"You get what you pay for," or so the saying goes. But in the case of the Nigerian solicitations or the "4-1-9" fraud, all consumers get for their money are empty promises and shattered dreams. Some victims have even lost their lives. Don't let it happen to you.

A Postal Inspection Service investigation uncovered several variations of the "4-1-9" fraud solicitation. However, the basic theme is the same. Individuals are advised that a large amount of money is available and will be processed through their bank accounts. For their cooperation, potential victims are told they may retain a percentage of the money. The name "4-1-9" is derived from the section of the Nigerian Penal Code that makes it illegal for Nigerians to participate in the fraud or to possess any documents used in the scam.

Typically, "4-1-9" fraud victims are duped into believing that if they pay a large fee, millions of dollars will be credited to their bank accounts. After paying the initial fee, victims are often contacted by the operators of the scheme and advised that the deal is near completion, but additional money is needed to pay "unforeseen" legal fees, taxes and personal expenses. To complete the transaction, victims may be asked to travel to Nigeria to meet with the operators. Once in Nigeria, however, the victims are informed of additional fees or taxes that must be paid prior to the transfer of funds.

In several instances, victims actually visited Nigeria and paid the so-called tax, but they received nothing for their time and expense. After the operators get their hands on the money, no further action or contact occurs. Americans have lost over $100 million in the "4-1-9" scheme. In addition to the monetary loss, 15 foreign businessmen, including one American, have been murdered in connection with this fraud.

Through a leadership role with the Postal Security Action Group of the Universal Postal Union, the Inspection Service formed an alliance with the Postmaster General of the Nigerian Postal Service Department. An agreement permits interdiction and destruction of advance fee solicitations bearing counterfeit postage stamps and/or affixed meter impressions prior to delivery to potential victims. Because the advance fee solicitations bore counterfeit postage, they met the criteria for destruction. To date, Postal Inspectors have destroyed over 5 million advance fee solicitations.

Due to the Postal Inspection Service's success in detecting and destroying these letters before they reach potential victims, the Nigerian scam artists have started mailing solicitations bearing legitimate postage from other countries. In addition to the U.S. Mail, the operators are currently contacting consumers via the Internet and the fax machine. To halt these efforts, Postal Inspectors are working closely with the Secret Service, Customs and foreign officials to develop detection and interception programs. Postal Inspectors warn potential investors not to fall for this scam. If you receive an advance fee solicitation, do not respond. Either throw it away or send it to the:

U.S. Postal Inspection Service Operations Support Group
222 S. Riverside Plaza
Suite 1250
Chicago, IL 60606-6100

The best defense against fraud is an informed public, because "you can't be duped when armed with the truth!"