

THE NEW YORKER

FACT

ANNALS OF CRIME

THE PERFECT MARK

by MITCHELL ZUCKOFF

How a Massachusetts psychotherapist fell for a Nigerian e-mail scam.

Issue of 2006-05-15

Posted 2006-05-08

Late one afternoon in June, 2001, John W. Worley sat in a burgundy leather desk chair reading his e-mail. He was fifty-seven and burly, with glasses, a fringe of salt-and-pepper hair, and a bushy gray beard. A decorated Vietnam veteran and an ordained minister, he had a busy practice as a Christian psychotherapist, and, with his wife, Barbara, was the caretaker of a mansion on a historic estate in Groton, Massachusetts. He lived in a comfortable three-bedroom suite in the mansion, and saw patients in a ground-floor office with walls adorned with images of Jesus and framed military medals. Barbara had been his high-school sweetheart—he was the president of his class, and she was the homecoming queen—and they had four daughters and seven grandchildren, whose photos surrounded Worley at his desk.

Worley scrolled through his in-box and opened an e-mail, addressed to “CEO/Owner.” The writer said that his name was Captain Joshua Mbote, and he offered an awkwardly phrased proposition: “With regards to your trustworthiness and reliability, I decided to seek your assistance in transferring some money out of South Africa into your country, for onward dispatch and investment.” Mbote explained that he had been chief of security for the Congolese President Laurent Kabila, who had secretly sent him to South Africa to buy weapons for a force of élite bodyguards. But Kabila had been assassinated before Mbote could complete the mission. “I quickly decided to stop all negotiations and divert the funds to my personal use, as it was a golden opportunity, and I could not return to my country due to my loyalty to the government of Laurent Kabila,” Mbote wrote. Now Mbote had fifty-five million American dollars, in cash, and he needed a discreet partner with an overseas bank account. That partner, of course, would be richly rewarded.

Mbote’s offer had the hallmarks of an advance-fee fraud, a swindle whose victims are asked to provide money, information, or services in exchange for a share of a promised fortune. Countless such e-mails, letters, and faxes are sent every year, with a broad variety of stories about how the money supposedly became available (unclaimed estate, corrupt executive, and dying Samaritan being only a few of the most popular). Worley, who had spent his adult life advocating self-knowledge and introspection, seemed particularly unlikely to be fooled. He had developed a psychological profiling tool designed to reveal a person’s “unique needs, desires and probable behavioral responses.” He promised users of the test, “The individual’s understanding of self will be greatly enhanced, increasing the potential for a fulfilled and balanced life.” And Worley was vigilant against temptation. Two weeks before the e-mail arrived, he had been the keynote speaker at his eldest granddaughter’s graduation from the First Assembly Christian Academy in Worcester, Massachusetts. He cautioned the students about Satan, telling them, “He’s going to be trying to destroy you every inch of the way.”

Still, Worley, faced with an e-mail that would, according to federal authorities, eventually lead him to join a gang of Nigerian criminals seeking to defraud U.S. banks, didn’t hesitate. A few minutes after receiving Mbote’s entreaty, he replied, “I can help and I am interested.” His only question was how Mbote had found him, and he seemed satisfied with the explanation: that the South African Department of Home Affairs had supplied his name. When Worley attributed this improbable event to God’s will,

Mbote elaborated on the story to say that Worley's name was one of ten that he had been given, and that it had been pulled from a hat after much prayer by someone named Pastor Mark. (A more likely possibility is that his e-mail address was plucked from an Internet chain letter, which he received and passed on, that promised a cash reward from Microsoft to anyone who forwarded the letter to others.) In e-mails, phone calls, faxes, and letters during the ensuing weeks, Mbote laid out the plan: If Worley would pay up-front costs, such as fees to a storage facility where the cash was being kept, and possibly travel to South Africa to collect the money, he would receive thirty per cent, or more than sixteen million dollars.

