

# My 419 Call

Wednesday, 06 September 2006

*By Okey Ndibe*

Three days ago, my phone rang just after 9:36 p.m. The caller ID indicated that the call was from Nigeria. Thinking that a relative or friend was ringing me up, I answered with great warmth.

"Hello," bellowed an unfamiliar voice at the other end. "My name is Reverend Bashiru Bakare," he continued, speaking with fervid acceleration. "I'm the director of international transactions with First Bank of Nigeria. I'm calling about your money. You have been trying to collect your money right?"

"Yes, indeed," I said, affecting as American an accent as possible. This was not the first time I would receive a phone call from a 419-scam artist on the prowl for a fool with the right combination of gullibility and greed. Just three weeks ago, a phone from an alleged official of the Central Bank of Nigeria had woken me up about 2 a.m. As soon as he said he was calling regarding my money, I answered in a terse, harsh tone and hung up. I was too groggy from interrupted sleep to indulge the fake banker. Even so, it was about an hour before I could once more lose myself in sleep. Lying awake, exasperated, I had plenty of time to regret that I had not strung along the caller. It would have been a sweet, if imperfect, revenge if I had encouraged the indolent fraudster in the hope that I was a potential "mugu," as the victims of Nigerian-style scams are called.

On Monday night, with another 419-ner on the phone, I saw an opportunity for some symbolic pay back.

"How long have you been trying to collect your money?" the caller asked.

"About five years," I replied.

"What's the exact amount you're owed?"

"Four point five million dollars."

"Have you been paying any money to anybody here in Nigeria to help you get the money?"

I told him that I had a Nigerian agent named Mr. Basse who had been helping to collect the money. My agent, I said, was responsible for tipping Nigerian officials to secure the release of my money. I then reimbursed Mr. Basse for any monies he paid in bribes.

"How much have you reimbursed Mr. Basse so far?" he queried.

"A little more than a hundred thousand dollars."

"When was the last time you sent him money?"

"Two weeks ago."

"How much did you send him?"

“Eight thousand five hundred dollars.”

The caller’s excitement became palpable. His throat seemed to choke from sheer frenzy. His voice took on a new flourish. I could hear the soft gasps of a schemer who had smelt blood.

He asked for my name. Bernard Williams, I said. Did I know the name of the bank where my money was trapped? Yes, UBA, I told him. Could I give him my address in the States? I gave him a fake address. What was the name of my bank in the U.S.? I gave him the name of a bank where I have no account. Doubtless assured that I was a pliable mugu, he asked pointedly: “Give me your account number?”

Feigning surprise and alarm, I asked: “Why should I give you my account number?”

In a composed voice, he retorted: “You see, Mr. William, God has sent me to help you. Listen carefully to what I’m going to tell you. It’s a secret, but I have to tell you because I’m an ordained man of God. Why do you think Mr. Bassey has not been able to get your money for five years?”

“He has been trying,” I said, lacing my tone with a touch of naivety, “but government officials keep frustrating him. He came close to getting out the money about three months ago, but he said there was some political instability in the country. That’s what derailed things.”

He laughed with the air of a man who is privy to some uncommon truth. “There was never any political instability. Do you know that the man you hired to help you was colluding with the Central Bank governor to steal your money?”

“Mr. Bassey?” I asked, as if in stunned disbelief.

“Yes!” he exclaimed. “But God is on your side. That’s why I’m calling you today. In fact, the federal government under Chief Olusegun Obasanjo found out about the plan to steal your money. That’s why the government transferred the money to my bank, First Bank of Nigeria. I’ve been trying to find you because I want to wire your money to you within forty-eight hours.”

To my astonishment, Mr. “Bashiru Bakare” told me that the total amount due me was \$9.5 million. The money had earned a stupendous interest. He ordered me (yes, his tone was brusque, peremptory) to immediately send him an e-mail with details of my home address, fax number, account number and bank address. He gave me his e-mail address as private4fbn@yahoo.com. He gave me his “direct line” at First Bank (01.470.7930) and his cell phone (0802.455.7484), telling me I was welcome to reach him “twenty-four hours a day.”

