

## TESTIMONY



STATEMENT OF  
**JULIA ERB**  
 BEFORE THE  
 PERMANENT SUBCOMMITTEE ON INVESTIGATIONS  
 HEARING ON CROSS-BORDER FRAUD  
 JUNE 14, 2001

My name is Julia Erb. I am a resident of Kimball, Michigan, which is about 60 miles from Detroit. I have lived in Kimball for the past 12 years, with my husband, Ed. I have 6 grown children, 14 grandchildren, and 5 great-grandchildren. I have been a small business owner, and I am now retired.

Starting on November 17, 2000, I began receiving phone calls from persons telling me I won various prizes. I don't know why I started to get these calls. The people on the phone sounded sincere, and I was very excited. They asked me to send money to cover various expenses in the delivery of the prizes, and I did, using my Visa credit card or by sending cashier's checks. I never received any of the promised prizes. I can't believe I did this, but in order to stop other people in my situation from doing what I did and losing the money I lost (a total of \$2,971), I would like to describe several of my experiences for the Subcommittee.

My first encounter was on November 17, 2000. I was called by a Roy Taylor who said he was calling from the First Liberty Exchange Bank of Carson City, Nevada, phone number, 1-800-223-6971. He said I had won a \$60 million prize! He said there were 10 contestants drawn down to 3 who could win, but I came in first. I asked him was he kidding and how many zeros that was, and he laughed and said "6." I said, "You're kidding, right? What do I have to do?" He said, "Just be there." He then asked me for my Visa credit card number, and I gave it to him.

He said I would be receiving 99 British Sterling bonds which were worth \$60 million, that I would receive \$1,800,000 to start, and that I would get \$10,000 every month after January 1, 2001. He then switched me to a Jeff Lee who said that I had entered a sweepstakes several weeks ago, which I didn't remember. Mr. Lee asked me if I had

just spoken with Roy Taylor. I said, "yes" and he said he would explain what would happen next. He said I would receive a package in 3 or 4 weeks verifying who I am and that I am Julia Erb of good address and I had won \$60 million. He said it would be 99 units of British Sterling premium savings bonds and that I would have a one time legal fee of \$1,498 which would go to the lawyers who would put the money in my name for me. He asked me if I could manage that or did I need more time.

He told me that it was important that I not tell anyone about this. I was beside myself. He also said it was imperative for security reasons to speak with a Mr. Jordan Richards who would record our conversation. He said I was to answer only "yes" or "no." Mr. Richards repeated the terms of payment, asked if I understood what he was saying, and I answered "yes."

Then Mr. Lee, who was a real gentleman, came back on the line and said my package would arrive in 3 or 4 weeks. I was to sign the papers they identified and phone him when I got the package. I was surprised I could read my notes, as I scribbled any which way! I could hardly write as I was shaking so. I called Mr. Lee again on November 30, 2000, because I was concerned that my Visa showed \$1,498 going to Hyperion Bank in Kansas City, yet he was calling me from First Liberty Exchange Bank in Carson City. He laughed and said "yes, dear." I answered "yes dear," too. He got a good laugh out of that. I said I was so hyper, I'd say just about anything. He said not to worry, that he had many banks and that was the one he used. He reminded me again to call him as soon as I received my package and told me not to worry and to take it easy. He was so gracious.

I did get worried, however, and called First Liberty Exchange Bank on December 19, 2000, after I didn't receive any package. I got a Mr. Redfield who said he was the President of the bank. Mr. Redfield told me that Mr. Lee wasn't there any longer. I told Mr. Redfield about our conversation and that the \$1,498 was charged to my Visa, but I hadn't received a package. He said he'd take care of it. I received a package about 1-1½ weeks later which congratulated me and told me that I now had a "personal exclusive Two Year Premium Bond Membership package." I immediately called Mr. Redfield and said I had the bond package. He told me to sign the two papers in the package and mail them right back to him which I did. The papers I sent confirmed that on November 17, 2000, Hyperion Bank had drawn \$1498 from my Visa account which would enroll me in the Premium Bond Program which would entitle me to win the \$60 million. The letterhead on the package showed the address as Nicaragua, but Mr. Redfield told me to return the package to him in Carson City. I never received any money. I

phoned the bank in Carson City, but the number had been disconnected.

My second experience occurred in March of this year. I thought I was just lucky to get another call. On March 1, 2001, at 5:45 p.m. I was called from Australia by a John Turner who said I was in a drawing that was held every 10 years. He said this was the Australian International Lotto. The drawing was to be held on Saturday, March 3, 2001, at 8:00 p.m. A Michael Wilson came on the phone and gave me a number which he said to tell no one. Number 25185 was the number and the pay-off would be \$50 million. I was to send \$455 (plus the \$20 I paid to Fed Ex) by cashier's check for a chance to win to World Marketing Service, in British Columbia, Canada, which I did. I never received anything.

The next encounter occurred on Wednesday, March 7, 2001, when an Andrew Dalton called me from Australia and said that I had just won the top prize of \$10 million now and \$10 million in the future. Alan Wilson then called me and said he was working with Andrew Dalton. Alan asked me if I were a U.S. citizen or if I had ever been to Australia. When I told him I had never been to Australia, he told me I should come visit and that he would take me around. Alan called me every night for several weeks to ask whether I had sent the money and to talk. According to Alan, I needed to send him \$498 for legal fees to pay the Australian income taxes on my winnings. Alan would call at around 9:00 o'clock every night. When the phone rang around nine, I would look at my husband and say "That must be Alan." One night my husband and I went to church and when we got home the phone was ringing. It was Alan. He said "Where were you? I tried to reach you several times tonight." I said that I had been at church. Alan said "you are a lovely lady." I believe he was a criminal with a conscience. I think he felt bad about what he was doing. On March 7, 2001, I sent a cashier's check for \$498 to R.M.G., in British Columbia, Canada. I received nothing in return. A few weeks later Alan stopped calling.

The fourth encounter involved a call from a Mario Lopez from Madrid, Spain, at 8:30 P.M. on March 8, 2001. Mario told me that he knew Alan. Mario said King Carlos and Queen Sophia had a two person drawing and I was one of two winners, the other person being in California. He said the amount of the winnings was \$200,000 and that it would be sent to me within one month by Federal Express.

He said I was chosen completely at random because of the way the Americans had helped Spain and they wanted to give back to the United States. He said he needed \$1,900 from me. When I told him that I couldn't afford that, he said I would win \$200,000 and ten weeks of free tickets to El Gordo, the Spanish lottery. He then said I needed to

send \$500 which would cover the amount it would take to exchange \$200,000 to American dollars from Spanish money at Banco Expanso. I sent a cashier's check for \$500 to R.M.G. Suite 277, 3351 Kingsway, Vancouver, British Columbia, Canada, V5R5K6. His phone number is 011-31-623-220-192.

I have not received any of the money that I was promised. I lost almost \$3,000, and I feel terrible about it. I can't believe I was so stupid to have done this. I just wanted to provide for my children and grandchildren. I don't need anything, but I thought I could do something for them.

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