

Urgent/Confidential--An Appeal for Your Serious and Religious Assistance:

The Linguistic Anthropology of “African” Scam Letters

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Abstract

Attacks by scammers appear to make sophisticated use of language ideology to abuse trust relationships. Language that indexes Africans allows perceived ‘authenticity’ to be constructed in a way that breaks down a victims’ defenses — a variety of linguistic devices are used as attack tools.

Attacks by scammers appear to make sophisticated use of language ideology to abuse trust relationships. Language that indexes Africans allows perceived ‘authenticity’ to be constructed in a way that breaks down a victims’ defenses -- a variety of linguistic devices are used as attack tools.

Much of the success of a cross-cultural scam therefore comes from the ways in which attackers seem able to take advantage of victims’ ethnic, racial, religious, and especially linguistic stereotypes. The scams invite people to empathize and assist someone foreign in a struggle to save their heritage or their health. Victims are lured into the most remarkable investment opportunities as scammers portray themselves as hapless victims of interethnic

warfare, or as simple bank clerks who have discovered unclaimed fortunes. The trusting individuals who embark on interethnic adventures soon find their bank accounts plundered, their life savings gone.

We propose use of language pattern analysis to help. Applying the tools of linguistic anthropology to a collection of five years' worth of "African" scam email messages, we believe we have discovered a pattern for many of the linguistic and cultural devices through which the relevant stereotypes are accessed.

This paper discusses the linguistic pattern used by scammers, revealing language ideologies in question. It also demonstrates how linguistic anthropology can be applied to the challenge of developing linguistically and culturally adaptive controls for communication security.

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The Linguistic Anthropology of “African” Scam Letters

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“African” scam letters present a fascinating puzzle and a dangerous threat.<sup>1</sup> You receive a cry for help in your inbox: a wealthy African in some sort of danger must immediately transfer a large sum of money to a safe location overseas; a rich reward is promised if you can assist.<sup>2</sup> A response will pull you towards a vortex of ever-increasing requests for money and information. In the end it turns out there are no funds to transfer. Instead, you have become the victim of an “African” scam letter. In the process, the letter’s author has perhaps acquired your bank account number, your personal information, and most of your money. You also, to add insult to injury, may even face jail time for money-laundering. In the past ten years victims have lost their careers, their lives, and millions of dollars to “African” scam letter writers. How do these letters work? Why are they so successful? And how do we avoid falling victim to them?

“African” scam letters are a sophisticated combination of advanced fee fraud (or AFF) and false impersonation scams (Federal Bureau of Investigation, n.d.). The false impersonation part of the scam involves the letter writer posing as someone he or she is not, such as a relative of a deposed African ruler, a clerk or official in an African bank, or an employee or board member of an African oil company. Most often the writer claims some sort of Nigerian identity which is why such letters are often called “Nigerian scam letters.” They are also called 419 fraud letters, after the relevant section of the Criminal Code of Nigeria (Obtaining Property by False Pretences)<sup>3</sup> or 419/AFF scams (Apter 2005, 226). Occasionally the letter writer will impersonate other personalities, such as a princess in Brunei, a Taiwanese , a wealthy widow from

Turkey, or an artist in London, but well over ninety percent of the letter writers claim to be Africans.

The advanced fee fraud part of the scam involves requiring the victim to provide initial investment fees (and often personal information or copies of personal documents) in order to participate in the scheme. Once a victim has been lured successfully by the chance of easy returns, additional fees are requested, ostensibly to facilitate additional steps along the way to the promised final reward. Repeated and escalating requests are made for the victim to send additional money to the letter writer. A variety of reasons is given for requesting these additional fees including the need to release the victim's "share" of the money from government or bank control, the need to pay lawyers' fees, or the need to cover the costs of transferring the funds to a "safer" location. Of course the promised bounty never arrives. Instead the victim is taken for as much "fee" money as possible (and is "strung along" for as long as possible) without ever receiving a return on his or her "investment." In the most egregious cases victims borrow or steal money from others in order to continue paying the required fees. Appendix 3 shows the life-cycle of an Advanced Fee Fraud scam.

"African" scam letters have existed in some form since at least the 1970s. We have seen manually typed versions of these letters that date to the 1980s. Their recent emergence is perhaps a manifestation of a major Nigerian economic crisis in which a 1970s spike in oil prices (from \$3/barrel in 1972 to \$32/barrel in 1978 and to \$80/barrel in 1980) was followed by a price collapse of more than 46% during the 1980s. This market collapse, accompanied by rising inflation, plunged many oil-producing countries into near bankruptcy, leaving many individuals without work. Scam letters soon became a viable source of income, particularly in Nigeria. The conflict between the Nigerian government and the Ogoni people, on whose land most of the oil

had been discovered, escalated during this time as well; many of the scam letters written in the 1980s and 1990s made reference to this conflict in one way or another.

“African” scam letters appear to be a contemporary version of the old “Spanish Prisoner” scam of the 1920s. In that scam the victim would receive a letter claiming that a distant relative was being held prisoner in a Spanish jail and would be released upon payment of some sum of money. An “African Prisoner” version of this scam recently emerged in which one is informed that a relative is being held prisoner in an African jail. With today’s sophisticated use of computer information victims often find themselves being addressed by name, and are given specific information about “incarcerated” relatives, including name and relationship. In at least one of these cases we know that the relative’s computer had been completely compromised, providing scammers with unlimited access to personal information. We also know that the relative had never been to Africa, nor had she ever planned any trips there, and, as often happens in these kinds of scam attempts, complete confidentiality was urged by the scammer.

Today’s widespread use of email as a mode of communication has dramatically increased the frequency and severity of “African” scam letters. According to the Federal Trade Commission (2006), Internet-related fraud complaints involving wire transfers more than tripled between 2003 and 2005. The phenomenon has now spread around the world, and has spawned many variations. It is a rare day now when you do not receive at least one form of “African” scam letter in your inbox.

Although reliable numbers are not available, the 419 Unit (a section of Ultrascan Advanced Global Investigations) attempts to track and record as many details of “African” (or 419/AFF) scam letters as possible. Period reports are available on its website. Their numbers are based on investigations since 1996 with a special focus on the period from March 2003 through

December 2007. The rate of increase reported for these scams appears to be quite dramatic. Worldwide losses of U.S. \$3.1 billion in 2005, with one-half million victims in thirty-seven countries, had grown to U.S. \$4.3 billion in 2007, with \$300,000 to \$12 million lost per case, in over sixty-nine countries. It is estimated that over \$32 billion dollars have been lost to 419 scams overall since 1996 (419 Unit, 2008).

