

AARP FRAUD FIGHTER CALL CENTER

Michelle Walsh

When Michelle Walsh's father passed away in November of 1989, her mother was left in good financial shape. The house and car were paid for, and she didn't have any credit card debt. She had more than enough money to cover her monthly expenses, and there was even extra left over for the traveling she and her husband had always enjoyed.

But now all of that has changed. Walsh first noticed something was wrong when her mother started to talk about being a contest winner. "She was so excited about winning BIG money," said Walsh. "We knew something wasn't right. She couldn't tell us exactly what was going on, only that she had to pay some expenses before the money could be sent to her."

When the phone rang, and someone else answered, no messages would be left and no explanations given, only that "they would call back later." Junk mail was arriving by the armloads and she spent hours answering and entering every contest, convinced she would be the next big winner. Eventually, she shared the good news with her two daughters but made them promise to keep it a secret. "She had won the Canadian Lottery - we did everything short of standing on our heads to convince her to be careful," said Walsh. "She was wiring money to cover taxes and fees, and we tried to explain to her that it just didn't work that way."

Unfortunately, Walsh's mother had already fallen firmly in to the grip of a con artist. Over a span of seven years, she responded to a series of foreign lottery scams and bogus sweepstakes offers. She sent thousands of dollars to con men who were promising her that she had hit it big.

It didn't take long before Walsh's mother had depleted her savings. To keep her chances of winning alive, she took out three new mortgages on her home. Once that money was gone, she used her credit cards. "She lost it all," said Walsh. "Those criminals took her home and her life's savings. They stole every penny she had."

The money from her third home mortgage was cleaned out of her checking account by a con artist who convinced her to give him her account numbers. He had told her that he needed access to directly deposit her lottery winnings.

Now Walsh's mother rents a small one-bedroom house in Michigan. After losing the money from her last mortgage, she was forced to sell the home she had lived in for over 40 years. After all was said and done, she was left with a profit of only about one-thousand dollars. She still owes money on her credit cards that they fear will never be paid off.

"It's sad, but also really frustrating," says Walsh as she sifts through the piles of receipts from the checks her mother wrote to various con men over the years. "Even though everything is gone, those crooks are still calling her today. And their pitch is so slick that mom still isn't ready to accept that it's all a hoax."

Now Walsh is telling her story in hopes of helping others. “I would never have believed it. It just didn’t seem possible until it happened to my own family,” she said. “I just hope that by speaking out I can help others avoid this nightmare.”