — how to identify them, how to approach loved ones who are victimized, the most effective ways to intervene, and how to report this crime — at **romancescams.org**.

I also recommend *The Little Black Book of Scams*, a comprehensive resource that covers all kinds of cons, published in English and French by the Competition Bureau of Canada. You'll find an electronic version and information on obtaining print copies in the Publications section of **CompetitionBureau.gc.ca**.

Remember, when suspicious sounding charities show up at your door, when deep-discount home improvement flyers appear in your mailbox, when you're offered a CPR course if you pay in advance by credit card, or if you get an email asking for help from the widow of a Nigerian minister of finance — it really is too good to be true.

Councillor David Chernushenko
613-580-2487 | David.Chernushenko@Ottawa.ca | www.capitalward.ca