The most recent 419 Unit study (2008) puts the current number of perpetrators at 250,000 to 500,000 with a growth rate of at least 3% per year. This is compounded by the fact that the perpetrators use “ghost” accounts to hide their identity and always try to involve at least two countries to aid in their scam as well as evade prosecution. They are estimated to have as many as 3,500,000 accounts, many stolen from legitimate users, at their disposal. The 419 Unit refuses to estimate the number of scammers in Nigeria itself, claiming that there are “too many 419 rings and 419ers [there] to enumerate” (419 Unit, 2008).

Excluding Nigeria, for which there are no reliable numbers, it appears that Spain is “home” to the greatest numbers of individual scammers (913 scammers in 2007). The United Kingdom is second with 719 scammers recorded in 2007. The Netherlands is third with 611 scammers recorded. Ghana and China are fourth and fifth with 577 and 521 scammers, respectively. Interestingly, many African nations have far fewer scammers recorded: South Africa has 216, Kenya 73, Gambia 5, and Senegal 2. No scammers at all are recorded for Ivory Coast, Benin, Chad, Tanzania, Uganda, Zambia or any of the other countries from which many letter writers claim to have come. The most rapid growth in 419/AFF activity can be found in Turkey, France, Italy, Greece, Portugal, Czech Republic, Romania, Hungary, Thailand, Malaysia, China, and Dubai (419 Unit, 2008).

Western and westernized countries appear to dominate the statistics for losses. Losses to 419/AFF scams in 2007 (not adjusted to cost of living or average income) were greatest in the United States with \$830 million reported. The United Kingdom reported \$580 million lost during the same period. These two countries are perpetual leaders of the top ten list for losses. The rest of the list shifts slightly from year to year. For example, in 2005 the list included Spain, Germany, France, Italy, Switzerland, South Africa, and Canada, all with losses of \$100-320 million. By 2007 the top ten list had shifted slightly to include Australia and China instead of South Africa and Switzerland but overall losses were still in the same range. Not only money is lost to 419/AFF scams. Other losses include houses, businesses, and even lives. The U.S. State Department, for example, attributes at least 25 recent murders to 419/AFF scams (Goodin, 2007). Interestingly, the most typical victims of 419/AFF scams appear to be well-educated, highly trained professionals with successful careers. For example, one recent victim in the United States was a Michigan County Treasurer (Keizer, 2007). Another recent victim was the founding chairman of the psychiatry department at the University of California, Irvine (anon, 2006). Other recent victims include an Idaho financial planner (United States Attorney's Office, 2006), a recently-retired science librarian from Columbia University, a psychotherapist/minister in Massachusetts, a legal secretary in California, a minister in Tennessee, a school teacher in Florida, a University of Miami law professor with three PhDs, and a Los Angeles record producer. Victims in other countries include a top official at Banco Noroeste in Brazil, a Belgian university rector, and a Czech retired army doctor.

Many of these victims also borrowed money from others to invest in 419/AFF scams. The Michigan County Treasurer, for example, lost U.S. \$72,000 of his own funds and then embezzled up to \$1.23 million in county funds. He was caught, arrested, and fired in January,

2007. The Brazilian bank official transferred \$242 million of his bank's funds between 1996 and 2001. The psychiatry professor wired \$3 million of his family foundation's funds between 1996 and 2006. The financial planner drew on retirement accounts he was managing, the legal secretary "borrowed" from her law firm's bank account, the minister "borrowed" from his church's funds, the bank official "borrowed" from his bank's assets.

Some endings come with a surprise. The psychiatry professor, sued by his son for control of the family funds, won the right to continue "investing." The money was ruled to be his to spend as he wished; family consent was not required. The Brazilian banker, realizing he had been scammed, traveled to Nigeria to sue his scammers, won the case, and forced the scammers to repay the scammed money to the Brazilian bank.

We find the Czech doctor's story particularly tragic and intriguing. As a doctor he had also served as an intelligence agent in Africa in the late 1960s. Later, as an agent of the communist secret police, he had successfully infiltrated the CIA. In retirement, however, he fell victim to an AFF/419 scam, investing over 500,000 Euros of his own money and then convincing neighbors to invest as well. When he finally recognized the scam he began a year-long series of visits to the Nigerian embassy in Prague in an unsuccessful bid to get the money back. In 2003 he arrived at the embassy with a gun, shot and killed the Nigerian consul, and wounded an embassy employee. He was sentenced to eight years in jail in 2005 but released in January 2006 due to ill health.

One African American professional we know was excited to receive a 419/AFF invitation. He only was saved from the deception by an African colleague who advised him to open a special bank account for the anticipated windfall. This dedicated new account remained empty, and the targeted individual soon realized he had been scammed.

Recently we received the following comment from a former European-American student of anthropology to whom we had forwarded one of the 419/AFF letters "This is a fascinating letter! I felt myself being pulled into this, in spite of myself - it is very effective. The work they went through to create the appearance of legitimacy is really impressive." The student had never seen a 419/AFF African scam letter before, which reinforced our sense that the primary targets of these scams are older individuals, wealthy and well-established enough to make worthwhile targets. How, we began to wonder, could otherwise successful people fall victim to such obviously fraudulent scams? What is it about "African" scam letters that makes them work?

Our project began in July of 2002. A particularly annoying scam letter was received and one of us responded to it with a request to please stop. The immediate result of this action was the receipt of six more scam letters. Since responding to scam letters only increased their frequency we decided that collecting and analyzing them might provide an entertaining alternative. It promised to satisfy our academic curiosity as well. Although there are now numerous websites devoted to archiving and cataloging 419/AFF email letters, we decided that gathering our own data would allow us to focus our study in specific ways. In particular, we reasoned that letters targeted to a university professor would provide us with a fair sample of the kinds of letters that other educated individuals were likely to receive. We therefore captured and analyzed all of the 419/AFF emails received by H. Ottenheimer over the six month period July 1 through December 31, 2002. This resulted in the capture of 120 419/AFF letters. Countless more letters have been received since that time, and many more have been forwarded to us by friends and colleagues; most continue to be variants of the initial 120 letters and all have yielded fascinating linguistic material. Not surprisingly the majority of the letters—109 of the initial 120

—claimed to come from Africa(ns). Only eleven letters claimed to be from other locations including, Brunei, London, Mauritius, Philippines, Taiwan, and Yugoslavia.