Worley told Mbote that he lived his life with the "utmost integrity" and didn't want to jeopardize that. He also said that he couldn't fund the operation. (Though he would report nearly a hundred and forty thousand dollars in income in 2001, he had declared personal bankruptcy in the early nineties, had relatively little saved for retirement, and wanted to help his grandchildren through college.) No problem, Mbote answered; "investors" would provide up to a hundred and fifty thousand dollars for airfare and other expenses needed to move the money to the United States, while Worley would act as middleman and curator of the funds.

As promised, in late August, 2001, Worley received a check for forty-seven thousand five hundred dollars, purportedly from one such investor. It was from an account belonging to the Syms Corporation, the discount-clothing chain whose slogan is "An Educated Consumer Is Our Best Customer." Worley was wary. He called the Fleet Bank in Portland, Maine, where the check had been drawn. The bank told him it was an altered duplicate of a check that Syms had paid to the Maryland office of an international luggage manufacturer.

Every swindle is driven by a desire for easy money; it's the one thing the swindler and the swindled have in common. Advance-fee fraud is an especially durable con. In an early variation, the Spanish Prisoner Letter, which dates to the sixteenth century, scammers wrote to English gentry and pleaded for help in freeing a fictitious wealthy countryman who was imprisoned in Spain. Today, the con usually relies on e-mail and is often called a 419 scheme, after the anti-fraud section of the criminal code in Nigeria, where it flourishes. (Last year, a Nigerian comic released a song that taunted Westerners with the lyrics "I go chop your dollar. I go take your money and disappear. Four-one-nine is just a game. You are the loser and I am the winner.") The scammers, who often operate in crime rings, are known as "yahoo-yahoo boys," because they frequently use free Yahoo accounts. Many of them live in a suburb of Lagos called Festac Town. Last year, one scammer in Festac Town told the Associated Press, "Now I have three cars, I have two houses, and I'm not looking for a job anymore."

According to a statement posted on the Internet by the U.S. State Department, 419 schemes began to proliferate in the mid-nineteen-eighties, when a collapse in oil prices caused severe economic upheaval in Nigeria. The population—literate, English-speaking, and living with widespread government corruption—faced poverty and rising unemployment. These conditions created a culture of scammers, some of them violent. Marks are often encouraged to travel to Nigeria or to other countries, where they fall victim to kidnapping, extortion, and, in rare cases, murder. In the nineteen-nineties, at least fifteen foreign businessmen, including one American, were killed after being lured to Nigeria by 419 scammers. Until recently, Nigerian officials tended to blame the marks. "There would be no 419 scam if there are no greedy, credulous and criminally-minded victims ready to reap where they did not sow," the Nigerian Embassy in Washington said in a 2003 statement. The following year, Nuhu Ribadu, the chairman of Nigeria's Economic & Financial Crimes Commission, noted that not one scammer was behind bars. Last November, however, Ribadu's commission convicted two crime bosses who had enticed a Brazilian banker to spend two hundred and forty-two million dollars of his employer's money on a fictitious airport-development deal. (Prosecutions by U.S. authorities are rare; most victims don't know the real names of their "partners," and 419 swindlers are adept at covering their tracks.)

Despite Nigeria's efforts, the schemes have reached "epidemic proportions," according to a publication by the U.S. Federal Trade Commission. The agency received more than fifty-five thousand complaints about them last year, nearly six times as many as in 2001. The increase is due in part to the Internet, which makes it easy for scammers to reach potential marks in wealthier countries. "If we educate the public to the point where nobody falls for it, then they'll go out of business," Eric Zahren, a spokesman for the Secret Service, the lead U.S. agency in investigating advance-fee frauds, says. The agency estimates that 419 swindlers gross hundreds of millions of dollars a year, not including losses by victims too embarrassed to complain. In February, the son of a prominent California psychiatrist named Louis A. Gottschalk—he identified what turned out to be early signs of Alzheimer's in Ronald Reagan after analyzing his speech—filed suit seeking to remove his father from control over a family partnership, claiming that Gottschalk had lost more than a million dollars to Nigerian scammers. Some victims try to pass along their losses. The former Iowa congressman Edward Mezvinsky, who had refashioned himself as an international businessman, was caught up in a 419 scam, and during the nineteen-nineties stole from his law clients, friends, and even his mother-in-law to cover his losses. He is serving more than six years in prison after pleading guilty to thirty-one counts of fraud.

