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OUTSMART FRAUD

# The Voices of Deception

Scammers will say just about anything to get you to hand over your cash

**D**ID YOU ever hear of someone who fell for a seemingly preposterous scam and wonder what got him or her to fall for it? AARP researchers, working with law enforcement and other sources, have collected hundreds of undercover audiotapes of con men making their pitches. We thought we'd share some excerpts so you can see exactly what scammers say to make people fall prey. Be prepared to be offended.

"Take the handcuffs off me, Jim. Let me go to work for you.... Give me 1 percent of your confidence, Jim, and I will earn the other 99."  
—**Financial investment pitch**

"Are you stupid? I'm not trying to insult you, but are you mentally ill? ... I'm going to pass you to my manager 'cause you are making me sweat, and if you were in front of me, I would have slapped you by now, OK?"  
—**Scammer talking to an undercover state agent who was asking questions**



"We have a coin that was minted in 1860. It's a \$2.50 gold piece. This coin is currently trading at \$3,135. There is no doubt in my mind that by holding on to it for the next three years ... you will see this coin trade somewhere in the \$6,000 range."  
—**Scammer later admitted to authorities that the coin's value was roughly \$300**

"Ma'am, it's illegal to hang up on a verification. Do you understand this? This is the law President Bush passed himself, ma'am. You cannot hang up. We have to go through with



"Most of the big boys can put \$150,000 in the fireplace, burn it and not lose an ounce of sleep. And this is a big-boy game, so if you're going to play this game, you've got to be able to just lose money and not think twice about it."  
—**Oil-and-gas investment pitch**

"Listen, why don't you pick up the phone. I know you are there. Pick up the phone and stop playing games. Want me to come over there and set your home on fire?"  
—**Scammer talking to a target who had lost \$75,000**

this. We have your information. We just have to verify it, OK?"  
—**Scammer trying to "verify" info he doesn't have but wants**

**Target:** "What agency did you say you were with?"

**Scammer:** "I'm with the Consumer Protection Agency."

**Target:** "Which one?"

**Scammer:** "The FBI. I'm an FBI agent."

—**Scammer talking to an undercover agent**



"This is officially a final notice from IRS, Internal Revenue Service. The reason of this call is to inform you that IRS is filing lawsuit against you. To get more information about this case file, please call immediately on our department number ..."

—**Classic IRS scam; the actual agency never calls consumers about back taxes**

"Marine phytoplankton is helping to treat or fully reverse over 500 health problems.... We're not supposed to say 'cure for cancer,' but my wife is a survivor because of the marine phytoplankton. I believe that 100 percent."

—**Bogus health-supplement pitch**



"Well, God bless you, 'cause you know we're both blessed today 'cause the good Lord woke us up. 'Cause you know, Zora, ever since Vietnam, I learned to take nothing for granted. Each day is a blessing.... Thank you and God bless you."  
—**Scammer pitching bogus products, ostensibly for disabled veterans**



"You're going to your grave a loser. A big loser. I think you are terrible."  
—**Scammer to a woman who had already lost thousands of dollars**

"The more I talk to you, the more you remind me of Ben Franklin. If it was the right thing to do, he wanted to do it, and if it was the wrong thing to do, he didn't want to do it, and you feel the same way about this investment.... So let's get a piece of paper and let's put down all the reasons why to do this."  
—**Classic "Ben Franklin" close to a financial scam pitch**

"I am an inspector at U.S. Customs. We have a package here containing \$850,000. The reason why Customs held the package is there is an unpaid balance of taxes. Until they can be paid to the Canadian government, we can't release the package for delivery. It's a tax of \$2,000."  
—**Customs fraud pitch**



The bottom line: Phone scammers will push any button to get you to react. **The one correct reaction when you get an unsolicited phone pitch: Simply hang up.**