The letters claimed to be authored by bankers, members of important families, or business people. The letter writers offered opportunity, they appealed for assistance, they stressed urgency, and they demanded confidentiality. They also did something else: they emphasized their African identity, buttressing claims to authenticity with complex explanations of connections to wealthy families, hidden wealth, and recent political turmoil in their countries.

We managed to trace the actual origin of all but four of the initial 120 emails. One third of the letters were traced all the way to an originating computer; these were reported to the appropriate internet service providers, which gave some measure of satisfaction when the attacker's service was terminated. We traced the remaining two-thirds to geographical regions. Although nearly all of the letter writers claimed to be African, it was a surprise to find that only a little more than half of the actual letters—in both categories of traceability—turned out to have originated in Africa. Out of the thirty-eight emails that we traced to their source, for example, seventeen were from African countries, twelve came from the United States, seven from European countries, and one from Hong Kong. Out of the seventy-eight letters traced to geographic regions, forty-six originated somewhere in Africa, fourteen came from the United States, sixteen from Europe, and two from the Middle East. We have found, from the start of the study to today, that the trace of an “African” scam letter will lead to Africa less than fifty percent of the time.

The nature of the internet, of course, makes it virtually impossible to know whether the letters that do not trace to Africa really are written by Africans, or whether they are connected in any way with Africans. The fact remains, however, that most of the letter-writers *claim* to be

Africans and this demands further analysis. How can one know, for example, that a letter writer is genuinely African? Is there something special about the words in an email message that can make them seem as though they were truly written by an African individual? In other words, does such a thing as an African “accent” exist in writing, and if so, what does it look like? How, in other words, is “African” authenticity performed in “African” scam letters? How is “African” entextualized, or transferred from spoken to written form?

There are important implications in these questions for both language ideology and information security management. Would the letters work as well, we wonder, if the letter writers claimed European or American or Asian identities? Could there be something in westerners’ ideas about Africans, and Nigerians in particular, that contributes to the success of these 419/AFF scams? Why do highly skilled and experienced individuals fall for such simple scams? What allows “African” scam letter writers to lure their prey, compromise victims’ security defenses, and cause financial ruin?

We believe that if we can identify the linguistic mechanisms by which 419 scammers break down their victims' defenses then we can apply that knowledge to our ability to understand and advance the anthropological side of information security. We can also create and introduce countermeasures and controls to enhance security against a rapidly emerging base of global threats, thus making informed use of linguistic anthropology to improve information security in an increasingly interconnected world. A computer may have anti-virus protection and secure passwords, but in the end it is humans who must be trusted to know how to identify and resist attacks such as scam letters. Bruce Schneier, an expert in information security, explains the dilemma this way, “Only amateurs attack machines, professionals target people” (Schneier, 2000).

Understanding the nature of internet scams will take us a long way towards keeping ourselves (and others) safe. Our research suggests three particularly relevant perspectives that help to illustrate the most relevant vectors and how they work: social engineering, investment scamming, and linguistic ideology.

Most studies of internet and other scams describe the process of trying to manipulate human victims, whether by telephone or internet, as “social engineering.” Social engineering “uses influence and persuasion to deceive people by convincing them that the social engineer is someone he isn't, or by manipulation. As a result, the social engineer is able to take advantage of people to obtain information with or without the use of technology” (Mitnick et al. 2002: vii). A social engineer attempts to make emotional connections with people, to develop trust and then exploit that trust.

Social engineering attack patterns can be broken down into numerous methods, such as “responsibility attacks” (using important-sounding names, invoking authority, sounding official, and redirecting responsibilities), “opportunity attacks” (offering a unique or competitive advantage, offering a chance for rewards, or profits, or a leg up with management), “relationship attacks” (gaining incremental trust over time, trying to fit in or seem “regular”), “morality attacks” (invoking a sense of duty or honor, suggesting that harm may come if no action is taken, encouraging the victim to “do the right thing”), “guilt attacks” (evoking empathy or sympathy or guilt, leading victim to feel guilty if requests are not granted), “samaritan attacks” (providing an opportunity to help, making it awkward to say no, or easy to say yes, allowing people to “hold the door” for you), “reverse samaritan attacks” (offering to help the victim, providing support or reassurance, being patient and reasonable), “validation (also known as “pretexting”) attacks” (demonstrating inside knowledge, using official-looking materials, pretending to have secret or

classified information but needing one more detail), and "urgency attacks" (trying to force action without thought, making an emotional appeal).

Each of these attack methods operates on a different area, trying to find a different human weakness. Some or all of them may be used in combinations to convince victims that it is right, moral, just, or essential to provide what the attacker is looking for. A phone call one of us received recently, for example, was from a prescription drug insurance company. The caller provided information about an existing insurance plan which made it appear that the call was legitimate. An offer was made to arrange for advance payment of upcoming premiums by credit card. The caller in this example actually used a combination of "validation" ("pretexting") and "samaritan" attacks. A follow-up call to the insurance company to confirm revealed that this was a scam and that the credit card information given to the caller would need to be cancelled immediately. When overly vigilant scam researchers can be scammed, then less well-sensitized individuals surely must be even more vulnerable.

“African” scam letters use a combination of all of these attack styles. Names of important tribal leaders or bank officials are invoked (responsibility) while authenticity is demonstrated and trust is established (relationship). You are appealed to as an honorable person (morality) who will have sympathy for the plight of the letter-writer (guilt) and your sense of helpfulness is appealed to (samaritan). You are told that the letter-writer has access to secret information and money (validation) and that there is a chance to help access some of that money (opportunity) and you are offered a share of the money (reverse-samaritan) if you act now (opportunity).

While 419/AFF scams can be said to make good use of social engineering tactics they go well beyond the standard social engineering goals of gathering sensitive data or access to

secure locations. Victims are convinced to contribute huge sums of money to 419/AFF scammers because they expect to receive even larger sums of money in return. 419/AFF scams are therefore also investment scams. For a 419/AFF scam to work its magic on a victim, social engineering attack patterns focusing on information security are combined with attack patterns specific to financial and investment scams.