Robert B. Reich, the former Labor Secretary, who has studied the psychology of market behavior, says, "American culture is uniquely prone to the 'too good to miss' fallacy. 'Opportunity' is our favorite word. What may seem reckless and feckless and hapless to people in many parts of the world seems a justifiable risk to Americans." But appetite for risk is only part of it. A mark must be willing to pursue a fortune of questionable origin. The mind-set was best explained by the linguist David W. Maurer in his classic 1940 book, "The Big Con": "As the lust for large and easy profits is fanned into a hot flame, the mark puts all his scruples behind him. He closes out his bank account, liquidates his property, borrows from his friends, embezzles from his employer or his clients. In the mad frenzy of cheating someone else, he is unaware of the fact that he is the real victim, carefully selected and fatted for the kill. Thus arises the trite but none the less sage maxim: 'You can't cheat an honest man.' "

Born in the small town of Zanesville, Ohio, Worley joined the Army after high school. He served for a year as a staff sergeant with the 101st Airborne Division in Vietnam, earning decorations that included a Bronze Star. In 1976, after fifteen years in the military, he was convicted of driving a car for a fellow-serviceman who held up a store; nevertheless, Worley received an honorable discharge and was later pardoned for his role in the robbery. He went to college and divinity school, and got a Ph.D. in psychology through correspondence courses from the Carolina University of Theology, then in Mount Holly, North Carolina. A. Erven Burke, a Baptist pastor who has known Worley for nearly thirty years, has called him a man of "integrity and honesty," dedicated to helping others.

In the early nineteen-nineties, Worley developed a sixty-item questionnaire that he called Worley's Identity Discovery Profile, or W.I.D.P., which sought to quantify a person's temperament in three areas: social and vocational, leadership, and relationships. W.I.D.P. assigned labels to each: Introverted Sanguine, Sanguine, Phlegmatic, Melancholy, or Choleric, or a blend, such as Phlegmatic Introverted Sanguine. People whose "living patterns" were primarily focussed on fulfilling a temperament need were labelled Compulsive. Over time, Worley built a successful business selling W.I.D.P. to churches, businesses, schools, individuals, and other counsellors.

Worley's own profile was Melancholy Compulsive in the social-vocational realm, Choleric Compulsive in leadership, and Introverted Sanguine in personal relationships: inward, headstrong, needy. The combination, he said later, made him ripe for scamming. He had abundant time to strategize with Nigerian partners, he tended to ignore warnings, and he yearned for his family's approval. (Anticipating his fortune, he asked his daughters to list all their debts, which he promised to pay.) But Worley's egotism also may have made him think he could gain the upper hand. When Mbote asked him to fly to South Africa to collect the money, he agreed—but only if Mbote reimbursed him for lost wages. Worley

set the price at thirty-five thousand dollars a week.

After the Syms check proved false and Mbote failed to send a replacement, Worley told him that their partnership was over. A few days later, though, he began receiving e-mails from someone claiming to be Mohammed Abacha, the eldest surviving son of Nigeria's late dictator General Sani Abacha, who reputedly stole billions from the Nigerian treasury. Mohammed Abacha told Worley that Joshua Mbote had been operating surreptitiously on the Abacha family's behalf, but had bungled so badly that Abacha decided to step forward. He told Worley that the story about buying weapons had been a ruse to protect the Abacha family and their money, which, he said, was actually hidden in Ghana. Soon Worley was put in touch with someone claiming to be the General's widow, Maryam Abacha. In a torrent of phone calls and e-mails, she appealed to Worley. "I learned you wanted to hear from me," she wrote. "Here I am. Help me." In his e-mails, Worley seemed invigorated by this new scenario; he apparently believed that he was on the verge of becoming rich while rescuing a woman in distress.