After instructing that I send him the required information without delay, the caller warned me not to betray his confidence by talking to Mr. Bassey about our conversation. “Mr. Bassey is visiting London,” I told him, “and I’m going to call him right away to fire him as my

agent. I'm delighted that God sent you to help me."

"Please don't do something foolish," he scolded. "You must not tell Mr. Bassey that you're working with me. If he find out, he can move fast and collude with government officials and you'll never see your money. I'm going to fax you a letter as soon as I receive your e-mail. When you read the fax, you'll see what I'm about to do for you. Then you should contact me through my cell phone. Within two days, your money will be in your account."

Throughout our conversation, my would-be defrauder kept harping on his identity as "a man of God." Many a statement was prefaced with divine invocation. He confided that his predecessor in the office of international transactions had been found culpable in corruption, and then fired. "The bank appointed me as a man of God to take over. My job is to ensure that you get your money."

My caller and I spent more than thirty minutes on the phone. Once, when the call was disconnected, he rang back within a minute. At one point I told him that I was a Christian myself, and that I attended the same church with a Nigerian named Okey Ndibe. "Mr. Ndibe is a writer," I said. Then I asked: "Do you happen to know him?" He exhibited an impatient tone. "Let's talk first about your money. That's the important thing."

The conversation was redolent of comic relief, but it was also deeply sad. Here was a young man, perhaps educated but jobless, "working" hard at making a

living by selling tall tales and dud schemes to the credulous and gullible. Here was a talent (for, truth be told, it takes a certain kind of talent as well as bravado to orchestrate some 419 schemes) wasting itself in pursuit of easy wealth. To make a career out of filching people is reprehensible, but I had to recognize that here was a monster birthed by a collective malaise, weaned on a culture that valorizes wealth, however crooked and illicit the manner of its accumulation.

Over the last two weeks, a Florida-based friend of my father-in-law's from the 1950s has been inundated with all manner of 419 e-mails, their contents and schemes ranging from the professional to the amateurish, from the hilarious to the hopelessly inept. He has made a point of forwarding his daily hoard of 419 solicitations to me. His daily harvest is truly astounding, surpassing ten e-mails on a good (or is it bad?) day. The hawkers of fantasies and scams, their conjurations matching the explosion in their number, seem determined to spread their dragnet. They blanket the Internet with an abandon that bespeaks their desperation to strike it rich. They pound fax machines. They peddle their ware over the phone. In fact, theirs is an enterprise fertilized by technology. Never before had a scam found such amplitude of technological facilitation.

How did it end with my 419 caller? In the midst of his prattle, I suddenly spoke in pidgin. "Mr. 419," I said, "you no dey shame?" He fell silent, (no doubt) startled witless. In a moment, the phone clicked off as well, leaving me with the dull sound of a dial tone.

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8. My Biafran Eyes
9. My Father's English Friend
10. A female speaker's manly vices
11. The education of Umar Yar'Adua
12. The triumph of barbarism
13. Achebe's apt censure
14. Andy Uba Goes to War (1)
15. Andy Uba Goes to War (11): What OBJ taught Uba
16. Why I Take It Personally
17. Andy Uba's highest bid
18. The folly of the Nigerian elite
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### About Okey Ndibe



Okey Ndibe is a novelist, poet, political activist from Yola, Nigeria. He is the author of *Arrows of Rain*, a critically reviewed novel published in 2000. Ndibe relocated to the United States in 1988, where he founded *African Commentary*, a magazine described as "award-winning and widely acclaimed." Ndibe is also a published poet, and a former associate professor of English at Bard College at Simon's Rock. He currently teaches fiction and African literature at Trinity College in Hartford, CT. Okey Ndibe is finishing his second novel titled *Foreign gods, incorporated*.

#### Speaking Engagements

To discuss a speaking engagement, please contact Okey Ndibe by e-mail ([okey@okeyndibe.com](mailto:okey@okeyndibe.com)) or by phone (860.306.7843).

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