A recent study conducted by the National Association of Securities Dealers (NASD, 2006) listed thirteen specific tactics used by both investment and lottery fraudsters. "Phantom fixation" (dangling the prospect of wealth and riches) was the most commonly used tactic out of the thirteen. The other tactics included "scarcity" (the product offered was made to seem rare to increase its value), "source credibility" (claiming to be from a known legitimate business), "comparison" (juxtaposing a more expensive price with the offered price), "friendship" (appearing to be the victim's friend), "commitment" (victims agree early on, and then find this used against them later), "social consensus" (everyone is said to be buying the product), "reciprocity" (a small favor is done for the victim, who is then expected to reciprocate), "landscaping" (all roads for the victim lead to where the attacker wants to go), "profiling" (identifying a victim's psychological needs and wants), "fear" (using fear and intimidation to persuade the victim), "authority" (victims believe they are acting on behalf of important individuals), and "dependence" (a powerful victim is encouraged to help a poor struggling individual) (NASD 2006: 10-11).

“African” scam letters appear to use most but not all of these attack styles. As in social engineering, names of important tribal leaders or bank officials are invoked and authenticity is clearly demonstrated (authority, source credibility), the letter writers claim to have access to secret information (source scarcity) and huge sums of money (phantom fixation) but they need

help from a smart, important foreigner to move it out of the country (dependency and profiling). The individual who assists will be rewarded with some of the money (reciprocity), and perhaps with an exotic friend (friendship), but that individual must act immediately, and must maintain secrecy at all costs (fear). Once hooked, of course, victims find themselves drawn further and further into the scheme with additional necessary fees required to release the money (landscaping). The more money paid in to the scheme the more difficult it becomes to withdraw from it (commitment).

Two of the NASB-cited attack styles are not used in 419/AFF scam letters (comparison, and social consensus). This suggests something about the unique approach that these letters take. Victims of 419/AFF scams are encouraged to act individually and to trust their own judgment rather than invoke or follow peers. This fits well with our observation that most victims of 419/AFF are well-educated and successful individuals. The NASB study confirms that “investment fraud victims appear to pay more attention to sales pitches, and to rely more on their own experience and knowledge in making their investment decisions” (NASD 2006: 7).

The NASB study was based on 315 elderly consumers, about half of whom had fallen victim to investment or lottery scams. Interestingly, the study found very different profiles for investment fraud victims and lottery fraud victims. Lottery fraud victims tended to be less well-educated older single women living alone. Investment fraud victims tended to be better-educated men, married, and with higher levels of income than the general population. Investment fraud victims also scored ten percent higher on a financial literacy test (NASD 2006: 6-9). Anthony Pratkanis, a psychology professor at the University of California, Santa Cruz suggests that "Investment fraud victims are people who have a lot of confidence in their ability to make investments." (Kellner, 2006:23). It is probably no surprise that intelligent, well-educated,

financially successful people tend to trust their own judgment more than that of others. It remains a puzzle, however, that these same people appear to make so many devastatingly wrong judgments when it comes to African scam letters.

What is it, specifically, that “African” scam letters do to engineer their victims into investing in such risky schemes? What, beyond social engineering and investment scamming would cause someone to give away all of his or her money to an unknown “African?” The answer to these questions lies in language ideology. Although there is currently no simple way to test this, we believe a large part of 419/AFF “African” scam letter success is due to attackers’ use of specific linguistic devices to present themselves as “authentic” Africans, to access culturally embedded racial and ethnic stereotypes, and to attract and hold the attention of their victims. One key way of accessing stereotypes, especially among educated individuals—those people that linguistic anthropologist Jane Hill (2009) refers to as White elites—is through language. Hill’s pioneering work in this area demonstrates clearly how language can perpetuate racist stereotypes at a level of awareness that is unrecognized by speakers. Thus language ideology must be added to investment scamming and social engineering attack patterns if we are to fully understand the success of “African” 419/AFF scam letters.

The extent to which language ideology is relevant to our project became clear to us as we traced our collection of emails and saw how many of them actually emanated from locations other than Africa while still claiming to be authentically “African.” Once it became clear that it was impossible to know who actually writes these letters, it also was clear that a major focus of our research needed to include language ideology. Jane Hill’s study of Mock Spanish clearly demonstrates the role of language in the unconscious maintenance of stereotypes and racist thinking (Hill, 2006 [1995]). Mock Spanish is an example of a linguistic strategy by which

speakers of a dominant language appropriate elements of a subordinated group's language. Anglo speakers of English in the United States use bits of Spanish (often deliberately incorrectly) to leaven their English and make it more "humorous" in Mock Spanish. The humor ostensibly comes from the way in which the incorporated bits of language bring to mind stereotypes—racist and otherwise—of the subordinated group. This indexing is the primary mechanism by which stereotypes are unconsciously maintained in dominant speakers. Although the identity of those who write “African” scam letters cannot be confidently traced, it seems clear that our letter writers are carefully constructing their discourse to appear as “African” as possible in their attempt to ensnare victims.

We believe that what we see in the 419/AFF scam letters is something that we can dub Mock African (similar to, but different from Mock Spanish) which, in a bizarre and ironic twist of usage, may actually have been created *by* speakers of African languages specifically for the purpose of reinforcing African stereotypes. With its odd phonology and morphology, and its excessive use of stilted syntax and flowery discourse, Mock African appears to have become the primary register used by African scam letter writers in their attempts to sway their potential victims. Mock African allows the letter writers to convey their "authenticity" to their victims. Indexing unscrupulous African bankers, businessmen, and potentates, Mock African captures unsuspecting victims via the discourse ideologies associated—in western minds—with Africans and their language(s). Mock African is, then, a way for a letter writer to convey “authenticity” to victims.

A Nigerian student and former scammer was alleged to have revealed the existence of Mock African as a linguistic technique in an interview with a Wired News reporter. "I was told to write like a classic novelist [the student] explained, very old world, very thick sentences, you

know?" (Delio 2002). The student's existence as a source has been questioned and the reporter was unable to produce concrete evidence to counter the accusations. Even if the student turns out to have been created for the story, however, it seems that the creation reveals as much about linguistic ideology as it does about Mock African (for both the reporter and her audience). It also makes our point just as strongly, if not more so. We believe it is language ideology that puts the icing on the investment-scam-and-social-engineering cake to make these scams so unfortunately successful. "I therefore personally appeal to you seriously and religiously for your urgent assistance" indexes ideas about Africans in ways that less florid discourse might not. Invoking social stereotypes through linguistic markers, 419/AFF scams provide the kind of authenticity that causes victims to bypass existing risk and fraud controls. Applying linguistic anthropology to the study of "Mock African" should therefore lead to a better understanding of how these linguistic markers work.