In late November of 2001, Worley spent several thousand dollars on an attorney who specialized in international tax planning. The attorney warned him against the seeming opportunity, as did Barbara Worley. She knew little about her husband's "project," as he called it, but she didn't like it. Barbara lived a life that revolved, as she put it, "around God and family." In some ways, she still looked to her husband for guidance, as she had when they were in high school; she expressed her opinion, but deferred to his judgment.

Worley dismissed these warnings; now that he had committed money to the partnership, he had a vested interest. By the end of 2001, he was telling the Abachas that he had investigated ways to ship the cash secretly and had searched a half-dozen countries for a bank that would accept a huge deposit without alerting authorities. He reassured them that they had chosen the right partner, and begged for patience: "I am a smart man and very cautious and do not want anything to go wrong." He settled on the Bermuda-based Bank of Butterfield, and in late January, 2002, he told Mrs. Abacha that he had spent forty-three hundred dollars to open an account there. "There will be no trail back to the U.S. and no tax to be paid," he wrote.

Worley's partners soon persuaded him to wire more than eight thousand dollars to retain a Nigerian lawyer and "to cover the bank fees and late fees" that supposedly were the last barriers to the transfer. But, after more delays and growing doubts, Worley told them that he would not travel abroad—the money, they said, had been moved to Amsterdam—to collect the cash. They couldn't change his mind, so they tried a different approach. Mrs. Abacha asked him for help in claiming forty-five million dollars that she told him was hidden in an account of the Federal Ministry of Aviation at the Central Bank of Nigeria. It was a textbook 419 tactic. When Worley doubted Mbote, he disappeared; when Worley wouldn't travel for one treasure, they found another. He sent more money.

Under this new plan, Worley allowed his partners to file false documentation claiming that he was a private aviation contractor to whom the Nigerian government owed forty-five million dollars. At the end of February, Worley crossed another line when a patient named Jennifer Morlock came to his home office for a counselling session. She had barely arrived when he told her he was engaged in a business venture with partners in Nigeria. Violating his profession's code of ethics, he asked to borrow fifteen thousand dollars. Morlock went home, spoke with her husband, and agreed. By noon, Worley was at her door to collect the money. The same day, he went to a nearby liquor store with a Western Union outlet and wired all fifteen thousand dollars to Nigeria. He soon repaid Morlock, with interest, by borrowing on his credit card.

Meanwhile, Worley was growing more and more distressed. The number of correspondents was increasing—at one point, he counted nine—and the spelling of their names kept changing. He complained of receiving letters from "Maram Abacha," "Mariam Abacha," and "Mrs. Maryam S.

Abacha.” “I would think that everyone would know how to spell their own real name,” he wrote testily. “Obviously, someone does not.” When he still seemed no closer to receiving the payment he’d been promised, he made a bid for sympathy, falsely telling his partners that he had been given a diagnosis of cancer. That didn’t work, so he told them that he was abandoning the project: “To date, I have lost nearly fifty thousand dollars chasing a rainbow with a pot of gold at the end of it. I cannot go any further. It will take me two years to recover from this, and I will probably be dead by then.” Mrs. Abacha’s reassurances wrung thirteen thousand dollars more from Worley, but in April, 2002, he swore he was through, writing, “I must stop this financial torment and anguish and pray that God forgives me for my pursuit of money, simply put, greed.”

