



Romance Scam 911

Dear Dr. Per Cap:

My uncle is elderly and recently met a person he claims "is the love of my life" on a dating website. Our tribe pays per cap and the other day he asked me to drive him to Western Union so he could send his online "girlfriend" some cash. I see a train wreck coming but how can I warn my uncle without breaking his heart?

Signed, Suspicious Niece

Dear Suspicious Niece

I agree this doesn't sound good. It has all the makings of a classic *romance scam*.

According to the Federal Trade Commission *romance scams* sometimes called *Casanova scams* were the most reported scam in 2018 duping unsuspecting love struck hearts out of a collective \$143 million. The typical victim lost about \$2,600. Elders who might be divorced, widowed, or disabled are the most frequently targeted.

Often the scammer will create a fake profile on a dating website doctored with phony photos of a model gorgeous person, fake location, and other bogus details. Once they win their victim over they begin asking for gifts, money, bank account and credit card numbers, and other personal info. And from there the con is on.

It's frightening how rampant these scams have become and it's all because the fair weather fraudsters are master manipulators who know how to appeal to a victim's emotions. Many people just like your uncle hope to be swept off their feet by the romantic partner of their dreams. But love is a powerful emotion that can cause people to not think clearly or make rash decisions. Who among us has never been blinded by love? Certainly not Prince Harry!

Sadly, I come across people like your uncle in many parts of Indian Country. Intervention can be tricky because victims might be deeply invested on an emotional level. In fact I've even seen cases where a victim is presented with overwhelming evidence that their online romance is a con and they still won't believe the truth. Unfortunately, it might not be as easy as simply telling your uncle that his supposed soulmate is a sham, taking away his phone, or freezing his bank account.

Experts warn that victims who are abruptly cut off from a romance scam relationship can suffer from tremendous feelings of loneliness, isolation, depression, even suicidal thoughts. There's now a hollow in their lives that the romance scam filled - albeit in a very unhealthy, harmful way.

Moreover, support for victims of online scams which can include romance, lottery scams, and other web based frauds is a relatively new area of mental health. Meaning counselors, therapists, and caregivers are not always trained on how to treat them.

So please act carefully. As a first step you can address the source of income that your uncle is using to send money to his online love interest. If it's per capita contact your tribal finance office or the bank to see if you or another trusted relative can become the designated custodian of his financial accounts so that any transactions must be authorized. Also consider reporting the suspect profile to the dating website; although most romance scammers will switch communications to text or email pretty quickly.

But most importantly encourage friends and family to engage more with your uncle and spend as much time with him as possible so that he understands how much the real people in his life care about him and love him.

Ask Dr. Per Cap is a program funded by First Nations Development Institute with assistance from the FINRA Investor Education Foundation. For more information, visit www.firstnations.org. To send a question to Dr. Per Cap, email askdrpercap@firstnations.org.