

What did I do to deserve all this fantastic luck?

DICK LUMSDEN has found it hard to concentrate in the last couple of weeks with some amazing news dropping into his e-mail. But is it all too good to be true?

WELL, 2012 is coming to a close. It's not been a bad year all things considered. Business is doing OK, family are all reasonably healthy, my son has bought his first house. All good.

But I can't help feeling excited... 2013 is going to be fantastic. All of a sudden my luck seems to have taken a real turn for the better. Completely out of the blue, in the last couple of weeks, I've just received no end of good news.

It started with an e-mail from an incredibly nice man named Kwame Bongani, an ex-military man who lives in Accra on the south coast of Ghana.

I have no idea how he got my e-mail address at work, but I'm glad he did.

It seems that he has around \$25million dollars to invest and he needs advice on where to spend it.

He wants me to help him, and in return he is going to give me 30%. That's almost £4.6m – and I reckon it should be mine by about April as long as we can get all the arrangements made in time and Mr Bongani is happy with all of my bank details etc.

The very next day after Mr Bongani got in touch, amazingly, I had an e-mail from Mr William Dudley, a director of the Federal Reserve Bank in New York.

It seems that the bank has \$4.7m to give me, for unpaid invoices relating to work done over the last three years with the US administration.

I must admit, I didn't remember doing any work for President Obama, but the bank wouldn't have made such a big mistake, so it must be right.

Just as soon as they've verified my bank details and my passport as ID, I should get the money. That's another £2.9m and if they pull their finger out I may even get that in time for my birthday in January.

With that money coming in at the start of the year, I should be well set up. So I figure I can afford to take a couple of risks.

So that's why I was interested to read an e-mail from Mr Peter Maloney, who is, basically, looking for someone to tell a couple of friends. I'm not sure...



LUMSDEN'S LUMP SUMS: All Dick Lumsden has to do to collect millions is to e-mail over his personal bank details... yeah, right! Inset, no such thing as easy money

Photographs: CONTRIBUTED/ PA/OWEN HINES

who was killed in a plane crash and has \$30m sitting in a UK bank account that no one knew about except him.

I think maybe Mr Bongani or Mr Dudley must have given him my e-mail address, I'm not sure, but all he wants me to do is pretend to be a relative of his former client and claim the money.

He says he'll then split it with me, giving me 30% for my part. I don't know though. I'm basically an honest bloke... but it seems like such a good opportunity. I think I'll give him all my details anyway, just so there is nothing to hold us up if I decide to go in with him.

If I did help him out, I have the perfect way to balance out my conscience. Just the other day I received a very emotional e-mail from a lovely sounding young lady called Sarena Quadio, who lives in Abidjan in the Ivory Coast...

successful cocoa farmer, was poisoned by his business colleagues.

Apparently he had left \$10.3m in a bank for Sarena, but as she has no guardian, the bank will not release the money.

I think she must have seen my profile on Facebook and thought I was someone she could trust, because she has asked if I will stand as her guardian and bring her and her money back here to Manningtree so she can finish her education.

I'm really hopeful that I can get her out of Abidjan safely. It all depends on whether my details are satisfactory for the bank officials out there.

I'll not lie to you. It's been hard to concentrate on work these last couple of weeks with so many things to juggle and so many international organisations to deal with.

I've not been giving Mrs Lumsden the attention she deserves – especially since I started my e-mail conversation with Nirmala Kirloskar, a very successful Indian lady. She's a single...

Her ex-boss is very sick, and has promised her all of his fortune if she can find a nice man who will take her, her kids and his own young daughter in.

I'll be sending her a long letter, with all of my details as requested, so that her ex-boss can be satisfied she's chosen the right man.

Yes, it's been a busy couple of weeks, but 2013 will be fantastic, I can feel it all coming right.

I can't believe how lucky I am that all these nice people managed to find me across the whole of the internet!

Merry Christmas one and all, and I hope you have as successful a new year as mine is going to be!

■ Dick Lumsden is Managing Director of Owl Marketing Solutions, a specialist in marketing and advertising to older consumers.

If you have any views on this article, or are over 50 and would like to take part occasionally in some gentle consumer research, please contact him at the e-mail...