For five months, Worley didn’t correspond with the Nigerians. Then, in September, 2002, a fax arrived from someone calling herself Mercy Nduka, who claimed to be a confidential secretary at the Central Bank of Nigeria. Nduka told Worley that the Aviation Ministry funds were still waiting for him, and that she was secretly working with the Abacha family. She said that they needed five hundred thousand dollars to bribe five Nigerian bank officials who had the power to release the forty-five million; plus, she said, they needed another eighty-five thousand to cover fees. Worley refused to send more money, so Nduka and her boss, Usman Bello, said that they would borrow it from investors. Worley would pass along the investors’ money and then receive the fortune on behalf of the Abachas, with shares going to him, Nduka, and Bello for their services.

Soon men who claimed to be investors began calling Worley from New York and Washington, asking him to provide credit references and requesting that he put up collateral for the loans they were considering making to him. He refused to offer collateral, but that was never the point. The investors’ questions and demands made him feel more secure, as though they were truly weighing whether to lend him money. In late November, 2002, Worley received a check for ninety-five thousand dollars, drawn on an account of the Robert Plan Corporation, a Long Island-based insurance company. Without verifying it, as he had done with the Syms check, he deposited it at a branch of Fleet Bank. In fact, the check was fraudulent, but a novice employee at the insurance company approved Fleet’s payment inquiry. When the money appeared in Worley’s account, Nduka told him to wire eighty-five thousand dollars to a bank in Latvia, which he did. He wired another thirty-eight hundred dollars when Bello said that he needed to buy a Rolex watch to bribe a bank official. Although the Robert Plan employee had approved the check and Fleet had paid it, Worley, according to federal law, was responsible for repayment. (If a fraudulent check is passed deliberately, a depositor can face felony charges.) About a month later, the Nigerians sent Worley a check for some four hundred thousand dollars from a Michigan marketing company. This check was real, but it had been stolen and altered to make Worley the payee. When Worley deposited it at a branch of Citizens Bank near his home, it cleared; following Nduka’s instructions, he wired the money to an account in a Swiss bank.

In the meantime, the Nigerians had ensnared the wife of a Mississippi car dealer, a woman named Marcia Cartwright. In October, 2002, she had received a 419 e-mail from a man saying he was desperate to get his money out of Nigeria. Two months later, Cartwright received a check made out to her for nearly a hundred and nine thousand dollars, drawn on the account of a Texas advertising firm, and deposited it at the Farmers & Merchants Bank of Booneville, Mississippi. It cleared, and, on orders from Nigeria, she sent Worley a cashier’s check for a hundred and six thousand dollars, keeping the remainder for herself. He deposited the money in his Citizens account on January 15, 2003. The next day, he wired a hundred thousand dollars to the Swiss account.

Worley told Nduka and Bello that he was certain they now had more than enough to bribe the bankers and cover other expenses. Nduka, ever polite, said that they were not quite there. She sympathized with his frustration, and Worley promised to be patient. She asked for another six thousand dollars—the balance of Cartwright’s cashier’s check—to bribe the telex operators who would execute the transfer.

Worley hesitated, but soon sent that money, too. Finally, Nduka told him what he longed to hear: “All is set for the final release of your fund.”

That day, the president of the Farmers & Merchants Bank learned that the check Marcia Cartwright had deposited a month earlier had been returned as fraudulent. Bank officials called federal and state authorities, and Citizens Bank, where Worley had deposited Cartwright’s cashier’s check, was also notified. An investigator for Citizens, a former police lieutenant named Michael Raymond, told Worley what had happened and said that he was investigating potentially fraudulent activity. Worley sent frantic e-mails and made repeated calls to Nigeria, begging for a replacement check. Nduka answered with bad news: Bello had been attacked by robbers and was comatose. But, she wrote, “I have reached an agreement with them for your fund to be released as planned on Friday.” All she needed was a thousand dollars to bribe another telex operator.

Worley seemed on the verge of panicking. “If you are my friend, then make it happen tomorrow,” he pleaded. “Why are you badgering me with this \$1,000? I have gone as far as I will go with this. I am desperate and have nothing else to say at this time. I am emotionally, spiritually, and financially drained.” Nduka answered humbly, calling herself “an ordinary woman” who struggled on four hundred dollars a month. Worley responded that Nduka had “touched my heart.” He wired the thousand dollars on January 30, 2003.