Although 419/AFF scam letters are written and not spoken, we wondered if there might be clues to phonology in the entextualization of Mock African. Might, for example, there be representations of accent or pronunciation similar to the dropping of final <g> in dialect spellings? It is important to note here that we are *not* talking about what might be called "Mock Black" or "Mock AAVE (African American Vernacular English)" which white Americans use when they incorporate elements of hip-hop or other jazzy, trendy elements of AAVE in order to sound "cool" (see Keil 1966 for a discussion of "white negroes" and their language).

The newspaper "Scotland on Sunday" mentioned in a report that the emails they received, and decided to answer, were "all littered with spelling mistakes" (Heger and Brady 2003). A quick Google search in fact shows that the phrase "littered with spelling mistakes" is a common statement in newspaper articles about 419/AFF scams and their victims. Our linguistic analysis

reveals, however, that spelling errors actually are quite rare in 419/AFF letters. Rather, we found our 419/AFF scam letters to be filled with complicated words that were correctly spelled.

Consider, for example, the first sentence of one 419/AFF letter we received (we have retained the spacing, punctuation, and capitalization of the original).

- (1) “I am elder son of . Maj.General Gwazo former Military chief Security Officer of the Head of State who died mysteriously as a result of Cardiac Arrest”  
(Abdulid Gwazo, An appeal for your serious and religious assistance 26 July 2002)

Another of our our 419/AFF letters opens this way:

- (2) “Dear sir, Before I start, I must first apologize for this unsolicited mail to you. I am aware that this is certainly an unconventional approach to starting a business relationship, but as time goes on you will realize the need for my action” (Lady Mariam Abacha, CAN YOU ASSIST ME 18 October 2002).

Compare this with the openings from emails that were received from actual African colleagues and friends.

- (3) a. “Dear H. how are doing? i'm fine but i could be better.” (personal correspondence 10 March 2003)  
b. “I'm so happy to hear about You.I hope your doing very Fine.in fact i'm interresting to learn ore about the origine of the blues.” (personal correspondence 25 November 2008)

In terms of spelling, or even phonology, the 419/AFF letters (1) and (2) and our colleagues' and friends' letters (3) could not be more different. All of the examples have odd capitalizations, spacings, and punctuations and two of them (1) and (3a) have strange elisions (“I am elder son”

rather than “I am the elder son” and “how are doing?” instead of “how are you doing?”) but all the words in (1) and (2) appear to be spelled perfectly well. Our colleague’s sentences in (3b) on the other hand, are full of misspellings (“your” for “you’re”, “interresting”, “origine”), and one probable typo (“ore” for “more”). An example of misspelling similar to the “your” for “you’re” can be found in this example (4) from an African acquaintance who wrote to request a short-term loan:

- (4) “So if you can please help me out with the rest. . . i will really appreciated.”  
(personal correspondence, 10 March 2003)

The word “appreciated” in (4) appears to be a misspelling (or a sound-spelling) of “appreciate it”. The misspelling of “your” for “you’re” in (3b) is probably an example of the same kind of error.

Errors of punctuation, spacing, and capitalization in all of these examples, as well as in many others in our collection, suggest that these features are probably not useful for recognizing the difference between scam letters and authentic ones, even though the inclusion of these features would help a scam letter writer (and reader) to index Africanness. The misspellings, on the other hand, clearly are not a common feature of most “African” scam letters, contrary to common discussion and advice on how to recognize them. The apparent care with which complex words are spelled out in 419/AFF letters can be taken, instead, as one of the characteristic tokens of “African” used in scam letters. The examples in (5) are typical.

- (5) a. “my family has been subjected to all sorts of harassmnet and intimidation”  
(Lady Mariam Abacha, CAN YOU ASSIST ME; 18 October 2002)
- b. “This money is now floating in the NPA domiciliary account” (Dr.Felix Udo, URGENT AND CONFIDENTIAL; 2 August 2002)

- c. "Modalities have been worked out at the highest level" (Dr. Chukwubu Eze, Urgent Response Needed; 10 October 2002)

The careful spelling of words like "harassment," "intimidation," "domiciliary," and "modalities" in the 419/AFF letters (5) clearly contrasts with the haphazard misspelling of words like "interesting," "origine," "appreciated," (for "appreciate it") or "your" (for "you're") in the letters from colleagues and friends (3) and (4) and suggests a certain level of attention to entextualization in the case of the 419/AFF letters. Scam letter writers appear to be attempting to index some sort of formal or "high" African speech through spelling, as well as through word choice. Perhaps these carefully spelled out words are intended to convey an African "accent" to victims who encounter them on their screens.

Our examination of the morphology of 419/Aff letters reveals a striking absence of contractions. We even found de-contractions of words that ordinarily are contracted in English. Here, for example, are some examples of this contraction-avoidance in recent 419/AFF letters:

- (6) a. "I **did not** forget you because **you are** the source of my success" (Douglas Kabonye, Compliments of the day and God's blessings; August 4, 2006)
- b. "our status as refugees **does not** permit us to run an account here (Owo Kkomes, Regards to the Executive Director, July 26, 2006)
- c. "we **do not** know whom exactly to blame for this tragic loss (Owo Kkomes, Regards to the Executive Director, July 26, 2006)

The "did not" and the "you are" of (6a), the "does not" of (6b), and the "do not" of (6c) stand in stark contrast to the "i'm fine" (3a) and "i'm so happy" (3b) of our African colleagues and friends. This makes contraction-avoidance stand out as a major feature of 419/AFF letters. Contraction-avoidance is probably intended to make the letter writers appear more "formal." It

also suggests a quaint lack of familiarity with standard English. The overall effect is one of invoking or indexing an individual writer of high status and wealth; an individual who is associated with royalty perhaps, or who holds an important government or tribal position.

