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## Heartbreaking love scam a lesson for all

She thought she had found man of her dreams

■ Ann Rickard

JAN Marshall, now 64, is an intelligent, educated woman who held good corporate jobs in Brisbane and Melbourne.

But five years ago, in a quest to find love through a legitimate online dating site, she was scammed out of \$260,000, her entire life savings.

Now facing a bleak future on welfare, Jan is sharing her story to show other seniors how easy it is to be hoodwinked, and to prove that anyone, no matter how smart or worldly you may think you

are, can fall victim to professional scammers.

"Scammers target people looking for love," Jan said.

"I hadn't had much experience with online dating.

"I was a victim." Jan thought she'd met the man of her dreams when he contacted her after she'd been on the dating site for just a day.

He told her he was a self-employed civil engineer who travelled the world on projects.

He said he was working in Canada at the time and would shortly be travelling

to Dubai for another large project, but was not averse to coming to Australia to meet her at the end of the Dubai job.

Then the "love bombing" started, a barrage of emails and messages showering Jan with attention, compliments and then passionate declarations of love.

"Scammers get you off the legitimate website quickly, saying they would rather communicate with your private email," Jan said.

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ONLINE LOVE: Author and survivor Jan Marshall.

PHOTO: CAROL SHEARMAN

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"Then they close down their profile on the website and all communication is done through your email and Messenger. They target you, showering you with compliments and making you feel special, loved. This can change the chemicals in your brain, bring on oxytocin, a powerful hormone. They deliberately generate that, changing the brain state so you will be less anxious, more trusting."

While many people reading this might wonder at Jan's naivety and gullibility – and she has had more than her share of people saying "how could you be so stupid?" – the scammers are professional and ruthless, and for someone who has a trusting and non-suspicious mind, it is easy to fall prey.

"I did look at Scamwatch," Jan said of the time she was in the first heady days of emails and SMS messages. "But at the time I didn't believe anybody could build this level of intimacy and be a scammer."

By the time Jan's "dream man" asked for money she was deeply in love, had indulged in cybersex with him, said yes to a marriage proposal and was looking

for a property they could buy in Australia to spend their future together.

Jan's scammer did not ask for money directly, rather a loan to help him with taxes due on product being held in Dubai on the job he was working on. Jan sent her first lot of money through bank transfer, believing it to be a loan. Then came other requests for money, always with plausible

will show a photo of himself, but this is always a stolen photo, and he will never allow his victim to see him on Facetime or Skype, making excuses about his computer having hiccups.

"The photos are always stolen," Jan said. "I have since looked at the top 50 photos used by scammers, a lot of them are of men in the American military."

“People think it couldn't happen to them, but it can happen to anybody. If you are looking for love you put yourself out there, you are vulnerable.

reasons why his own money was being held temporarily frozen. He even showed Jan a copy of his bank statement with more than enough money to repay her (a false document, obviously).

"At this stage the scammer will often introduce a 'family person' to normalise the element of it," Jan said. In her case, it was his teenage daughter who joined in the email and SMS conversations and even asked Jan if she minded being called "Mom."

Jan says in the beginning the scammer

While Jan was falling in love with the "civil engineer" over dozens of daily emails, texts, phone calls and messages, her scammer was most likely one of a team sitting in a call centre in Nigeria reading from a well-practised script.

"I do believe it was a gang scenario in Nigeria," Jan said. "After I'd reported it to the police they said it was likely the money had gone to Nigeria."

The money Jan sent went in various amounts over weeks, each time her scammer giving reasonable explanations

for his need and stressing it was just a loan until they met when he came to Australia from finishing the project in Dubai.

"I had used all my savings and then taken a further \$45,000 in credit card debt and then I took money out of my self-funded super fund which I was (legally) not able to do," she said.

After Jan had given all she had, her scammer sent a final dismissive message to tell her he was boarding a plane for England and to thank her "for everything." She never heard from him again.

The heartbreak Jan suffered when she realised her dream man did not exist – and not only had all her money gone but she had incurred fines with the Australian Taxation Office for dipping into her superannuation – is difficult to comprehend.

"The first month after I found out I was deeply in shock," she said. "But my feelings (for him) were still so strong if he had turned up at my door, I would have invited him in."

Now five years later, and without hope of retrieving her money, Jan has taken her heartbreak and turned it into a positive, founding a website and blog, writing a book and talking publicly about her experience to



help others, especially vulnerable seniors.

"I am 64 now with very little reserves behind me," she said.

"People think it couldn't happen to them, but it can happen to anybody. If you are looking for love you put yourself out there, you are vulnerable."

Jan says the authorities are powerless to do anything to trace the scammers and warns that

men are just as susceptible as women, with statistics showing close to 50 per cent of men are looking for the perfect woman. "The scammers have scripts to target men, target everyone," she said.

Jan Marshall's book, *Romance Scam Survivor: The Whole Sordid Story*, is available at [www.romancescam-survivor.org](http://www.romancescam-survivor.org).