

# FRAUD — AIMED AT MUSIC TEACHERS

by Paul Ousley

Except for the occasional theft of an instrument, our award-winning journal has not had much need for a crime blotter...until now. I



have been a scam target three times in the past few months. Initially, these contacts are frighteningly similar to those made by legitimate students and are obviously aimed at private teachers.

It all starts with an email from a parent claiming to need a teacher for a bright and

talented son or daughter who will “be in your area” for a summer or a few weeks. He will have been impressed by teaching as described on a website and say that you “sound like just the right teacher.” There may be some reference to a deceased mother or teacher. So far, innocent enough: a resourceful parent, a gifted or determined student, and a flattering appraisal of your reputation.

Any questions you may have about logistics are quickly ignored in favor finding out how much you charge for the lessons and what your address is so a check can be sent. The parent comes across as responsible and dutiful, and eager that you be respectfully and promptly paid. Before you have determined where, when or even if these lessons can take place, you will receive a cashier’s check or money order for an amount that is many times your rate. (In my first case, the check was nearly three thousand dollars too much.) Within a day, you will receive a frantic phone call or letter begging for sympathy and explaining some sort of mistake or miscalculation: the wrong check or amount. He or she will express complete trust in you to cash the check and then wire the difference back to the parent. Within a few days, the parent’s check bounces. You click on “reply,” it also bounces. Dialing the number from which you got the desperate call connects you to a “no longer in service” operator.

According to the Secret Service, Department of the Treasury, this kind of scam even has a name: Advanced Fee Fraud Scheme. It

has happened to millions of Americans. The schemers surf websites looking for clues to contact people in ways that can sound personal. The most common ploy is to inform the victim of an inheritance. They will say that all you have to do is pay a few hundred in taxes in order to receive thousands. Lottery share winners and currency exchange proposals are also common. In no case should you wire money, send checks or personal information to anyone you don’t know!

Although they will claim to be from a variety of other countries, the overwhelming majority of these emails come from Nigeria, with which the U.S. does not have a good relationship. For this reason, prosecution of these criminals and recovery of stolen property are virtually impossible.

I was too suspicious to cash the check or give any personal information. The intended crime was less technological than the ID theft that I feared, but no less devious or damaging. Money orders and cashier’s checks are apparently easy to counterfeit. Scammers find these attractive because even the legitimate checks can take two weeks to make it through the system. In turn, they ask for wired money because it is instant and untraceable! The thieves have the cash by the time your check bounces.

You may be a target if:

- the emailer is from outside the country
- the emailer is more concerned with sending you a check than with what time the lesson is
- there is a sob story
- the grammar, spelling and punctuation are poor
- the money order or check may look legitimate and especially tempting because it comes from Bank of America or other large international bank

Although the prosecution rate is poor, partly because the amount of money lost by any individual is small, I encourage you to save all correspondences and report suspicious activity to the Secret Service.

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