Many of these ideas are reproduced and reinforced in popular culture. Lines from the 1998 movie "Coming to America," for example, show similar linguistic features. In "Coming to America," the main character, Prince Akeem (Eddie Murphy), his retainer Semmi (Arsenio Hall), and his father King Jaffe Joffer (James Earl Jones) utter lines like the following:

- (7) a. "No, **it is not** right. I should pay." (Prince Akeem)
- b. "Why, **do you not** like it? (Prince Akeem)
- c. "**Do not** be ridiculous" (Prince Akeem)
- d. "Why, **what is** wrong?" (Semmi)
- e. "**Do not** alert him to my presence" (King Joffer)

These can be contrasted with examples of the speech of Americans in the same film:

- (8) a. "You actually **wanna** send this? (Postal clerk)
- b. "So **what'd** you do back home?" (Lisa, Prince Akeem's American love interest)
- c. "**It's** almost regal" (Lisa)
- d. "I'll tell him **you're** here" (Mr. McDowell, Lisa's father)

An interesting (and revealing) contrast is in the overtly dialectical

- (9) "He **live** upstairs on the 5th floor" (a local barber)

In (10) contractions are skillfully contrasted with contraction-avoidance to index both African and colloquial New York speech styles. In this scene Semmi has prepared a telegram to send to

King Joffer, to ask for more money. Contractions and de-contractions are bolded; our comments are in square brackets.

(10) Clerk: "You actually **wanna** send this?" [the contraction "wanna" indexing the white lower class status of the American clerk]

Semmi: "Why, **what is wrong**?" (pause) "Read it to me." [the de-contraction indexing the courtly status of the African prince's personal servant]

Clerk (reading the telegram aloud): "To his majesty King Jaffe Joffer, The Royal Palace, Zamunda. Sire, Akeem and I have depleted our funds. Kindly send three hundred thousand American dollars immediately as we are in dire straits. Your humble servant, Semai." [mispronouncing the name].

Semmi: "Semmee." [correcting the clerk's pronunciation]

Clerk: "Seh-mee." [over-pronouncing the name]

Semmi: "Should I make it four hundred thousand?"

Clerk: "You think **that'll** be enough?" [contraction]

Semmi: "**You are right**, five hundred thousand." [de-contraction]

Clerk: "As long as **you're askin'**, why don't we go for a **cool** million?"

[contractions, elision of final g, colloquial use of "cool"]

Semmi: "**You do not think** that would be too much?" [de-contraction]

Clerk: "**Nah!**" [colloquial form of "no"]

The 2003 movie "Tears of the Sun" uses contractions and contraction-avoidance in much the same way to distinguish between ordinary African villagers and Africans of royal descent.

The lines in (11), for example, are spoken by an African villager named Patience (Akosua Busia).

(11) a. "**We've** been using them [kola nuts] for generations."

b. "**I've** been living there since I was ten."

Lines spoken by Africans of royal descent in the same movie, in contrast, display the kind of contraction-avoidance that language ideology leads us to expect as appropriate. Examples of this are shown in (12), in lines spoken by a young Prince (and son of the deposed President) Arthur Azuka (Sammi Rotibi) who has hidden among the villagers.

(12) a. "**That is** why **you are** being followed."

b. "They **were not** executed."

Finally, the 2008 movie "The Last King of Scotland" assigns de-contractions like the one in (13) to dictator Idi Amin (Forrest Whitaker).

(13) "I **do not** worry how you will achieve this."

It seems reasonable to conclude that contraction-avoidance is an important linguistic strategy for indexing stereotypes of wealthy and powerful Africans and that many 419/AFF scam letters make deliberate use of this morphological strategy to seduce their victims into believing that they are dealing with authentic "Africans" of high status.

The areas of syntax and discourse are where we find some of the most outstanding examples of language ideology used to index Africanness. The insertion of infinitives in places where they do not ordinarily occur, as shown in (14), is one common strategy.

(14) a. "I am handicapped as **what next to do**" (from a 2004 letter)

b. "that made me **to** contact you" (from a 2002 letter)

Use of unusual word order, as shown in (15) is another such strategy.

(15) a. "I am seeking the help of a well meaning person like you **to assist me kindly**

(Annemarie Bayo, Dear Harriet J. Ottenheimer 7 July 2006)

b. “**Since after** the death of the Head of State my father has been under restriction of movement” (Abdulid Gwazo, An appeal for your serious and religious assistance, 26 July 2002)

c. "we do not know **whom exactly to blame** for this tragic loss (Owo Kkomes, Regards to the Executive Director, July 26, 2006)

Still another strategy is the use of formal and elegant sounding words and phrases as in (16).

(16) a. “Kindly allow me the modesty of introducing myself” (Ken Green Kabila, GOOD DAY; 1 September 2002)

b. “It is my humble wish to solicit and crave your indulgence” (Alex Uche, URGENT RESPONSE; 28 September 2002)

c. “I know that a transaction of this magnitude will make anyone apprehensive and worried” (Dr.Peter Paul, urgently; 3 August 2002)

d. “With due respect trust and humanity, I am contacting you because of the need to involve a reliable foreign beneficiary” (Mr. Hammed Mohammed, business partnership; 29 March 2003)

e. "I am seeking the help of a well meaning person like you to assist me kindly (Annemarie Bayo, Dear Harriet J. Ottenheimer; July 7, 2006)

Again, we find echoes of these strategies reproduced and reinforced in popular culture. One example of unusual word order uttered in “Coming to America” is shown in (17).

(17) You are the son of a king. Why should you not walk on **petals of rose**? (King Joffer to Prince Akeem)

“Coming to America” also has many examples of formal and elegant phrases (always spoken by royal characters or their associates) such as those in (18).

- (18) a. "We **desire** a room." (Akeem to a landlord)
- b. "We seek **meager accommodations.**" (Akeem to a landlord)
- c. "Sire, Akeem and I have **depleted** our funds." (Semmi in his telegram to the King)

An excellent contrast can be seen in the following exchange between Mr. McDowell (an African American business owner) and King Joffer (19)

- (19) a. "I'll tell him **you're** here." (Mr. McDowell) [also note contractions]
- b. "Do not **alert** him to my **presence.**" (King Joffer) [also note de-contraction]

Not only do these two utterances contrast with regard to contractions (as noted earlier) but the word choices are indicative of the kinds of choices we expect ordinary speakers (Mr. McDowell) to make in contrast to those we expect from African royalty (King Joffer). Mr. McDowell's "tell", for example, is contrasted with King Joffer's "alert" and Mr. McDowell's "here" is contrasted with King Joffer's "presence."

The linguistic ideology that allows such stilted, flowery, elaborate discourse to index Africanness in general and royalty in particular is reinforced in the following exchange (20) during a dinner date between Lisa and Akeem in "Coming to America".

