

U.S. EMBASSY, ACCRA, AMERICAN CITIZEN SERVICES NEWSLETTER

ROAD SAFETY OVERSEAS

**US EMBASSY,
ACCRA,
GHANA**

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According to the World Health Organization, an estimated 1.2 million people worldwide are killed every year due to road accidents, and as many as 50 million are injured or disabled. The majority of these deaths, approximately 85 percent, occur in low to middle-income countries. It is estimated that more than 300 U.S. citizens die each year due to road accidents abroad and thousands more are injured. The majority of road crash victims (injuries and fatalities) in developing countries are not the motor vehicle occupants, but pedestrians, motorcyclists, bicyclists and non-motor vehicle (NMV) occupants.

U.S. citizens in Ghana are urged to carefully review the Road Safety section of the Department of State's [Country Specific Information](#), http://travel.state.gov/travel/cis_pa_tw/cis/cis_1765.html#G, sheet for Ghana. Travelers may also want to review the Department of State's [Background Notes](#), <http://www.state.gov/r/pa/ei/bgn/>, for any country in which they intend to drive or travel by road as a passenger.

Check the website of the [U.S.](#)

[Embassy or Consulate](#), www.usembassy.gov, in the countries where you will visit to learn about local requirements for driver's licenses, road permits, and auto insurance. It is important to understand the rules and laws of the road in other countries, as they can differ significantly from those in the United States. These can be as simple as whether you can turn right on a red light, to whether you are allowed to use a cell phone in the car. They may also be more serious.

Many countries have "no tolerance" policies concerning driving under the influence of drugs and/or alcohol; criminal penalties can be severe. International road safety continues to be a matter of growing concern to governments, international organizations, non-government organizations, and private citizens. The U.S. Government is continually working with its bilateral and multilateral partners, governments, industry groups, and non-governmental organizations (NGOs) worldwide to raise awareness about global road safety.

In 2009, the United Nations is planning to hold its

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INTERNET FRAUD SCAMS

This monthly feature highlights internet fraud scams commonly encountered by U.S. citizens.

Internet Fraud Scam: “The Damsel in Distress”

The Setup: An American man meets an alleged American woman through an online dating service. After a successful online courtship, the two agree to meet. However, before they do, she must travel to Ghana to attend to some important personal business. While in Ghana, she befalls an unexpected tragedy. She is now feeling lonely and vulnerable, and is counting on him to help her through this difficult time.

The Tragic Circumstances:

The traveler allegedly becomes a victim of a violent crime, and is robbed of all of her belongings. The manager at the hotel where she is staying has seized her passport and is refusing to allow her to leave the premises until she pays her outstanding bill. Alternatively, her mother who was accompanying her on the trip has suddenly fallen ill. She is unable to pay for the unexpected expenses, and needs assistance taking care of the hospital bill. Often, she claims that she has contacted the U.S. Embassy, but has been refused help.

The Expected Payoff: If he is sympathetic and assists her through her sudden crisis, the boyfriend stands to gain a large degree of gratitude from the young lady. If all goes well, her gratitude for his

emotional support will translate, he hopes, into significant goodwill and affection from her when they finally meet.

The Financial Catch: Part 1:

Eventually her needs change from emotional support to financial assistance. The tragedy that befell her entails monetary costs—she must pay the hotel bill or take care of hospital fees before she can return to see her new beau. The financial needs range from \$500 for the hotel bill to \$2,000 for the hospital. The unfortunate traveler ends up having serious problems on her way to America. Even after her American boyfriend pays her visa fees and contributes several hundred dollars towards her plane ticket, there are still many more unforeseen expenses.

Part 2: She discovers the Ghanaian government has a requirement that all departing Ghanaian citizens must prove that they have sufficient funds for travel. This requirement – called the “Basic Travel Allowance” (BTA) – means that the traveler must have the equivalent of \$1,000 US Dollars before Ghanaian immigration officials allow her to leave the country.