The next day, Raymond told Worley that the other check he had deposited at Citizens, the check from Michigan for four hundred thousand dollars, was also phony. Worley knew what that meant, and, according to Raymond, disclosed his suspicion that the Robert Plan check was probably fake, too. When Worley got off the phone with Raymond, he was enraged. “I hate being taken advantage of by you evil bastards,” he wrote to Nduka. “This is all lies?” He went on, “Your day will come that you will be judged by God, and so will I. And I am ashamed, and shamed, and an embarrassment to my family, who are so precious and Godly people. What a terrible model of a Christian that I am. Thoughts of suicide are filling my mind, and I am full of rage at you despicable people. I hate living right now, and I want to die. My whole life is falling apart, my family, my ministry, my reputation and all that I have worked for all my life. Dear God, help me. I am so frightened.”

In May, 2005, Worley went on trial in U.S. District Court in Boston on charges of bank fraud, money laundering, and possession of counterfeit checks. Worley’s overseas correspondents, whose real identities he never knew, disappeared, and were never located or charged. With them went more than forty thousand dollars of Worley’s money and nearly six hundred thousand dollars from the checks. Including credit-card interest, money-wiring fees, long-distance telephone charges, and the tax lawyer’s bills, Worley’s losses may have been closer to eighty thousand dollars.

The prosecutor, an Assistant U.S. Attorney named Nadine Pellegrini, urged the jury to reject suggestions that Worley had simply been scammed. At best, she said, Worley “got in over his head.” Pellegrini portrayed Worley as the puppeteer, not the puppet, and said that he knowingly passed bad checks, in the belief that he was entering into a “mutually beneficial arrangement.” She focussed on Worley’s recognition at various points that he was dealing with liars, and said that he displayed “willful blindness” by ignoring the warning signs of their criminality and his own. Pellegrini said that Worley’s claims of innocence were undermined by consistent bad conduct—lying to his wife, borrowing from a patient, plotting to avoid taxes, posing as an aviation contractor, claiming to have cancer, and agreeing to bribe Nigerian bank officials. She was unsparing during her cross-examination. “So you don’t have any integrity either, do you, Dr. Worley?” she asked. He answered, “No, I don’t.”

“Ladies and gentlemen,” she told the jury, “it’s clear John Worley understands behavior of people and motivation of people, and he could and he can manipulate both behavior and reaction. . . . There is only one story here, and that’s the story of John Worley’s greed.”

Worley's lawyer, a former prosecutor named Thomas Hoopes, cast him as a childlike man who was tricked by sophisticated con artists into a check-cashing scheme. Hoopes stressed that Fleet and Citizens had approved payment on the checks, which, he said, reasonably led Worley to believe they were legitimate. He urged the jury to focus on the final thousand dollars that Worley had sent after he knew an investigation was under way—this was evidence, he said, of Worley's gullibility. He likened Worley to Marcia Cartwright, whom the government viewed as a victim despite her also having passed a bad check. (Cartwright made partial restitution, testified for the prosecution, and was not charged.) Mostly, Hoopes urged the jury to view Worley's acts as foolish, not criminal. Hoopes emphasized that Worley had lost heavily in the scam. "It's not willful blindness," Hoopes said. "It is blind trust."

In addition to witness testimony and lawyers' arguments, the jury was given hundreds of e-mails between Worley and the Nigerians which told a story of their own, about a man transformed by his pursuit of riches. Reading the e-mails, in which Worley displays both cunning and credulousness—sometimes in the same message—it is clear that the Nigerians were able to take advantage of his religious convictions, his stubbornness, and his desire to be a hero to Mrs. Abacha and to his family. Patiently and persistently, the Nigerians turned Worley's skepticism into suspension of disbelief, to the point where he seemed to worry that they might not trust *him*. They made Worley the perfect mark.