- (20) Lisa: "**Does everyone in Africa talk like you?**"
- Prince Akeem: "**Why, do you not like it?**" [stilted pronunciation, contraction-avoidance]
- Lisa: "No, I love it. It's nice to be with a man who knows how to express himself." [note contraction]

These examples indicate that language ideology is being deployed by 419/AFF scammers at every level available for linguistic analysis in order to index Africans and stereotypes of African

in the minds of potential scam victims. We believe that the fact that these stereotypes exist and are accessible to victims and that they can be accessed via language ideology is a large part of the reason that 419/AFF scam letter writers are able to engineer victims and to bypass security and fraud controls.

There are multiple common stereotypes of Africa, ranging from its image as a continent of poverty, starvation, disease and primitive piety to one of hidden wealth, corruption, instability and despotism. Contemporary Africans are often viewed as both inheritors of vast natural resources and individuals unprepared for freedom from colonialism – unable to manage the political and economic implications of their wealth. Western news media contribute to this view by passing up opportunities to reveal African work, life, and success, and instead report mostly on African death by famine or disease, mass dislocation, conflict, piracy, political coups and intertribal warfare. The emails play upon both extremes of this spectrum, prompting potential scam victims to imagine the disastrous revolutions and assassinations, the complexities of traditional inheritance customs or the arcane and corrupt government restrictions they may have already heard about in the news.

The news media are not the only contributors that reinforce these stereotypes. Recent American popular movies also help to emphasize this particular perspective of the continent. The 2003 movie "Tears of the Sun," for example, opens with scenes of violence in the capitol of Nigeria, with the following voice-over, apparently by a British news reporter. (note the use of contractions in the first, second, and last sentences, by the way).

(21) “The tension that's been brewing for months in Nigeria exploded yesterday.

Exiled General Mustavi Yakubu orchestrated a swift and violent coup against the democratically elected government of President Samuel Azuka. In a land with 120

million people and over 250 ethnic groups there'd been a longstanding history of ethnic enmity, particularly between the Fulani Muslims in the north and the Christian Ibo in the south. Victorious Fulani rebels have taken to the streets as periodic outbursts of violence continue all over the country. Tens of thousands have been killed in the fighting or executed thereafter. Fearing ethnic cleansing the majority of the Ibo have abandoned their homes and are fleeing the cities or are searching for sanctuary wherever they find it. For now, General Yakubu has taken control of most of the country and appears firmly in charge. There's no word yet on the United Nations' reaction to the coup but the United States forces have already begun to evacuate its embassy.”

A follow-up scene, on an aircraft carrier, portrays a Western journalist, delivering information dramatically that the entire family of President Samuel Azuka has been assassinated, thus heightening audience awareness of violence as an African solution to political problems.

The movie "Coming to America" appears to go to great lengths to reinforce the idea that members of African royal families are wealthy beyond belief and are willing to throw their money around with abandon. Scenes of the royal palace reveal its enormous size and extravagant decor, while scenes of the young prince getting bathed and dressed in the morning reveal the excessive luxury to which he has become accustomed. Young women walk ahead of the prince scattering rose petals in his path, and the table at which the royal family eats is so large that one needs a set of intercoms in order to have conversations from one end of the table to the other. These outrageously wealthy Africans are clearly depicted as having so much money that it is natural for them to give it away and spend irresponsibly. The young prince's retainer furnishes a run-down apartment in Queens with an indoor hot tub. The prince gives vast amounts to

charities and to homeless people. In one particularly telling scene (22) the prince's father, King Joffer, offers a million dollars to the McDowells. The king wants to repay them for the inconvenience of having allowed their daughter, Lisa, to fall in love with the prince, since she will not be allowed to marry him.

(22) King Joffer to parents: "I know you have been inconvenienced. I am prepared to compensate you. Shall we say one million American dollars?"

Mr. McDowell: "No way."

King Joffer: "Well then two million!"

Mr. McDowell: (taking the check and ripping it up) "You haven't got enough money to buy my daughter off."

King Joffer: "Nonsense!"

We can see in this exchange several of the linguistic features that we have been discussing. King Joffer, for example, uses elegant words like "inconvenienced" and "compensate" and "shall." He uses contraction-avoidance such as "you have been" and "I am prepared." Additionally he offers millions of dollars as if from an inexhaustible source of funds and responds "nonsense!" to the allegation that his funds might not be adequate for the task at hand. Mr. McDowell, the African American businessman, in contrast, uses contractions such as "haven't" and colloquial constructions such as "no way." The differences are clear. The use of language, and language ideology, to reproduce stereotypes of wealthy, powerful, and corrupt Africans is present both in popular culture and in "African" 419/AFF scam letters.

Thus it is through artful manipulation of language ideologies that 419/AFF emails convince victims that they will be generously recompensed for assistance in moving vast sums of money out of Africa. It is unclear whether victims are drawn in by the thrill of dealing with

“exotic” business partners or by the belief that they are providing altruistic assistance to “primitive” individuals who are incapable of managing vast sums of money. However, we know they are drawn in, primarily through language, and convinced to invest in these scams.

As anthropologist Elina Hartikainen notes, "The power of these e-mails to engage their recipients in further interaction is centrally founded on the senders' artful calibration of both the content and form of the e-mails to Western stereotypes of Africa and African cultural practices. It is by representing themselves as embedded in webs of corruption, oil wealth, religious piety and traditional inheritance customs that the senders of the requests for assistance construct themselves as imaginable characters to their Western audience" (Hartikainen, 2006: 3). The key to painting these convincing portraits, however, appears to be the way that the scammers access their victims' language ideologies.

Recognition of the power of language ideology is essential to understanding the success of these kinds of internet scams. It is important to understand and recognize the mechanisms of social engineering and investment scamming, but it is absolutely essential to understand and recognize the role of language ideology in evoking and indexing the stereotypes that cause us to fall victim to these scams. Specifically in the case of “African” scam letters we must learn to understand and interrogate the stereotypes that underlie media and popular culture representations of Africans, and we need to understand and interrogate the relevant language ideologies that 419/AFF scam letter writers use to ensnare their victims. It is, in fact, through language and culture that the most effective scams operate. As we have noted, you can protect your data with technical controls such as firewalls and passwords, but in the end the most important link in a security system is the human. It is therefore essential to understand and to protect against cultural and linguistic attacks if we are to design successful security systems.

## Notes

1. The word “African” is in quotes for reasons which will become apparent in this paper.
2. See Appendix 1 for an example.
3. See appendix 2 for the relevant section of the Criminal Code of Nigeria.