Part 3: To make matters worse, when she finally overcomes all the bureaucratic hurdles – thanks to the boyfriend’s largesse—she has trouble in transit. During her stopover at Heathrow International Airport in London, she is allegedly detained by British

Immigration authorities who believe her visa to be fake. Now she needs additional funds to pay a fine before embarking for America.

The Emotional Catch: In an effort to move the on-line relationship forward, the scam artist is quick to identify herself as the victim’s “girlfriend,” or even “fiancée,” sometimes with promises of marriage as soon as she can return from Ghana.

The Bottom Line: The above-described scenario is particularly effective because it is not random spam, but is targeted at a specific victim. This scam has innumerable variations. Sometimes the young woman—or man—in distress claims to be an American self-employed businessman, or Ghanaian-American (thus the need to return to Ghana for family reasons), a British citizen, but occasionally not even American at all. Sometimes victims hear from a Ghanaian “doctor” who claims to be treating the victim’s friend. Often the victim claims to have been kidnapped. What each of the allegedly unlucky travelers to Ghana have in common, of course, is that they are all very attractive, and they all need money. Female perpetrators claim to have been victimized in about 20% of the cases. The scam artist may not even be the same gender as his/her online identity. Some victims speak on the phone with their

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on-line friend/scammer. In rare cases, a few victims have stated that they had already met their on-line correspondent in person once or twice; other aspects of the scam remain identical.

In all, the American citizen victim can lose any or all of the following: \$200 for visa fees, \$800 for supplementing the plane ticket, \$1,000 to supply the BTA [**requirement that no longer exists**], and \$500 for the fine at Heathrow.

Given the amount of time and effort spent by the perpetrator laying the groundwork, many American victims have trouble believing they are being scammed. Victims often report that they had been corresponding with the love interest (AKA scammer) for several months, and only grudgingly recognize the scam for what it is after an American consular officer makes them aware of the economic realities of life in Ghana.

Victims of this scam should notify the administrators of the dating website that was used.

For a recent 20/20 special on "work from home" scams please see <http://abcnews.go.com/Business/Economy/story?id=7014111&page=1>

For additional information on international, financial, or love scams please see http://travel.state.gov/pdf/international_financial_scams_brochure.pdf

TAX HIGHLIGHTS

2009 Tax Deadline Quickly Approaching

In the previous ACS newsletters we provided tips and information on how to prepare and complete your taxes. Both January and February 2009 newsletters can be downloaded from our website at <http://ghana.usembassy.gov/wardenmessage.html>

VITAMINS SUPPLEMENTS NEEDED

We have five Americans serving prison terms here in Accra. These prisoners do not ask for much but one thing they've recently asked for is vitamin supplements. We sometimes can provide emergency food or supplements, but there are significant restrictions, and the situation in Ghana's prisons is not sufficiently bad for us to access this assistance through the U.S. Government. Maybe a contact or an organization you know may be able to donate these supplements? Please let us know at your earliest convenience if you or your contacts are able to donate these things. Thank you for your continued support.

U.S. Embassy, Accra, Ghana

Consular Section	021.741.000 Embassy
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Cantonments, Accra	ACSaccra@state.gov Email

ACS Website:

<http://ghana.usembassy.gov/service.html>

Upcoming Holidays:

April 10: Good Friday (G)
 April 13: Easter Monday (A)
 May 1: May Day (G)
 May 25: African Union Day (G)
 May 25: Memorial Day (A)

G = Ghanaian

A = American

Subscribing/Unsubscribing

Anyone who wishes to sign up to receive this monthly ACS email newsletter and the periodic warden messages we send out can do so by completing the travel registration at <https://travelregistration.state.gov/ibrs/ui/>

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first-ever high-level [global summit on Road Safety](http://www.un.org/News/Press/docs/2008/qa10694.doc.htm), <http://www.un.org/News/Press/docs/2008/qa10694.doc.htm>, to be held in the Russian Federation.

For more information on Road Safety visit:

- ◆ [Department of State](#)
- ◆ [Centers for Disease Control](#)
- ◆ [National Transportation Highway Traffic Safety Administration](#)