

Advance-fee fraud scam, Nigerian Letter (also called the 419 fraud), Nigerian scam, Nigerian bank scam, or Nigerian money offer.

Summary: We all receive emails that indicate we've won several different lotteries. Are any of these winning notifications valid? I'll review what to look for.

I just received an email from a [name removed, just in case] of London England stating I had won US\$ in a sweepstake organized by Microsoft and AOL. In the email numerous words were misspelled. I was told to contact [name removed], Claims processing agent, [number removed], Courier Firm: [name removed]. This email mentioned a [name removed], Microsoft Promotion Team, Vice President. The one stipulation is the winner remits part of the winning fund to a charity organization. Is this email for real or just another fraud email?

Man, if every "you've won!" sweepstakes message I've received in the last year were true I'd be a very rich man. Heck, if even one of them were true, I'd be doing pretty good.

Short answer: it's fraud. Run away. Delete it. Ignore it. Don't ever be tempted.

Is that clear enough?

Let's examine just why that is and what some of the clues are.

I just checked my junk mail folder, and in the last week I've received at least a dozen or more "winning notifications" of various flavors. "Staatloterij" (Dutch for state lottery), "End of the year lottery promotion", "YOU HAVE WON!!!", and so on.

Every one of them is totally bogus.

And worse, they're actually scams to take your money, not give you any.

Let's look at some of the clues the show you just how bogus these emails are.

And for the record, these clues apply to 99% of the all spam you get as these are excellent indicators of scams and other bogus emails.

"It's fraud. Run away. Delete it. Ignore it. Don't ever be tempted."

- **It's email.** Let's face it, if you *really* won a lottery, someone would more likely knock on your door (with *lots* of proper identification) or at least send you a certified/registered letter. Email is an unreliable notification mechanism at best and should never be used for something this important.

- **The email's not even addressed to you!** This just gets me every time I see it. *None* of the messages that say I've won actually have my name in the "To:" line. None. In fact, none of them even mention me by name. You'd think that if I had in fact won some kind of lottery that my name would be known to the organization, and that they would actually *use my name* when they tried to tell me that I'd won. It doesn't get much more bogus than this.
- **English is clearly not their native tongue.** You said it yourself, "numerous words were misspelled". Once again, a legitimate organization would simply not do that. Even if they were based in another country they would take the time to make sure that spelling and grammar were up to business correspondence standards.
- **They ask for money.** This is the big tip-off in my book. In your case: "one stipulation is the winner remits part of the winning fund to a charity". Here's how it works: in most cases you'll have to actually send money before you "receive your winnings". It'll either be in the form of fees that they say must be paid up-front, or in your case I'm guessing that you'll need to make your charitable donation before you get your winnings. And those winnings? *IF* you get anything at all, there are several scams right now that actually send you a check that's so real-looking that it even fools your bank. Until it bounces a week later and your "winnings" are removed from your account, that is. All that after you've paid the up-front fees with your own real money.
- **They ask for your details.** Lottery scams are another great venue for identity theft. "Winning the lottery" seems like a perfectly legitimate reason to be asked for lots of personal information like Social Security numbers, bank account numbers and the like. It's not. Do not divulge your personal information to anyone you don't absolutely positively trust. Ever.

The fact is that the old adage is very, very true: **If it's too good to be true, then it's not.**

Unfortunately the sad reality is that these schemes exist because enough people fall for them every day. Out of ignorance, greed, or desperation, people think that they've actually won and fall for the trap. The net result is that they don't win at all, they lose. They lose their money, their belongings, their identity, and more.

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Is that message clear enough?