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## Appendices

### Appendix 1

#### An example of an African scam letter

[Note: Punctuation and spacing as in the original]

Subject: An appeal for your serious and religious assistance

From: "ABDULID GWAZO" [gwazo@diplomats.com](mailto:gwazo@diplomats.com)

Date: Fri, 26 Jul 2002 02:27:24

To: [mahafan@ksu.edu](mailto:mahafan@ksu.edu)

ATTN: Sir/ Madam

I am elder son of . Maj.General Gwazo former Military chief Security Officer of the Head of State who died mysteriously as a result of Cardiac Arrest. Since after the death of the Head of State my father has been under restriction of movement and that not withstanding, we are being molested policed,and my father's Bank Account both here and abroad are being frozen by the Nigerian Civilian Government.

Furthermore, my father has been in detention by the Nigerian Government for more interrogation about the past regime of Late Gen.Sani , Some of my father's assets and some vital documents has been seized Following the on-going interrogation by the Nigerian Government . I therefore decided to contact you in confidence that I was able to move out the sum of US\$25 Million Dollars, which was secretly secured and sealed in a truck Box for security reasons, in security

company overseas .

I therefore personally, appeal to you seriously and religiously for your urgent assistance to move this money into your country where I believe it will be safe since we can not leave the country due to the restriction of movement imposed on my father and the members of our family by the Nigerian Government.

You can contact me via e-mail [mailto:chief\\_sec@diplomats.com](mailto:chief_sec@diplomats.com) for the arrangement on how to move the fund .

Conclusively, we have agreed to offer you 30% of the total sum while 70% is to be held on trust by you until my father is release ,so he could decide on a suitable business investment in your country subsequent to our free movement by the Nigerian Government. Please reply urgently and treat with absolute confidentiality and sincerety .

Best Regards.

Abdulid Gwazo

Appendix 2

Nigerian Criminal Code

**Part 6**

Offences Relating to property and contracts

**Division 1**

Stealing and Like offences

**Chapter 38**

Obtaining Property by false pretences; Cheating

**419.** Any person who by any false pretence, and with intent to defraud, obtains from any other person anything capable of being stolen, or induces any other person to deliver to any person anything capable of being stolen, is guilty of a felony, and is liable to imprisonment for three years.

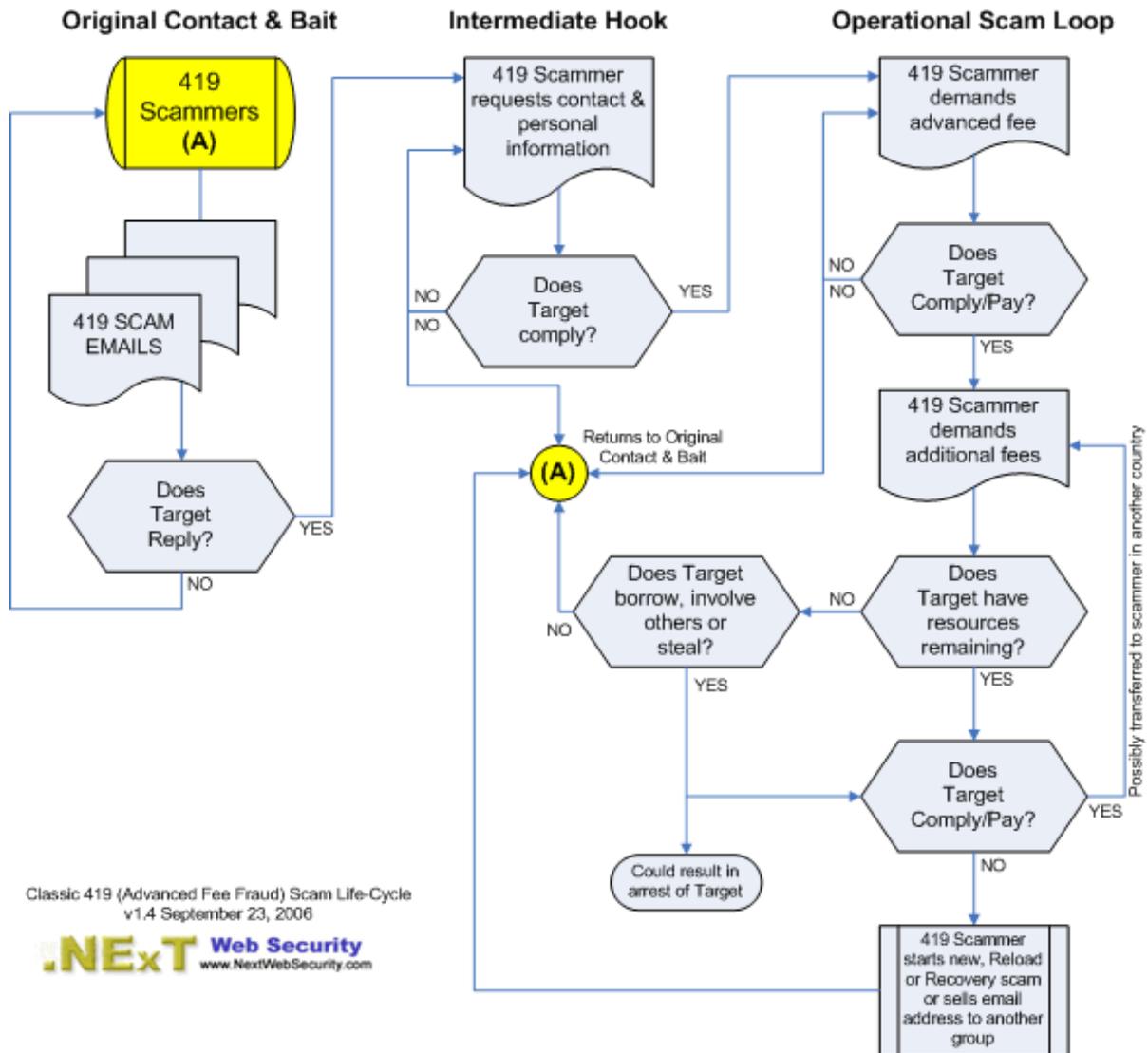
If the thing is of the value of one thousand naira or upwards, he is liable to imprisonment for seven years.

It is immaterial that the thing is obtained or its delivery is induced through the medium of a contract induced by the false pretence.

The offender cannot be arrested without warrant unless found committing the offence.

(Nigerian Criminal Code 2008)

Appendix 3  
 Classic419 (Advanced Fee Fraud) Scam Life-Cycle



Source: <https://www.nextwebsecurity.com/Classic419Lifecycle.htm>