The trial took six days, and the jury found Worley guilty on all counts. On February 15th, Worley, now sixty-two, returned to the federal courthouse at the edge of Boston Harbor to face sentencing. Accompanied by more than three dozen family members and friends, he arrived wearing a charcoal suit with a support-the-troops pin on the lapel. U.S. District Judge George O'Toole, Jr., acknowledging the "ordeal" that Worley had been through, said that he was nevertheless bound by the jury's finding. He sentenced Worley to two years in prison, plus restitution of nearly six hundred thousand dollars, and gave him five weeks to turn himself in. Outside the courtroom, Barbara Worley, a stout woman with blond hair, said they would appeal. (They eventually decided not to.) "My husband is the victim here," she said. "It's an atrocity."

One morning a week later, I drove past acres of winter-brown fields to the Worleys' large, blue-gray house, which was owned by a trust created by the Lawrence family, one of Massachusetts's nineteenth-century industrial dynasties. (The Worleys, looking for an inexpensive place to live after John left the Army, believe that divine guidance delivered them to the Lawrences, who needed the home restored and overseen.) Barbara, in a white bathrobe, let me in, saying she thought the meeting had been rescheduled. The house was dark, and the hallways were filled with packing boxes: Worley was preparing for prison, and Barbara was moving to a small house in a nearby town.

Barbara led the way upstairs to a living room with a brass plaque on the door. "As for me and my house, we will serve the Lord," it read. Worley entered, wearing a red-white-and-blue robe with an eagle on the back. He sat in a green leather chair, and fed treats to Pancake, the family cat. He seemed stunned by his misadventures of the past five years. "The communications that I had with those people were so convincing that I really believed that they were real, they were true," he said. "I would question them and they would come back with a response that was adequate to cover my concerns each and every time." Despite everything, he insisted that he still believed he had been dealing with the real Maryam and Mohammed Abacha. "I think they were legitimately trying to use me and my resources to get their funds out of Nigeria into a safe place where they could have access to them," he said. Worley wasn't sure whom to blame for the bad checks, though Nduka was suspect. "Somehow there was a buyoff, a payoff, or something that went on there, and then it got switched to the point where I was then dealing with fraudsters," he said.

When I asked Worley what he wished he had done differently, he didn't answer directly. Instead, he

spoke about hoping that the Abachas would get back in touch with him. However, before they could resume work on the multimillion-dollar transfer, he expected them to send the six hundred thousand dollars that he needs for restitution.

“What if they sent you a check?” Barbara demanded. “Would you put it in the bank to see if it cleared again?”

“Yeah.”

“John!” she said.

“I don’t know,” Worley said finally, sounding defeated. “I have to have time to think about what I would do in that situation.”

“My husband is naïve,” she explained to me. “He trusts people.”

A month later, moments after dropping off Worley at a federal prison in Pennsylvania, Barbara called me in tears. “They knew they couldn’t go after the Nigerians, so they just get the person they can reach. They’re trying to stop people in America from getting involved in it by making an example of my husband,” she said. “Why don’t they assign an F.B.I. agent to go after the people who scammed my husband? Where’s the justice?”

An enduring trait of Nigerian letter scammers—indeed, of most con artists—is their reluctance to walk away from a mark before his resources are exhausted. On February 5, 2003, several days after the checks were revealed as phony, after Worley was under siege by investigators, after his bank account had been frozen, after he had called his partners “evil bastards,” Worley received one more e-mail from Mercy Nduka.

“I am quite sympathetic about all your predicaments,” she wrote, “but the truth is that we are at the final step and I am not willing to let go, especially with all of these amounts of money that you say that you have to pay back.” She needed just one more thing from Worley and the millions would be theirs: another three thousand dollars.

“You have to trust somebody at times like this,” she wrote. “I am waiting your response.” ♦